



An Analysis of The Impact of Emotional Intelligence on The Efficacy of Service Delivery in The  
Banking Sectors in Nigeria.

By

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### **Abstract**

Emotional intelligence is the capacity to regulate one's own emotions, and it is a major determinant of interpersonal harmony within an organisation. To ensure efficient service delivery, a bank or similar organisation must prioritise employee engagement. The challenge of delivering the best financial services in Nigeria demonstrates the need for individual traits like self-awareness, empathy, and aptitude that are crucial to emotional capacity in delivering successful banking services. Similar to this, demand control theory looks at how much a person contributes to a profession in terms of their ability to pick up new skills, acquire new ideas, use multiple areas of their expertise at once, and demonstrate creativity in meeting customer requests. The main aim of the study is to determine how emotional intelligence affects the level of customer service that Bank employees provide.

To meet the goals of this study, the literature was reviewed to create an appropriate measurement. As a result, the Likert scale questionnaire method was used in the construction of the questionnaire. There are twenty-five questions on the questionnaire, which includes the introduction, participant demographics. Also, the questionnaire was structured from the various themes such as; Perceived Evaluation of Self-Awareness, Effectiveness of EI Strategies and Impact on service delivery. A total of 150 questionnaires were distributed to GT and Access Bank in Abuja Nigeria. 143 were returned with useful responses. The result was presented in simple tables, percentages, mean, standard deviation and graphs accompanied by a simple linear regression analysis. The results found that the widespread problems in Nigerian banks, where staff members frequently lacked the emotional intelligence required to build strong client relationships. GT and Access Bank employees' inconsiderate and indifferent behaviour, as reported by customers, emphasises how urgently emotional intelligence growth and instruction initiatives need to be improved. It was recommended that the bank managers should prioritise the wellbeing of their employees and employees should likewise practice self-awareness and prioritise skills to manage their emotions.

***Keywords: Emotional Intelligence, Nigerian banks, Customer satisfaction, Service delivery.***

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## **CHAPTER ONE**

### **1.0. INTRODUCTION**

According to Adeniji and Akinbode (2018), emotional intelligence is the capacity to identify emotions, take emotions into account while decision-making, evaluate thoughts and sensations, and skilfully control emotions. The ability to identify one's own and other emotions and to support oneself and others is known as emotional intelligence (EI), according to Al Ghazo et al. (2019). The four components determining it are social abilities, autonomy, self-awareness, and awareness of others. Emotional intelligence encompasses cognitive abilities such as comprehension, judgment, skill, perception, problem-solving, and interpersonal relationships, according to Amira and Heba (2019). Gaining more emotional intelligence between teams, executives, and others can promote a more contented and productive work environment. The impact that feelings have on business outcomes is well recognised (Begum 2018).

An athlete's level of effectiveness can be enhanced or diminished by their emotions, which also have an impact on their behaviour, cerebral preparation, neurological system, physical communication, and enthusiasm. According to Frarrasta et al. (2019), emotional intelligence is the capacity to identify, control, and understand one's feelings as well as those of people around one. After two fundamental talents, emotional intelligence consists of four essential capabilities: Workers connect with clients, supervisors, associates, and teammates in several ways while at work. Workers consider contentious circumstances to be stressful. A person may feel offended if they are incited to hate, fury, or other feelings of dissatisfaction. This can lead to improper workplace conduct and ultimately lower production (Akinwamide and Hahn, 2022).

Adhikari and Das (2016), argues that the needs of consumers in terms of service quality are evolving dramatically across industries, which means that staff roles and competencies are always evolving as well. Emotionally intelligent workers are in high demand because they can better comprehend the requirements and desires of their clients and deliver superior customer care. Additionally, all occupations are seeing an increase in working hours, which puts more pressure and demands on workers. These days, employers are placing a greater emphasis on their workers' internal competencies character, personality, and competence which are better described by the

phrase "emotional intelligence." (Adekiya et al., 2021; Amira and Heba, 2019; Anderson et al., 2008)

The capacity to handle the uncertainties inherent in the workplace and the organisations expectations for improved performance is enhanced by emotional intelligence. (Szczygiel and Bazinska, 2013). Consumers today have fewer allegiances and are growing more selective. In today's highly competitive marketplace, they have a lot of options, each organisation's financial share is declining, and the desire for customised services is rising, all of which contribute to higher service quality inside the company. In the context of Nigerian banks, this conversation explores the complex interactions that exist between managing oneself, awareness of oneself, and social intelligence (Turban et al., 2002; Talukder, 2012p Vokala et al., 2004;). In line with Wakawa (2019), Illuminating the complex ways in which these emotional dimensions affect service quality this study determine how self-management affects service delivery in Nigerian banks. how much self-management methods help or impede outstanding customer service by looking at employee behaviours and corporate processes.

### **1.1. Background to the Study**

The service industry in all economies experiences constant difficulties from a range of factors, including regulations, advantages in competitiveness, customer preferences, the presence of multiple service providers, and innovation. These have kept the company on edge as it searches for a practical way to deal with those problems (Manivannan, 2016). According to Farayibi (2016), the primary goal of business owners is to provide exceptional services, and employees are crucial to achieving this goal. Mahdi et al. (2018) claim that the emotional intelligence of employees has become more important than their intelligence alone in guaranteeing excellent service delivery.

Emotional intelligence is the capacity to regulate one's own emotions, and it is a major determinant of interpersonal harmony within an organisation. To ensure efficient service delivery, a bank or similar organisation must prioritise employee engagement (Opuni and Adu-Gyamfi, 2014). The challenge of delivering the best financial services in Nigeria (Roland, 2020) demonstrates the need for individual traits like self-awareness, empathy, and aptitude that are crucial to emotional capacity in delivering successful banking services (Obaide, 2022). Similar to this, demand control theory looks at how much a person contributes to a profession in terms of their ability to pick up

new skills, acquire new ideas, use multiple areas of their expertise at once, and demonstrate creativity in meeting customer requests (Parker et al., 2009).

However, the majority of African banks lack effective leadership techniques that could promote enduring relationships between bank staff and clients, particularly when it comes to attending to their requirements (Nikoopour and Esfandiari 2017). As a result, there is a research gap on good leadership. As a result, this would motivate employees and increase their degree of job satisfaction. Employees' desire to engage in selfless actions that result in OCB is influenced by leadership (Powell, 1995). Moreover, Petrides et al., (2010), indicates that leaders' emotions, and by extension their emotional intelligence (EI), act as a stimulant for employees to improve service quality in banks and reduce unproductive conduct.

The way employees handle customers has a much greater impact on their feelings than the services' functionality or technological excellence. An employee can make or break a great product if they lack the mental agility to recognise the requirements. Similarly, an employee can elevate a privatised product by going over and above the call of responsibility to provide exceptional customer service, utilising emotional intelligence to make customer interactions unforgettable, beneficial, and personalised. (Wakawa, 2019; Williams, 2002; Yukse and Yuksel, 2015).

Put differently, employees with high emotional intelligence (EI) are projected to control the emotions of those around them, enabling them to fully commit to their tasks and enthuse others. The EI of employees may have a bearing on their job fulfilment for a variety of reasons. In terms of interpersonal relationships, it is expected that knowledge of emotions and the emotional intelligence-related regulating mechanisms will support people's sense of community, thereby impacting how they feel and behave at work. An employee can be guided to monitor stress and negative emotions so that he can generate 100% by privately identifying, using, and understanding his own emotions (Vokala et al., 2004; Vroom, 1960; Turban et al., 2002; Soderlund and Ohman, 2005).

**1.2.** The main aim of the study is to determine how emotional intelligence affects the level of customer service that Bank employees provide.

### **1.3. Research Objectives**

1. To ascertain how self-management affects service provision in Nigerian banks.
2. To investigate the role of self-awareness in bank employees' operational service.

3. To ascertain how social intelligence affects service quality in Nigeria's banking industry.

#### **1.4. Research Questions**

1. How does a lack of EI affect the provision of bank services?
2. What effect does self-awareness have on service delivery and customer satisfaction?

#### **1.5. Chapter Summary**

This chapter critically analyses the background of the concepts of emotional intelligence, revealing Emotional intelligence as the capacity to regulate one's own emotions, and it is a major determinant of interpersonal harmony within an organisation. To ensure efficient service delivery, a bank or similar organisation must prioritise employee engagement. It highlights the challenge of delivering the best financial services in Nigeria and demonstrates the need for individual traits like self-awareness, empathy, and aptitude that are crucial to emotional capacity in delivering successful banking services. Therefore, Illuminating the complex ways in which these emotional dimensions affect service quality this study determine how self-management affects service delivery in Nigerian banks. how much self-management methods help or impede outstanding customer service by looking at employee behaviours and corporate processes.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

Any economy's service sector faces constant challenges from a variety of sources, including globalisation, rivals' advantages, laws and regulations, consumer tastes, and a multitude of service provider options (Abraham, 2005; Adekiya et al., 2021). Due to these, the industry is now looking for the most effective strategies to deal with the aforementioned issues. Ashforth and Humphrey (1993) assert that providing customers with high-quality services is in the best interests of business owners, with employees playing crucial roles in this regard. According to Anderson et al. (2008), emotional intelligence has become crucial in ensuring effective service delivery, as stated by Avkiran (1994). Merely having an intelligence score is insufficient for personnel to provide services properly.

According to Beigi and Shirmohammadi (2011), one of the main factors influencing positive relationships among group members is an individual's psychological intelligence, which is defined as their ability to control their emotions. As stated by Clarke and Mahadi (2011), intellect is the ability to use mental processes such as reasoning, comprehension, observation, learning, perceiving relationships, and resolving issues. Thus, it requires having social, self-awareness, and self-management abilities. Employee EQ is necessary in a bank-like organisation to guarantee effective service delivery (DeFreese and Barczak, 2011).

There may be a disconnect in bank employees' emotional intelligence given the problem of inefficient financial service delivery in Nigeria (Akinwamide and Hahn, 2022; Abraham, 2005; Adekiya et al., 2021). According to findings by Ayofe and Martha (2022), this problem is also present in many other emerging nations, such as Nigeria. The research specifics demonstrated Nigeria's banking industry's lacklustre performance. In light of this, the topic of emotional intelligence, service quality, staff performance, the consequences of emotional intelligence deficiencies among bankers, and pertinent theories are all thoroughly examined in this chapter.

#### **2.1 Emotional Intelligence**

The concept of 'emotional intelligence' was defined by two fundamental terms from this sub-title,

notably intellect and emotion (Goleman, 1998). Emotion, according to Gabbott et al. (2010), is a structured mental response to events predicated on cognitive inclination. The author goes on to state that this kind of response may show itself as written, vocal, or facial reactions.

According to Wakawa (2019), it is an individual's cumulative or complete capacity to behave purposefully, deliberately rationally and competently navigate a situation. To summarise, emotional intelligence refers to a person's capacity to accurately identify, understand, reason for, and control emotions. It also involves providing information to support ideas and achieve goals (Vokala et al., 2004).

### **2.1.1. Models of Employee Emotional Intelligence**

Under this subsection, three emotional intelligence prototypes the Goleman mix model, the bar-on model, and the capacity model were examined. Capacity model: Mayer and Salovey's (1990) article served as the inspiration for this prototype, which explains the fundamental concepts that combine intelligence and emotion to create emotional intelligence. Behaviours, in the model, continue to be important factual underpinnings that can help make sense of the human world.

**Bar-On Composite Model:** In discussing emotional intelligence (EI), which was process-driven rather than outcome-oriented, this working model speaks to the potential performer rather than the performance itself. A variety of emotional and social skills were prioritised, including the capacity to recognise, comprehend, and communicate oneself; manage intense emotions; and adjust to personal problems.

