

EMOTIONAL INTELLIGENCE AND ORGANIZATIONAL PERFORMANCE IN DEPOSIT MONEY BANKS IN UYO METROPOLIS, AKWA IBOM STATE

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Abstract: The study examined the relationship between emotional intelligence and organizational performance in deposit money banks in Uyo Metropolis of Akwa Ibom State. Survey research method was adopted for the study. A sample of 162 respondents was drawn from the population of 271 using Taro Yamane's scientific sampling technique. For the objectives of the study to be achieved, two hypotheses were formulated and tested. The study utilized both structured questionnaire and interview as major instruments for data collection. 162 questionnaires were distributed and 135 were returned in useable form. Data collected were analyzed using simple percentage and regression analysis. Results showed that there is a significant and positive relationship between variables of emotional intelligence such as relationship management and competency, and employee performance in deposit money banks in Uyo Metropolis of Akwa Ibom State. It was recommended that, banks should promote customer-centric culture with efficient resources allocation so as to improve customer value, reward systems and promote employee behaviors that can enhance customer satisfaction and retention, as well as developing and optimizing their employee competency management to effectively gain sustainability as well as continually carrying out competency analysis to identify the knowledge, skills and abilities of individuals to meet the organizational goals.

Keywords: Emotional intelligence, Relationship Management, Competency, Organizational Performance.

1. INTRODUCTION

1.1 Background of the Study

The importance of emotional intelligence in service delivery organizations cannot be over-emphasized. Emotional intelligence plays a vital role in the performance of deposit money banks. By fostering emotional intelligence skills among leaders and employees, organizations can create a more positive work environment, enhance customer experiences, and improve overall organizational performance. Emotional intelligence refers to the ability to understand and manage one's own emotions as well as recognize and empathize with the emotions of others. It plays a crucial role in various aspects of life, including the workplace. Deposit money banks, also known as commercial banks, are financial institutions that accept

deposits from customers and provide loans and other financial services. Therefore, the relevance of emotional intelligence to organizational performance in deposit money banks can be significant. Some of the ways in which emotional intelligence can influence organizational performance may be through leadership effectiveness. Emotional intelligence is closely linked to leadership effectiveness. Organizational leaders who possess high emotional intelligence may be better able to understand and manage their own emotions, as well as inspire and motivate their teams. They can build strong relationships, communicate effectively, and resolve conflicts, which contributes to better teamwork and overall organizational performance. Customer satisfaction is another area in which emotional intelligence is viewed to be important. Deposit money banks rely on delivering excellent customer service to maintain and grow their customer base. Employees with high emotional intelligence can better understand and empathize with customers' needs and emotions, leading to more positive interactions. They can handle customer complaints or challenging situations with patience, empathy, and problem-solving skills, resulting in increased customer satisfaction and loyalty.

Moreover, employee engagement and teamwork are another significant area in which emotional intelligence is very needful. Emotional intelligence may foster positive workplace relationships, trust and collaboration among employees. When employees understand and manage their own emotions well, they can handle workplace pressures more effectively, leading to reduced stress and increased job satisfaction. Moreover, emotionally intelligent individuals can also recognize and respond to the emotions of their colleagues, promoting a supportive and harmonious work environment. This, in turn, can enhance employee engagement and teamwork, which can positively impact overall organizational performance. Also, conflict resolution and decision-making are important area of an organization in which emotional intelligence is greatly needed. In a dynamic and fast-paced industry like banking, conflicts and tough decisions are inevitable. Emotional intelligence may enable individuals to handle conflicts constructively, manage their own emotions during challenging situations, and find win-win solutions. Additionally, emotionally intelligent individuals can make more informed decisions by considering the emotional and interpersonal aspects along with the rational factors, leading to better outcomes for the organization.

Deposit money banks operate in a continuously evolving and competitive industry. Emotional intelligence helps individuals adapt to changes, manage stress and bounce back from setbacks. Emotionally intelligent employees can embrace change, be flexible in their approach, and maintain a positive outlook, contributing to the overall resilience of the organization. To harness the benefits of emotional intelligence and improve organizational performance, deposit money banks should focus on incorporating emotional intelligence into leadership development programs to enhance the skills of managers and supervisors, and conduct training and workshops to develop emotional intelligence skills among employees at all levels. The banks should encourage open communication, feedback, and a supportive work culture that values emotional intelligence as well as recognizing and rewarding employees who demonstrate high emotional intelligence and its positive impact on organizational performance. The deposit money banks should include emotional intelligence as a competency in recruitment and selection processes to hire individuals who possess these skills.

1.2 Statement of the Problem

While the application of emotional intelligence can greatly benefit organizations in terms of performance, there are several challenges that they may face in achieving the desired outcomes. Several studies on emotional intelligence have identified some major gaps which are vital in deciding whether or not an organization can achieve its performance. These include lack of relationship management by organizational managers and employees as one of the key causes of poor performance. However, this may be due to the fact that, emotional intelligence has to do with positive workplace relationships, trust and collaboration among employees. Another key challenge identified by several extant studies in achieving performance by many organizations, especially service delivery firms, is lack of emotionally trained and competent workforce. Thus, the relevance of emotional intelligence with regard to achievement of organizational performance should be critically examined. It is against this background that, this study was designed to examine the relationship between emotional intelligence and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State.

1.3 Objectives of the Study

The main objective of this study was to examine the relationship between emotional intelligence and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. Specific objectives include:

- i. To evaluate the relationship between relationship management and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State.
- ii. To assess the relationship between competency and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State.

