Emotional Intelligence (EI) And Employee Performance in Selected National Primary Mortgage Banks in Nigeria

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Abstract: *This research investigates the influence of emotional intelligence (EI) on employee performance, specifically in relation to employee efficiency, in selected National Primary Mortgage Banks (PMBs) in Nigeria. Positioning Nigeria's mortgage banking industry within a wider performance unease, with issues such as low morale, a lack of leadership and workplace conflict; all symptoms of disengaged employees that are subsequently affecting productivity the study takes place under the clouds of impending global job services crises. In contrast, National PMBs, which have a strategic role in extending the mortgage finance market space, are faced with under-reach that jeopardizes their mandate and delivery of service. The study takes Goleman's Emotional Intelligence Theory as its principal theoretical framework (which draws on Self-Regulation Theory in part) and conceptualizes EI through Markers four core dimensions, namely self-awareness, self-regulation, social skills, and empathy; and how these are linked to employee efficiency defined as timely task execution with accuracy and a minimum expenditure of resources. The study uses a quantitative research approach by using structured questionnaires, targeting employees in six National PMBs accredited by FMBN and located in Abuja with data collection conducted within the first quarter of 2026. The EI dimensions are analyzed for their effect on employee efficiency using descriptive statistics and multiple regression analysis. The review of related literature shows that, while EI has been researched on a considerable number in education, general banking and other sectors, there is distinct gap to the organized application; from studies perspective EI to efficiency of employee frameworks within the context on Nigeria mortgage banking industry. It is expected that the study would address this gap to contribute to academic discourse and provide practical implications for managers, human resource practitioners, regulators and employees seeking to integrate EI into recruitment, training, performance management and policy frameworks for enhanced efficiency which ultimately will lead to better overall institutional performance in National PMBs.*

Keywords: Emotional Intelligence (EI), self-awareness, self-regulation, social skills, empathy, primary mortgage banks (PMBS), employee performance

INTRODUCTION

Even today, employee performance is a huge factor in determining whether an organization is successful in the ever-changing competitive work environment. Across the globe, organizations remain stunned by challenges like employee disaffection, workplace stress, poor quality of interpersonal relationships and leadership failure that erodes productivity and retention (Harter, 2023; UK Office for national statistics 2022, Blais et al). These challenges point to increased importance of new approaches for improving employee productivity and workplace performance.

In Africa, insufficient resources, poor organizational cultures and socio-economic turmoil exacerbate employee performance challenges. Research conducted in South Africa and kenya shows that low employee engagement, ineffective communication, and lack of leadership strongly affect productivity (Da Fonseca et al., 2022; Njororai et al., 2021). The removal of some of these systemic pressures would allow more African organisations to better compete in the global economy.

In Nigeria, the challenges to employee performance is more pronounced due to high volatile economy, poor working culture and limited leadership development (Iroha et al., 2024; Saliu et al., 2024). Such challenges are not limited to National Housing Fund and the PMBs that play a critical role in housing finance and national development. Low employee morale, poor teamwork and communication have limited PMBs ability to provide affordable mortgage services effectively

Modern literature Emotional intelligence (EI) is being recognised more in contemporary literature as an important variable that can have a powerful impact on employee performance. The capacity to identify, comprehend, and control both our emotional state and the emotions of other individuals enhances communication, collaboration processes, adaptability, and productivity (Da Silva, 2024; Rodrigues & Matos, 2024). Data from developed and developing economies demonstrate that workplaces fostering emotional intelligence have improved employee engagement, decision making, job satisfaction (Huang et al., 2024; Sharma et al., 2024; Brito et al., 2025).

Emotional Intelligence therefore presents a practical solution for overcoming the long-lasting performance problem of PMBs in the Nigerian scene. While mounting empirical evidence about emotional intelligence and performance exist, very few studies have been devoted to National Primary Mortgage Banks in Nigeria. This study therefore seeks to examine the impact of emotional intelligence on employee performance measured by employee efficiency within selected National PMBs. The following are the research questions this study seeks to address:

1. What impact does self-awareness have on employee efficiency in selected National Primary Mortgage Banks in Nigeria (PMBs)?
2. How does self-regulation influence employee efficiency in selected National PMBs?
3. What is the impact of social skills on employee efficiency in selected National PMBs?
4. How does empathy affect employee efficiency in selected National PMBs?