**Goleman Mix Model:** This paradigm focuses on emotional intelligence as an all-encompassing set of abilities and competencies. Goleman (1995) distinguished social awareness, self-awareness, and self-management as EI constructs. According to the author, a person's capacity to acquire emotional competencies is determined by their general emotional intelligence (EI), which is innate.

### **2.2 Determinants of Employee EI**

Social skills, self-control, social mindfulness, awareness of oneself, and connection monitoring are some of the fundamental factors that have been found to influence employees' emotional intelligence (EI) as determined by (Tibbs and Langat, 2016; Szczygiel and Bazinska, 2013; Talukder, 2012). The present review is concerned with four of these criteria. that is. The ability to control one's behaviour, with a propensity to pursue goals with deliberate vigour and persistence, is known as self-management. The ability to choose the appropriate emotional response and the intensity of that reaction, as defined by Tibbs and Langat (2016), allows one to regulate their

emotional response to other people.

Self-Awareness, this involves the ability to recognise one's own emotions, motivations, and those of others (Goleman, 1998). According to Chapman (2011), it is the ability to be aware of oneself; hence, it depends on having self-awareness, which includes emotional self-mindfulness, sincere self-evaluation, and self-assurance. Social awareness is the state in which an individual has an informed sense of self-assurance, self-evaluation of their talents, and knowledge of their present thoughts and choices and uses those values to guide decisions. Social skills are the aptitude for managing connections, maintaining a network to accomplish shared objectives and further personal objectives, as well as identifying common ground and fostering support.

### **2.3. Emotional Intelligence in the Banking Industry**

EI in the banking business is revealed in the studies conducted by Kim (2010) and Karthikeyan and Shweta (2017). Both studies recognised that EI is becoming more and more significant in the sector. There has also been some indication of its relevance from other research conducted by Kalpana and Noopur (2013). In the Sri Lankan banking industry, Kang et al.'s (2004) study found that the degree of emotional intelligence varies depending on a few demographic factors, including age, sexual orientation, and degree of information. Furthermore, Huy's (1999) research determined how much EI personnel knew. The study identified self-awareness, empathy, and self-management as the three main emotional intelligence qualities of bank workers.

In a similar vein, Jude and Ugwu (2022), identified social intelligence, self-awareness, self-instruction, self-enthusiasm, and social abilities as factors influencing emotional intelligence in the workplace. Adekiya et al. (2021) in Nigeria recognised that Emotional Intelligence (EI) may be developed at any stage of life using a systematic and uniform approach and that it can enhance job performance. Due to the importance of emotional intelligence to the financial success of a few chosen banks in the areas of relationship marketing, customer satisfaction, and service quality, the study by Angur et al. (1999) supports the relevance of emotional intelligence in the banking industry (Mogaji and Nguyen, 2022).

### **2.4 Service Delivery**

A service is a process consisting of a series of additional or less invisible operations that may naturally occur in the exchange between the buyer and a seller's accountability, as well as the provision of physical supplies, goods, and/or platforms by the service provider in response to the



demands of the client (Angur et al., 1999).

Banks offer a variety of services, including asset and counselling services, mortgage investing, company credit approval, cash transfers, client portfolios, project finance, and acceptance of deposits (Ashforth and Humphrey, 1993). As a result, providing service is an identifiable and immeasurable aspect of the company, and its main goal is to satisfy and surpass the needs of both current and potential clients. The definitions highlight a few fundamental characteristics of services, and according to (Avkiran, 1994), these include;

**Untouchability:** It is almost hard to measure, test, validate, and categorise before a sale because it cannot be quantified. It is a challenge faced by almost all servicing organisations to determine and evaluate the opinions of their clients about their offerings.

**Permeability:** It is also nearly impossible to store services indefinitely for use or commercial gain. As services cannot be maintained in place, they are automatically used upon implementation. Furthermore, supplies cannot be maintained by retaining when demand is lower than supply (Clarke and Mahadi, 2011).

**Inseparability:** Physical goods and services differ from one another for several reasons. Regarding, for example, consumption and production order. According to Bitner and Hubbert (1994), services are produced, sold, and used right away. Not like real goods, which must first be made, which can either be sold right away, stored, or sold and consumed later. One inevitable outcome of sequential manufacturing and consumption variations in the quality of services is heterogeneity. In other words, depending on the company, the method, and the time of production, the quality of a service may vary (Blanchard and Galloway, 1994).

Services offered by banks and insurance companies vary depending on the segments they fall under. Harmonising "service" and "delivery" has been the subject of extensive discussion in the literature. For example, Berry et al. (1995) defined service delivery as a collection of subjective judgments drawn from an evaluation procedure in which clients compare the services, they expected with the ones they received. Furthermore, service delivery was defined by Firoz and Maghrabi (1994) as the degree to which the quality of service provided to clients matches their expectations. According to customers' perspectives, service delivery is described as balancing the perceived worth of the service towards the demands of the consumer concerning the service obtained, or putting the actual service provided against what was anticipated (Gold et al., 2001).

**Employee Performance:** Employee performance is defined as an individual's historical accomplishments, or outcomes attained. It is about carrying out assigned tasks efficiently and effectively (George, 2000). Observable behaviours that individuals exhibit while doing their work are also a part of employee performance (Hair et al., 2011). Accordingly, competence consists of both behaviour and activities (Inuwa, 2015). Task and behaviour performance are also taken into consideration when evaluating employee performance (Issa and Akhigbe, 2022). This is so that the behaviours that employees exhibit at work and the outcomes that they achieve are taken into account by the systems of evaluation and assigned a corresponding rating when an employee's performance is evaluated (Obaide, 2022). The technological and fundamental components of a work have links to task effectiveness (Henseler et al., 2015).

It entails carrying out specified responsibilities and tasks outlined in a job description (Senanayake, 2017); it concentrates on how team members organise their work and complete tasks as delegated. It is typically determined by how quickly and precisely each person completes tasks and resolves issues for the company (Hair et al., 2011). Workplace behaviour varies; it might involve aberrant and ineffective behaviour as well as Organizational Citizenship Behavior (OCB) (Gu et al., 2015). Any additional work-related behaviour (discretionary and not outlined in a person's employment arrangement with the organization) that beyond the regular tasks required by job descriptions is considered an OCB (Gopal et al., 1992).

Altruism, civility, diligence, civic virtue, and sportsmanship are all displayed (Firoz and Maghrabi, 1994). Conversely, aberrant behaviour at work can take many forms. It can start with small offences like making fun of coworkers, overstaying breaks, or departing early, or it can go all the way up to major offences like stealing and sabotage. According to Ichio and Ikyanyon (2014), OCB is crucial for advancing the achievement of organisational goals. Banks provide a range of investment and advisory services in addition to funding mortgages, accepting withdrawals, facilitating business loans, making payments, managing customer portfolios, supporting projects, and other functions (Kwasi and Benjamin 2017). The definition of service delivery provided by Gronroos (2000) is a set of noted differences derived from an assessment procedure in which customers contrast the services they received. In addition, Manivannan (2016) defined service delivery as the extent to which the level of assistance rendered to clients corresponds with their

expectations.

It is necessary to compare the obvious quality of service to what customers demand from the services they receive, according to customers' perceptions of how services are portrayed as offered (Gronroos, 1984). Therefore, improving customer service delivery requires both figuring out what customers need and want and establishing action plans to fulfil them. Staff workers in banks must be emotionally adjusted as well as experienced to provide services effectively.

## **2.5. Factors Influencing Employee Service Delivery**

### **2.5.1. Counterproductive Work Behaviors**

Such acts damage the company and its employees privately, which makes them difficult for the organisation as well as the individual. According to Nicoopour and Esfandiari (2017), a few inappropriate behaviours that damage organisations are theft, revolt, verbal harassment in the workplace, and procrastination. Perceived injustice-related dissatisfaction with company operations among employees can also lead to detrimental conduct (Mia et al. 2017). An equal workplace and stress at work are strongly associated with ineffective employee behaviour.

The present study aims to ascertain the significance of emotional intelligence in comprehending the connections between inappropriate behaviour and workplace anxiety, as well as the correlations between institutional inequity and unproductive performance (Matjie, 2018). The work environment in the banking sector is dynamic due to the wide range of expectations that consumers have from bank employees. Therefore, a stressor like rising service demand could lead to negative emotions and unproductive behaviour. The research's advantageous effects include recommendations for lowering workplace stress levels and understanding institutionalised inequality in Nigerian banks.

### **2.5.2. Leaders' EI Relationship with Counterproductive Work Behaviors**

Both leaders and those under them, or employees, are expected to control their emotions in the workplace (Kwasi and Benjamin 2017). When EI, character, mental ability, and leadership were compared, it was discovered that having a higher EI was linked to both increased effectiveness in management and skill at handling the external demands of one's job (Mahidi et al. 2018). The study carried out by Miao and colleagues (2017) offered more evidence in support of this assertion. Thus, the corpus of research indicates that leaders' emotional intelligence (EI) accounts for the variation in the outcomes of workers' activities in companies. Vroom (1960) thus claims that the EI of the leadership has been connected to the repercussions of personnel's work, such as how they perform

their tasks.

In Cross River State, Nigeria, Adeniji and Akinbode (2018) investigated the relationship between specific bank employees' job-related stress, misconduct and the transactional and transformational leadership styles. According to their research, there is a direct correlation between unconventional business practices and both transactional and transformative leadership styles.

## **2.6. Theoretical Review**

As per the findings of Gabbott et al. (2010), emotional intelligence is a framework for abilities that encompasses the capacity to observe and differentiate between one's own and other's emotions, as well as utilising the aforementioned data to direct one's thoughts and behaviour. Emotional intelligence is defined as the capacity to perceive, comprehend, and use emotions as a source of human vitality, knowledge, connection, and influence (Goleman, 1998). Emotional intelligence was defined by Goleman et al. (2001) as the ability to recognise, assess, and communicate emotions and to use these emotions to further one's own emotional and intellectual growth.

Emotional intelligence, according to Gu et al. (2015), is a subset of social intelligence that includes the capacity to recognise and categorise a freelance basis and other people's feelings as well as to use knowledge of these emotions to inform decisions and behaviours. According to Gill et al. (2015), self-motivation and effective emotion management in a relationship are facilitated by a capacity to identify one's sentiments as well as those of others. According to George (2000), it is also the ability to understand and make sense of emotions.

Many argue that the most well-known theory of emotional intelligence (EI) is Goleman's (1995) hypothesis. Emotional intelligence (EI) can affect a person's work environment as well as the organisation in its entirety since Goleman claims that EI is just as essential as intelligence quotient (IQ) in predicting achievements in one's life both professionally and personally. Goleman (2000) identified four aspects of emotional intelligence: establishing connections, social awareness, self-awareness, and self-management. Being aware of oneself and Productivity in the workplace: To be self-aware is to be able to identify, explain, and consider one's own emotions. It comprises realising one's deepest feelings, inclinations, thoughts, skills, and perspectives (Kim, 2010). Self-awareness is the capacity to recognise and acknowledge one's feelings, thoughts, positive aspects, and disadvantages as well as be aware of how these things may affect one's abilities (Law et al., 2004).

For one to recognise their benefits and drawbacks, self-awareness is essential (Lopes et al., 2003). This is because self-aware individuals have a greater capacity for able to accept opposition, grow from their errors, work with those who complement them, and acquire new talents to make up for areas in which they fall short. According to a study by DeFreese and Barczak (2017), self-awareness was present in almost all superstar entertainers, in contrast to mediocre performers who usually overvalued their abilities. The study also showed that self-assurance a measure of self-awareness, was the most powerful single determinant for performance amongst leaders, managers, and management.

