



## EMOTIONAL INTELLIGENCE AMONG BANKERS IN SOUTHWEST NIGERIA



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### ABSTRACT

*It is opined that the global economy is evidently labouring under a lot of turbulence and instability. It is also evident that one of the areas experiencing these changes is the banking sector. The banking segment is obviously key in the continued stability of the ailing financial world. The individual banker is invariably the focus of concerted efforts to attract increased customer patronage into the banking sector. The banker therefore concentrates exertion on pleasing the existing and potential customer in the bid to win them over with their business while dealing with some situations of exertion from the management and bank policy makers. This may be the genesis of high customer attrition levels currently experienced by new generation banks in Nigeria, as observed at the time of this study. There is therefore a high need for emotional intelligence in dealing with these customers. This study is carried out to understand the prevalence of emotional intelligence among bankers in Lagos, Ogun, Oyo and Osun states Nigeria and also to examine how selected demographics like age, gender, marital status and education can affect their emotional intelligence levels. The Schutte EI test was used to collect data for the study. Analysis failed to reveal a statistically reliable difference between the mean number of the EI scores that the younger bank employees have and that of the older bank employees, the mean number of the EI scores that the male bank employees have and that of the female bank employees and the mean number of the EI scores that the married bank employees have and that of the single bank employees. Findings may be useful in further understanding the nature of emotional intelligence among trained bankers and determining possible training intervention in banks.*

**KEYWORDS:** *Emotional Intelligence, Bankers, Age, Gender, Customer, Emotional Knowledge.*

## **1.0 INTRODUCTION**

Emotional Intelligence (EI) is currently witnessing unprecedented significance in the world of business and research among others. Salovey & Mayer (1990) report that Emotional Intelligence is “the ability to monitor one’s own and others feelings and emotions to discriminate among them and to use information to guide one’s thinking and action” (p. 189). Mayer and Salovey (1993) further strengthened their position stating that emotional intelligence involves the ability to perceive accurately, appraise and express emotion, the ability to access and /or generate emotional knowledge, and the ability to regulate emotion to promote emotional and intellectual growth (Rahim and Malik, 2010). Goleman (1995) also postulated that emotional intelligence is equal to, if not more important than Intelligence Quotient (IQ) as an important indicator of success in one’s professional and personal life, explaining that an individual’s emotional intelligence can affect their work situation and therefore the general emotional intelligence of the employees of an organization can also have an effect on the entire organization’s performance health.

Nigerian banks, like every other profit making institution work hard towards meeting their objectives which are predominantly profit oriented. Rahim and Malik (2010) postulate that the major goals of a bank includes generating maximum funds, both effectively and efficiently, improve the level of services and enhance its financial management, while the most desired goal in this regard is to improve the employee’s performance because it ultimately contributes to the organizational performance. Rahim and Malik (2010) also opine that although other peripheral objectives may exist, emphasis is placed on the achievement of financial targets in a financial institution e.g. a bank which has to predominantly determine its financial progress on the interval basis and the degree to which this target can be actualized is principally contingent upon the organizational workforce, especially the skilled workers. Bankers, just like other employees in various organizations, especially profit and service oriented organizations, are crucial in the actualization of the bank’s goals and objectives. The need to develop individual emotional intelligence therefore cannot be ignored as it is. Emotional Intelligence has been identified to play a critical role in organizational activities (Morris & Feldman, 1996). Banks are service based organizations which stipulate display rules that serve as a standard for the appropriate expression of emotions (Hochschild, 1983). For this reason, not only has the emotional expression of frontline employees become part of the service, but this

has also become a marketplace commodity with standard rules dictating how and when emotions should be conveyed or publicly expressed (Morris & Feldman, 1996). With emotional labor conceptualizations it is suggested that to display appropriate emotions, individuals must hide or suppress felt emotions, and try to experience the desired emotions (Hochschild, 1983; Morris & Feldman, 1996). Researchers have found that when individuals cannot produce desired emotional displays, they may enlist some degree of acting in 1 of 2 forms: surface acting, that is, suppressing feelings to merely fake outwardly displayed emotions); and deep acting, or consciously modifying emotions to display a desired emotion (Morris & Feldman, 1996). Wong and Law (2007) were reported to have developed a self-report scale with four dimensions comprising: appraisal and expression of emotion in the self (self-emotion appraisal, SEA), appraisal and recognition of emotion in others (others’ emotion appraisal, OEA), regulation of emotion in the self (regulation of emotion, ROE), and use of emotion to facilitate performance (use of emotion, UOE) (Morris & Feldman, 1996).

