Emotional Intelligence and Stress on Employees Performance in Lagos State Banking Sector

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Abstract

This research work examined the effect of emotional intelligence and stress on employee's performance in the Nigerian Banking sector using Lagos state as a case study. Descriptive design was adopted for the study. 300 questionnaires were randomly administered to employees' selected from banks in Lagos state, out of which 120 were returned that were used for analysis. Regression analysis was used to analyze the collected data. Thus, primary and secondary data collection sources were use to generate the required data, which were enhanced through an interdisciplinary approach. The results show that Stress does not have effect on employee's performance positively. And emotional intelligence has positive effect on employee's performance and it is directly related with each other. The research work concludes that there is a significant relationship between self-control, self-awareness, social competencies, managing emotion of the leaders, and employee's performance in the Nigerian banking sectors. It implied that increased self-awareness would boost morale and attitude that would provide a happy, productive and performing employee as a result of job satisfaction towards achieving organizational goals and objectives. It is recommended that bank management should reduce employees' job stress through rationalization of work-load and working-hours of bank employees as this will improve their job performance. Bank employees should try to cope with stress by engaging in exercises, meditation. Furthermore, bank management should create opportunities for recreation as well as organize in-house courses on Time and Self-Management to instill stress coping skills in employees.
Keywords: Emotions, Emotional Intelligence, Employees, Performance, Stress
JEL Classification Codes: M51, M54, P47, F40, J28

1.   Introduction

The importance of Emotional Intelligence (EI) in many fields, including business and academia, is growing rapidly. The idea seems to be gaining traction as a critical but mostly unexplored facet of competence. To have emotional intelligence is to be aware of and differentiate between your own and other people's emotions and to utilize that knowledge to direct your own and others' thoughts and behavior. To better manage oneself and one's relationships with others, managers and employees can benefit from applying emotional intelligence. A person with a high emotional quotient is well-versed in their field, optimistic about the future, and adept at managing their emotions in social and interpersonal situations. Therefore, the performance of each individual employee is crucial to the success of the company as a whole. Employees are a company's most valuable asset because of their potential to mobilize other assets toward achieving organizational objectives. The final success or failure of a corporation is primarily decided by the performance of its personnel (Ahmed & Ramzan, 2013).

However, when workers feel anxious, they may be unable to perform at their best (Botwe *et al.,* 2017). Employees' health, happiness, and relationships with coworkers are all negatively impacted by stress (Kotteeswari & Sharief, 2014). Although some degree of stress is necessary to motivate workers to perform well (positive stress), excessive or chronic stress may have detrimental effects (negative stress). Negative stress, as defined by Sheraz *et al.,* (2014), is defined as "when someone faces physical, emotional, social, or organizational troubles," while positive stress is defined as "when someone has the opportunity to get something valuable to them and it will act as motivation for better performance" (Qadoos *et al.,* 2015). When companies are in a competitive market, they often increase their expectations on their personnel to meet those needs (Botwe *et al.,* 2017). For instance, in Nigeria's banking industry, all deposit money institutions have embraced the practice of establishing deposit mobilization targets that workers must meet. It is also noted that "most of the time, bank personnel spend their time at work" (Lavuri, 2018).

In recent years, stress has emerged as a major problem, impairing an organization's ability to achieve its stated goals. When we are exhausted from similar habit or difficulty confronting from a long time period such uncomfortable feeling/pressure is termed stress. Workload, an unpleasant employer, conflicts with family members, etc. are only a few of the many causes of stress and pressure, with the effects varying widely between men and women. The stress of a busy schedule and a demanding workplace may take its toll on the human psyche. Human capital may be exhausted by stress,

and stress-related heart disease is a real medical condition. Bankers spending time at any of these institutions will likely experience significant stress due to workplace issues. Investing allows for the cultivation of a financially stable, performance-oriented, relationally rich, event-filled, and physically robust working environment with a constant flow of opportunities and outcomes. Therefore, if a person is unable to deal with the stresses of their employment, their job may become a significant source of their stress. Employees' mental and physical health may suffer as a result, and the workplace may become disorganized and chaotic. As a corollary, depletion has an unfavorable effect on turnover, which in turn reduces productivity.