1.4 Research Questions

The following research questions were raised to guide the study:

- i. What is the relationship between relationship management and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State?
- ii. What is the relationship between competency and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State?

1.5 Hypotheses

From the objectives of this study, the following hypotheses were formulated to guide the study:

- i. Relationship management has no significant relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State.
- ii. Competency has no significant relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State.

1.6 Significance of the Study

The study is significant as the findings and recommendations may contribute to the growing literature in emotional intelligence and organizational performance in deposit money banks. The study might assist managers of organizations, particularly; those in banking industry to determine the kind of skills to adopt and develop to deliver quality services to the public. The study may be of benefit to the government, public and students of management both at undergraduate and graduate levels who may wish to carry out researches in the related area. Finally, this study may serve as a source of reference material for future researches in the related field.

1.7 Scope of the Study

The study will examine the relationship between emotional intelligence and organizational performance in deposit money banks in Uyo metropolis in Akwa Ibom State.

Unit scope: The study focused on 162 workers of selected banks (First bank, Access bank, UBA, ECO bank and Zenith bank in Uyo metropolis, Akwa Ibom State).

Content scope: The content scope of this study was confined to literature on emotional intelligence and organizational performance. The explanatory variables of emotional intelligence (independent variable) were relationship management and competency. The dependent variable was organizational performance.

Geographical scope: The geographical scope of this study was on workers of selected banks (First bank, Access bank, UBA, ECO bank and Zenith bank in Uyo metropolis, Akwa Ibom State).

2. REVIEW OF RELATED LITERATURE

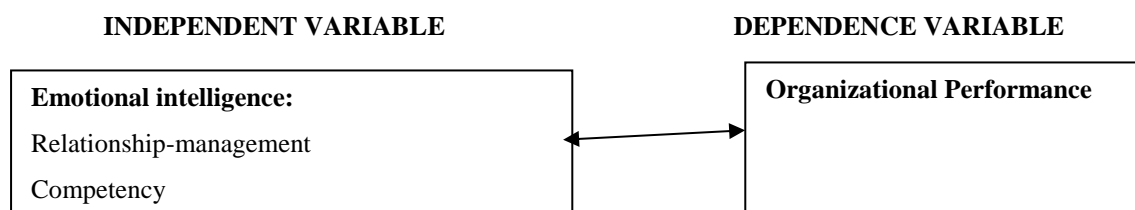
2.1. Concept of Emotional Intelligence

The concept of emotional intelligence, often referred to as EQ (emotional quotient), is a concept that relates to an individual's ability to recognize, understand, and manage their own emotions as well as the emotions of others. It encompasses a set of skills and capacities that enable effective emotional awareness, regulation, and interpersonal interactions. One of the pioneering researchers in the field of emotional intelligence is Daniel Goleman. In his book "Emotional Intelligence: Why It Can Matter More Than IQ," in 1995. Goleman popularized the concept and explored its significance in various domains of life. He defines emotional intelligence as a collection of five key components: Self-awareness: This involves recognizing and understanding one's own emotions, strengths, weaknesses, and values. It is the foundation of emotional intelligence, as

it enables individuals to have an accurate perception of their own emotional states. Self-regulation: This refers to the ability to manage and regulate one's emotions, impulses, and behaviors. It involves controlling emotional reactions, adapting to changing circumstances, and maintaining emotional balance. Motivation: Emotional intelligence involves harnessing emotions to achieve personal and professional goals. Motivation in this context refers to the ability to direct emotions toward productive and meaningful activities, such as setting and pursuing goals, persisting in the face of obstacles, and maintaining a positive outlook. Empathy: Empathy is the capacity to understand and share the emotions of others. It involves being attuned to others' feelings, perspectives, and needs, and responding in a supportive and compassionate manner. Empathy facilitates effective communication, collaboration, and the development of meaningful relationships. Social skills: These are the abilities to manage and navigate social interactions successfully. It includes effective communication, active listening, conflict resolution, teamwork, and leadership. Social skills are crucial in building and maintaining relationships, influencing others positively, and working collaboratively toward shared objectives.

Researchers like Salovey and Mayer (2010) have also made significant contributions to the understanding of emotional intelligence. They developed the original framework for emotional intelligence, proposing that it is a distinct form of intelligence separate from traditional cognitive abilities. The concept of emotional intelligence has gained prominence due to its practical applications across various domains, including personal relationships, education, workplace performance, and leadership. By developing and enhancing emotional intelligence, individuals can improve their communication skills, manage stress and conflicts more effectively, make better decisions, and foster positive social interactions. It's important to note that emotional intelligence is not fixed and can be developed and improved over time through self-reflection, self-awareness exercises, empathy training, and interpersonal experiences.

2.1.2 Figure 1: Emotional Intelligence and organizational Performance Model.



(Source: Researcher Model 2023)

2.1.3 Relationship Management and Organizational Performance

There is no gainsaying that, there is a direct or indirect relationship existing between good customer relationship management and organizational performance especially in service delivery firms such as banks. Customer relationship management (CRM) is one of the new concepts that has been in use especially in banking sector since the early 1990s. Since then, there have been many applications of the concept by different service delivery firms around the globe. Customer relationship management is a marketing strategy that is used to create and manage relationships between organizations and customers more effectively (Gefen and Ridings 2012). The concept is focused on the development of a customer-centric business culture committed to winning and keeping consumers by creating and delivering value better than competitors. According to Kotler (2010), an organization with customer relationship - culture is reflected in their leadership behaviors, their design of formal systems and the myths and stories that are created within the organization. The author believes that, in an organization with customer-centric culture, resources are expected to be allocated where they would best improve customer value, reward systems to promote employee behaviors that enhance customer satisfaction, retention and organizational performance. Many businesses claim to be customer-centric, customer-led, customer-focused or customer-oriented but very few such as banking, transportation and communication industries are practically seen to be factual (Kotler 2010).