High Emotional Intelligence has been identified as a definitive concept that may lead to personal and professional success and this inspiration has engendered quite a bit of enthusiasm among the general public, managers, academics, and business consultants alike (Lam and Kirby, 2002). Even individual workplace performance by popular opinion and work-place testimonials has also been attributed to emotional intelligence with advocates arguing that increasing emotional intelligence can do everything from improving the general quality of work of life to enhancing career success (Lam and Kirby, 2002). Emotional intelligence creates a competitive edge for those who rate high in the concept. Goleman (1997) opined that having great intellectual abilities may make you a superb fiscal analyst or legal scholar, but a highly developed emotional intelligence will make you a candidate for CEO or a brilliant trial lawyer (p.76).

Due to a general lack of independent, systematic analysis of the claim that emotional intelligence increases individual performance over and above the level expected from traditional notions of general intelligence, Lam and Kirby (2002) examined the impact of emotional intelligence on individual performance: Does emotional intelligence account for increases in individual cognitive-based performance over and above the level attributable to general intelligence (Lam and Kirby, 2002)? Results found that overall emotional intelligence contributed to individual cognitive-based performance over and above the level attributable to general intelligence, and the relationship was positive (Lam and Kirby, 2002).

**General Intelligence:-**

General Intelligence, according to Lam and Kirby (2002) is the ability to acquire basic knowledge and use it in novel situations. Some indispensable postulations underlying the theory of general intelligence have been identified: (a) People are born with a fixed, potential intelligence, and (b) general intelligence can be measured (Gardner, 1983). The measurement of general intelligence consists of completion of number series; pattern recognition; and analogies designed to capture mathematical-reasoning, verbal, and spatial-visualization abilities. Lam and Kirby (2002) report that intelligence as measured by IQ tests, is the single most effective predictor known of individual performance at school and on the job.

**Emotional Intelligence:-**

Emotional Intelligence in the understanding of Mayer and Salovey (1997) reflects not a single trait or ability but, rather, a composite of distinct emotional reasoning abilities: perceiving, understanding, and regulating emotions. *Perceiving emotions*, in their postulation, consists of recognizing and interpreting the meaning of various emotional states, as well as the relations to other sensory experiences. *Understanding emotions* however involve comprehension on how basic emotions are blended to form complex emotions, how emotions are affected by events surrounding experiences, and various emotional reactions are likely in given social settings (Mayer and Salovey, 1997). *Regulating emotion* encompasses the control of emotions in oneself and in others while an individual's emotional intelligence is an indication of how he or she perceives, understands and regulates emotions (Mayer and Salovey, 1997). In sum, emotional intelligence according to Salovey and Mayer (1990) is a form of intelligence that involves "the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions" (p.189) (Lam and Kirby, 2002).

**Gender and Emotional Intelligence:-**

Emotional Intelligence does not respect the gender. The popular belief is that, women are not more emotionally intelligent than men. They are, however, emotionally intelligent in different ways. An analysis of emotional Intelligence was found in thousands of men and women which showed that women, on average, are more aware of their emotions, show more empathy, and are more adept interpersonally. Men, on the other hand, are more self-confident, optimistic, and adaptable. It was found that men are also able to handle stress better than

women. In general, however, far more similarities exist than differences. Some men are empathetic as the most interpersonally sensible women are, while some women are just as able to withstand stress as the most emotionally resilient men. After taking into account overall ratings for men and women, the strengths and weaknesses average out, so it is a competition between both sexes. Findings of studies reported by Wing and Love (2001) and Singh (2002) revealed that females have higher emotional intelligence than that of males. Since females tend to be more emotional and intimate in relationships as compared to males, so their emotional intelligence ought to be higher than that of males. Society is responsible for this, which socializes the two genders differently as has been found in studies by Duckelt and Raffalli (1989) and Sandhu and Mehrotra (1999). Moreover, higher emotional intelligence among girls can also be explained in terms of some of their personality characteristics. Similar findings were reported in studies by Tapia (1999) and Dunn (2002). They observed that girls score higher with regard to empathy, social responsibilities and interpersonal relationships than boys. More sensitivity was found towards their relationships with parents, friends and siblings. All these traits help them to acquire more emotional intelligence as compared to boys. This study is only a stepping stone in the field of emotional intelligence.

A study based on integrative model of Petrides and Furnham's (2001) examined the relationships between trait EI and work related constructs. Gender specific perspective was adopted in order to take into account existing gender differences in work related variables as well as in perception of EI (Petrides, Furnham and Martin, 2004). Male and female data has been merged by many empirical studies even though there are reasons to believe that systematic differences in the ways in which the two genders experience the workplace and its demand exist (Roxburgh, 1996).