In addition, supervisors judged the highest-performing accountants as having the strongest feeling of self-efficacy, which is a type of self-confidence and self-awareness (Gu et al., 2015). Self-regulation, or management, is essential to both emotional intelligence and the provision of services since it refers to the capacity to control negative emotions like rage and nervousness as well as to restrain behavioural hyperactivity (Firoz & Maghrabi, 1994). Self-regulation of emotions is critical for fostering supportive connections and achieving professional success, according to research by Hamilton-Ibama and Elvis (2022). Individuals who successfully control their emotions outperformed those who frequently encounter severe opinions without learning healthy coping mechanisms. Additionally, the capacity to identify the needs, wants, and worries of others is referred to as social awareness as it relates to employee effectiveness (Henseler et al., 2015). It's the capacity to interpret nonverbal signs from others, comprehend their emotions, and react properly (Huy, 1999).

As demonstrated by Lam and Kirby (2002), who discovered that nurses and doctors who were more adept at identifying patients' emotions were more effective in managing patients than those who were less sensitive, sensitivity to the requirements of others is essential for good job performance. On the other hand, the Personality Theory relies on individual characteristics that are linked to an individual's Emotional Intelligence (EI). These characteristics include a variety of emotional tendencies and abilities like self-awareness, self-control, zeal, empathy, and relational proficiency (LeDoux and Brown, 2017). Thus, the characteristics that Looy and Shafagatova (2016) dubbed the "big five" frankness, diligence, extroversion and neuroticism predispose a person to behave in a particular way in various contexts. Thus, characteristics assigned to people are an attempt to understand why or why not they act in a specific manner (Lopes et al., 2003).

This is undoubtedly affected by their mental processes and conveys a sense of order that can come

across as illogical and uncomfortable. Accordingly, personality theory specifies categories of persons in addition to extraversion or introversion and sorts people according to results from personality tests (Mayer et al., 1990). By contrast, the neoliberal method, or behavioural management theory, focuses on increasing employee or individual understanding to increase performance in businesses. psychological acumen of the supervisors.

The fundamental principles of the neoclassical model are as follows: an organisation should be viewed as a broad component of society; people are shaped by their social skills environments; each regulatory framework contains a loosely created group that both impacts and is affected by an official organisation; and people are shaped by their social environments (Vroom, 1960). Furthermore, they assert that a person's behaviour can be predicted by both psychological as well as social variables due to their mutual dependency. Furthermore, they assert that an individual is motivated by multiple factors and strives to fulfil multiple demands. Furthermore, they argue that communication is crucial since it transfers information within an organisation (Nday, 2016). According to the principle, any firm is inclined to be sustainable if managers or leaders take the time to understand and do office tasks with the needs of the workforce in mind. Furthermore, by considering the emotions and individual characteristics of the workers, behavioural theory adopts a more equitable viewpoint (Mullins 2005).

## **2.7. Empirical Review**

Research that has already been done (Opuni and Adu-Gyamfi, 2014; Parasuraman et al., 1991; Parasuraman et al., 1988) has demonstrated a link between EI and service provision. According to Opuni and Adu-Gyamfi's (2014) analysis of the telecommunications industry in Ghana, Emotional Intelligence (EI) has a positive correlation with managerial effectiveness in terms of customer expectations and service delivery. Parker et al. (2009) particularly looked at the relationship between education and emotional intelligence. Similarly, Okon et al.'s (2015) study conducted in Nigeria discovered that workers' service delivery in Nigerian banks is positively influenced by Emotional Intelligence. Petrides et al. (2010) examined the effect of emotional intelligence (EI) on the quality of care provided by staff members in a sample of sixty-five (65) employees in privately held Indian banks. EI was measured along five categories: relationship oversight, self-motivation, self-awareness, handling the emotions of others, and self-mindfulness.

It was shown that those with high emotional intelligence will outperform others due to their strong

interpersonal abilities. Powell (1995) looked into the variables that influence emotional intelligence (EI) in bank workers in Punjab and how those variables impact their output. This was an observational study. The study's population of one hundred and twenty (120) people included bank workers from the public and private sectors. It was discovered that bank employees were aware of this relatively new idea of "EI." It was discovered that there are notable differences between male and female employees in terms of certain EI features. Pulido-Martos et al. (2016) looked at how anxiety and emotional intelligence affected providing services. The findings show that self-control, social skills, and self-awareness all affect how well services are provided.

To do this, information, talents, personality orientation, and training on the development of emotional intelligence in workers inside organisations should all be encouraged. According to Rahim and Malik (2010), four main aspects determine emotional intelligence (EI) in banks: self-awareness, self-control, social skills, and self-awareness. It also demonstrated how important emotional intelligence (EI) is to bank personnel, and how high EI is shared by all of them. Furthermore, no correlation was found between the employees' ages and EI. The impact of interpersonal oversight, self-control, and self-awareness on worker performance was investigated by Sharma (2022). According to Schneider and Bowers (1999), relationship marketing has been regarded as the cornerstone of managing client relationships in service businesses at both the philosophical and empirical study levels. Banks in the financial sector mostly use direct sales or relationship-based advertising to provide services (Siegling et al., 2015).

According to Soderlund and Ohman (2005), relationship marketing and personal selling techniques in the financial services industry essentially determine how well the company performs. The competencies and communications of service providers affect the efficacy of relationship-based marketing along with individual selling in banks' service delivery (Szczygiel and Bazinska). Furthermore, emotional intelligence accounts for a major portion of the abilities and skills possessed by service providers (Talukder, 2012). Original research by Goleman (1995), Tibbs and Langat (2016), and Tufail et al. (2016) all agree on the importance of emotional intelligence in the provision of services. In addition to the widely held notion that emotional intelligence facilitates service providers in providing consumers with satisfactory experiences, this knowledge has been empirically verified in various dimensions (Naz et al., 2022). First of all, empirical research has confirmed the most fundamental association, which has to do with Turban et al. (2002), Rahim and Malik (2010), and Vokala et al. (2004). Furthermore, a different set of

research shows that the emotional intelligence (EI) of service providers influences customers' perceptions of service quality, or just service quality itself (Wakawa, 2019). Additionally, empirical data supports the beneficial impact of EI on customer satisfaction (Wang et al., 2003). According to a recent batch of studies, emotional intelligence (EI) has a favourable impact on an organisation's financial performance (Danquah, 2014a; Rehman et al, 2012). Employee success in the workplace is ultimately attributed to the service abilities they acquire with the aid of their emotional intelligence.

Connecting emotional intelligence abilities to service delivery and performance can improve it (Tufail et al., 2016). In the service industry, emotional intelligence is positively correlated with devotion to clients, staff contentment, and customer satisfaction. For this reason, providers of services value emotional intelligence highly. In a research study on "service behaviour that leads to satisfied customers," Williams (2002) makes the observation that consumers' perceptions of the standard of the services are influenced by the emotions that service professionals express. According to Yukse and Yuksel's (2015) findings, the study centres on substantiating emotional intelligence as an inherent personal attribute of the customer-supplier, leading to an elevated degree of customer service performance. Relationship managers' emotional intelligence was found to be significantly associated with their economic success, according to Tibbs and Langat (2016), who noted that emotional intelligence is a crucial component of interpersonal advertising or advertising.

## **2.8. Chapter Summary**

This chapter concerning the provision of services, as well as its determinants, research discrepancies and relevant theories. Based on the results, it was demonstrated that emotional intelligence refers to a person's ability to control their emotions and was identified as a key factor in determining positive interactions amongst members of a group or an organisation. Consequently, intelligence is the ability to efficiently employ mental processes such as reasoning, comprehension, observation, learning, perceiving relationships, and resolving problems. Thus, it requires having social, self-awareness, and self-management abilities. Employee EQ is necessary in a bank-like company to guarantee effective service delivery.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1. Introduction**

This chapter presents a summary of the methodology that was selected, along with the rationale behind it. Following that, it discusses the research design, which includes the research questions, data collection, sampling, questionnaire design and measure, ethics, and data analysis strategies. However, the purpose of this study is to determine how emotional intelligence affects the effectiveness of service delivery in the Nigerian banking industry. The ultimate goal is to provide actionable insights for enhancing competitiveness and service delivery. The study employs the "Honeycomb methodological structure, created by Wilson (2014).

This framework describes the theories underlying each social science research element that shaped and matched the proper, accurate, and comprehensive strategy to solve the concerns raised by these studies. Wilson (2014) defines a methodology as the approach and technique used for conducting research". While "research methods" refer to the numerous approaches to data collecting and analysis, it encompasses everything from theoretical application to data collection and assessment. The framework divides its components into two categories: practical (layout, data collecting, and assessment) and ideological (philosophy, procedure, and strategy), which taken together form a methodology.

#### **3.2. Philosophy, Approach, Strategy**

##### **3.2.1. Research Philosophy**

Selecting a suitable philosophy for the overall goal of the study is a crucial step in the methodology; therefore, investigating current beliefs can aid in defining the overall strategy and design of the study and, ultimately, in determining the direction of the research Amaratunga et al., 2002). As stated by Becker and Niehaves (2007) a system of views and expectations about the development of knowledge" is referred to as the study's philosophy. Furthermore, there is no one

ideal philosophy; rather, the philosophy selected affects the researcher's perspective and the calibre of the research, thus it needs to be carefully picked.

	POSITIVISM	INTERPRETIVISM	PRAGMATISM
<b>EPISTEMOLOGY</b> (what constitutes acceptable knowledge)	Scientific method; Observable and measurable facts; Law-like generalisations; Numbers; Causal explanation and prediction as contribution.	Theories and concepts too simplistic; Focus on narratives, stories, perceptions and interpretations; New understandings and worldviews as contribution.	Practical meaning of knowledge in specific contexts; 'True' theories and knowledge are those that enable successful action; Focus on problems, practices and relevance; Problem solving and informed future practice as contribution.
<b>ONTOLOGY</b> (nature of reality or being)	Real, external; Independent; One true reality (universalism); Granular (things); Ordered.	Complex, rich; Socially constructed through culture and language; Multiple meanings, interpretations, realities; Flux of processes, experiences, practice.	Complex, rich; External; 'Reality' is the practical consequences of ideas; Flux of processes, experiences and practices.
<b>AXIOLOGY</b> (role of values)	Value-free research; Researcher is detached, neutral and independent of what is researched; Researcher maintains objective stance.	Value-bound research; Researchers are part of what is researched, subjective; Researcher interpretations key to contribution; Researcher reflexive.	Value-driven research; Research initiated and sustained by researcher's doubts and beliefs; Researcher reflexive.
<b>Typical methods</b>	Typically deductive, highly structured, large samples, measurement, typically quantitative methods of analysis, but a range of data can be analysed.	Typically inductive; Small samples, indepth investigations, qualitative methods of analysis, but a range of data can be interpreted.	Following research problem and research question; Range of methods: mixed, multiple, qualitative, quantitative, action research; Emphasis on practical solutions and outcomes.