According to Gardner (2013) an effective relationship management with the customers can strengthen organizational performance. The author believes that, there is a positive relationship between a good relationship management and organizational performance. Some other authors view relationship management as the process that consist of activities that are undertaken by the firms to gain long term leadership and mutual benefits between organization and customers (Plakoyiannaki and Tzokas 2012). Some view it as a cross-functional process which includes managing customer

interactions and identify the most valuable customers and try to identify actions according to their needs and establish and maintain long-term and profitable relationships (Day & Van den Bulte, 2010). Cooper (2017) maintains that employees with high level of relationship management are more successful and can make stronger and rewarding relationships than others in the organization.

Stone and Findlay (2011) view relationship management as the organization carrying out a lot of information about the consumer and keeping such information to guide their performance. Fross and Stone (2011) view the concept as the organizational use of its abilities in technology to reach and manage customer relationship. According to Parvatiyar and Sheth (2012) relationship management is a comprehensive strategy that includes the process of acquiring certain customers, keeping them and cooperating with them to create a distinguished value for both the company and the society. They the view approach as an integration of several marketing functions to attain efficiency and market leadership.

2.1.4 Competency and Organizational Performance

The relationship between competency and organizational performance cannot be ignored. Competency entails more than just issue-related to knowledge. Competency may be defined in a way that it can accommodate all topical knowledge required for successful problem solving in a particular context. Competency may be viewed as a complex knowledge, skill and attitude that enhance successful task performance and problem solving related to real-world problems, challenges and opportunities (Hunter, Schmidt and Judiesch, 2010). According to (Draganidis 2016) competency analysis is necessary to identify the knowledge, skills and abilities of individuals to meet the stated organizational goals. Organizations have realized the need for developing and optimally managing their employee competencies (intangible resources) to effectively gain sustainable performance. Chapman (2011) views employee competency as the capability of an employee to be fit and conscious of himself. Armstrong (2009) in a related study identifies three competencies of emotional sensitivity (self-awareness) as self - assurance, truthful self-valuation and emotional self-mindfulness as some of the cardinal determinants of organizational performance.

Emotional intelligence is a specific set of competencies demonstrating the ability of an individual to manage his behaviors, moods, impulses and situations. According to (Bersin 2018), individual with high competency is likely to be more useful and profitable for an organization than those who are merely technically inclined. The term competency is used in the context of enhancing organizational performance. Competency is an intangible skill that is associated with best practices of a specific task which could lead to optimal accomplishment of organizational performance (Ashkezar 2018). Competency can be acquired and enhanced through suitable interventions including on-the-job training, learning and development activities that are focused on enhancing organizational performance. Competency management is a broader concept. Though the concept may be interchangeably used with knowledge management they are not the same. On the surface it may appear that knowledge and competency management have the same end objectives and refer to a similar set of processes, procedures and frameworks. But knowledge management however is much broader in its outlook and encompasses competency management. Knowledge is the full employment of information and data, coupled with the potential of people's skills, competencies, ideas, intuitions, commitments and motivations. In the current market driven economy, knowledge represents people, money, leverage, flexibility, power and competitive advantage. Knowledge Management refers to the harnessing of competencies (intangible assets) to bring about tangible benefits to an organization (Nayab 2011). The managerial competencies include the traits of system awareness; emotional intelligence coupled with influence and negotiation skills. An individual remains competent as long as he/she is able to perform effective action within specific environments using the skills, abilities and knowledge that constitute the competence (Wikipedia 2014).

2.1.5 Organizational Performance

The concept of organizational performance is one of the broadest concepts in management. The term encompasses various aspects of organizational functioning, including financial performance, productivity, customer satisfaction, employee engagement, and overall competitiveness in the market. The concept may be referred to as the ability of an organization to effectively and efficiently achieve its performance or goals. The concept of organizational performance has been extensively studied and analyzed by researchers and scholars in the field of management and organizational behavior. There are several factors that contribute to organizational performance, and researchers have identified various determinants and frameworks to understand and measure it. In measuring organizational performance, (Kaplan and Norton 2012) suggest that performance should be evaluated based on multiple perspectives, including financial, customer, internal processes, and learning and

growth. With external environmental influences view, (Pfeffer and Salancik 2013) emphasize the importance of acquiring and controlling critical resources to enhance performance.

To (Hitt, Ireland and Hoskisson 2016) the concept of organizational performance is described as proper utilization of an organization's unique resources and capabilities in achieving and sustaining a competitive advantage, which ultimately leads to superior and better organizational outcomes. According to (Cho and Pucik 2015) organizational performance can be related with variables like efficiency and effectiveness, employee motivation, job satisfaction, trust on employees etc. Organizational performance might not be achieved if employee performance is not given adequate attention by the organization. Adaptive employee performance is very important to organization. According to Hesketh and Neal (2019), employee's ability to acclimatize and provide necessary support to the job profile in a dynamic work situation is referred to as adaptive performance. According to Huang, Ryan and Palmer (2014) several studies have revealed that once the employees derive a certain amount of efficiency and competency in their assigned tasks, they try to adapt their attitude and behavior to the varied requirements of their job roles. According to Baard and Kozlowski (2014) an effective adaptive performance necessitates employees' ability to efficiently deal with volatile work circumstances. In the context of wholesome work performance, Griffin, Neal and Parker (2017) posit that, employee competency could aid task performance but adaptability and proactiveness to one's job role is important to address uncertain issues in business environments.