**Age and Emotional Intelligence:-**

What is the relationship between emotional intelligence and age? This question has profound implications for organisations as the workforce gets older and increasing emotional demands are made upon workers. Atkins and Stough (2005) report that older adults face a variety of challenges that might be expected to induce negative affect such as the loss of loved ones, diminished health and unrealised expectations. Yet, paradoxically, the evidence suggests that older people are more able to maintain and even increase subjective well-being than younger people. In general, negative affect declines with age while positive affect appears to increase

(Carstensen, Fung, & Charles, 2003; Mroczek, 2001; Mroczek & Kolarz, 1998; Ryan & Deci, 2001; Staudinger, Marsiske, & Baltes, 1995). This paradox has been interpreted as showing that older adults are more adept at self-regulating their emotions through either rearranging their environments or acquiring strategies and capacities to manage their emotions (Carstensen, Pasupathi, Mayr, & Nesselroade, 2000; Labouvie-Vief & Medler, 2002; Staudinger et al., 1995). It might be expected that such strategies and capabilities would be reflected in measures of emotional intelligence that have been proposed to assess how we understand, use and manage emotions. This study investigates this possibility. In this study, Atkins and Stough (1995) first review theories and evidence suggesting changes in emotional experience across the adult lifespan and then present the construct of emotional intelligence as measured by the Swinburne University Emotional Intelligence Test (SUEIT) and the Mayer, Salovey-Caruso Emotional Intelligence Test (MSCEIT). Results are then presented from three cross-sectional samples of adults: an executive sample and two general samples. Finally the implications of this work both for theories of affective change across the lifespan and for the use of the SUEIT as a tool for measuring emotional intelligence are considered. One of the most systematic studies of emotional experience across the lifespan was conducted by Carstensen et al. (2000). They sampled 184 adults aged from 18 to 94 years across one week using an experience sampling method. Older adults experienced less negative affect than younger adults. Older adults were able to maintain positive moods for longer and negative moods were terminated more quickly than for younger adults. Older adults also experienced more mixed and complex emotions, more frequently experiencing both positive and negative emotions simultaneously. This apparent capacity to more effectively regulate emotions parallels evidence from studies suggesting neuroticism decreases with age (Costa, Herbst, McCrae, & Siegler, 2000).

### **Marital Status and Emotional Intelligence:-**

While so many articles and studies focus on the role of emotional intelligence in marriage, there is a dearth of literature examining the role of marital status on emotional intelligence. Rahim and Malik (2010) probes into the effect of demographic factors (Age, Education, Job tenure, Gender and Marital Status) on the level of Emotional Intelligence that leads to organizational performance among male and female employees of the banks operating with in Pakistan specifically in the areas of Peshawar and Islamabad. Rahim and Malik (2010)

studied differences among marital status of employees that has an effect on the level of emotional intelligence that leads to better organizational performance. They found that marital status has negative relationship with the level of emotional intelligence, meaning that there was very little or no difference if an employee is married or unmarried, mean scores of male and female employees are about the same (Rahim and Malik, 2010). Married and single respondents in their opinion will behave and cope up with the situation somehow in a similar manner and also contribute in the better organizational performance. Married and single bankers work and respond to the changing situation in the same manner and try their best to tackle the situation in the same manner. So it makes no difference whether the employee is male or female, he/she has similar level of emotional intelligence. Rahim and Malik argue that being married as a bank worker whether male or female; they both have more family responsibilities to cater for that require financial support and as such they are equally more participated and committed to the banks.

### **Educational Qualification and Emotional Intelligence:-**

This is another area where research has predominantly focused on the role of emotional intelligence in education leaving a dearth of literature on the role of education on emotional intelligence. There is very little empirical data supporting or inconsistent with this result. There is a plethora of studies focusing on the effects of emotional intelligence on academics or education but not the other way round. This study is interested in knowing how the educational levels of an individual can influence the individual's level of emotional intelligence. This study found no apparent influence of education on emotional intelligence. The explanation behind that could be as simple as it can also be complicated. Does education make a person more intelligent? IQ for instance is not a product of one's training or education, but the ability to grasp concepts, howbeit technical or complicated, in a seamless manner. It seems more innate than anything else. The same explanation can also be extended to emotional intelligence.

### **1.1 STATEMENT OF PROBLEM**

Sablack (2004) quotes Salovey and Mayer who postulated the Emotional Intelligence is "a form of social intelligence that involves the ability to monitor one's own and others' emotions, to discriminate among them, and to use the information to guide one's thinking and actions." Esther Orioli and Robert Cooper were also cited in explaining EI: "EI is far more than being 'nice' to people. It