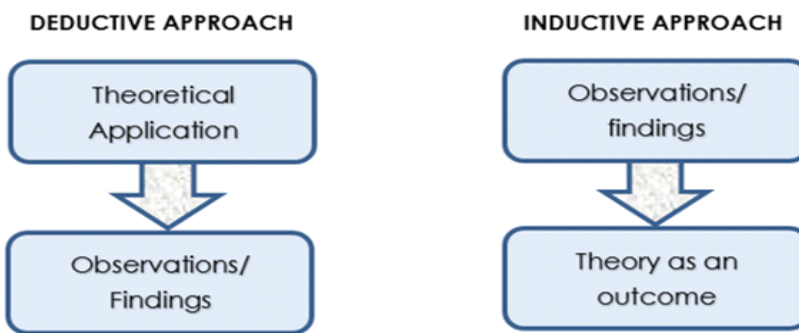
**Table 3.1.: Research philosophies and their characteristics**

Since the focus of the study is on emotional intelligence and service delivery, as well as how they affect the Nigerian banking sector, positivism which holds that "there is a truth which can be seen through unbiased inquiry and is, therefore, related to deductive, quantitative methods" is considered to be the most suitable philosophy (Bell, 2005). This decision is justified for a few different reasons. Rather than offering a comprehensive explanation of the phenomenon's meaning or the specifics of interpretive thinking, the primary objective of this study is to offer practical suggestions for enhancing competitiveness and service delivery. Specifically, the study explores the connection between emotional intelligence and service delivery, as well as its effect on customer satisfaction and overall performance in the Nigerian banking industry. According to Saunders et al. (2016), the study's second goal is to gather information from observable reality to

generalise what interpretivism forbids. Furthermore, it aims to acquire information through empirical evidence based on direct objective world perception, so it is grounded in facts and applicable to a broad population as opposed to understanding subjective realities or abstract deductions based on the experiences of specific individuals (interpretivism) (Bryman, 2012).

### 3.3. Research Approach

There are two contradicting research approaches (deductive, and inductive) that vary (Figure 3.2).



**Figure 3.2: Deductive and Inductive approaches**

Using a deductive approach, one can formulate hypotheses or research questions based on existing theory and then devise a plan to test the hypothesis or research questions to confirm or refute the validity of the theory. While an inductive strategy involves data collection and then producing and developing theory, which is the result of the obtained data analysis, the research questions and/or hypotheses that are generated based on the theory that the research depends on come first and have an impact on the additional procedures of the study (Wilson, 2014). This study aims to establish or disprove the validity of the study, as opposed to constructing and expanding this theory, which is the hallmark of the deductive approach emphasises formulating research questions and hypotheses based on theories to investigate them.

### 3.4. Research design

According to Wilson (2014), a research design is a comprehensive plan or framework that aids in guiding the researcher through the research process and increases the possibility of accomplishing the goals of the study. Additionally, it helps determine the best sources for data collection, the best tools for data collection, data analysis, and data presentation. Different study kinds can be identified, including exploratory, explanatory, and descriptive research. With the help of

quantitative research, which offers problem outline, numerical data collection, group comparison, and a neutral, impartial nature, this descriptive study will add to the body of literature by examining the differences in the provision of services and emotional intelligence as well as their effects on the Nigerian banking sector (Creswell, 2012). Additionally, the research's strength lies in its ability to draw conclusions and generalise to the entire population (Burrell and Morgan, 1979).

The main research questions are as follows:

1. How does a lack of EI affect the provision of bank services?
2. What effect does self-awareness have on service delivery and customer satisfaction?

Given that this study employs a quantitative, positivist technique, a cross-sectional research design in the form of a questionnaire is chosen, involving the collection of data from several participants at once (Creswell, 2003). In contrast to a longitudinal study, the cross-sectional approach requires fewer hours and costs less due to the shorter study period.

### **3.5. Research Strategy**

According to Crotty (1998), a research method is a comprehensive plan that directs a researcher during the planning, execution, and supervision stages of a research endeavour. Three primary research strategies are distinguished by Wilson's (2014) honeycomb framework: multi-strategy (the integration of quantitative and qualitative approaches), qualitative, and quantitative. According to Wilson (2014), quantitative research is associated with statistical analysis and involves objective data collection techniques like surveys, whereas qualitative study is subjective and involves data collection methods like interviews.

Since the quantitative strategy allows for generalisation from a sample to the entire object set, or population, as opposed to the qualitative strategy, it has been determined to be the most appropriate. Consequently, quantitative research needs a large number of samplings instead of the small samplings that characterise the qualitative strategy. Furthermore, the time allotted for this study is restricted. As a result, the quantitative technique which takes the form of a questionnaire is preferred over the qualitative strategy, this is as a result of its possibilities for obtaining firsthand data, its likelihood of allowing all participants to be selected (Creswell, 2008).

### **3.6. Data collection**

The primary data those gathered specifically for this study and secondary data existing data that have already been released form the foundation of this investigation (Wilson, 2014). These data are discussed and supported below.

#### **3.6.1. Secondary data**

To develop an appropriate research methodology, create the instrument measurement a questionnaire and create the research questions and prospective research gaps that would later be used as the study's primary data, secondary data were also used in the preparation of a literature review with a theoretical backdrop.

#### **3.6.2. Primary data**

The questionnaire was selected as the major data source. To obtain an accurate response from a selected sample, a large number of thoroughly constructed questions were meticulously selected and tested (Bryman, 2012). For this reason, it is the most effective method of data collection when conducting a generational investigation, as it is too numerous to allow for direct observation and investigation of the entire population. Furthermore, the questionnaire is in line with the selected study strategy, approach, and design. However, one of the biggest drawbacks of this approach is that the questionnaire might not be able to guarantee the representativeness of the sample or there might be an issue with respondents' reluctance or incapacity to participate (Darke et al., 1998). Conversely, because the qualitative approach of interviews only permits a small number of respondents which is important for this study to generalise it might not have yielded as many benefits for this investigation.

#### **3.6.3. Questionnaire Design and Measure**

To meet the goals of this study, the literature was reviewed to create an appropriate measurement. As a result, the Likert scale questionnaire method was used in the construction of the questionnaire. There are twenty-five questions on the questionnaire, which includes the introduction, participant

demographics. Also, the questionnaire was structured from the various themes such as; Perceived Evaluation of Self-Awareness, Effectiveness of EI Strategies and Impact on service delivery.

### **3.7. Sampling process**

Sufficient sampling and sampling size would be collected to meet the specifications of this study, as positivism requires an adequate number and representative sample to be acquired to generalize the findings and guarantee an accurate representation of the population (De Vaus, 2002). Nigerian bank customers and employees who represent the various banks are included in this study. However, a research surveyor employed in Nigeria would deliver these surveys to Access and GT Bank. A rationale for employing a research surveyor is a result of the distance between Ireland and Nigeria, and the uncertainty of Bank customers and employees filling the questionnaires.

Furthermore, the study employs the snowball sampling to four Access and GT Bank locations in Abuja, Nigeria. As per Denscombe, (2003), and Diamantopoulos and Schlegelmilch (1996), the sample size pertains to the quantity of items that must be incorporated into the research. Furthermore, the quantitative approach, which is based on a large sample size the greater the better is the foundation of this investigation. However, a representative sample size of roughly 150 responses is anticipated, assuming that all cohorts would be represented in the sample. This final phase involves distributing the questionnaire to gather primary data. But before it is made public, the questionnaire will be checked by two academics to ensure that the questions are straightforward, simple to complete, and appropriate for the goals of the study.

### **3.8. Data Analysis**

The process of evaluating, summarizing, and presenting the data that has been gathered is known as data analysis. Additionally, it pertains to how the results should be organised for ease of understanding. Depending on the quantitative (descriptive and inferential statistics) and qualitative (visual, narrative, discourse, and content analysis as well as grounded theory) study, there are numerous ways to analyse the data (Haegele and Hodge, 2015; Leedy and Ormod, 2010). Inferential statistics, as well as validity and accuracy tests, will be employed in this study to verify the accuracy of the collected data. The demographic data from the questionnaire that was collected about the sample will be described using descriptive statistics. To analyse the data and determine whether different replies differ in terms of emotional intelligence and service delivery, Inferential

statistics were selected. These statistics also fit in with the quantitative approach. Inferential statistics; thus, a simple linear regression analysis is appropriate for concluding the emotional intelligence frameworks and service delivery preferences that are most significant for each bank's cohort.

Furthermore, data will be presented in frequency distributions, percentages, maximum and minimum, means, and standard deviations. The data obtained will also be analysed using the simple linear regression analysis, thus the Social Sciences Statistics (SPSS) software is employed.

### **3.9. Reliability and Validity**

When evaluating questionnaire designs, validity, and reliability are crucial factors to consider. According to Zikmund (2003), validity evaluates whether a questionnaire is assessing the things it is supposed to measure. Experts in the field review it, and their input is frequently solicited during the questionnaire creation process. According to Creswell (2008), dependability also relates to repeatability, or the questionnaire's capacity to yield consistent results each time it is used. Utilizing inter-item correlations to gauge internal consistency, the Cronbach's Alpha statistic is a widely used technique to evaluate the reliability of questionnaires (Rattray and Jones, 2007).

Testing the Questionnaire before distribution is highly advised, even after validity has been confirmed. To do this, a small sample of respondents with the same features as the desired sampling frame is used in pilot research that uses a copy of the real questionnaire (De Vaus, 2002). However, as part of the validity testing process, around thirty persons will be invited to examine and complete the survey. During this stage, a focus group made up of experienced analysts and investigators as well as a poll specialist will be used. Before the surveys are distributed, it will be necessary to find any confusing instructions, complicated questions, or other issues (Yin, 2014).

### **3.10. Ethical Considerations and Confidentiality**

All ethical requirements are fulfilled since ethical permission will be obtained before data collection. Additionally, the electronic questionnaire is a confidential and anonymous approach.

The participants were also informed at the start about the topic and purpose of the study, the group to which the questionnaire is targeted, the projected time, and the voluntary and anonymous nature

of participation. In addition, the information was kept private and protected by a passcode to guarantee strict secrecy.

### **3.11. Chapter Summary**

This chapter specified the technique, research design, and data analysis adopted to realize the study objectives after defining the gap and outlining the goals and research questions under this study as previously shown. To provide useful insights for enhancing competitiveness and delivery of services, this study examines the connection between emotional intelligence and service delivery as well as their effects on customer satisfaction, loyalty, and overall performance in the Nigerian banking sector. The questionnaire was selected with the expectation of reaching approximately 150 participants across the users and workers of Nigerian banks such as Access and GT Bank: using the random sampling methods. As a result, this descriptive study relies on positivism, the method of deductive reasoning, and the quantitative approach. Inferential and descriptive statistics were selected via data analysis.



## **CHAPTER FOUR**

### **DATA PRESENTATION AND ANALYSIS**

#### **4.0. Introduction**

This part adequately covers the presentation of the data in sub-themes relative to emotional intelligence and bank customer service delivery in Nigeria. To do so, this chapter presents, examines, and summarises the data analysis as well as the results gleaned from this research. The chapter also discusses the compilation of the collected data for analysis and the proof of the study's validity and dependability.

#### **4.1. Data Analysis and Presentation**

##### **4.1.1 DEMOGRAPHIC DATA**

A total of one hundred and fifty (150) copies of the questionnaire were administered to the respondents, out of which one hundred and forty-three (143) were returned with useful responses. Four (7) copies were not returned because the respondents could not be found at the time the researcher returned to collect them. This gives a response rate of 95% which was considered adequate for the study. The result is presented in simple tables, percentages, mean, standard deviation and graphs accompanied by inferential statistics (regression in particular) and textual analysis and interpretation of the data in line with the objectives of the study.