This study was inspired by the issue faced by bankers in Lagos state, and it hopes to shed light on what exactly contributes to the stress and burnout felt by financial services professionals. Since Emotional Intelligence has been shown to be effective in alleviating stress, it may play an important role in bridging the gap between an employer's awareness of their staff's emotional well-being and their employees' stress levels. Employees in the banking industry in Lagos state help each other out to get the job done effectively, but leg pulling is also a part of the culture there. Employees experience stress when they are expected to do more with less in order to meet the needs of the business. Workers respond to management's actions by actively working against them. This stress impact employee's efficiency ratio and occasionally it harm employee emotionally and physically (Logan & Ganster, 2005). Several banking changes in the 1980s gave birth to exponential expansion in deposit money banks in Nigeria with the establishment of new banks. The ensuing bank consolidation caused severe rivalry in the business, notably in the market for deposits.

In the Nigerian banking business, for instance, establishing deposit mobilization targets for bank workers is a mandated technique used by all deposit money institutions. It is also noted that "most of the time, bank personnel spend their time at work" (Lavuri, 2018). Furthermore, relatively few research have explored job-related stress among Nigerian workers. This study endeavor, thus, explored the association between antecedents of job-related stress and performance of workers in Nigerian banking industry, Lagos. In particular, the study looked at how workers in the Lagos, Nigeria banking industry responded to stress and how their emotional intelligence affected their work. Understanding the connection between stress and exhaustion, as well as how different kinds of strain contribute to burnout, is another goal of this study. The banking industry in Lagos state may get insight into the causes of employee burnout by using a newly developed assessment instrument. Researchers may now examine the banking industry in Lagos, Nigeria, which will help them create policies to address stress in

the workplace. The effectiveness of the banking industry in Lagos State is expected to rise as a direct consequence of these initiatives (Botwe *et al.,* 2017).

It seems like a problem for managers in the 21st century to deal with the emotions of their employees. Although previous studies have shown a correlation between EQ and job success, little is known about how people in the banking business might put their EQ to use for better results on the job. When individuals feel unsafe and threatened on the job, they may "become numb" as a coping mechanism. The lack of excitement among frontline employees, the dark faces of the support crew, and the strangely incentivized ways management and employees treat one other are all telltale signs. The defense mechanism that helps a person get through an emotionally damaging environment is also what makes it hard for them to react compassionately and empathetically to others. Some employees in the banking sector seem to lack empathy for their coworkers' experiences. They are unaware of the norms of society and how they should behave. Working well with others seems to be a crucial talent, especially in the workplace. There is a widespread lack of social competence among bank staff. They can't imagine what it's like to be in someone else's shoes, which may lead to poor decisions.

Most workers don't appear to realize that companies need socially adept individuals who can grasp the group dynamic and organizational culture. As a result, they are unable to have any meaningful influence in their chosen field due to a lack of networking and coalition-building skills. Challenges in retaining employees exist for businesses of all sizes and in all industries. Few businesses recognize that their people, both managers and workers, are their most valuable asset, the source of their success or failure depending on how they direct their efforts.

In line with the objectives raised, the following questions were posed to guide the conduct of the research work:

i. What is the effect of stress's on employee's performance in Banking Sector in Lagos state?
ii. What is the role of emotional intelligence and its relation with stress level?
iii. What is the impact of self-control on employees' performance in Lagos banking sector, Nigeria?
iv. To what extent does managing emotion of leaders' affect employee performance in Nigeria banking sector, of Lagos state?

2.   Literature Review
2.1   Theoretical Review
2.1.1   Transactional Theory of Stress
According to the transactional paradigm, people's stress levels are a direct result of their interactions with one another and their workplace. Workers' evaluations of the transaction shape the dynamics and stress levels of the process. Employees strive to deal with the stresses of the workplace by making the psychological and behavioral adaptations that are required (Aspinwall & Taylor, 2018).