is the ability to sense, understand, and effectively apply the power and acumen of emotions as a source of energy, information, creativity, trust, and connection” (Sablack, 2004). Sablack (2004) opines that “primitive emotional responses of our EI hold the keys to better health, experiencing greater joy and closer connections, achieving stronger leadership, a clearer vision, greater efficacy, higher goals, expanding our personal power, enhancing our self-awareness, augmenting learning, magnifying clarity, ensuring healthier relationships and finer perception, and finally, the provision of greater satisfaction”. These are concepts that are continually on a steady decline among Nigerians and workers in general. There is a constantly but gradual increase in the stress levels of the current day worker with increased emphasis on the Southwest and Lagos State in particular. There are several work types that have been identified in the nation of Nigeria as high stress jobs and the Banking sector cannot be sidelined from the top of the list. Bankers meet with customers most of the day and then relate among themselves and within their teams for the rest of the evening. They keep late hours, sometimes ridiculously late hours and have to be back on the job at early hours. The concepts Sablack mention are very key to existence, both of the individual and of the organisation itself. Sablack (2004) postulates that these emotional reflexes, rarely conscious but powerful, motivate our choices. Bankers unfortunately experience bullying on a very regular basis due to a less than subtle banking terrain. They get bullied by their customers and then by their co-employees especially in management. It is a problem that comes with the job. It seems like everyone wants to get ahead and the frontline banker is the way forward. The customer wants something from the bank and may be restricted by bank policies while the management who made the policies still want more business from the customers through the frontline bankers and so even though seemingly subtle on the surface, the pulling and pushing may be quite aggressive and stressful on the individual banker. The choice the banker eventually makes as a bid to accommodate the bullying is very dependent on their emotional reflexes. If the proper emotional reflexes are not displayed then the bank stands the eventuality of losing the customer while the individual banker stands the risk of losing their job and means of livelihood. Gender, age and other demographics may also influence how the emotional intelligence of these bankers may manifest. This study therefore seeks to examine the prevalence of the much needed emotional intelligence among bankers in high stress regions of the banking sector in Nigeria and how selected demographics may affect the same variables in the employees.

## 1.2 OBJECTIVES OF STUDY

The current study is being carried out to examine the influence of selected demographics on the emotional intelligence of bankers in Lagos, Ogun, Oyo and Osun states, Nigeria. The objective of this study is to scientifically elicit emotional intelligence information from randomly selected bankers in Lagos, Ogun, Oyo and Osun states which will be further analyzed to determine the following specific objectives:

1. To determine the differences in the emotional intelligence of male and female bankers in the specified areas of Nigeria.
2. To establish the differences, if any, that educational qualifications will have on the emotional intelligence of the selected bankers.
3. To ascertain what effect marital status will have on the emotional intelligence of these selected bankers.
4. To determine how age will influence the emotional intelligence of the Lagos, Ogun, Oyo and Osun states bankers.

## 1.3 STATEMENT OF HYPOTHESIS

The following hypotheses are therefore formulated:

1. There will be a significant difference in the emotional intelligence of younger and older bankers.
2. There will be a significant difference in the emotional intelligence of male and female bank employees.
3. There will be a significant difference in the emotional intelligence of married and single bank employees.
4. There will be a significant difference in the Emotional Intelligence of the bank employees based on the educational qualifications.

## 2.0 METHODOLOGY

This study is carried out to understand the prevalence of emotional intelligence among bankers in Lagos, Ogun, Oyo and Osun states Nigeria and also to examine how selected demographics like age, gender, marital status and education can affect their emotional intelligence levels.

### 2.1 RESEARCH DESIGN

This study adopted a survey research design to examine the influence of selected variables on the emotional intelligence of bankers in Lagos, Ogun, Oyo and Osun states of Southwest Nigeria. The independent variables are the selected variables while the dependent variable is Emotional Intelligence.

## **2.2 RESEARCH POPULATION/ SAMPLE**

The survey population of study bankers from Lagos, Ogun, Oyo and Osun states in Nigeria. The bank, were randomly selected and therefore the bankers were conveniently selected and volunteered to participate in the study. The following banks were elected, UBA, Eco Bank, GT Bank, Zenith Bank, Access Bank, Diamond Bank, First Bank and Union Bank from Lagos, Ogun, Oyo and Osun states. The sample consists of two hundred and nineteen (219) employees selected from all the banks mentioned. The sample was composed of both permanent and contract employees. The convenient sampling technique was utilized due to the nature and availability of samples. The sample was made up of 133 males and 86 females. The lowest educational qualification that participated was SSCE and OND while the highest education qualification was a Masters degree.

## **2.3 RESEARCH INSTRUMENT**

The Schutte EI test is one of the most widely used trait Emotional Intelligence scales in the literature. This is partly because the measure was one of the first freely available self-report EI measures that mapped onto an existing EI model. The test includes 33 items that assesses global trait EI and four facets: optimism/mood regulation, appraisal of emotions, social skills and utilisation of emotion. Participants respond using a 5-point Likert scale, ranging from “*strongly disagree*” to “*strongly agree*”. Given the brevity of this questionnaire, it is quick and simple to both administer and score within one seminar session or lecture if needs be. The SEIS is free to use for research/academic purposes.