From the above research questions, the study's objective is to provide guidance of how employee performance can be improved with the adoption of emotional intelligence in the primary mortgage industry and the housing sector at large

LITERATURE REVIEW

Conceptual Clarification

With the existence of variety of definitions provided for Emotional Intelligence (EI) upon which evidence based literature is founded, as EI has various dimensions. Emotional Intelligence (EI) is defined by Salovey and Mayer (1990), who were the first to write about it, in terms of an ability to perceive, understand, and regulate one's emotion as well as others and use that emotional information to facilitate thought and action. This definition in addition can be seen as the ability to combine emotional awareness and cognitive processing in order to influence behaviour effectively. Later scholars have extended this perspective. Likewise, Coronado-Maldonado (2023) defined EI as having individuals regulate their emotions, attitudes and behaviours in response to the perceived opportunities or challenges posed by the environment whereas Serrat (2021) portrays it as a mix of emotional recognition and management that suits organizational settings. On those views, EI is seen as an essential skill for managing social connections and adapting to rapid changes in workplace conditions. Goleman (1995) then brought the concept of EI forward and associated it with performance at work and being an effective leader. He highlighted major emotional competencies such as self-awareness, self-regulation, empathy, and social ability as critical for teamwork, decision-making, and the overall success of the organization. Empirical research supports this position (Agbim, 2023; Kotsou et al. 2023), indicating that these competencies contribute to employee satisfaction and productivity among other facets of relationship building.

Employee performance is a basic construct of organizational research and more commonly defined as behaviours that contribute to an organisation's goal (Dikko, 2023). While the task performance refers to work results, contextual performance includes both cooperation and commitment (Ihemereze et al., 2024). Employee performance in the present study is measured through employee efficiency which is defined to be the capacity of doing work accurately and timely with optimizing available resources (Imran et al., 2025; Aggarwal & Sharma, 2025). It is relevant to PMBs where operational efficiency and service delivery in as much the success of these organisations.

Conceptual Framework

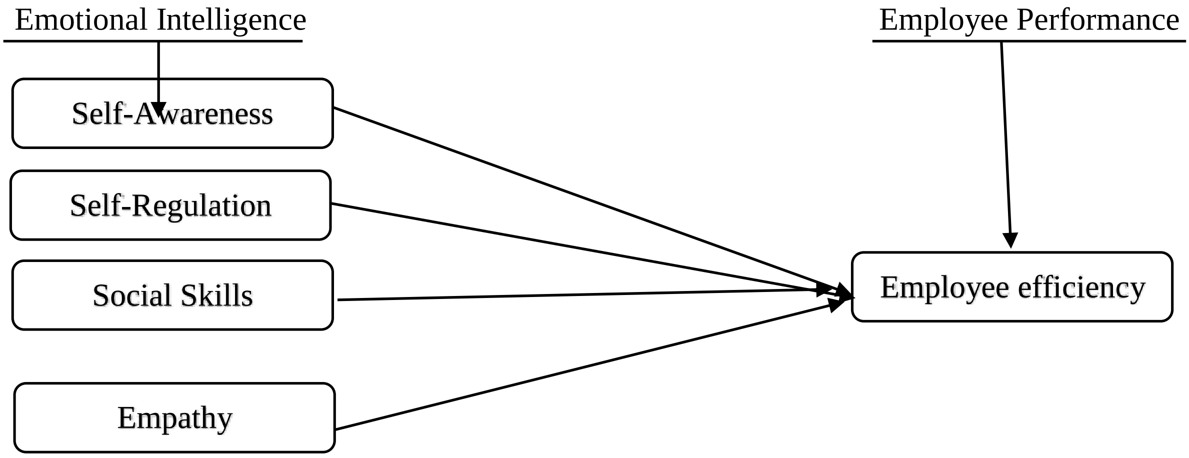

Fig. 1: Emotional Intelligence & Employee Performance
Source: Researcher's conceptualization, 2026

The correlation of Emotional Intelligence (EI) and Employee Performance is illustrated in the conceptual framework as portrayed in Figure 1, which relates to the target variable that should ensure a decent amount of employee effectiveness. The components of Emotional intelligence which are Self-Awareness, Self-Regulation, Social Skills and Empathy are identified as the four main aspects of EI which impact directly on employee performance. All these various components influence EI and collectively they enable an employee to acquire a skill related to performing their respective job duties. So, organizations ultimately build a strong team of professionals who can handle emotions in the right way and improve better communication along with higher productivity at work by developing these skills.