2.1.2   Interactional Theories of Work–related Stress
The interactional theory provides another theoretical basis for understanding how stress at work affects workers. According to Lazarus and Launier (2016), environmental stimulation and individual reactions combine to form the basis of occupational stress. Person-Environment Fit theory, as an example, indicated that job-related stress emerges because of discrepancy between skills, resources and capacities of workers and the demands of the work environment (French, Caplan & Van Harrison, 2016). Stress may also emerge "when there is a lack of fit between both the degree to which an employee's attitudes and talents match the demands of the job and the amount to which the employment environment satisfies the workers' requirements.

Work performance of workers, consisting of "the talents and capabilities of employees put in to attain specified goals (Hanafi & Zunaidah, 2018). Employees' efforts and resources made accessible on the job are considered part of this concept. High performance of a company stems from dedication, efficiency, effectiveness, and work happiness of its people. Trivellas (2013) suggested that organizations' performance is defined by the success and happiness of its people in reaching their personal objectives. This is why organizations performance is badly impacted when there is a rise in employees' stress.

2.2   Empirical Review
Atuma and Agwu (2014) investigated the relationship between emotional intelligence in the workplace and financial performance in the Nigerian banking sector. A survey approach was used for this study. Three hundred and ten South-South bank managers represented the study's sample population and were drawn from the public at large. Interviews and questionnaires were used to compile this data in areas with dense bank presence. Professionals in the field verified the accuracy of the gadget. The Cronbach alpha technique was used to assess the instrument's reliability, and

a correlation value of 0.7 was calculated to represent the level of consistency between administrations. Three of the four emotional intelligence abilities were shown to have a strong relationship with ROI: self-awareness, self-management, and emotion management. The conclusions were corroborated by the interview data as well. This study's findings suggest that an organization's emotional intelligence has an effect on ROI. The research concluded that firms would benefit from providing training in emotional intelligence in the workplace so that their workers would be more equipped to execute their jobs.

Uzonwanne (2015) looked on the prevalence of EQ in the banking sector in southwestern Nigeria. The aim of the research was to investigate the connection between bankers' emotional intelligence and their productivity. The banks and, by extension, the bankers, were chosen at random, and the bankers voluntarily participated in the research. The following banks located in Oyo, Lagos, were chosen: GT Bank, Zenith Bank, Access Bank, Diamond Bank, United Bank for Africa (UBA), ECO Bank, First Bank, and Union Bank. Three hundred bank workers were chosen at random. Permanent and temporary workers were included in the sample. The characteristic emotional intelligence measures were employed as the measuring tool. The study team secured approval from the heads of the several banks before administering the psychological batteries to the randomly chosen bankers from each institution. The acquired data were assessed for statistical significance at the 0.05 level of analysis using the regression approach. All aspects of emotional intelligence were shown to have a correlation with success in the workforce, according to the study's results.

The relationship between emotional intelligence defined as "self-emotion awareness," "self-management," "emotion control," and "emotion usage" and job performance was studied by Muhammed and Mahmoud (2013) using a frication network with 100 respondents (M). The study's primary goal was to establish the extent to which one's emotional intelligence contributes to one's success on the job. The research's data collection procedure consisted of a pilot phase and a main study. The skewness and kurtosis tests were used to ensure the data was normally distributed. The results of the analyses of the cronbach alpha reliability of the instrument and the person product moment correlation (r) between variables demonstrated a high and statistically significant association between the emotional intelligence subscale and occupational success.

Employee openness to experience was shown to be a moderating factor between leader emotional intelligence and employee organizational commitment in a study by Mai and Nguyen (2015). Structured

questionnaires were sent out to 300 workers at 13 different banks in Lagos state, Nigeria, and their replies were used to compile this data. It was determined whether or not the assumptions held water by using a regression analysis technique. The research indicated that all leader emotional intelligence qualities were favorably connected with employee organizational commitment. In addition, the findings indicate that there were significantly regulating effects of employee dispositional trait towards the connection between leaders self-motivation, self-esteem, self-management, change resilience, inter personal relation and integration of mind and emotions and the employee organizational commitment. It was proposed that managers might better execute changes and boost employee engagement to the business if they were more in tune with their workers' emotions and receptive to new experiences.