### **Psychometric Properties - Reliability and Validity**

The global EI score and three of the four branches have shown acceptable levels of reliability, but reliability of the utilisation of emotion subscale is moderate in some studies (Gardner & Qualter, in press; Saklofske, Austin & Minski, 2003). A reliability rating of 0.90 was found for the Schutte Emotional Intelligence scale. The EI score, overall, is fairly reliable for adults and adolescents; however, the utilizing emotions sub-scale has shown poor reliability (Ciarrochi, Chan & Bajgar, 2001). Also, they report a mediocre correlation of the SSRI with such areas as self-estimated EI, the Big Five EI scale (0.51), and life satisfaction (Petrides and Furnham, 2000). SSRI correlation with well-being criteria showed the worst outcome with less than 0.20. Some empirical research supports the existence of the four subscales: optimism/mood regulation, appraisal of emotions, social skills and

utilisation of emotion (e.g., Saklofske et al., 2003). However, other researchers have failed to confirm this structure, suggesting that the test assesses a different number of EI facets (e.g., Gignac, Palmer, Manocha & Stough, 2005). This questions the validity of the test, the implication being that it can't really be sure that the four subscales are truly assessing coherent EI facets each time the test is administered.

The SEIS has been associated with various psychological and clinical variables (e.g., life satisfaction, aggression and personality disorder; Bastain et al., 2005; Gardner & Qualter, 2009; Gardner & Qualter, in press). Unlike the MSCEIT which is an ability-based test that correlates with cognitive ability and academic grades, relationships between the SEIS and these variables are often weak or negligible (e.g., Bastian et al., 2005; Schutte et al., 2002). This is generally expected for all trait EI measures since they assess personality traits and not cognitive abilities; they are thus more highly related to established personality dimensions such as Neuroticism and Extraversion (Bastian et al., 2005; Saklofske et al., 2003).

## **2.4 DATA COLLECTION PROCEDURE**

The researcher obtained permission from the management of the various banks to administer the psychological batteries on the randomly selected bankers for the various banks. For the purpose of this study, bankers from the selected banks were surveyed and their scores in emotional intelligence were collected. A total of 219 bankers were surveyed for this study.

## **2.5 METHOD OF DATA ANALYSIS**

Quantitative data was generated for this study through the administration of questionnaires. The scores obtained by the respondents were compiled into contingency tables according to the main variables under examination. The data obtained was analyzed using both descriptive and inferential statistical methods (t-Test, standard deviation, mean, range and percentage count) with the data subjected to appropriate statistical analyses and tested at 0.05 level of significance.

### **Descriptive Statistical Analysis:-**

Mean and standard deviation was used to summarize the participant's scores for psychological health based on gender, school environment, age and duration in school.

### **Inferential Statistical Analysis:-**

The collected data was analyzed with the aid of SPSS 20.1 (The Statistical Package for Social Science); student t-Test was used to test the hypothesis at 0.05 level of significance.

### 3.0 DATA ANALYSIS AND RESULTS

#### 3.1 SOCIO DEMOGRAPHIC DATA

The demographic characteristics of the respondents in the studied population and variables like gender, age distribution, marital status and highest educational qualification are analyzed and presented.

**Table 1.1-Demographic Characteristics of Respondents**

Variables		Number	Mean	SD
<b>Gender</b>	Male	133	128.02	16.15
	Female	86	126.80	18.15
<b>Marital Status</b>	Single	132	126.96	14.80
	Married	87	128.40	19.80
<b>Educ. Qual.</b>	Masters	22	130.04	24.22
	BSc/HND	135	127.97	16.82
	OND/SSCE	62	125.69	13.96
<b>Age</b>	Older (40 Above)	22	125.94	19.24
	Younger (39 Below)	197	127.76	16.69

There were 219 respondents from eight different banks and several bank branches surveyed on this study. From the Table 4.1, the gender distribution shows that 133 of the respondents are male and 86 are female and they have on average of 128.02 and 126.80 respectively on their Emotional Intelligence scores with a standard deviation of 16.15 and 18.15 respectively. The marital status distribution shows that 132 of the respondents are single while 87 are married and they have on average of 126.96 and 128.40 respectively on their Emotional Intelligence scores with a standard deviation of 14.80 and 19.80 respectively. The highest educational qualification distribution shows that 22 of the respondents have a Masters degree and 135 of the respondents have either a Bachelors degree or a Higher National Diploma, 62 of them have an Ordinary National Diploma. They have an average

of 130.04, 127.97 and 125.69 respectively on EI scores with a standard deviation of 24.22, 16.82 and 13.96 respectively. The age bracket distribution shows that 22 of the respondents were above 40 years while 197 were 39 years and below and they have on average of 125.94 and 127.96 respectively on their Emotional Intelligence scores with a standard deviation of 19.24 and 16.69 respectively.