2.2 Theoretical Review

The relationship between emotional intelligence and organizational performance may be best described and supported by the following theories:

2.2.1 The Mental Ability Model

The mental ability model of emotional intelligence propounded by Louis L. Thurstone (1887-1955) is cognition-based theory. It focuses on how emotions affect thinking, adaptive behavior, and decision-making. This model focuses on non-verbal perception or empathy (Mayer and Cobb 2010). Mental ability helps to identify and deal effectively with emotions (Mayer and Cobb 2010). The mental ability model predicts that people who are emotionally intelligent are more likely to have grown up in bio-socially adaptive households. They are non-defensive, able to reframe their emotions effectively, choose good emotional role model, able to communicate and discuss feelings, and develop expert knowledge in a particular emotional area such as aesthetics, moral or ethical feeling, social problem solving, leadership or spiritual feeling. (Mayer and Salovey 2011). In practice, it is evident in the above discourse that, the relationship between emotional intelligence and organizational performance may be accurately explained and supported by mental ability theory.

2.2.2 Goleman Model of Emotional Intelligence

The Goleman model is one of the recent theoretical models of emotional intelligence developed by Daniel Goleman in 1995. Goleman developed a framework of five key components that make up emotional intelligence, plus a range of skills that can be developed and improved, so as to make it possible for anyone to become more emotionally intelligent. The components comprised self-awareness, self-regulation, motivation, empathy and social skills. Goleman believes that, a manager or an employee can apply emotional intelligence to manage relationship in a workplace and improve results in organization. He believes that, employees who are self-aware would know and feel comfortable with themselves and with others. Goleman believes that, a manager in a bad mood, with no self-awareness, makes bad and biased choices and a manager, in a bad mood with heightened self-awareness realises and isolates negativity, refocusing on the task at hand. Put it differently, the Goleman model explains that, a manager or an employee who is emotionally intelligent can know when he needs help, from who and how, and can apply this technique to effect changes in an organization. Goleman believes that, a manager or an employee who can understand the emotions of others and relate with them can help him see and solve their problems. His theory assumes that as a manager, social skills is important to build a strong rapport with your team. Not only is it part of good leadership, but it's also essential to increasing both staff performance and loyalty. Having solid social skills such as active listening, verbal communication, nonverbal communication, leadership and persuasiveness enables you to connect with your team. From the above studies, it is evident that, the relationship between emotional intelligence and organizational performance may be accurately described and buttressed by Goleman's model of emotional intelligence.

2.3 Empirical Review

Several studies in the field of organizational behavior have identified relationship between emotional intelligence and organizational performance. One of such related studies is the one conducted by Gunavathy and Ayswarya (2018) on emotional intelligence and Job performance with sample of 150 respondents. The study revealed that there is a positive relationship between emotional intelligence, job performance and job satisfaction.

Jain and Gupta (2014) investigated emotional intelligence impact on competent and effective service delivery of employees' in selected Indian banks that are privately owned with a sample of (65) employees and emotional intelligence of competency among bank employees was assessed on self –mindfulness and emotions handling. It was revealed that employees with high emotional intelligence performance were competent and better than those who are low in emotional intelligence. Happiness and Michael (2014) carried out a study on the impact of competency on organizational performance: Evidence from selected Public Sector Organizations in Nigeria. The findings of the study revealed that, there is positive relationship between competency and employee performance. The study recommended that organizations should make training and development of their employees a regular activity.

Abraham (2013) examined the extent to which senior managers with a high emotional intelligence in public sector organizations meet their demands. The results indicate that emotional intelligence of relationship management enhanced positive attitudes, altruistic behavior and attainment of market leadership/market share. Pahuja and Sahi (2012) investigated the factors that affect competency among bank employees working in Punjab and examined how the factors determine employee competency and performance with one hundred and twenty (120) population of bank workers in private and public sectors. The result revealed that there is a significant relationship between relationship management and employee performance. Similarly, Nyong (2012) conducted a study on the performance of deposit money banks in Nigeria, considering employee competency and efficiency as a measure of banks' performance under high level of undercapitalization. The findings of the study showed that there is a positive relationship between competency and organizational performance. Wu (2011) conducted a study on the relationship between job competency and employee performance in finance sector in Taiwan with the sample comprised 583 respondents. The findings of the study revealed that there is a positive relationship between competency and employee performance. Kaura (2011) in a related study examined the enormity of emotional intelligence in Indian banking sector and discovered that there is a solid relationship between emotional intelligence and banks' efficient and effective service delivery. Razi and Atif (2010) in a related research revealed that there is significant role of emotional competency and job performance. The sample comprised 204 middle level managers and the regression analysis revealed that the variables such as adaptability, organizational awareness, goal direction, developing others, trustworthiness are significant with job performance. Bradberry and Greaves (2009) conducted a study on emotional intelligence of competence and the findings of the study revealed that emotional intelligence of self-management has positive relationship with employee performance. Danquah (2009) in a related study identified that employees' emotional intelligence of self-management has a positive relationship with organizational performance.

3. METHODOLOGY

3.1 Research Design

This study employed the use of survey research method. The choice of this research method was considered appropriate because of its advantages of identifying attributes of a large population from a group of individuals. The method was suitable for the study as the study sought to investigate the relationship between emotional intelligence and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State.

3.2 The Study Area

This study was conducted in Uyo Metropolis, Akwa Ibom State. The study covered five banks in Uyo metropolis namely: First bank, Access bank, UBA, ECO bank and Zenith bank in Akwa Ibom State. These banks were selected according to old and new generation basis. The choice of this study area was driven by the relevance of the research topic.

