Effects of Self Awareness and Self Regulation on Workers' Performance in Selected Commercial Banks in Lagos State, Nigeria

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ABSTRACT

There is a growing recognition of the pivotal role of Emotional Intelligence (EI) in shaping workers' performance and business outcomes in diverse organizational settings. This study examined the individual effects of two emotional intelligence dimensions (self-awareness and self-regulation on workers' performance in selected commercial banks in Lagos State, Nigeria. The study adopted survey research design and multistage sampling technique to select 379 employees from five (5) commercial banks in Lagos State, Nigeria. Data was collected with the aid of a structured questionnaire while data analysis was performed using Structural Equation Modelling (PLS-SEM)] All tests were conducted at 5% level of significance. Findings showed that self-awareness and self-regulation exerted significant positive effects on workers' performance with beta (β) of 0.755, coefficient of determination, R^2 value of 51.2% and beta (β) of 0.755, R^2 value of 51.2% respectively. The study established that self-awareness and self-regulation dimensions of emotional intelligence have positive individual effects on workers performance in selected commercial banks in Lagos State, Nigeria. The study recommended that management of commercial banks should pay particular attention self-awareness and self-regulation to enhance their interpersonal competence and work performance.

Keywords: Emotional intelligence, self-awareness and self-regulation, work performance, commercial banks.

INTRODUCTION

The modern workplace has undergone significant transformations, and the banking sector is no exception to this evolution. In an era where the global economy is marked by volatility and constant change, the success of organizations hinges not only on technical expertise but also on the ability of their workforce to navigate the intricate landscape of human interactions (Akindote, Egieya, Ewuga, Omotoso.and Adegbite, 2023). Employees in the banking sector are not merely transactional entities; they are the face of the institution, engaging with clients, handling complex financial matters, and collaborating within multifaceted teams. The dynamic nature of their roles requires a level of adaptability and resilience that transcends technical competence alone (Jaiswal, Gupta, and Prasanna, 2022).

The banking industry, characterized by intense competition, rapid technological advancements, and a constant need for customer satisfaction, places a premium on the interpersonal skills of its workforce (Machkour and Abriane, 2020). Unlike traditional metrics that solely focus on academic qualifications or technical proficiency, emotional intelligence delves into the realm of understanding, managing, and leveraging emotions – both one's own and those of others. In the commercial banks, where client relationships are paramount, the ability to empathize, communicate effectively, and resolve conflicts becomes integral to success (Ugoani, 2021). Emotional intelligence, with its components of self-awareness, self-regulation, social awareness, and relationship management, aligns closely with the interpersonal demands of the banking profession (Singh and Ahmad, 2021).

Emotional intelligence (EI) has been defined as the ability to recognize and regulate the emotions in one's own self and others and to make use of this information to guide one's thinking and actions, (Giardini and Frese, 2006; Mayer, Salovey and Caruso., 2008). This means that EI has to do with being aware of oneself and other people so as not to act in a way that will affect the other person negatively. Furthermore, emotional intelligence is described as the ability to perceive, understand, manage, and utilize emotions effectively in various aspects of life (Smith, 2023). It involves a set of skills that encompass self-awareness, self-regulation, motivation, empathy, and social skills, allowing individuals to navigate complex social interactions, make sound decisions and manage stress. Goleman (1998), who was responsible for the popularization of the concept, has defined Emotional intelligence as "the capacity for recognizing our own feelings and those of others, for motivating ourselves and for managing emotions well in ourselves and in our relationships". Goleman has given an emotional competence framework model, where emotional competence is a learned capacity based on emotional intelligence that results in outstanding performance at work.

Emotional intelligence was first addressed by American psychologist Edward Thorndike during the early 1990s, and it is considered a sub-branch of social intelligence (Sfetcu, 2020). Today, it is emerging as a topic of interest among researchers around the world. Besides, the increased rate of studies around the issues of emotional intelligence is proof of its widespread popularity in recent times (MacCann, Jiang, Brown Double, Bucich and Minbashian, 2020). In general, management, psychology, and studies of other disciplines put emphasis on the improvement of emotional intelligence as an essential concept in work and social life. Moreover, in various studies, emotional intelligence is considered to be more important than mental intelligence (Papoutsi, Drigas, and Skianis., 2019). According to these studies, mental intelligence is not enough for an individual to succeed in both work and life, and people limited to such intelligence are regarded as machines.

Self-awareness is the ability to know one's internal states, preferences, resources, and intuitions. This has to do with ability to recognise one's emotions, strengths and weaknesses, self-worth and capabilities (Goleman, 1998). Goleman identified self- awareness as the cornerstone of Emotional intelligence.