#### 3.2 TEST OF HYPOTHESES

The results for the four hypotheses tested for this study are presented in this section. The statistics include the One Way Analysis of Variance and the t-Test statistics.

##### 3.2.1 HYPOTHESIS ONE

There will be a significant difference in the emotional intelligence of younger and older bankers.

**Table 1.2 t-Test Table for the EI scores of younger and older bankers**

AGE	N	MEAN	SD	T	P
<b>YOUNGER</b>	197	127.76	16.69	0.581	<.05
<b>OLDER</b>	22	125.94	19.24		

The t-Test scores showed that there were 197 younger respondents and 22 older respondents while the mean EI scores were 127.76 and 125.94 respectively. The two-tailed p value associated with this test was .562. The t-Test failed to reveal a statistically reliable difference between the mean number of the EI scores that the younger bank employees have (M = 127.76, s = 16.69) and

that of the older bank employees (M = 125.94, s = 19.24),  $t(217) = .581, p = .562, \alpha = .05$ . It can be therefore concluded that the Emotional Intelligence of younger bank employees is not different from that of the older bank employees.

##### 3.2.2 HYPOTHESIS TWO

There will be a significant difference in the emotional intelligence of male and female bank employees.

**Table 1.3 t-Test Table for the EI scores of male and female bank employees**

GENDER	N	MEAN	SD	T	P
<b>MALE</b>	133	128.02	16.15	0.517	<.05
<b>FEMALE</b>	86	126.80	18.15		

The t-Test scores showed that there were 133 male respondents and 86 female respondents while the mean EI scores were 128.02 and 126.80 respectively. The two-tailed p value associated with this test was .606. The t-Test failed to reveal a statistically reliable difference between the mean number of the EI scores that the male bank employees have (M = 128.02, s = 16.15) and that of

the female bank employees (M = 126.80, s = 18.15),  $t(217) = .517, p = .606, \alpha = .05$ . It can be therefore concluded that the Emotional Intelligence of male bank employees is not different from that of the female bank employees.

**3.3.3 HYPOTHESIS THREE**

There will be a significant difference in the emotional intelligence of married and single bank employees.

**Table 1.4-t-Test Table for the EI scores of male and female bank employees**

MARITAL STAT.	N	MEAN	SD	T	P
MARRIED	87	128.40	19.80	0.612	<.05
SINGLE	132	126.96	14.80		

The t-Test scores showed that there were 87 married respondents and 132 single respondents while the mean EI scores were 128.40 and 126.96 respectively. The two-tailed p value associated with this test was .541. The t-Test failed to reveal a statistically reliable difference between the mean number of the EI scores that the married bank employees have (M = 128.40, s = 19.80) and that of the single bank employees (M = 126.96, s = 14.80),  $t(217) = .612, p = .541, \alpha = .05$ . It can be therefore concluded that the Emotional Intelligence of married bank employees is not different from that of the single bank employees.

**3.3.4 HYPOTHESIS FOUR**

There will be a significant difference in the Emotional Intelligence of the bank employees based on the educational qualifications.

A One-way Analysis of Variance (ANOVA) was used to determine if there would be a difference in the EI scores of bank employees with Masters Degrees, BSc/HND degree/diploma and OND certificates. The independent variable represented the three different educational qualifications, while the dependent variable was the bank employee's EI scores. See Table 4.5 for the means and standard deviations for each of the three groups of educational qualifications.

**Table 1.5**  
*Means and Standard Deviations of Standardized Test Scores*

Method	n	Mean	SD
Masters	22	130.04	24.22
BSc/HND	135	127.97	16.82
OND	62	125.69	13.96
Total	219	127.53	16.93

An alpha level .05 was used for all analyses. Table 4.6 shows the analysis of variance for the EI scores of the bank employees based on their highest educational qualification.

**Table 1.6**  
*Analysis of Variance for EI Scores*

Source	SS	df	MS	F	p
Between	375.35	2	187.68	.652	.522
Within	62153.07	216	287.76		
Total	62528.42	218			

There was no significant difference in the EI of the bank employees based on their level of education at the  $p < .05$  level for the three conditions [ $F(2, 216) = .652, p = 0.522$ ]. Post hoc comparisons using the Tukey HSD test indicated that the mean score for the EI of Masters degree holders (M = 130.04, SD = 24.22) was not significantly different from that of BSc/HND holders (M = 127.97, SD = 16.82). It was also not significantly different from that of

OND holders (M = 125.69, SD = 13.96) which did not significantly differ from the EI scores of BSc/HND holders either. Taken together, these results suggest that educational levels of the bank employees do not have an effect on their measured emotional intelligence. Specifically, the results suggest that employees are capable of exhibiting emotionally intelligent reflexes regardless of how educated they are or not.