Theoretical Review

The theoretical review grounds the study in existing knowledge by reviewing theories and concepts that address the central research questions, as well as how such informed data collection approach, upon which hypotheses were developed. Research explores the relationship between emotional intelligence (EI) and employee performance in National Primary Mortgage Banks (PMBs), that serve as a theoretical scoping review to this study This study is grounded on four theories: Goleman's Emotional Intelligence Theory, Self-Regulation Theory, Social Exchange Theory and the Empathy-Altruism Hypothesis. Together these theories explain (emotional/personal) competencies surrounding how emotional intelligence/capacity influences behaviors/relationships in the workspace, as well as performance outcomes.

The study is based on Goleman's Emotional Intelligence Theory that suggests individual and organizational performance can be influenced by emotional competencies (Goleman 1998), after reviewing above theories. The applicability of the theory is such that National Primary Mortgage Banks (PMBs) are more likely to possess adequate resources, excellent communication skills, interpersonal relationship capabilities and emotional intelligence that directly impact service delivery and employee efficiency. Model for emotional intelligences In Goleman's model there are five components of emotional intelligence self-awareness, self-regulation, motivation, empathy and social skills. The present research adopts the four dimensions of emotional intelligence which are self, self-regulation, empathy and social skills as key proxies through which emotional intelligence impacts employee performance in particular; Employee efficiency. These dimensions clarify how employees cope with feelings, make interaction decisions with colleagues and clients as well as effective work choices. Goleman's theory lays down a solid foundation on how emotional intelligence impacts workplace behaviour and performance. Hence it provides a relevant theoretical lens through which to study the effect of emotional intelligence on employee effectiveness in National PMB.

Empirical Review

The influence of emotional intelligence (EI) on employee performance in Nigeria across various sectors shows a consistently positive correlation through different empirical studies. For example, Otor and Jato (2023) suggested inclusion of emotional intelligence as one of the criteria in teacher recruitment and development processes because it had a great influence on secondary school teachers' performance. Similarly, Ugba et al. As reported by (2024), employee productivity was significantly improved as a contributory component of key EI dimensions such as self-awareness, self-management, social awareness, and relationship management in the banking sector.

The same is supported by evidence from financial institutions. Obi et al. Ebieme et al. (2024) found that self-control, self-awareness and relationship building are vital in improving employee engagement and performance in commercial banks. Furthermore, a link was discovered from Social skills to employee performance (Farah et al. 2024) where the relation between social skills and employee performance turn out to be strong in terms of positive condition. Abaikpa et al. (2024) obtained similar results, indicating a positive relationship between emotional intelligence and organization performance on commercial banks.

Research outside of banking has shown similar trends. Retail firms benefitted from efficiency and sales turnover associated with self-management and social awareness Chime (2024), while Onoja et al. Findings from research (2024) confirm that empathy and self-control positively impacted performance in SME. previously found that emotional intelligence positively impacts performance and commitment in both public sector organizations(institutions) and private universities(Nwazuigbo, 2024; Okpara, 2024), as well as healthcare institutions(Othman et al., 2024; Osho, 2024).

Overall the literature provides consistent empirical evidence for the contributions of emotional intelligence (and its four key components: self-awareness, self-regulation, empathy and social skills) to improved employee performance and related outcomes. Very few empirical studies targeted explicitly at National Primary Mortgage Banks (PMBs) exist in Nigeria, although there is substantial evidence cutting across sectors. Additionally, there is a lack of separate research studies measuring employee efficiency performance measure according to Goleman's emotional intelligence model. The aim behind this study is to fill such gaps.