3.   Methodology

The research strategy used in this study was a survey. This methodology was chosen for the research because it takes into account both the sample size of the population and the means by which to guarantee that the sample adequately reflects the population as a whole. The descriptive survey method will facilitate the use of several data and information collection tools, which are fundamental to the extrapolation of the study's conclusions. In order to generate data from sample objects, this technique is essential. The chosen survey design is the best suitable for this study since its focus is on observation rather than manipulation or control of the sample items.

Participants in the research are drawn from the upper and middle management ranks at several banks in Lagos. Since the bank was chosen at random, the bank employees were a cinch to recruit and were eager to take part in the research. UBA, ECO Bank, GT Bank, Zenith Bank, Access Bank, First Bank, Fidelity Bank, Skye Bank, and Union Bank, all based in the Lagos state of Nigeria, were chosen. The questionnaire relied on a single dependent variable and two independent ones. Both emotional quotient and stress level are considered to be independent factors. Performance on the job is the dependent variable. Three hundred (300) high and middle-level bank workers were randomly picked. Permanent and temporary workers were included in the sample. Due to the nature and availability of the materials, a convenient sampling method was used. There were 98 men and 22 females in the sample. Participants' levels of education ranged from a high school diploma or equivalent (SSCE) to a Master's degree (MSc).

One of the most popular measures of trait emotional intelligence is the Schutte emotional intelligence exam. Part of the reason for this is that it

was one of the first free self-report measures of emotional intelligence that could be mapped onto a preexisting emotional intelligence model. Both Part A and Part B of the questionnaire used in this study are required. The first part (section A) is comprised of profile-related questions for the responders, and the second part (section B) is an examination of the other study data. The participants use a 5-point Likert scale ranging from "strongly disagree" to "strongly agree" to rate their agreement or disagreement with the statement being asked of them. This method was appropriate for this research since it excels at eliciting a subject's opinion on an item. The length of the questionnaire makes it manageable to give and assess in the span of a single class meeting or lecture.

The questionnaire's content was evaluated for its validity in terms of whether or not it was suitable and relevant to the study's aims. Face validity is used to make an assessment of the questionnaire's content validity, and the researcher also gets input from his supervisor and other subject-matter experts. In this research, questionnaires were used to collect quantitative information. The survey results were organized into tables of contingencies based on the factors of interest. The collected data was submitted to proper statistical analysis and assessed at the 0.05 level of significance, utilizing both descriptive and inferential statistics (t-Test, standard deviation, mean, range, and percentage count). All research projects can't function without thorough data analysis (Nwadinigwe & Azuka-Obieka 2012). Data analysis is the systematic examination of data by use of statistical methods in order to draw conclusions. The purpose of this study's statistical analysis was to help the researcher understand the data and draw findings that are supported by the evidence and guide sound decision making (Olannye & Eromafuru, 2016).

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. 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.

4.   Results and Discussion

The data in this research is broken down into three sections: a descriptive analysis of respondent profiles, an analysis of the data itself, and an interpretation of the results. The second method involves analyzing the variables in connection to the study questions. The third stage entails validating the theories that guided the research.

Table 1: Questionnaire Response Pattern.

Focus	Number Administered	Number Returned	Percentage Used
Bank Employees'	300	120	100
Total	**300**	**120**	**100**

Source: Analysis of Field Survey, 2022.

A total of 300 surveys were sent; a study of returned questionnaires found that only 120 met the usability requirement, which requires that only copies with correctly completed questions be accepted. Most times when a questionnaire was rejected, it was because of inadequate replies. Additionally, despite the promise of secrecy, some respondents avoided answering some questions on the questionnaire. This may have been the result of a work culture that does not allow the publication of secret information.

Table 2: Descriptive Statistics of Stress and Employees' Performance

Responses	Number of Respondents	Percentage (%)
Strongly Agreed	60	53
Agreed	34	30
Undecided	13	9
Disagreed	9	3
Strongly disagree	4	5
Total	**120**	**100%**

Source: Analysis of Field Survey, 2022.

Table 2 of the descriptive statistics reveals that the mean value of stress is 53%, which is close to a decent value of mean and explains why workers have a problem with stress and why they can't provide their full effort when they are fatigued or under stress (mental or physical).