3.3 Population of the Study

The population of this study consisted 271 staff of the selected banks using their banks' staff nominal roll of 2023. The distribution of the population is as shown in table below:

Table 1: Distribution of population by Banks

S/n	Bank	population
1.	First bank	75
2.	ECO bank	33
3.	Access bank	46
4.	UBA	69
5.	Zenith bank	48
Total		271

Source: Record of staff' nominal roll, 2023.

The selection of the banks under study was determined by first, second, third generations of banks in Nigeria, as well as the researcher's convenience.

3.4 Sample Size/Sampling Technique

As a result of the inability of the researcher to effectively study the entire staff population of the selected banks, a representative number of 162 was chosen as sample size population. The sample size was calculated using Taro Yamane's scientific formula which is given as:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

N = Population

1 = constant

e = Level of significance

n = sample size

$$n = \frac{271}{1 + 271(0.0025)}$$

$$n = \frac{271}{1.6775}$$

$$n = 162$$

3.5 Sample Size Proportion Allocation

For copies of questionnaires to be proportionally allotted to staff in the five (5) banks in Uyo metropolis, Akwa Ibom State, namely: First Bank, Access Bank, UBA, Ecobank and Zenith Bank, Bourley's formular for proportionate representation was used which is as follows:

$$n_b = \frac{n(n)}{N}$$

n_b = Bourley proportional allocation formular

n = Population allocated to respondent group

n = Total sample size

N = Population of the study

Substituting for each of the banks

1. **First Bank**

$$n_b = \frac{75(162)}{271} = 44.8 = 45$$

2. **Ecobank**

$$n_b = \frac{33(162)}{271} = 19.7 = 20$$

3. **Access Bank**

$$\frac{46(162)}{271} = 27.4 = 27$$

4. **UBA**

$$n_b = \frac{69(162)}{271} = 41.2 = 41$$

5. **Zenith Bank**

$$n_b = \frac{48(162)}{271} = 28.6 = 29$$

The determination of each of the banks is shown in table 2.

Table 2: Sampling Distribution using Bourley's populational allocation technique

S/No	Banks	Population	Sample Size Distribution using Bourley's Technique
1	First Bank	75	$n_b = 45$
2	Ecobank	33	$n_b = 20$
3	Access Bank	46	$n_b = 27$
4	UBA	69	$n_b = 41$
5	Zenith Bank	48	$n_b = 29$
	Grand Total	271	162

Source: Researcher's Computation, 2023

3.6 Sources of Data Collection

Data for this research work were collected through two sources – primary and secondary sources. The primary data were obtained by the researcher through questionnaire administration and personal interviews. Secondary data were obtained from published reports, books, journals, newspapers, magazines and internet.

3.7 Instrument for Data Collection

The instrument for data collection was “Emotional Intelligence and Organizational Performance questionnaire” (EIOPOQ). The questionnaire was divided into two sections. Section A and section B. Section A sought for information on the demographic data of the respondents. Section B will be the main body of the questionnaire. This section contained 15 closed-ended questions using a five-point Likert' scale instrument through which the opinions of the respondents were expressed. Their responses were measured by means of a five-category rating system as follows:

SA	-	Strongly agree
A	-	Agree
D	-	Disagree
SD	-	Strongly disagree
U	-	Undecided

3.8 Validity of Research Instrument

The validity is basically concerned with how a research instrument measures what it intended to measure (Field, 2015). Consequently, the researcher was concerned with the degree to which the instrument measured emotional intelligence and organizational performance. Face validity of the questionnaire was established in order to make sure that the questionnaire items appear to take care of relevant information in the area of interest. The face validity of the questionnaire was established by the researcher and experts in the Department of Business Administration, Akwa Ibom State University. Each sub-section in the questionnaire has five items which were reviewed by the experts and all ambiguous items were removed and those found relevant were retained. The experts certified that the instrument was face valid and should be used for the study. Their opinions helped to strengthen the quality of the instrument.

3.9 Reliability of the Instrument

A test is said to be reliable if it measures what it is supposed to measure consistently (Huck 2017). For the purpose of this work, internal consistency of the questionnaire was established. In order to determine the internal consistency of the instrument, the Cronbach's Alpha (CA) was utilized.

Table 3: CA result of the variables of the study

Variables	No. of Items	Computed CA reliability test values
Relationship management dimension	5	.869
Competency dimension	5	.744
Organizational performance dimension	5	.880

Source: Researcher's Computation (2023)

After conducted reliability test using Cronbach's Alpha statistics, it was indicated that the CA values for all variables were above 0.7, which are considered to be appropriate to adjudge the variables as being reliable. Consequently, based on the above cited past studies, the variables have high reliability and acceptable indicating that the variables used for this study is declared reliable for used for further statistical analysis, the result of which is considered valid and reliable.

3.9 Method of data Collection/Administration of the Instrument

Data collection was done in the sampled banks in the study area. The researcher visited the banks with letter from the university to obtain permission from the banks and clarified the motivation behind the study to them. Relevant information for the study was gathered by the researcher with the assistance of the operations managers in each of the banks. The staff were informed of the activity and the need to give honest responses to the instructions that data collected would be used and treated confidentially for academic research purposes only. After this, the researcher undertook the administration of the questionnaire to respondents with the help of research assistant in each of the banks used for the study.

3.10 Methods of Data Analysis

Considering the nature of data collected, the statistical methods adopted for data analysis was the simple regression analysis. The data were analyzed with the help of a statistical tool using Statistical Package for Social Sciences (SPSS).