Literature Gap

Although existing studies establish a positive relationship between emotional intelligence and employee performance across sectors such as education, banking, retail, and healthcare, several gaps remain. First, most studies focus on broad performance outcomes—such as productivity, engagement, or organizational performance—rather than employee efficiency, which is critical to the operations of National Primary Mortgage Banks (PMBs). Second, while EI dimensions like self-awareness, self-

regulation, empathy, and social skills are examined individually, limited attention is given to their combined influence within a mortgage financial institution.
Furthermore, empirical evidence on emotional intelligence within National PMBs or similar public mortgage institutions in Nigeria is scarce, as existing banking studies largely focus on private commercial banks in urban locations. Methodologically, most studies rely on cross-sectional survey designs and self-reported data, limiting context-specific and dynamic insights. Consequently, there is a need for a focused empirical investigation examining how emotional intelligence influences employee efficiency within National PMBs in Nigeria.

METHODOLOGY

To analyze the impact of emotional intelligence on organizational performance, a descriptive and explanatory research design is used for the study. The descriptive component evaluates the level of EI dimensions in employees and the explanatory part evaluates the impact of EI proxies on efficiency. The basic design of this research integrates both the description of the existing conditions and an explanation of relationships between variables (Yin, 2017). The population of the study comprises employees of the selected National Primary Mortgage Banks operating across Nigeria. Data obtained from their respective Employee Management Departments signify that the selected Primary Mortgage Banks has staff strength of 1200 in 2026 which forms the basis of the study population.

The sample size is a portion of the population chosen for research analysis to provide relevant and applicable data and findings (Creswell & Creswell, 2018). In this study, we applied Yamane's (1967) formula which is well-suited to finite populations and allows the representation of a sample without excessive time and cost implications. The sample size that has been decided upon guides the process of collecting as well as analyzing the data.
The formula is shown below:

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

Where: n = required sample size (300); N = population size (1,200); e = margin of error (5%, or 0.05)

$$n = \frac{1200}{(1 + (1200) * (0.05)^2)}$$

$$n = \frac{1200}{1 + 3}$$

$$n = \frac{1200}{4}$$

$$n = 300$$

From the adopted Taro Yamane method, it is evident that the sample size will be 300. This means, from the total population, a total of 300 employees from selected National PMBS will be chosen. The sample size for this study, therefore, is 300 staff of the National PMBs

Structured questionnaires are used as a main data collection tool in this study. Data collection method, Secondary data were employed as it is agreed that obtaining primary data can help the researcher in attaining direct and relevant information from the Millennial Employees of the selected National

Primary Mortgage Banks (PMBs), therefore aligning closely with the aim objectives of this study (Creswell & Creswell, 2018). This method is applicable for this overall descriptive–explanatory design, as the questionnaire helps collecting standardized quantitative data necessary to statistically analyse the relationship between emotional intelligence and employee efficiency (Saunders et al., 2019). The questionnaire was a 5-point Likert scale comprising three sections. Table 1 Section A ,The demographic characteristics of respondents were captured Emotional intelligence was assessed through Section B, which consisted of four dimensions including self-awareness, self-regulation, social skills and empathy. Employee efficiency was assessed under Section C here. Because of the heterogenic PMB work environment, an additional paper-based administration methods was adopted to increase accessibility and response rates (Dillman et al., 2014). The data collected consisted of Abuja based employees of the selected National PMBs.

Response rates were calculated, and a data cleaning process was conducted to deal with missing values as well as any outlier (Hair et al., 2014). We used descriptive statistics to summarize the characteristics of respondents and key study variables. Cronbach's Alpha was used to measure the reliability of each instrument; composite reliability (CR) and analytical variance extracted (AVE) were employed for evaluations on construct validity. To discover preliminary relations among the variables, correlation analysis has been conducted. Using multiple regression analysis at the level of 5%, we measured how dimensions of emotional intelligence affected employee's efficiency. Statistical analyses were performed using SPSS version 27.

Model Specification

Using Goleman's original EI framework, the model in this study was adapted to fit a statistical approach by singling out four closely related dimensions which are self-awareness, self-regulation, social skills and empathy as independent variables to investigate how they empirically interact with employee performance in the case of National Primary Mortgage Banks (PMBs).