Table 3: Computation of Emotional Intelligence and how it Fosters Relations with Stress

Responses	Number of Respondents	Percentage (%)
Strongly Agreed	55	43%
Agreed	40	37%
Undecided	15	10%
Disagreed	8	9%
Strongly disagree	2	1%
Total	**120**	**100%**

Source: Analysis of Field Survey, 2022.

The average score for Emotional Intelligence is 43%, indicating that most individuals lack the skills necessary to read and respond to the emotions of others around them and to communicate effectively using just facial expressions and body language. These days, individuals are so savvy that it's difficult to decipher their actions and motivations. However, if they can learn to read the emotions and motivations of others around them, they will be able to perform better. Positive and closely tied to work performance, emotional intelligence has a significant influence on employee productivity. Most workers believe these external influences are having an impact on their performance on the workplace, as shown by the median score of 37%. Because they like their work and have a clear idea of how long it will take to complete each task, workers feel more motivated to do a good job.

Table 4: Correlation Analysis of Self-Control and Employee's Performance

Responses	Number of Respondents	Percentage (%)
Strongly Agreed	50	41%
Agreed	60	39%
Undecided	0	10%
Disagreed	6	9%
Strongly disagree	4	1%
Total	**120**	**100%**

Source: Researcher Field Survey, 2022.

As can be seen in table 4, the correlation coefficient for self-control is positive, suggesting that most respondents feel that employee performance exhibits a positive association across variables.

Table 5: Correlation Analysis of Managing emotion and Employee's Performance

Responses	Number of Respondents	Percentage (%)
Strongly Agreed	54	47%
Agreed	42	20%
Undecided	13	13%
Disagreed	7	11%
Strongly disagree	4	9%
Total	**120**	**100%**

Source: Analysis Field Survey, 2022

The correlation coefficient for managing emotion is shown in table 5, it indicated that 47% of the respondents strongly agree to the fact that managing emotion shows a positive correlation among employees', an indication that they are a good measure of managing emotion.

4.1   Hypotheses Testing

Hypothesis 1: There is no significant difference between stresses on employee's performance in Banking Sector in Lagos state.

Table 6: t-Test Table for Stress on Bank Employees' Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	28.804	2.650		10.868	. 000
EI	.424	.066	.121	6.973	.000

Source: Analysis of Field Survey, 2022

This table of correlation shows that employee job performance has moderate positive relationship with emotional intelligence (EI) with the value of .424. This is very significant value. Stress has a negative weak relation with employee's job performance with the value of -.121.

Hypothesis 2: There is no significant relationship between the role of emotional intelligence and its relation with stress level.

Table 7: Coefficients of Relationship between Employees' Emotions in relation with Stress Level

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	-.887	2.515		-.353	.725
EI	1.266	.169	.569	7.508	.100

Source: Analysis of Field Survey, 2022

Coefficients of the correlation between workers' reported stress and their reported emotional state are shown in Table 7. The intercept, or constant, has a value of -0.887, indicating a negative correlation. Name of the independent variable (EI) used to calculate the slope is listed in this row. Emotional quotient is a very important independent variable. This also clarifies how the connection between the two variables was first established. The value of this variable was 0. 000, which is statistically significant but still lower than the 0.05 threshold required by the decision rule. The OC = -0.887 + 1.266EI + U Model captures the link between emotional intelligence and stress in the workplace. Regression model of stress and EQ in the workplace. After rejecting the null hypothesis, we find that there is a

statistically significant correlation between emotional quotient (EQ) and work-related stress.

Hypothesis 3: There is no significant relationship between the impacts of self-control on employees' performance in Lagos banking sector, Nigeria

Table 8: t-Test Table Showing Self-Control with Employees' Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	22.571	3.141		7.123	.000
Self-control	.627	.079	.505	7.926	.000

Source: Analysis of Field Survey, 2022.

Due to the fact that the calculated value is larger than the critical value (.000) level of significance (0.000 0.05), the alternative hypothesis is accepted and the null hypothesis is rejected, suggesting that self-control is significantly related to employee performance in the Lagos banking sector.

Hypothesis 4: There is no significant relationship between managing emotions of leaders and employees' performance in the Nigerian Banking sector, of Lagos state.