**Table 1: Respondents' Age**

<b>Age Range</b>	<b>Frequency</b>	<b>Per cent</b>
<25 years	9	6.3
26-35 years	78	54.5
36-45 years	25	17.5
46-55 years	26	18.2

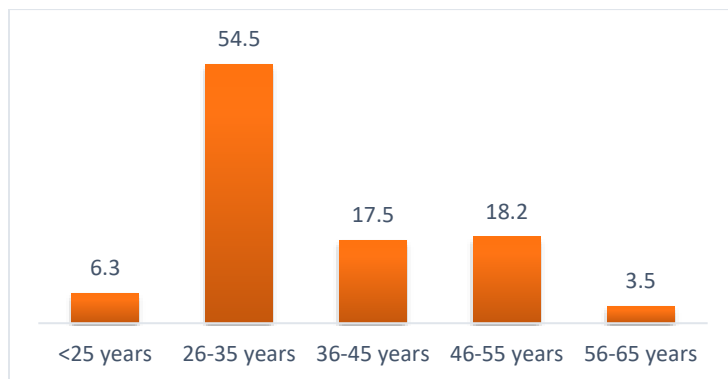
56-65 years	5	3.5
<b>Total</b>	<b>143</b>	<b>100.0</b>

**Source:** *Field survey, 2024*

Table 1 shows that 9 respondents representing 6.3% of the total respondents fall below 25 years of age; 78 respondents representing 54.5% of the total sample frame fall between the ages of 26-35 years, while 25 respondents representing 17.5% fall between the ages of 36-45 years; 26 respondents representing 18.2% of the total respondents fall between the ages of 46-55 years and 5 respondents representing 3.5% are within 56-65 years of age. This implies that data were obtained from all the categories of adults under study in order to examine their perception of the study's main hub.

As adults, they have the capacity to respond well to the research instrument. It also means that they can hold opinions and as well express their views on any issue of public concern, especially as it relates to the impact of emotional intelligence on service provision in the Nigerian banking sector.

**Figure 1: Percentage of Respondents' Age**



From figure 1 above, 6.3% = < 2 years, 54.5% = 26-35 years, 17.5% = 36-45 years, 18.2% = 46-55 years and 3.5% = 56-65 years. **Source;** field survey, 2024.

**Table 2: Sex of Respondents**

Sex	Frequency	Per cent
Woman	44	30.8
Man	66	46.2

Preferred not to disclose	33	23.1
<b>Total</b>	<b>143</b>	<b>100.0</b>

**Source:** *Field survey, 2024*

Table 2 above indicates that the majority: 66 respondents representing 46.2% are of man sex, followed by those of women (44 respondents, 30.8%), while 33 respondents representing 23.1% preferred not to disclose their sex.

**Figure 2: Percentage Sex of Respondents**

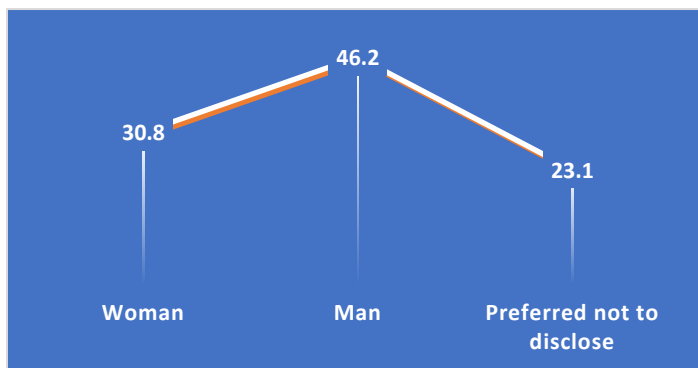


Figure 2 above indicates that 30.8% = woman sex, 46.2% = man sex and 23.1% = preferred not to disclose their sex. **Source;** field survey, 2024.

**Table 3: Respondents' Educational Qualification**

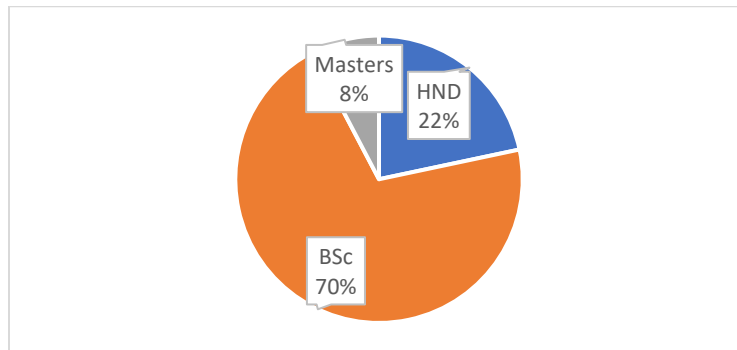
Qualification	Frequency	Percentage
HND	31	21.7
BSc	101	70.6
Masters	11	7.7
<b>Total</b>	<b>143</b>	<b>100.0</b>

**Source;** *Field survey, 2024*

From table 3 above, 31(21.7%) of the respondent are HND certificate holders, 101(70.6%) of the respondent were BSc certificate holders, while the remaining 11(7.7%) respondents hold MSc

certificate holders. This implies that the majority of the respondents are BSc holders their responses have significant effects on this study.

**Figure 3: Percentage of Educational Qualification of Respondents**



**Source:** *field survey, 2024*

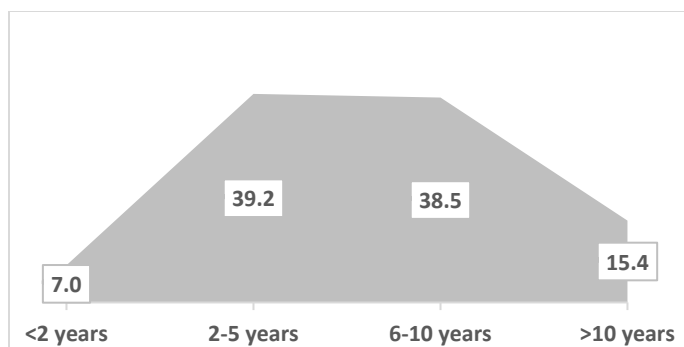
**Table 4: Respondents' years of experience in the banking sector**

Years of experience	Frequency	Per cent
<2 years	10	7.0
2-5 years	56	39.2
6-10 years	55	38.5
>10 years	22	15.4
<b>Total</b>	<b>143</b>	<b>100.0</b>

**Source:** *Field survey, 2024*

In order of magnitude, table 4 above reveals that 59(39.2%) respondents have 2-3 years working in the banking sector which was slightly followed by 55(38.5%) who spent 6-10 years in the sector. However, 22(15.4%) affirmed to have been in the banking sector while only 10(7.0%) respondents spent less than 2 years in the sector. Based on these, it can be justified that the banking sector maintains its staff at all levels across the country and the staff too are relatively contented with the packages and treatment they receive from the sector.

**Figure 4: Percentage of respondents' years of experience in the banking sector**



The above area chart deduced that 7.0% = <2 years' experience in the banking sector; 39.2% = 2-5 years' experience; 38.5% = 6-10 years' experience and 15.4% = >10 years' experience in the banking sector. **Source:** *Field survey, 2024.*

**Table 5: Perceived respondents' evaluation of self-awareness on emotional intelligence**

S/NO	STATEMENT S	OPINION	FREQUENCY	MEAN	REMARK	RANK
1.	My level of emotional intelligence influences my performance in serving customers.	Neutral	0	4.8	Accepted	1
		Disagree	0			
		Strongly Disagree	0			
		Agree	22			
		Strongly Agree	121			
2.	I effectively manage my emotions when dealing with challenging customers.	Neutral	0	4.2	Accepted	9
		Disagree	0			
		Strongly Disagree	0			
		Agree	110			
		Strongly Agree	33			

S/NO	STATEMENTS	OPINION	FREQUENCY	MEAN	REMARK	RANK
3.	I Identify and express feelings and emotions	Neutral	0	4.6	Accepted	3
		Disagree	0			
		Strongly Disagree	0			
		Agree	55			
		Strongly Agree	88			
4.	I have great skills in problem-solving and decision-making	Neutral	0	4.5	Accepted	6
		Disagree	0			
		Strongly Disagree	0			
		Agree	66			
		Strongly Agree	77			
5.	I understand the consequences of feelings and emotion	Neutral	0	4.5	Accepted	6
		Disagree	0			
		Strongly Disagree	0			
		Agree	77			
		Strongly Agree	66			
6.		Neutral	0	4.6	Accepted	3
		Disagree	0			

S/NO	STATEMENT S	OPINION	FREQUENCY	MEAN	REMARK	RANK
	I manage my own feelings and others	Strongly Disagree Agree Strongly Agree	0 55 88			
7.	My colleagues demonstrate a high level of emotional intelligence in their interactions with customers	Neutral Disagree Strongly Disagree Agree Strongly Agree	11 0 0 66 66	4.2	Accepted	9
8.	I am able to control my emotions in a crisis situation	Neutral Disagree Strongly Disagree Agree Strongly Agree	0 0 0 44 99	4.7	Accepted	2
9.	There are growth opportunities	Neutral Disagree Strongly Disagree Agree	0 0 0 77	4.5	Accepted	6

S/NO	STATEMENT S	OPINION	FREQUENCY	MEAN	REMARK	RANK
		Strongly Agree	66			
10.	Training in emotional intelligence would enhance my ability to deliver better services to customers	Neutral	0			
		Disagree	0			
		Strongly Disagree	0	4.5	Accepted	6
		Agree	77			
		Strongly Agree	66			

**Source:** *Field Survey, 2024*

Based on the acceptance criterion of mean  $\geq 3.0$ , table 5 above the respondents' perception of the evaluation of self-awareness on emotional intelligence were positive, indicating agreeing with each of the statements. On a rank of 1-10, the statements positioned as; my level of emotional intelligence influences my performance in serving customers was ranked 1<sup>st</sup> (mean = 4.8); followed by the statement "I am able to control their emotions in crisis situations" (2<sup>nd</sup>, mean = 4.7); then "I Identify and express feelings and emotions & I manage my own feelings and others" each ranked 3<sup>rd</sup> (mean = 4.6). however, the statements "I have great skills in problem solving and decision making, I understand the consequences of feelings and emotion, There are growth opportunities & Training on emotional intelligence would enhance my ability to deliver better services to customers" each ranked 6<sup>th</sup> (mean = 4.5) while the statements "I effectively manage my emotions when dealing with challenging customers & My colleagues demonstrate a high level of emotional intelligence in their interactions with customers" were ranked 9<sup>th</sup> each (mean = 4.2).