4. DATA PRESENTATION, ANALYSIS AND FINDINGS

4.1 Data Presentation

The data presented contained responses to the items in the questionnaire and the computed data for variables of the study. The data on the items are based on the five-point Likert scale used in scoring the instrument. The sampled number of questionnaires administered to the selected bank staff were collected and presented as shown in Table 4.1 below:

Table 4.1: Data Presentation on Distribution of Sampled Questionnaire by Banks

Bank	Number of Sampled questionnaires Distributed	Number of Sampled questionnaires Returned
First Bank	33 (20.37%)	30(18.52%)
ECO Bank	33 (20.37%)	27(16.67%)

Access Bank	32 (19.75%)	28(17.28%)
UBA	33 (20.37%)	24(14.81%)
Zenith Bank	31(19.14%)	26(16.05%)
Total	162(100%)	135(83.33%)
Total Number of questionnaire discarded and not Returned		27(16.67%)

Source: Field Survey, 2023

Table 4.1 depicts that out of the total of 162 questionnaires distributed to selected bank staff, 135 questionnaires representing 83.33% were correctly filled and returned, 27 questionnaires representing 16.67% were both discarded and not returned. Therefore, the researcher collected a total number of 135 questionnaires and the collated data from the respondents were used for the analysis. Furthermore, Table 4.2 presents the respondents' demographics because in qualitative research that involves the analysis of subjective opinions of the respondents, it is important to know the physiognomies of the respondents and how their responses can help in solving the research problem.

Table 4.1.2: Data Presentation on Respondents' Demographics

Demographics	Options	Frequency	Percentage
GENDER	Male	66	48.9
	Female	69	51.14
	Total	135	100.00
AGE GROUP	51 and above	13	9.63
	41 – 50	19	14.07
	36 – 40	21	15.56
	31- 35	29	21.48
	21-30	38	28.15
	15-20	15	11.11
	Total	135	100.0
MARITAL STATUS	Widowed	2	1.5
	Divorced	5	3.7
	Separated	21	15.6
	Married	51	37.8
	Singled	56	41.5
	Total	135	100.0
EDUCATIONAL QUALIFICATION	Ph.D.	9	6.67
	M.Sc./MBA	15	11.11
	HND/B.Sc.	46	34.07
	OND/NCE	49	36.30
	SSCE	16	11.85
	Total	135	100.0
YEARS OF EXPERIEICNE	15 and above	51	37.80
	12 – 14	58	43.00
	9 – 11	9	6.70
	6 – 8	9	6.70
	3 – 5	3	2.20
	0 – 2	5	3.70
	Total	135	100.00
RANK	Junior Staff	83	61.5
	Senior Staff	31	23.0
	Management Staff	21	15.6
	Total	135	100.0

Source: Field Survey Data (2023)

From Table 4.1.2, a total of 69 respondents representing 51.1% were female while a total of 66 representing 48.9% of the respondents were male. This implied that majority of the participants were female. However, this does not presuppose the

fact that using more women in the study will in any way affect the analysis and findings of the study. This is because the opinions expressed are highly likely to represent general opinion or position concerning the research issues and not depending on feminine or masculine opinion or position. Also, the majority of the respondents (28.15%) were under the age bracket between 21 – 30 years. Majority of the respondents 56 (41.5%) were single as well as OND/NCE holders as evidenced in 36.30%. Majority of the respondents 58 (43%) have working experience spanning between 12-14years. The responses to the questions on the research constructs are presented in Table 4.3, which contains questions on the items measuring each research construct or variable and the responses. The data on the items are presented in nominal scale to reflect the scoring.

Table 4.1.3: Data Presentation on research items and constructs

RELATIONSHIP MANAGEMENT DIMENSION					
My bank always makes profit due to good relationship management with customers.	57(42.2%)	58(43.0%)	14(10.4%)	2(1.5%)	4(3.0%)
The relationship among staff in my bank is cordial.	45(33.3%)	54(40.0%)	20(14.8%)	6(4.4%)	10(7.4%)
My bank achieves high productivity due to good interpersonal relationship among staff.	47(34.8%)	54(40.0%)	19(14.1%)	9(6.7%)	6(4.4%)
My bank maintains cordial relationship with other banks.	49(36.3%)	57(42.2%)	19(14.1%)	8(5.9%)	2(1.5%)
Superior – subordinate relationship in my bank is good.	45(33.3%)	54(40.0%)	20(14.8%)	6(4.4%)	10(7.4%)
COMPETENCY DIMENSION					
My bank has skillful workforce that helps her to achieve her objectives.	48(35.6%)	50(37.0%)	17(12.6%)	13(9.6%)	7(5.2%)
My bank trains her employees yearly.	43(31.9%)	53(39.3%)	21(15.6%)	11(8.1%)	7(5.2%)
My bank has fair and unbiased training policies for all employees.	43(31.9%)	60(44.4%)	16(11.9%)	14(10.4%)	2(1.5%)
My bank always rewards exceptional performers.	38(28.1%)	54(40.0%)	20(14.8%)	19(14.1%)	4(3.0%)
My bank encourages new knowledge and innovations from her employees.	44(32.6%)	43(31.9%)	18(13.3%)	16(11.9%)	14(10.4%)
ORGANIZATIONAL PERFORMANCE DIMENSION					
Quality service delivery in my bank is high	37(27.4%)	45(33.3%)	18(13.3%)	22(16.3%)	13(9.6%)
My bank is very effective in achieving results	42(31.1%)	54(40.0%)	20(14.8%)	11(8.1%)	8(5.9%)
My bank's control of market is high	26(19.3%)	45(33.3%)	20(14.8%)	31(23.0%)	13(9.6%)
My bank is very efficient	25(18.5%)	28(20.7%)	27(20.0%)	31(23.0%)	24(17.8%)
My bank's growth index is high	34(25.2%)	38(28.1%)	21(15.6%)	23(17.0%)	19(14.1%)

Source: Field Survey Data (2023).