The dependent variable is employee performance (EP), while the independent variables are four emotional intelligence proxies, including self-awareness (SA), self-regulation (SR), social skills (SS), and empathy (E).

Functional Form of the Model

$$EP = f(SA, SR, SS, E)$$

Where: **EP** = Employee Performance (employee efficiency); **SA** = Self-awareness; **SR** = Self-regulation; **SS** = Social Skills; **E** = Empathy

Econometric (Explicit) Form of the Model

$$EP_i = \beta_0 + \beta_1 SA_i + \beta_2 SR_i + \beta_3 SS_i + \beta_4 E_i + \mu_i$$

Where: $\boldsymbol{\beta_0}$ = Intercept term; $\boldsymbol{\beta_1 - \beta_4}$ = Coefficients measuring the influence of each EI dimension on employee; $\boldsymbol{\mu_i}$ = Error term which covers factors which affect EP but unobserved factors; **i** = Individual respondents

Since the theoretical assumption states that higher emotional intelligence optimizes functioning at work, the overall signs of $\beta_1 - \beta_4$ coefficients have expected values to be positive, α, which means that then an increase in self-awareness, self-regulation as well as social skills and empathy ought to result in better employee efficiency of National PMBs. This is across a general model in the quantitative sense for assessing the extent which specific domains of emotional intelligence relate to performance. Furthermore, the study identifies emotional competencies that significantly affect efficiency within the organisational context of PMBs by estimating the coefficients associated with each EI proxy.

RESULTS AND DISCUSSION

In this section, the empirical results obtained from the survey conducted to investigate the effect of Emotional Intelligence (EI) on employee performance (employee efficiency) in selected National Primary Mortgage Banks (PMBs) in Nigeria is presented. In total, 300 questionnaires were administered in the departments and various job positions with a response of 97% (291 returned questionnaires). After screening of data, 284 questionnaires were found suitable for analysis. Data were analysed using descriptive statistics, correlation methods and multiple regression techniques using SPSS (Version 27).

Respondents' Demographic Characteristics

Table1: Demographic Distribution of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	85	29.9
	Female	196	69.1
	Prefer not to say	3	1
Age Group	18–25	3	1
	26–35	14	5
	36–45	153	53.9
	46–55	99	34.9
	56+	15	5.2
Educational Qualification	Diploma	9	3.2
	Bachelor's Degree	58	20.4
	Master's Degree	129	45.4
	Doctorate	88	31
Length of Service	1–5 years	12	4.2
	6–10 years	201	70.8
	10 years and above	71	25

Source: Author's Computation (2026).

The data gathered from the table above reveals that majority of the respondents were females, highly educated and experienced, with most of them in their mid-career level. This position shows that the data gathered from the selected National Primary mortgage banks reflects a level of balance of institutional process and employee performance expectations.

Descriptive Statistics

Table 2: Mean and Standard Deviation of Emotional Intelligence and Employee Efficiency

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Self-Awareness (SA)	284	8	40	32.33	10.85
Self-Regulation (SR)	284	8	40	32.08	10.92
Social Skills (SS)	284	8	40	32.26	11.07
Empathy (EM)	284	8	40	29.11	9.22
Employee Efficiency (TE)	284	8	40	29.81	9.14

Source: Author's Computation (2026).

Results reveal that all EI dimensions show relatively high mean scores, suggesting that employees see themselves as emotionally competent. Empathy scored the lowest mean which indicates a lack of strength in comparison to other EI dimensions. Similarly, employee efficiency also registered a fairly high mean which shows good self-rated level of performance.

Correlation Analysis

Table 3: Pearson Correlation between EI Dimensions and Employee Efficiency

Variable	TE	SA	SR	SS	EM
Employee Efficiency (TE)	1				
Self-Awareness (SA)	0.856**	1			
Self-Regulation (SR)	0.839**	0.812**	1		
Social Skills (SS)	0.840**	0.801**	0.793**	1	
Empathy (EM)	0.905**	0.845**	0.832**	0.818**	1

Source: Author's Computation (2026)

Correlations indicated positive and strong relationships between employee efficiency and all dimensions of EI. The highest correlation was for empathy, followed by self-awareness, social skills and self-regulation. All the relationships are statistically significant at 1% level, suggesting that with the increase in emotional intelligence of employees in National PMBs, their efficiency too increases.