Self regulation refers to the ability to manage and control one's own emotions, impulses, and reactions (Bușu, 2020). It involves maintaining composure under pressure, resisting impulsive behaviors, and adapting to changing circumstances with a measured and thoughtful approach.

Statement of the Problem

The relationship between emotional intelligence (EI) and workers' performance in selected commercial banks is a pivotal aspect influencing organizational dynamics, employee effectiveness, and overall success. Many scholars including Eyanuku, Julius, and Paul (2023); Dhani and Sharma, (2017); Sharma and Pillai 2023; Olise, (2018); Mayer, Caruso, and Salovey (2020); and Liu and Boyatzis (2021) have examined the relationship between EI and workers' performance across various sectors. There is the need to carry out research on relationship between EI and workers' performance in the banking sector because the contemporary commercial banking sector operates in an environment marked by rapid technological advancements, increasing competition, and evolving client expectations.

Employees with higher emotional intelligence possess stronger interpersonal skills, fostering better communication and relationship-building abilities. In the context of commercial banks, where customer relationships are paramount, EI plays a crucial role. Bank workers with enhanced emotional intelligence can better understand clients' needs, empathize with their financial concerns, and effectively communicate complex financial information in a way that resonates with the clients' emotions and goals. This ability to connect with clients on an emotional level often translates into higher customer satisfaction, increased client retention, and improved sales figures (Côté and Miners, 2006).

Many studies such as Olonade *et al*. (2021), Dhaugana and Kantish (2020), Yaseen (2020), Windasari and Setyowati (2020), Praveena (2015), Sapkota, Madi and Raj (2023), Malik and Dave (2022), have conceptualized emotional intelligence as a broad construct without adequately examining the individual dimensions such as self-awareness, self-regulation motivation. empathy, and social skill, their unique contributions to workers' performance. Alriwali (2022) utilized the Singh model of EI which was limited to specific dimensions like emotional competency and sensitivity, neglecting globally accepted frameworks such as Daniel Goleman's model. This conceptual gap raises questions about which specific EI components most significantly influence worker performance in the banking industry.

Therefore, the study addressed the following objectives

i. to examine the effect of self-awareness on workers' performance in selected commercial banks in Lagos State, Nigeria.
ii. to assess the effect of self-regulation on workers' performance in selected commercial banks in Lagos State, Nigeria.

Hypotheses of the Study

The hypotheses formulated for this study are stated as follows

H_{01}: Self-awareness has no significant effect on workers' performance in selected commercial banks in Lagos State, Nigeria

H_{02}: Self-regulation has no significant effect on workers' performance in the selected commercial banks in Lagos State, Nigeria.

LITERATURE REVIEW

Conceptual Review

Emotional Intelligence (EI)

Emotional intelligence (EI) refers to the ability to perceive, understand, manage, and utilize emotions effectively in various aspects of life (Smith, 2023). It involves a set of skills that encompass self-awareness, self-regulation, empathy, and social skills, allowing individuals to navigate complex social interactions, make sound decisions, and manage stress. Recent research continues to underscore the significance of EI in personal and professional success, emphasizing its crucial role in leadership, teamwork, and overall well-being. Studies have highlighted the profound impact of EI on leadership effectiveness. Leaders with high emotional intelligence are better equipped to inspire and motivate their teams, communicate more effectively, and handle conflicts adeptly. Brackett and Salovey (2022) revealed that individuals with higher emotional intelligence are better equipped to handle stress, exhibit greater resilience in the face of challenges and experience lower levels of anxiety and depression. It plays a pivotal role in mental health and well-being. Riggio (2021) found that leaders with higher emotional intelligence tend to create more positive work environments and foster higher employee engagement and satisfaction (Robertson, 2022). These findings emphasize the significance of EI in promoting mental health and overall quality of life.

In today's rapidly changing and interconnected world, EI is increasingly recognized as a vital skill for success in various professions. A report by the World Economic Forum (teem) listed emotional intelligence as one of the top skills needed for the workforce in the 21st century. Employers seek individuals with strong EI as they tend to excel in team collaboration, adaptability, and conflict resolution, contributing positively to organizational success. The concept of emotional intelligence continues to gain prominence in understanding human behavior, personal development, leadership effectiveness, and professional success (Zhang and Adegbola, 2022).

History of Emotional Intelligence

The idea of emotional intelligence was first advanced during the 1900s by American psychologist Edward Thorndike and it was considered a sub-branch of social intelligence which he defined as the ability to understand and manage others. This laid the early ground work of the concept (Sfetcu, 2020). Emotional intelligence was later conceptualized by psychologists John Mayer and Peter Salovey in 1990. EI was further popularized by Goleman (1995) across industries, leading to widespread applications in education, business, and healthcare. He emphasized the importance of EI in personal success and professional effectiveness.