4.2 Data Analysis

The responses to the various questions on the items measuring each construct as presented above in Table 4.1.3 are analyzed in this section followed by descriptive statistics analysis.

4.2.1 Relationship management and organizational performance in deposit money banks in Uyo Metropolis in Akwa Ibom State

The first objective was on the relationship between relationship management and organizational performance in deposit money banks in Uyo Metropolis in Akwa Ibom State. This entails that respondents were asked several questions connecting relationship management to organizational performance. Table 4.1.3 reveals that 58(43.0%) of respondents agreed that their bank always makes profit due to good relationship management with customers while 54(40.0%) of respondents agreed that the relationship among staff in their bank is cordial. Also, it was revealed that 54(40.0%) respondents agreed that their bank achieves high productivity due to good interpersonal relationship among staff. Furthermore, 57(42.2%) of respondents agreed that their bank maintains cordial relationship with other banks while 54(40.0%) of the respondents agreed that

superior – subordinate relationship in their bank is good. Nonetheless, this finding is subject to scientific testing and until such test is conducted, it becomes valid.

4.2.2 Competency and organizational performance in deposit money banks in Uyo Metropolis in Akwa Ibom State

The second objective was on the relationship between competency and organizational performance in deposit money banks in Uyo Metropolis in Akwa Ibom State. This indicates that respondents were asked several questions connecting competency to organizational performance. Table 4.1.3 shows that majority of respondents gave affirmation that their bank has skillful workforce that helps her to achieve her objectives., as supported by the 50 respondents representing 37% that agreed to the claim while 53(39.3%) of the respondents also agreed that their bank trains her employees yearly. Also, it was revealed that 60 respondents representing 44.4% agreed that their bank has fair and unbiased training policies for all employees. Furthermore, 54 respondents representing 40% agreed that their bank always rewards exceptional performers. 44(32.6%) of the respondents strongly agreed that their bank encourages new knowledge and innovations from her employees. However, this finding is subject to scientific testing and until such test is conducted, it becomes valid.

4.2.3 Descriptive analyses of research variables

This analysis was conducted to assess the descriptive properties of the research variables in order to ascertain if the data possess requisite characteristics for statistical analysis. These analyses involve descriptive statistics such as the mean, standard deviation, minimum, maximum as well as skewness and kurtosis. This statistic discloses the characteristics of the research variables principally in terms of variance or closeness of the data points to the mean. The ultimate is to determine the degree of variability of the data away from the mean. A high variability indicates high degree of variance and high potential of non-normality of the data thus leading to unreliable estimate. It is desired that the dataset has low level of variability. Table 4.1.3 presents the result of this statistics.

Table 4.2.3: Descriptive Statistics Result

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Organizational performance	135	2.00	5.00	3.8246	.69580	-.508	.210	-.242	.417
Relationship management	135	1.60	5.00	3.8163	.79403	-.782	.209	.130	.414
Competency	135	1.00	5.00	3.6204	.90853	-.725	.209	.291	.414
Valid N (listwise)									

Source: Researcher's Computation (2023) from SPSS Output.

From the result in Table 4.2.3, all mean values fall in between the maximum and minimum values of 5 and 4.06 respectively. Again, the standard deviations values for all variables are less than 1, which indicate low variance. This shows that the data points of the variables are clustered around the mean and is highly likely to be the true position of the opinions expressed and the parameters estimated with this data set is highly likely to have less or minimal error.

4.3 Test of Research Hypotheses

This section presents the test result of the hypotheses developed to guide the conduct of this study. This test was performed with simple regression statistics. The essence of the tests is to examine the nature of the relationship that exists between the independent and dependent variable.

4.3.1 Hypothesis I

The first hypothesis (H_{01}) was that: “*Relationship management has no significant relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State*”. This hypothesis was tested using simple regression statistics and the results are presented in Table 4.3.1.

Table 4.3.1: Regression Results for Hypothesis I**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.273 ^a	.075	.068	.71432	1.923

a. Predictors: (Constant), Relationship management

b. Dependent Variable: Organizational performance

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.465	1	5.465	10.710	.001 ^b
	Residual	67.864	133	.510		
	Total	73.329	134			

a. Dependent Variable: Organizational performance

b. Predictors: (Constant), Relationship management

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.144	.274		11.464	.000
	Relationship management	.256	.078	.273	3.273	.001

a. Dependent Variable: Organizational performance

Source: Researcher's Computation (2023) from SPSS Output.

From the result in Table 4.3.1, a coefficient of 0.256 shows that relationship management has a positive relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. Since the p-value of 0.001 was less than 0.05 (5%) significance level, the null hypothesis was rejected while the alternative hypothesis was accepted, which states that relationship management has a significant relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. In quantitative viewpoint, as indicated by the t-value 3.273, this would mean that relationship management led to 3.273% increase in organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. The f-stat value (10.710) which is significant at 1% level implies that the model returning this result is correct and valid. The R² value of 0.75 implies that the model explains a total of 75% of the variation in the dependent variable while 25% of the variation is explained by variables not included in the model. The D-W stat. value of 1.923 is above 1.5 and is thus closer to 2 indicating the absence of autocorrelation problem in the estimated parameters.