Regression Results

Table 4: Model Summary

R	R^2	Adjusted R^2	Std. Error	Durbin-Watson
0.908	0.825	0.822	4.247	1.702

Source: Author's Computation (2026).

From the table above, the model shows **R^2 of 82.5%** employee efficiency variation indicating a high level of predictive power.

Table 5: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	23664.3	4	5916.075	327.965	0
Residual	5032.809	279	18.037		
Total	28697.109	283			

Source: Author's Computation (2026).

The model shows from the F-statistics that the regression model is significant statistically

Table 6: Regression Coefficients

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Self-Awareness (SA)	284	8	40	32.33	10.85
Self-Regulation (SR)	284	8	40	32.08	10.92
Social Skills (SS)	284	8	40	32.26	11.07
Empathy (EM)	284	8	40	29.11	9.22
Employee Efficiency (TE)	284	8	40	29.81	9.14

Source: Author's Computation (2026).

From the table above, while social skills, a component of emotional intelligence exhibited a low practical effect, empathy was the highest predictor of employee efficiency, thereafter, were self-awareness and self-regulation.

Hypothesis Testing

Table 7: Summary of Hypothesis Testing

Hypothesis	p-value	Decision	Conclusion
H_{01}: SA does not impact efficiency	0.007	Rejected	Significant impact
H_{02}: SR does not impact efficiency	0	Rejected	Significant impact
H_{03}: SS does not impact efficiency	0.001	Rejected	Significant but weak impact
H_{04}: EM does not impact efficiency	0	Rejected	Strong significant impact

Source: Author's Computation (2026).

DISCUSSION OF FINDINGS

National Primary Mortgage Banks in Nigeria have been found to be significantly positively affected by emotional intelligence (Wonda T. A., 2024; Sharmin S. et al., 2024). This high explanatory power of the regression model suggests that emotional competencies are key determinants in performance in PMB operating environment (Othman A. T., 2024).

Analysis found that about positivity, empathy had the highest impact EI dimension; employees who can understand and respond while dealing either in colleagues or customers are performing better -R [Sharma S., (2024)]. Therefore, in mortgage banking, an industry characterized by emotionally charged interactions interspersed with lengthy processes and consumer expectation, empathy promotes collaboration, minimizes friction as well as expedites task completion (Frontiers Research Team 2024).

Employee efficiency was still greatly affected by self-awareness. Professionsa; Rogerowska M., (2026) Employees with awareness of their emotional strengths, weaknesses and triggers to effectively stay professional, less stress income-decision making in an environment that embodies both regulation and accountability among financial sector practitioners. This finding reiterates the need of productive work to be continuously supported by reflective emotional competence.

Moreover, self-regulation was another important factor in the efficiency of employees which points to a link with emotional control and stress management to execute the tasks consistently (Mehralian G., 2025). PMBs are inherently bureaucratic and compliance-heavy, so operations that require keeping things at higher levels of composition and focus enhance work output as well as the quality of services. Social skills, while statistically significant, had a small effect size. From this, it can be inferred that indirect path is important in communication and, when used separately, faced limited independence on the efficiency of people while empathizing along with self-awareness and self-regulation (Aziz M. F. N., 2024). This might be indicative of the rigid structure and process-driven nature of PMB operations, where personal accountability and emotional regulation make a greater contribution to performance results.

In summary, these findings confirm the strategic role emotional intelligence especially empathy, self-awareness and self-regulation play for enhanced employee productivity in Nigeria mortgage banking industry (Ekasari S., 2024; Jai Bhagwan A., 2025).