#### 4.0 DISCUSSION

According to George (2000), emotional intelligence does not only entail being aware of one's own emotions, but also using these emotions in functional ways. George (2000) reports several authors on using emotions in functional ways. First, emotions can be useful in terms of directing attention to pressing concerns and signaling what should be the focus of attention (Frigda, 1988; George & Brief, 1996). Second, emotions can be used in choosing among options and making decisions; being able to anticipate how one would feel if certain events took place can help decision makers choose among multiple options (Damasio, 1994). Third, emotions can be used to facilitate certain kinds of cognitive processes. As mentioned earlier, positive moods can facilitate creativity, integrative thinking, and inductive reasoning, and negative moods can facilitate attention to detail, detection of errors and problems, and careful information processing (Isen et al., 1985, 1987; Salovey et al., 1993; Sinclair & Mark, 1992). Finally, shifts in emotions can lead to more flexible planning, the generation of multiple alternatives, and a broadened perspective on problems (Mayer, 1986; Salovey & Mayer, 1989-90) (George, 2000). None of the hypothesis studied showed a significant difference or relationship between the selected variables and the results of general psychopathology but there was an apparent significant difference in the psychological health scores of adolescents in private schools and those from public schools.

The result from hypothesis one which states that there will be a significant difference in the emotional intelligence of younger and older bankers revealed no apparent significant difference. This finding however appears to be inconsistent with the previous empirical findings, one of which was reported by Bii et al (2012) who found a significant positive relationship between the age of managers in a study and their emotional intelligence. Atkins and Stough (2005) report that older adults face a variety of challenges that might be expected to induce negative affect such as the loss of loved ones, diminished health and unrealised expectations. Yet, paradoxically, the evidence suggests that older people are more able to maintain and even increase subjective well-being than younger people. In general, negative affect declines with age while positive affect appears to increase. This paradox has been interpreted as showing that older adults are more adept at self-regulating their emotions through either rearranging their environments or acquiring strategies and capacities to manage their emotions (Labouvie-Vief & Medler, 2002). Labouvie-Vief et al (1989) have proposed that there are two orthogonal aspects of

emotional experience during aging: affect optimisation and cognitive-affective complexity. Affect optimisation involves the capacity to dampen negative affect and enhance and sustain positive affect. Cognitive-affective complexity involves the capacity to coordinate positive and negative emotions in more flexible and differentiated cognitive structures. These cognitive structures allow older adults to differentiate more complex emotions, integrate positive and negative aspects of affective experience as well as deliberately inhibit, evaluate or analyse aspects of their emotional experience and its relationship to their identity. This approach to cognitive-affective complexity refers to the cognitive-affective processes through which emotions are experienced. Increased cognitive-affective complexity allows people to differentiate emotions more effectively, perceive themselves and others in a more flexible, open and tolerant way, recognising and accepting both negative and positive aspects of themselves and others (Atkins and Stough, 2005). As reported by Atkins and Stough (2005), Labouvie-Vief and Medler (2002) distinguished between 4 possible combinations of affect optimisation and cognitive-affective complexity: integrated (high optimisation, high complexity), complex (low optimisation, high complexity), defended (high optimisation, low complexity) and dysregulated (low optimisation, low complexity). They found evidence that older adults tended to be more integrated or defended than younger adults. In other words, aging was consistently associated with increasing affect optimisation while cognitive-affective complexity peaked in mid-life and then, for some people at least, declined in later life perhaps as a result of declining cognitive resources (Labouvie-Vief et al., 1989; Labouvie-Vief & Medler, 2002). This result reflects the finding that older adults exhibit decreasing openness to experience (Atkins and Stough, 2005). However, it is worthwhile noting that age effects in the studies mentioned above were usually very small. For example, Labouvie-Vief et al. (1989) reported a significant effect of age on levels of emotional understanding after controlling for ego development. However, this effect disappeared when the 10-18 year old groups were excluded from the analysis and only adults were considered. The authors concluded that affective "development in adulthood is not best indexed by age."