4.3.2 Hypothesis II

The second hypothesis (Ho₂) was that: "There is no significant relationship between competency and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State". This hypothesis was tested using simple regression statistics and the results are presented in Table 4.3.2.

Table 4.3.2: Regression Results for Hypothesis IV**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.273 ^a	.075	.068	.71432	1.923

a. Predictors: (Constant), Competency

b. Dependent Variable: Organizational performance

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.465	1	5.465	10.710	.001 ^b
	Residual	67.864	133	.510		
	Total	73.329	134			

a. Dependent Variable: Organizational performance

b. Predictors: (Constant), Competency

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.144	.274		11.464	.000
	Competency	.256	.078	.273	3.273	.001

a. Dependent Variable: Organizational performance

Source: Researcher's Computation (2023) from SPSS Output.

From the result in Table 4.3.2, a coefficient of 0.256 shows that competency has a positive relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. Since the p-value of 0.001 was less than 0.05 (5%) significance level, the null hypothesis was rejected while the alternative hypothesis was accepted, which states that there is a significant relationship between competency and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. In quantitative viewpoint, as indicated by the t-value 3.273, this would mean that competency will lead to 3.273% increase in organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. The f-stat value (10.710) which is significant at 1% level implies that the model returning this result is correct and valid. The R² value of 0.75 implies that the model explains a total of 75% of the variation in the dependent variable while 25% of the variation is explained by variables not included in the model. The D-W stat. value of 1.923 is above 1.5 and is thus closer to 2, which indicates the absence of autocorrelation problem in the estimated parameters.

4.4 Discussion of Findings

4.4.1 The relationship between relationship management and organizational performance in deposit money banks in Uyo Metropolis in Akwa Ibom State.

The results of the regression analysis were presented in Table 4.3.1. From the results, a coefficient of 0.256 shows that relationship management has a positive relationship with organizational performance in deposit money banks in Uyo Metropolis in Akwa Ibom State. Since the p-value of 0.001 was less than 0.05 (5%) significance level, the finding was that relationship management has a significant relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. This finding is consistent with the finding of Karimi (2014) that self-awareness, self-management and relationships-management proxies of emotional intelligence have significant influence on employee effectiveness. The finding of Pahuja and Sahi (2012) that there was a significant relationship between relationship management and employee performance also supports this finding. An excerpt from an interview held with one of the respondents reads thus: "Our bank places high premium on our good and healthy interpersonal relationship with customers. My bank values good relationship not only with customers but also with her employees."

4.4.2 The relationship between competency and organizational performance in deposit money banks in Uyo Metropolis in Akwa Ibom State.

The results of the regression analysis were presented in Table 4.3.2. From the results, a coefficient of 0.256 shows that competency has a positive relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. Since the p-value of 0.001 was less than 0.05 (5%) significance level, the finding was that there is a significant relationship between competency and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. This finding is consistent with the finding of Wu (2011) that there is a positive relationship between emotional intelligence and employee performance. The finding of Kaura, (2011) is also consistent with this finding that

there is a solid relationship between emotional intelligence and banks' efficient and effective service delivery. Razi and Atif (2010) finding revealed that there is significant relationship between emotional competency and job performance. An excerpt from an interview held with some of the respondents reads thus: "Our banks' strict, rigorous requirements and selection for employment is matchless".

5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

The main objective of this study was to examine the relationship between emotional intelligence and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. The specific objectives of the research were to evaluate the relationship between relationship management and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State and to assess the relationship between competency and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. Two hypotheses were formulated and tested in this study. The researcher employed a survey design method in which primary data were obtained through questionnaire administration. The questions were closed-ended, and directed to collect relevant data from the respondents. Nevertheless, the reported t-value output from a simple regression technique was used to test the hypotheses of the study. The findings of the study are summarized below:

- i. Relationship management has a significant relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State.
- ii. Competency has no significant relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State.

5.1 Conclusion

Based on the findings, the following conclusions were made; the researcher has examined the relationship between emotional intelligence and organizational performance in deposit money banks in Uyo Metropolis in Akwa Ibom State. The findings showed that relationship management has a significant relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. Since relationship management is the processes that consist of activities that are undertaken by the firms to gain long term leadership and mutual benefits between organization and customers, it has the propensity to stimulate organizational performance. The finding further revealed that, competency has no significant relationship with organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. Competency is used in enhancing organizational performance. Competency is an intangible skill that is associated with best practices of a specific task which could lead to optimal accomplishment of organizational performance. Competency can be enhanced or acquired through suitable interventions including on-the-job training, learning and development activities that are focused on enhancing organizational performance.

5.2 Recommendations

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

- i. To manage relationship effectively, organization should promote customer-centric culture with efficient resources allocation so as to improve customer value, reward systems and promote employee behaviors that enhance customer satisfaction and retention.
- ii. There is need for banks to develop and optimize their employee competencies management to effectively gain sustainability as well as continually carrying out competency analysis to identify the knowledge, skills and process abilities of individuals to meet the organizational goals.

5.3 Contribution to Knowledge

The main objective of this study was to examine the relationship between emotional intelligence and organizational performance in deposit money banks in Uyo Metropolis, Akwa Ibom State. Thus, the research topic and the emotional intelligence and organizational performance model designed by the researcher may add or contribute to the existing body of knowledge or shift the existing knowledge frontier in the field of management and organizational behavior. Another area this study may add a great significant to the existing body of knowledge in the field of management and organizational behavior is its scope and population. Finally, the findings and recommendations of this study may add a great significance to the existing body of knowledge or shift the existing knowledge frontier in the field of management and organizational behavior.

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