CONCLUSION AND RECOMMENDATIONS

This paper examined the effect of emotional intelligence (EI) on employee efficiency in selected National Primary Mortgage Banks (PMBs) in Nigeria. The results show that emotional intelligence has considerably improved employee performance, work completion, and mutual collaboration among workers at the institutions. Provides tools for self-awareness, self-regulation, social skills and empathy — four core EI dimensions that help employees handle the pressures of workplace demands better collaborate with others and efficiently deliver services in a tightly regulated banking environment. The research also confirmed that the EI element of empathy was, by far, the strongest driver (exhibiting a higher correlation than other EI components) emphasizing the role emotional attune plays in mortgage banking operations with external and internal partners. But self-awareness and self-regulation also have been critical in improving decision-making accuracy, stress management and performance consistency. Although employee efficiency was positively affected by social skills, the practical effect was less strong in comparison and is likely to be partially diminished because structured work processes limit how individual EI components can affect team performance.

But it also concluded that although these findings point to benefits from EI in principle, practical considerations may hinder implementation: Limited formal EI development programs; regulatory burden cast a shadow of work pressure and human resource practices followed no structured assessment techniques of emotional competence. Emotional intelligence competencies exist informally within the workforce, but to extract maximum performance potential from their use an intentional investment at the institutional level is required. The study concluded that emotional intelligence is a vital driver of employee performance among National PMBs. Properly developing and deploying EI not only enhances the performance of individuals seeking to carry out a range of tasks, but augments service delivery as well serving to institutionalize these abilities over time both in terms of responsiveness and enduring effectiveness in Nigeria's housing finance sector.

The following are recommendations that can be engaged by the national PMBs based on the study's findings.

1. The National PMBs should invest in comprehensive emotional intelligence development programs, focusing on improving self-awareness, self-regulation, social skills, and empathy among employees. Regular workshops and coaching sessions will enable employees to better understand their emotional strengths and areas for improvement, leading to more effective decision-making and task execution.
2. National PMBs need to be prepared with the frameworks and strategize well for emotional intelligence development training in Employees at all levels by investing time and effort, so employees can work on their self-awareness, self-regulation, social skills and Empathy. With workshops and coaching sessions conducted regularly, employees will become familiar with the insights of what emotionally resonates to them and where they need to improve which will in turn help them make better decisions and perform better while executing their tasks.
3. National PMBs Must Encourage Work Cultures that Facilitate Interpersonal Relationships and Communication Train on collaboration: Conduct regular team-building activities and conflict resolution training that helps hone the social skills necessary for effective teamwork and complete tasks without unnecessary time and effort.
4. National PMBS must stress the significance of compassion in Customer Service Training. To achieve the shared goals of increasing customer satisfaction, building good relations with them and coming up with ways to empower employees in any conversation they have, the bank promotes empathy by encouraging employees to understand clients and other colleagues needs and respond appropriately.

Suggestions for Further Studies

While this study offers a great deal of important insights on the role of emotional intelligence (EI) in employee performance at PMBS, there were several limitations that should be identified. A major restriction is the fact that it investigates a PMBs financial sector industry, which may reduce its applicability to other kinds of financial institutions or sectors. The interplay of emotional intelligence and its effect on employee performance varies with the organizational climate (what an organization provides from health, comfort, safety etc to their employees), industry-specific issues (like manufacturing needs differ from banking. Future research can widen the horizon by looking at multiple financial institutions or even at cross-sector level to uncover how EI influences employee performance. Secondly, the use of self-reported data from employees is another limitation of this study. Although steps were taken to reduce biases and improve data reliability, it is possible that self-reporting may lead to some level of response bias. It is possible participants answered in a way that suggested socially desirable outcomes or perceived best practices as opposed to their lived experiences or behavior. The survey findings may be extended by future research using mixed-methods such as observational studies, performance evaluations and interviews with employees and or managers. Moreover, it might be beneficial to embrace a longitudinal design that may elucidate how emotional intelligence affects employee performance overtime and long-term consequences to companies.

Finally, the intervention of this study is limited to the direct relation between emotional intelligence and employee performance without controlling other variable that may affect on their finding. Factors like culture of the organization, leadership traits and styles, training and development programs, external stressors etc are some aspects which also contribute to employee performance very significantly. In future studies, conducting research based on a more comprehensive model by adding parameters like organizational support, work-life balance, and job satisfaction can provide a greater understanding of the dynamics that affect employee performance. This type of work allows for a more holistic view of how EI relates with the array of organizational and environmental variables.

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