Table 9: t-Test Table Showing Managing Emotion with Employees' Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	22.371	3.141		7.123	.000
Managing emotion	.627	.079	.505	7.926	.000

Source: Analysis of Field Survey, 2022

Since in Table 9, the calculated value is greater than the critical value (.000) level of significance (0.000 < 0.05), the null hypothesis is rejected while the alternate is accepted implying that there is a significant relationship between managing emotion and employee performance in the Nigerian banking, of Lagos State.

4.2   Discussion of Findings

Analysis of data in table above reveals that Stress has a terrible beta coefficient of -0.94. Since stress is statistically significant (0.401>1), we reject the alternative hypothesis that "work stress has a favourable link with the employee's job performance". Employees' levels of self-control predict their success in the banking industry in Lagos State, Nigeria, according to the findings of this study. Atuma and Agwu (2014) discovered that self-control in the workplace is strongly correlated with ROI, and our results corroborate their findings. The positive and statistically significant correlation between the three aspects of emotional intelligence in the workplace and the banks' return on investment suggested that the likelihood of achieving ROI increased as the level of emotional intelligence among employees increased. The study's conclusions are consistent with those of Watkin (2012), who concluded that emotional intelligence (self-control) is the single most essential component in achieving peak performance across all levels of an organisation. Nowack (2016) also discovered that top-performing managers and leaders had a heightened level of emotional competence.

According to the data shown above, there is a correlation between employee productivity and workload, working hours, and work-life balance. Employee productivity drops down sharply when more responsibilities are added to their plates. Employees experience stress and decreased productivity due to a large workload. One last thing we learned from this research is that there is a negative correlation between workers' work hours and their productivity. This result is in line with the observations of Murali, Basit and Hassan (2017), who found that time pressure is the most important antecedent of job stress and has a significant negative effect on employees' performance, and with the results of Botwe *et al.,* (2017), who found that longer working hours is a work-related stressor and that it has negative effect on the performance of employees. Also, "many bank staff are weary at the end of each working day," as Goveas (2011) put it, "due to demanding tasks and the culture of extended working hours." Workers' productivity and their ability to maintain a healthy work-life balance are negatively correlated. This suggests that if workers don't have a healthy work-life balance, their productivity will suffer. Hsu *et al.,* (2019) found that "more working hours produced higher levels of occupational (job) stress and worse work-life imbalance," which corroborate these findings. This study's results confirmed the harmful impact of stressors including job load, long hours, and lack of work-life balance on employee productivity.

5.   **Conclusion and Recommendations**

This research shines a light on the prevalence of EQ among young bankers in south-south Nigeria. When it comes to the banking industry in Lagos state, self-control is correlated with productivity. Leaders' ability to exert restraint in their interactions with workers was seen as a crucial factor in improving the latter's disposition toward their job. Leaders with self-control are skilled at persuasion and rapport building which is related to ideal influence. It also implied that self-control will improve managing emotion which would help leaders inspire subordinates emotionally. That managing emotion of the leaders significantly affect subordinates' work attitude which influence their performance in the banking industry in Nigeria. Leaders with this competence are skilled at persuasion and rapport building which is related to ideal influence. Meaning that managing emotion would help leaders inspire subordinate to perform better. This study's results suggest that emotional intelligence is more important than financial or social standing in boosting achievement in any endeavour. In other words, social intelligence is more concerned with self-esteem, confidence, and productivity than with financial gain. Based on the results of the research and the discussion that follows, it is suggested that managerial practises should undergo a significant paradigm change as follows:

The importance of emotional intelligence to bolster leadership and productivity should not be lost on business owners. To get the most out of its employees, business management should prioritise training programmes that teach emotional intelligence. In order to get the most out of your staff, make sure they aren't overwhelmed with work. Make sure workers have enough time off so they can focus on their duties the following day. Try out some alternative work hours to see if it helps alleviate some of the stress caused by having too many people on the schedule at once. Make an attempt to implement work-life balance, since it allows workers to manage their time between work and family responsibilities. Create a supportive workplace for their staff. Give them a chance to get some exercise and unwind.

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