The result from the second hypothesis which states that there will be a significant difference in the emotional intelligence of male and female bank employees showed no significant differences in their emotional intelligence scores. Emotional Intelligence according to Goleman (2011), has four parts: self-awareness, managing

our emotions, empathy, and social skill. There are many tests of emotional intelligence, and most seem to show that women tend to have an edge over men when it comes to these basic skills for a happy and successful life. That edge may matter more than ever in the workplace, as more companies are starting to recognize the advantages of high EI when it comes to positions like sales, teams, and leadership. Bottom of Form On the other hand, Goleman (2011) opines that it's not that simple. For instance, some measures suggest women are on average better than men at some forms of empathy, and men do better than women when it comes to managing distressing emotions. Whenever you talk about such gender differences in behavior, you are referring to two different Bell Curves, one for men and one for women, that largely overlap. What this means is that any given man might be as good or better as any woman at empathy, and a woman as good as or better than a specific man at handling upsets (Goleman, 2011). With empathy for instance; there are three kinds: *cognitive* empathy, being able to know how the other person sees things; *emotional* empathy, feeling what the other person feels; and *empathic concern*, or sympathy -being ready to help someone in need. Women tend to be better at emotional empathy than men, in general. This kind of empathy fosters rapport and chemistry. People who excel in emotional empathy make good counselors, teachers, and group leaders because of this ability to sense in the moment how others are reacting. Neuroscientists according to Goleman (2011) tell us that one key to empathy is a brain region called the insula, which senses signals from our whole body. When we're empathizing with someone, our brain mimics what that person feels, and the insula reads that pattern and tells us what that feeling is. Here's where women differ from men. If the other person is upset, or the emotions are disturbing, women's brains tend to stay with those feelings. But men's brains do something else: they sense the feelings for a moment, then tune out of the emotions and switch to other brain areas that try to solve the problem that's creating the disturbance. Thus women's complaint that men are tuned out emotionally, and men's that women are too emotional - it's a brain difference. Neither is better - both have advantages. The male tune-out works well when there's a need to insulate yourself against distress so you can stay calm while others around you are falling apart - and focus on finding a solution to an urgent problem. And the female tendency to stay tuned in helps enormously to nurture and support others in emotional trying circumstances. It's part of the "tend-and-befriend" response to stress (Goleman, 2011).

The result from the third hypothesis which states that there will be a significant difference in the emotional intelligence of married and single bank employees shows that there was no significant difference in the emotional intelligence of both groups. This finding is consistent with similar literature. An article by Rahim and Malik (2010) probes into the effect of demographic factors (Age, Education, Job tenure, Gender and Marital Status) on the level of Emotional Intelligence that leads to organizational performance among male and female employees of the banks operating with in Pakistan specifically in the areas of Peshawar and Islamabad. Rahim and Malik (2010) studied differences among marital status of employees that has an effect on the level of emotional intelligence that leads to better organizational performance. They found that marital status has negative relationship with the level of emotional intelligence, meaning that there was very little or no difference if an employee is married or unmarried, mean scores of male and female employees are about the same (Rahim and Malik, 2010).

Married and single respondents in their opinion will behave and cope up with the situation somehow in a similar manner and also contribute in the better organizational performance. Married and single bankers work and respond to the changing situation in the same manner and try their best to tackle the situation in the same manner. So it makes no difference whether the employee is male or female, he/ she has similar level of emotional intelligence. Rahim and Malik argue that being married as a bank worker whether male or female; they both have more family responsibilities to cater for that require financial support and as such they are equally more participated and committed to the banks.

The fourth and last hypothesis which states that there will be a significant difference in the Emotional Intelligence of the bank employees based on the educational qualifications also showed no significant difference between the several groups. There is very little empirical data supporting or inconsistent with this result. There is a plethora of studies focusing on the effects of emotional intelligence on academics or education but not the other way round. This study is interested in knowing how the educational levels of an individual can influence the individual's level of emotional intelligence. This study found no apparent influence of education on emotional intelligence. The explanation behind that could be as simple as it can also be complicated. Does education make a person more intelligent? IQ for instance is not a product of one's training or education, but the ability to grasp concepts, howbeit technical or complicated, in a seamless

manner. It seems more innate than anything else. The same explanation can also be extended to emotional intelligence.

#### 4.1 CONCLUSION

The prevalence of emotional intelligence among new generation bankers in southwest Nigeria is brought into focus in this study. Hypothesis focusing on comparison of emotional intelligence scores among these bankers and related variables like gender, age, marital status and educational qualifications are tested in this study. 219 bank respondents from several banks and branches were randomly sampled and data collected were subjected to descriptive statistics, t-Test and ANOVA statistics. From the analysis and interpretation of results, it may be concluded that older bankers do not manifest higher emotional intelligence than younger bankers; neither did the female bankers manifest higher emotional intelligence than the male bankers. Age in this study was not significantly related to emotional intelligence either and neither did educational qualification.

#### 4.2 RECOMMENDATION

The following recommendations are made from the finding of this study to managers, employers and authorities, researchers and other professionals and/or experts who work with service providers.

1. Employers must be aware of the role of emotional intelligence as an enhancement of leadership and subsequent booster of profits.
2. Managers and authorities must also be aware of this concept in order to make genuine attempts to incorporate emotional intelligence awareness and even coaching with regular entry level training.

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