**Table 6: Respondents' perception of the effectiveness of emotional intelligence strategies**

S/NO	STATEMENTS	OPINION	FREQUENCY	MEAN	REMARK	RANK
1.	The bank management offers a comfortable setting for expressing my emotions in the workplace without fear of judgement	Neutral	11	4.0	Accepted	5
		Disagree	11			
		Strongly Disagree	0			
		Agree	66			
		Strongly Agree	55			
2.	I am satisfied with the level of emotional support provided by the organization to deal with job-related stress.	Neutral	11	4.0	Accepted	5
		Disagree	11			
		Strongly Disagree	0			
		Agree	66			
		Strongly Agree	55			
3.	The Policy of reward and	Neutral	11	4.0	Accepted	5
		Disagree	11			

S/NO	STATEMENTS	OPINION	FREQUENCY	MEAN	REMARK	RANK
	recognition for employees	Strongly Disagree	0			
		Agree	66			
		Strongly Agree	55			
4.	I am satisfied with the initiatives to improve emotional intelligence among staff and its impact on customer experience.	Neutral	0			
		Disagree	0			
		Strongly Disagree	0			
		Agree	22	4.8	Accepted	1
		Strongly Agree	121			
5.	Management's facilitations of adequate opportunities for staff to develop their emotional intelligence skills.	Neutral	0			
		Disagree	11			
		Strongly Disagree	0			
		Agree	88	4.2	Accepted	4
		Strongly Agree	44			

S/NO	STATEMENTS	OPINION	FREQUENCY	MEAN	REMARK	RANK
6.	I feel confident in my ability to adapt my communication style to meet the emotional needs of different customers.	Neutral	11	4.3	Accepted	3
		Disagree	0			
		Strongly Disagree	0			
		Agree	55			
		Strongly Agree	77			
7.	Employees have to work overtime	Neutral	11	3.8	Accepted	8
		Disagree	11			
		Strongly Disagree	0			
		Agree	99			
		Strongly Agree	22			
8.	Equal treatment among the employees	Neutral	0	4.5	Accepted	2
		Disagree	0			
		Strongly Disagree	0			
		Agree	66			
		Strongly Agree	77			

**Source:** *Field Survey, 2024*

Table 6 above indicates that all the respondents agreed with the statements on the effectiveness of emotional intelligence strategies in promoting service delivery among bankers in Nigeria as all the mean values are  $\geq 3.0$ . Hierarchically, the statement “I am satisfied with the initiatives to improve emotional intelligence among staff and its impact on customer experience was ranked 1st on a scale of 1-8 (mean = 4.8) followed by “Equal treatment among the employees” as 2<sup>nd</sup> (mean = 4.5) and 3<sup>rd</sup> “I feel confident in my ability to adapt my communication style to meet the emotional needs of different customers (mean = 4.3). furthermore, the statement “Management’s facilitations of adequate opportunities for staff to develop their emotional intelligence skills” occupied the 4<sup>th</sup> spot (mean = 4.2) while “The bank management offers a comfortable setting for expressing my emotions in the workplace without fear of judgment, I am satisfied with the level of emotional support provided by the organization to deal with job-related stress & The Policy of reward and recognition to employees” statement ranked 5<sup>th</sup> each (mean = 4.0) and finally, the statement “Employees have to work overtime” stood on the 8<sup>th</sup> position with mean = 3.8.

**Table 7:** Respondents’ perception of the impact of emotional intelligence on service delivery

S/NO	STATEMENT	OPINION	FREQUEN CY	MEAN	REMAR K	RANK
1.	The Bank’s efforts in promoting a culture that values emotional intelligence in service delivery.	Neutral	0	4.4	Accepted	10
		Disagree	0			
		Strongly Disagree	0			
		Agree	88			
		Strongly Agree	55			
2.	I am satisfied handling	Neutral	0	4.5	Accepted	5
		Disagree	0			

S/NO	STATEMENTS	OPINION	FREQUENCY	MEAN	REMARK	RANK
	emotionally challenging situations with customers, such as dealing with irate or upset individuals	Strongly Disagree	0			
		Agree	77			
		Strongly Agree	66			
		Neutral				
3.	I am satisfied with my ability to address customer inquiries and concerns effectively	Disagree	0			
		Strongly Disagree	0			
		Agree	0	4.5	Accepted	5
		Strongly Agree	66			
		Neutral	77			
4.	My skills in resolving customers' issues without unnecessary escalations	Disagree	0			
		Strongly Disagree	0			
		Agree	0	4.5	Accepted	5
		Strongly Agree	77			
		Neutral	66			
5.	Actively seeking feedback from customers to	Disagree	0			
		Strongly Disagree	11			
		Neutral	0	4.7	Accepted	1

S/NO	STATEMENT S	OPINION	FREQUENCY	MEAN	REMARK	RANK
	improve service delivery	Agree	11			
		Strongly Agree	121			
6.	I am satisfied with the level of training and support to enhance my customer service skills	Neutral	0			
		Disagree	0			
		Strongly Disagree	0	4.5	Accepted	5
		Agree	77			
		Strongly Agree	66			
7.	My Interactions with customers reflect the values and standards of the bank.	Neutral	0			
		Disagree	0			
		Strongly Disagree	0	4.7	Accepted	1
		Agree	44			
		Strongly Agree	99			
8.	Emotional intelligence training should be mandatory for all staff members in the banking sector.	Neutral	0			
		Disagree	0			
		Strongly Disagree	0	4.3	Accepted	12
		Agree	99			
		Strongly Agree	44			

S/NO	STATEMENTS	OPINION	FREQUENCY	MEAN	REMARK	RANK
9.	Emotional intelligence plays a significant role in resolving customer complaints efficiently.	Neutral	0	4.6	Accepted	3
		Disagree	0			
		Strongly Disagree	0			
		Agree	55			
		Strongly Agree	88			
10.	Facilitation of improving emotional intelligence among staff would lead to increased customer loyalty and retention.	Neutral	0	4.6	Accepted	3
		Disagree	0			
		Strongly Disagree	0			
		Agree	55			
		Strongly Agree	88			
11.	I am satisfied with employees' understanding and recognizing their own emotions in order to deliver better service to customers.	Neutral	0	4.5	Accepted	5
		Disagree	0			
		Strongly Disagree	0			
		Agree	66			
		Strongly Agree	77			
12.		Neutral	0	4.4	Accepted	10

S/NO	STATEMENT S	OPINION	FREQUEN CY	MEAN	REMAR K	RANK
	My practice of self-awareness and self-regulation in your interactions with customers?	Disagree	0			
		Strongly Disagree	0			
		Agree	88			
		Strongly Agree	55			

**Source:** *Field Survey, 2024*

Table 7 shows that the respondents have agreed with the statement “Actively seeking feedback from customers to improve service delivery & My Interactions with customers and reflecting the values and standards of the bank (ranked 1<sup>st</sup> each); Emotional intelligence plays a significant role in resolving customer complaints efficiently & Facilitation of improving emotional intelligence among staff would lead to increased customer loyalty and retention (ranked 3<sup>rd</sup> each); I am satisfied with my ability to address customer inquiries and concerns effectively, I am satisfied with employees understanding and recognising their own emotions in order to deliver better service to customers, My skills to resolve customers issues without unnecessary escalations & I am satisfied with the level of training and support to enhance my customer service skills (ranked 5<sup>th</sup> each); My practice of self-awareness and self-regulation in your interactions with customer &The Bank’s efforts in promoting a culture that values emotional intelligence in service delivery (ranked 10<sup>th</sup> each) and Emotional intelligence training should be mandatory for all staff members in the banking sector (ranked 12<sup>th</sup>) with the mean values 4.7, 4.6, 4.5, 4.4 and 4.3 respectively. Their agreement with the statements lies on the impact of the emotional intelligence on service delivery in the banking sector in Nigeria.

### Simple Linear Regression Analysis



**Table 8: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df 1	df 2	Sig. F Change
1	0.532 <sup>a</sup>	0.283	0.273	0.08335	0.283	27.677	2	140	0.000

a. Predictors: (Constant), EIS, EISA

It can be deduced from table 8 above that the predictable variables are strong enough in influencing the response variable positively by 53.2% correlated (R value) and this means 46.8% variations are caused by other factors other than the predictors included in the model. However, the adjusted  $R^2$  value 0.273 implies that 27.3% variation in the outcome of the response variable is determined by the predictable variables.

**Table 9: ANOVA<sup>a</sup> Test**

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	0.385	2	0.192	27.677	0.000 <sup>b</sup>
1	Residual	0.973	140	0.007		
	Total	1.357	142			

a. Dependent Variable: IEI

b. Predictors: (Constant), EIS, EISA

Table 9 above reaffirmed by demonstrating that the independent variable has a statistically important relationship with the dependent variables, sig. (0.000) < 0.05 (the regression model is a

good fit for the data). Hence, the ability to influence the dependent variable. Therefore, the test conditions determine the favourability or un-favourability for predicting the impact of emotional intelligence on service delivery in the banking sector, Nigeria.

**Table 10: Robust Estimation of the variables using multiple regression (Coefficient<sup>a</sup>)**

Model	Unstandardised		Standardised		t	Sig.
	Coefficients		Coefficients			
	B	Std. Error	Beta			
(Constant)					16.7	0.0
	4.495	0.268			62	00
1 EISA					-	0.1
	-0.077	0.054	-0.107		1.41	59
EIS					6.49	0.0
	0.086	0.013	0.489		9	00

a. Dependent Variable: IEI

The table 10 illustrate the estimation of the independent variable over the dependent one. The test values indicated that EISA is positively insignificant and EIS is significant on IEI at 95% confidence interval since sig. (0.159) > 0.05 and, sig. (0.000) < 0.05 for EISA and EIS respectively. The below model was formulated from the above table;

$$IEI = 4.495 - 0.077 EISA + 0.086 EIS$$

**Note:**

IEI implies impact of emotional intelligence

EISA implies emotional intelligence self-awareness

EIS implies emotional intelligence strategies

## 4.2. Summary of Analysis

Through the presentation of scientific data supporting the value of emotional intelligence, this

study contributes to the wealth of knowledge regarding service delivery within the Nigerian banking business. The study's extensive research methodology, which combined quantitative surveys and qualitative interviews, allowed for the triangulation of data and the assurance of accuracy and reliability. The findings of this study have implications for financial institutions that wish to improve the effectiveness of their service delivery through the implementation of specific approaches designed to enhance staff emotional intelligence (Looy and Shafagatova, 2016; Mahdi et al., 2018).

In addition to advancing theoretical awareness and directing future research and theoretical frameworks in this subject, this study clarifies the specific emotional intelligence factors that have the greatest relationship to the efficacy of providing services. The results, however, demonstrated that emotional intelligence also includes the capacity to comprehend and influence social dynamics, which is necessary for establishing a relationship of confidence with bank clients. In a comparable way, good communication is critical for sharing details, responding to client issues, and building trust (Lam and Kirby, 2002).

According to the data, customer service delivery is greatly impacted by emotional intelligence tactics. The results, however, also highlight widespread problems in Nigerian banks, where staff members frequently lacked the emotional intelligence required to build strong client relationships. GT and Access Bank employees' inconsiderate and indifferent behaviour, as reported by customers, emphasises how urgently emotional intelligence growth and instruction initiatives need to be improved. Customer experiences are still lacking in quality even after these problems have been addressed, suggesting that there continues to be a structural issue with the banking sector. Furthermore, the data emphasises how crucial self-management abilities are to improving service delivery. Workers who can control their emotions are more effectively able to deal with difficult situations and act professionally when interacting with customers. In a similar vein, self-awareness shows itself to be essential to providing high-quality service. This is because bank workers who have a thorough awareness of their reactions and how they affect their behaviour are far more inclined to react to the demands and worries of customers in an empathic manner (Miao et al., 2017; Majdalani and Maamari, 2016).

On the other hand, emotional intelligence also has a big impact on service quality. Consequently, employees who possess the ability to navigate social circumstances with awareness and empathy

are more likely to establish a connection of trust with clients, leading to increased satisfaction and loyalty (Mayer et al., 1990; Mulat, 2017; Mogaji and Nguyen, 2022). Good communication is essential to offering outstanding customer service. Straightforward and empathetic interaction facilitates comprehension successful resolution of issues, and the building of solid relationships between banks and their clients. In light of this, banks that engage in educational opportunities related to emotional intelligence may enhance worker productivity, improve customer satisfaction, and eventually specialise as more competitive in the market (Naz et al., 2022; Obaide, 2022; Parasuraman et al., 1991; Parker et al., 2009).

## CHAPTER FIVE

### 5.1. Discussion Of Findings

#### 5.1.1. Impact Of Self-Management Customer Service Provision in Nigerian Banks.

The research clearly shows that good emotional intelligence is necessary for employees to provide services to clients. It was first determined by this inquiry that Access and Gt bank customers were concerned as a result of the treatment they received by the banks service providers. This supported the argument made by Ayofe and Martha (2022) that there are more complaints from customers in the banking industry and proved that the study was necessary. Furthermore, no discernible differences were identified in the EI scores of Accesses and Gt bank employees. That means that both banks value emotional intelligence in the workplace. It was also confirmed that Access and Gt bank Accesses employees had comparable emotional intelligence scores.

Ashforth and Humphrey (1993) and Abraham (2005) also reaffirmed the importance of emotional intelligence in their findings, which are supported by this one. Moreover, interpersonal abilities, social awareness, and self-management were the indicators that significantly determined the quality of services delivered by Nigerian banks; self-management is the only element that has an essential effect on this characteristic. This implies that the contributions produced by employees' emotional intelligence representations differ based on the kind of services that customers require from the bank and maybe the Nigerian setting of the bank. These results are in line with those of Anderson et al., (2008), Afolashade et al., (2024), and Begum (2018), who determined that the main variables affecting the quality-of-service delivery are self-awareness and self-management. This is further supported by Beigi and Shirmohammadi (2011) discoveries, which verified variations in the emotional intelligence of bank employees.

The results demonstrated that the emotional intelligence of workers predicted has a significant cumulative impact on the services that banks offer to their customers in both countries. All four of the EI measures that the present research looked at had an overall effect on service delivery in the two countries, even if their relative relevance varies. This study confirms the findings of Bitner and Hubert (1994), Blanchard and Galloway (1994), and Farrastama et al., (2019), who discovered that social skills, self-management, self-awareness, and self-awareness all had a subsequent effect on the provision of services.

Additionally, it bolsters the argument made by Farayibi (2016), who showed how the combination

of EI predictors affected bank service delivery.

### **5.1. 2. The Role of Self-Awareness in Bank Employees' Operational Service.**

Every firm strives to operate at maximum efficiency. Because human labour significantly alters production, qualified and skilled labour is unquestionably one of many crucial components that aid firms in achieving their objectives. According to Abraham (1999), those who possess emotional intelligence are better at handling life's challenges and have innovative ideas, which frequently incorporate affective perception. Given that the banking industry is regarded as the foundation of any finances, the study was carried out to identify the attitudes and variables influencing employees' emotional intelligence (Firoz and Maghrabi, 1994; Gabbot et al., 2010). The current study shows that staff members of particular banks were fully cognizant of this relatively new idea and also illustrates that there is a notable distinction between both genders. However, when it came to general emotional intelligence, women outperformed men.

Regarding the employees' emotional intelligence (EI), the survey revealed that the workers are not emotionally secure. Bank regulators are concerned about this since it also has an impact on performance. The study also showed that the employees who were polled said that the three main emotional intelligence qualities that everyone needs are self-management, self-awareness, and empathy. According to the survey respondents, who also concur with previous studies, those with higher emotional intelligence report higher levels of life satisfaction, empathy for others, and general orderliness, warmth, prosperity, and optimism (Gill et al., 2015; Goleman et al., 2001; Goleman, 1998)).

### **5.1.3. The Impact of Emotional Intelligence on Customer Service Quality in Nigeria's Banking Industry.**

Banks need to reassess how their clients perceive their services to ascertain if they are meeting, exceeding, or falling short of their clients' expectations. However, such an evaluation could be a tedious process; hence, customer service is complex and changing by design. Additionally, it will vary significantly throughout branches. Furthermore, what is considered "exceptional service" today might be deemed "subservient service" tomorrow and "bad performance" the day after. Thus, regular customer surveys shed light on the acceptance and enhancement of bank service quality (Sharma, 2022; Schneider and Bowen, 1999; Siegling et al., 2015).

Campaigns aimed at marketing should be linked to customer service; alternatively, a client's

dissatisfaction will persist, and all promotional efforts could be in vain. Therefore, to satisfy customers' expectations, tailored financial services are required, rather than forcing them to accept what banks can offer them (Talkuder, 2012; Tufail et al., 2016). Over time, clients' needs and demands shift, necessitating the introduction of new services and an alteration of current ones. Customers now seek high-quality service from Nigerian banks and are acquainted with the requirements associated with global banking. For banks to establish a positive reputation in the eyes of their customers, they must comprehend their needs, standards, and goals (Vokala et al., 2004; Wakawa, 2019).

To promote their services to customer needs, banks need to have an effective customer relationship management system that enables them to comprehend the preferences of their consumers throughout interactions. Sustaining development and continuity in the banking industry is largely dependent on human resources. Compared to Public Sector Banks, Private Sector Banks have this advantage. A higher degree of satisfaction and enhanced ability to communicate when interacting with clients in daily transactions can be achieved by staff members by upgrading their abilities with the newest technology. To improve client happiness, banks might create an evaluation mechanism to learn about their requirements. This could significantly raise the calibre of the services provided (Wang et al., 2003; Yuske and Yuksel, 2015; Tibbs and Langat, 2016).

Research validates that individuals possessing a high degree of emotional intelligence translate into exceptional performance and strong communication abilities, leading to greater job satisfaction and conflict. A psychologically sound leader will be considerate, self-assured, flexible, self-aware, joyful, open, hopeful, and skilled at handling conflict and pressure. A person possessing significant emotional intelligence can successfully regulate, and lead while regulating their feelings and urges as well as engage with others more skillfully and efficiently. A person possessing an advanced level of emotional intelligence is capable of making excellent decisions and solving problems (Roland, 2020; Simarjeet and Sriparna, 2017; Rahim and Malik, 2010).

They have good task prioritization skills and can accomplish their objectives efficiently. Emotional intelligence alone cannot provide greater revenue, good internal performance, or a greater share of the market since organizations are too complex and diversified for any one person to handle every issue (Soderlund and Ohman, 2005).

To facilitate teams' ability to overcome inescapable challenges and shorten the time required to attain organizational objectives and greater efficiency, it may be possible to improve their

competence in technology, networking capabilities, and cooperation skills. Therefore, it is possible to view increased emotional intelligence as having an active effect; it promotes intellectual capital, which is necessary to obtain a competitive advantage.

#### **5.1.4. Importance of Emotional Intelligence of Employees in Service Delivery**

People who possess the emotional intelligence, competence, and abilities necessary to maintain relationships with their peer's form organisations. Good emotional intelligence, in short, encourages individuals to use their autonomy to assist other team members with their assigned responsibilities or pertinent organizational issues. This fosters a culture where colleagues go above and beyond the call of duty to support one another (George, 2000; Gopal et al., 1992; Gu et al., 2015p; Hamilton-Ibama and Elvis, 2022). People with high levels of emotional intelligence promote many behaviours, like showing up on time, protecting resources to avoid despair from inescapable challenges, and attending work. Due to their adept handling of processes, people with high emotional intelligence also encourage others to work toward the common good of the bank organization (Huy, 1999).

However, our research shows that while these soft competencies have little bearing on the bank organization, people with high emotional intelligence also exhibit excellent levels of managerial behaviour for service delivery. In his investigation of the emotional intelligence and service quality of foreign and local banks, Inuwa (2015 and Issa and Akhigbe (2022) found that the former had higher levels of emotional intelligence than the latter. Employees with high emotional intelligence (EI) are found to have a stronger correlation with service quality parameters. Nonetheless, the results align with those of Jude and Ugwu (2022), who discovered that trust had an impact on Emotional Intelligence (EI) in contrast to a relationship manager's business performance.

Emotional intelligence and organizational performance in the banking sector in Pakistan, for example, revealed that female employees have higher emotional intelligence than male colleagues (Kwasi and Benjamin, 2017). The study also showed that emotional intelligence improves in tandem with educational attainment. This suggests that emotional intelligence and the provision of services are influenced by gender. It becomes relevant within the organization as a result.

According to research by (Kim, 2010), a leader with strong emotional intelligence should leverage their leadership abilities more effectively to increase employee self-efficacy. Additionally, the study discovered that organizational dedication and service are significantly positively impacted by self-efficacy. This suggests that emotional intelligence plays a crucial role in leadership abilities



within the bank since effective leadership demonstrates productive employee productivity. According to the survey, workers believe that empathy, self-awareness, and self-management are the three main emotional intelligence qualities that every person has to possess. However, the study found that autonomy, self-management, motivation for oneself, understanding of society, and communication abilities are the five factors that determine emotional intelligence, with determination playing a significant role (Law et al., 2004; Lopes et al., 2003; Matije, 2018).

Mogaji and Nguyen (2022), investigated the occupational stress and emotional intelligence of Greek bank employees. Studies have indicated that a range of social factors and emotional intelligence may affect workplace stress. Gender seems to have an impact on an employee's emotional intelligence. Additionally, it is thought that goodwill and the ability to regulate and make positive use of one's emotions are proactive elements of workplace anxiety and employee stress management (Manivannan, 2016). Workers that possess psychological balance are adaptable, empathic, self-aware, transparent, self-assured, and very optimistic. They are also skilled in managing demand and confrontation (Pulido-Martos et al., 2016). Additionally, the study found that those with high EI are skilled at problem-solving, prioritising tasks, and making decisions so they may quickly reach their goals.

## **CHAPTER SIX**

### **6.1. Conclusion**

Employee emotional intelligence is closely related to the quality of bank services. It is important to value the role of emotionally intelligent personnel who will provide services to consumers if banks are to be viable in the workplace. Although numerous elements go into providing effective bank services, employees' emotional intelligence plays a major role. This has been demonstrated by the research findings in the Nigerian context of the current investigation. The beneficial effects that various employee emotional intelligence predictors such as communication abilities, self-care, awareness of oneself, and social awareness make to the provision of bank services vary, though. The present study concludes by exploring the noteworthy influence of emotional intelligence (EI) on the effectiveness of service delivery in the Nigerian banking industry. The results of this study show that among bank personnel, emotional intelligence and service delivery effectiveness are positively correlated. Enhanced emotional intelligence is associated with improved communication abilities, understanding, and self-control qualities crucial for providing consumers with exceptional service at all times.

Additionally, workers who possess high emotional intelligence are more competent to handle pressure, settle disputes, and establish connections with customers all of which help to promote longevity and retention of customers. The study also identifies the particular emotional intelligence traits that are most strongly linked to the effectiveness of the provision of services in the banking industry. Various elements, including awareness of oneself, self-regulation, awareness of society, and interpersonal leadership, are identified as critical factors that influence both customer happiness and staff productivity. Through focused educational and professional opportunities initiatives, banks can strengthen these emotional intelligence facets, improve their general level of service, and set themselves apart in a saturated marketplace.

### **6.2. Policy Implications**

Several suggestions are put forth by the outcomes of this research for Nigerian financial institutions to maximize the influence of emotional intelligence on the effectiveness of service delivery: Both GT and Access banks ought to put in place extensive training initiatives aimed at improving bank staff members' emotional intelligence. Organize conferences, training sessions, and conferences to enhance empathy, self-control, awareness of themselves, and relationships.

To find applicants who have the appropriate emotional and interpersonal skills for occupations

involving good service delivery, include tests of emotional intelligence in the recruitment and hiring procedures. From senior management to workers on the ground, cultivate an emotional intelligence culture. Leaders should model emotionally intelligent behaviour and help staff members grow in their emotional intelligence. Add emotional intelligence tests to the list of performance evaluation criteria in addition to the conventional performance metrics. Honour and commend staff members who engage with clients and coworkers with a high degree of emotional intelligence. Provide employees with a means of self-evaluation and regular updates so they may pinpoint areas where their emotional intelligence abilities need to be improved.

Promote an evolving attitude and a dedication to continual improvement and education throughout one's life. To make management procedures more dependable and grounded in reality, assessments of emotional intelligence (EI) ought to be carried out and the findings utilized for staff evaluations, recruitment, instruction, and other purposes. Employee skill development, including that of leadership, creativity, reasoning, and interaction, should be prioritized. To bring out the best in people, programs to increase emotional intelligence should be set up.

To keep people on board, handle the transition well, and increase their participation and loyalty, the bank must offer them stable employment and make explicit your expectations and constraints around retirement. The bank's staff members need to work on their interpersonal abilities. Since this is an example of providing services to clients, the bank should continuously train staff members on it and keep an eye on how they interact with customers. Encouragement should be given to bank staff members to create social consciousness. This can be achieved by periodically bringing up important and pertinent social concerns with staff members about service delivery. The bank's management is responsible for fostering consciousness in its staff. This might be started during the banks' introductory and refreshment programs.

### **6.3. Limitations of the Study and Scope of Further Research**

To provide an analysis between national and international levels, the current study might be expanded to include additional characteristics including prospective staff members, aversion to change, collaborative mindset, and disengagement. Since there are only 150 participants in the sample, a bigger sample size may be used in future research to ensure that the findings are appropriately applied to the banking industry.

Social appeal is a problem that occasionally causes people to reply or show their personalities in the best possible light while ignoring their true feelings about a given inquiry. This tendency has

the potential to skew respondents' responses, which makes it risky. Participants' emotional intelligence ratings may also be negatively impacted by variations in culture. How emotional intelligence is defined, expressed, measured, estimated, and valued are all subject to societal impact. How a person reacts and controls his emotions has an added effect on society. How and when a "pleasant situation" becomes a "bad encounter." There are various approaches to managing emotions or sentiments. This study's focus is solely on examining the connection between service quality and emotional intelligence.

#### **6.4. Suggestions for Further Studies**

While the relationship between emotional intelligence and the effectiveness of service delivery in Nigeria's banking industry is usefully illuminated by this study, there are still several areas that warrant additional investigation, including investigating how emotional intelligence growth initiatives affect consumer retention, staff efficiency, and business results over time through the conduct of ongoing investigations. Comparing the effect of emotional intelligence on the effectiveness of service delivery in different cultures and sectors will also help you find commonalities and potential influencing factors. Look at relevant intermediary and moderating factors, such as work satisfaction, workplace culture, and direction, that may have an impact on how they impact emotional intelligence and the effectiveness of service delivery.

#### **6.5. Research Contribution**

This study contributes to the corpus of literature by providing scientific proof of the importance of emotional intelligence in the setting of service delivery within the Nigerian banking industry. Using quantitative surveys and qualitative interviews, this investigation employed a robust method of investigation that triangulated results and guaranteed its accuracy and reliability. The results of the study have implications for financial organizations that wish to improve the effectiveness of their service delivery through the implementation of targeted interventions designed to enhance staff EQ. This study sheds light on the specific emotional intelligence traits that are most closely associated with the efficacy of service delivery, advancing hypothetical knowledge and directing future investigations and theoretical constructions in this domain.

## **CIPD REFLECTIONS**

Initially, I misjudged how long it would take to finish the study because I thought the M.Sc. programme wouldn't be difficult and doing the research wouldn't take too long. My personal and professional lives were filled with impediments, including time management, overall health, and finishing a master's-level dissertation. I, along with several others, have gained an in-depth awareness of the intricate processes of international trade, international markets, multicultural leadership, and business strategy through my Master of International Business degree at the National College of Ireland. My analytical skills and visionary comprehension have become invaluable in traversing the intricate scenery of modern business, due to my encouraging coursework in subjects like international finance, global marketing, leadership in organisations, and logistics management.

Considering the many difficulties I had during my studies, this turned out to be one of my most fulfilling educational experiences to date. I have discovered that the development of an international viewpoint is essential to the philosophy of international business education. Gaining knowledge of different viewpoints, cultural subtleties, and sociopolitical situations helps people understand how intertwined economies and civilizations are on a global scale. Consequently, through my involvement in case investigations, calculations, and practical initiatives, I am pleased to state that I have developed the ability to create techniques that cut across national lines, taking advantage of the possibilities and reducing the risks associated with global economic endeavours. I have some presumptions about the emotional intelligence framework used by bank workers based on my experiences interacting with workers in the banking sector and my cultural background as a Nigerian.

Several of these presumptions motivated me to perform this analysis. I postulated that while certain factors contributed to these employees' narrow-minded perspectives and impolite behaviour towards their clients, other factors contributed to their deficiency in emotional intelligence. However, before this investigation, I lacked any proof to back up my conjectures. Consequently, this study's findings show that there were pervasive issues in Nigerian banks, with employees usually lacking the emotional intelligence needed to forge enduring bonds with customers. Because of their educational background and geographic location, I also assumed that bank personnel were highly satisfied with their professions and that they focused primarily on them.

Writing my dissertation on the relationship between emotional intelligence and overall service quality and customer satisfaction in Nigerian banks has proven to be an intricate academic and professional experience. As an aspiring firm, I have found this study project to be very helpful in providing me with important knowledge and rules that have significantly improved my awareness of the topic of global business. One of the most important ideas I've learned in the process is the importance of establishing a balance between theory and reality. The real problem is the ability to use these concepts efficiently in the dynamic and often complex environment of Nigerian banks became apparent to me while researching the philosophical basis of emotional intelligence.

It became clear that merely possessing academic knowledge is insufficient for success in the corporate world; one needs both practical knowledge and ingenuity to succeed. Another important thing I've discovered from this study's approach is the influence of social and economic circumstances on business leadership methods. The cultural and socioeconomic context of Nigerian banks has a big influence on how well employees serve customers and are emotionally attuned. Understanding and appreciating these distinctive peculiarities is essential for business people, as what functions well in one context may not always be effective in another. It's critical to modify moral business practices to meet the particular needs and expectations of the Nigerian marketplace.

The extensive investigation and data analysis carried out for this study have further demonstrated the importance of logical decisions in corporate management. I've seen how gathering and evaluating data from Nigerian banks may lead to information-driven conclusions that produce greater results attempts. This has brought attention to the need for business personnel to keep up their understanding of data evaluation and appraisal.

In Nigerian banks, interactions with employees and staff members have further highlighted the critical role that communication plays in business operations. Efficient conversation is essential to accepting improvements and involving personnel in the above process. Successful outcomes require reliable and honest communication, whether it is to promote programmes for participation or outline new remuneration structures. Completing my dissertation has also made me more aware of how quickly the company is evolving in the current technological era.

As I learned more about online motivation platforms and service quality approaches, I became increasingly conscious of the immense opportunity that business innovation had to enhance

corporate operations. I am more driven now that I have the chance to stay current with business technologies and adapt to the growing digital structure of corporate processes. I've also come to appreciate the need for continuous education in the professional world. Since the marketplace is constantly evolving, staying the same is not an option. Due to this study's dissertation approach, I now have a passion for ongoing growth, which drives me to constantly seek out the most recent advancements, study findings, and optimal methods.

Not to mention, my supervisor's guidance and support, as well as my husband and family's unwavering love and affirmation, have been invaluable throughout this approach. The expertise and direction provided by my supervisor have been invaluable in helping me navigate every hurdle of my academic pursuits. Even though balancing my work, study results, and personal life has been challenging, my family's support has been my emotional beacon and has helped me succeed in the days to come. As a business professional, I believe that the procedure of concluding my dissertation on emotional intelligence and service quality in Nigerian banks has been transformational.

Apart from highlighting the significance of practical application, data-driven decision-making, effective collaboration, and continuous improvement, it has also increased my understanding of the challenges associated with operating a company in specific cultural settings. This journey has expanded my educational experience and enhanced my versatility and responsiveness as a business professional, equipping me to navigate the ever-changing corporate landscape in Nigeria and beyond. The results of this investigation and the accompanying study's evaluation compelled me to reevaluate my assumptions and beliefs. I observed that Nigerian bank workers showed lower levels of job enthusiasm as their duties increased. This caught my attention since, up until now, I had assumed that people enjoyed their professions. Subject to the terms of the employee's emotional intelligence awareness and engagement, I now think bank management should create reward programmes, set aside best practices, weekly cognitive and behavioural therapy initiatives that support self-awareness, management of one's emotions and tasks that raise employee engagement. I believe that with this, there is a likelihood for there to be a progressive change touching the problems of emotional intelligence which has greatly impacted the service quality and customer satisfaction of Access and Gt Bank Nigeria.

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## APPENDCIES

### Appendix 1

#### QUESTIONNAIRE

National College of Ireland

Dublin, Ireland

Dear respondent,

I am Adekunbi Adesola Adebayo and I am working on a study termed “An Analysis of The Impact of Emotional Intelligence on The Efficacy of Service Delivery in The Banking Sectors in Nigeria”. I will be very appreciative if you oblige with valuable answers by completing the items in this questionnaire. I guarantee you that your responses will be dealt with the utmost discretion. The data given will be used with discretion for the pursuit of this academic work. Thank you.

Yours faithfully,

Adekunbi Adesola Adebayo

Researcher

#### Section A: Demographic Data

1. Age: ()
2. Sex: A. Woman () b. Man () c. Preferred not to disclose ()
3. Education Qualification: A. Hnd [] B. BSC. () C. Masters () D. PhD ()
4. Years of Experience in the Banking Sector: ()

#### Section B : Perceived Evaluation of Self-Awareness

	Strongly Agree	Agree	Strongly Disagree	Disagree	Neutral
1. my level of emotional intelligence influences my performance in serving customers.					
2. I effectively manage my emotions when dealing with challenging customers.					
3. I Identify and express feelings and emotions					

4. I have a great skill in Problem solving and decision making					
5. I Understand the consequences of feelings and emotions					
6. I Manage my own feelings and others					
7. My colleagues demonstrate a high level of emotional intelligence in their interactions with customers.					
8. I am able to control their emotions under crisis situation.					
9. There are growth opportunities					
10. Training on emotional intelligence would enhance my ability to deliver better service to customers.					

#### **Section B: Effectiveness of EI Strategies**

	<b>Extremely Satisfied</b>	<b>Satisfied</b>	<b>Extremely Dissatisfied</b>	<b>Dissatisfied</b>	<b>Neutral</b>
11. The bank management offers a comfortable setting for expressing my emotions in the workplace without fear of judgment.					
12. I am satisfied with the level of emotional support provided by the organization to deal with job-related stress.					
13. The Policy of reward and recognition to employees					
14. I am satisfied with the initiatives to improve emotional intelligence among staff and its impact on customer experience.					
15. Management's facilitations of adequate opportunities for staff to develop their emotional intelligence skills.					

16. I feel confident in my ability to adapt my communication style to meet the emotional needs of different customers.					
17. Employees have to work overtime					
18. Equal treatment among the employees					

### Section C: Perceived Impact on Service Delivery

	Extremely Satisfied	Satisfied	Extremely Dissatisfied	Dissatisfied	Neutral
19. The Bank's efforts in promoting a culture that values emotional intelligence in service delivery.					
20. I am satisfied handling emotionally challenging situations with customers, such as dealing with irate or upset individuals					
21. I am satisfied with my ability to address customer inquiries and concerns effectively					
22. My skills to resolve customers issues without unnecessary escalations					
23. Actively seeking feedback from customers to improve service delivery					
24. I am satisfied with the level of training and support to enhance my customer service skills					
25. My Interactions with customers and reflecting the values and standards of the bank.					
26. Emotional intelligence training should be mandatory for all staff members in the banking sector.					
27. Emotional intelligence plays a significant role in resolving customer complaints efficiently.					
28. Facilitation of improving emotional intelligence among staff would lead to increased customer loyalty and retention.					
29. I am satisfied with employees understanding and recognising their own emotions in order to deliver better service to customers.					
30. My practice of self-awareness and self-regulation in your interactions with customers?					