Dimensions of Emotional Intelligence

Various scholars have conceptualized emotional intelligence differently. Subsequently various models of EI have been developed leading to identifications of distinct emotional dimensions or competences. John D Mayer and

Peter Salovey who developed Ability Model conceptualized EI as consisting of four dimensions namely perceiving emotion, using emotion, understanding emotion and managing emotion. (Mayer, Salovey and Caruso, 2016). Similarly, Reuven Bar-On who developed the mixed model of emotional intelligence, conceptualized emotional intelligence as having five broad dimensions namely intrapersonal skills, interpersonal skills, stress management, adaptability, and general mood (Bar-On, 2006). Richard E. Boyatzis EI model identified four broad clusters namely self-awareness, self-management, social awareness, and relationship management (Boyatzis, 2018). Daniel Goleman who popularized EI conceptualized it as having five dimensions s namely self-awareness, Self-regulation, Motivation, empathy and social skills.

Self-awareness and workers performance

Self-awareness is the cornerstone of emotional intelligence; it represents an individual's capacity to discern and comprehend their emotional experiences. Goleman (1998) defines Self-awareness is the ability of an individual to recognize and understand personal emotions, feelings, motives, strengths, weaknesses, and behavioural patterns. According to Daniel Goleman, self-awareness is the foundation of emotional intelligence because individuals who understand their emotions are better positioned to regulate their actions and decisions effectively. Self-awareness as a foundational component of emotional intelligence, represents an individual's ability to recognize and understand his own emotions, strengths, weaknesses, values, and motivations (Tamunomiebi and Owhorji, 2018). It is a fundamental aspect of emotional intelligence that significantly influences an individual's professional success and interpersonal relationships in the workplace (Tamunomiebi and Owhorji, 2018). Self-aware workers possess accurate understanding of their capabilities and limitations. They are capable of evaluating how emotions influence their attitudes, communication, and interactions with others in the workplace. In the banking industry, self-awareness enables workers to manage customer relationships professionally and respond appropriately to workplace challenges. Workers with high self-awareness are often more confident, adaptable, and receptive to constructive criticism.

Empirical evidence has shown that self-awareness contributes significantly to employees' productivity and workplace effectiveness. Through self-awareness, individuals gain insights into the root causes behind their emotions, enabling a profound understanding of how these emotions shape thoughts and behaviors (Gouasmia, 2021). Studies such as Ayele *et al* (2024) on public sector employees in Ethiopia found self-awareness to significantly enhance performance through improved decision-making and adaptability. Furthermore, Ogunyemi et al. (2025) found that self-awareness in a Nigerian organizational context played a positive role in fostering individual and team productivity. Employees who possess a high level of self-awareness are better equipped to understand how their emotions influence their behaviors and decisions (Hartung, 2020). This understanding allows them to regulate their emotional responses, particularly in challenging or high-pressure situations, contributing to more measured and thoughtful actions.

Self-awareness also influences how individuals navigate their professional relationships. Employees with a keen sense of self-awareness are better able to comprehend how their actions and communication styles impact others. This awareness fosters effective communication, empathy, and the ability to adapt one's communication approach to different individuals and situations. In leadership roles, self-awareness contributes to a leader's ability to understand their impact on the team, provide constructive feedback, and build trust among team members (Drigas, Papoutsi, and Skiamnis, 2021). The development of self-awareness often involves introspective practices, such as reflection, mindfulness, and seeking feedback from peers and supervisors. Engaging in self-assessment exercises and taking the time to reflect on one's experiences, strengths, and areas for improvement are essential components of cultivating self-awareness. Seeking constructive feedback from others provides valuable external perspectives, helping individuals gain insights into aspects of their behavior and communication that may not be immediately apparent to them. Self-awareness is also closely linked to personal growth and professional development. Individuals who actively seek to understand their own strengths and weaknesses are more likely to set realistic goals for improvement (Drigas *et al*., 2021).

Self-regulation and workers performance

Self-regulation is a pivotal facet of emotional intelligence and embodies the adept management and control of one's emotional responses, impulses, and reactions. Self-regulation, a crucial dimension of emotional intelligence, refers to the ability to manage and control one's own emotions, impulses, and reactions (Bușu, 2020). It involves maintaining composure under pressure, resisting impulsive behaviors, and adapting to changing circumstances with a measured and thoughtful approach. Goleman (1998) defines Self-regulation as the ability to control emotional impulses, manage reactions, and maintain emotional balance during stressful or difficult situations. It involves emotional control, adaptability, trustworthiness, discipline, and resilience.

In the banking sector, workers are exposed to emotionally demanding conditions such as customer dissatisfaction, workload pressure, and target-driven operations. Self-regulation enables workers to remain calm and professional despite workplace challenges. Employees who possess self-regulation are less likely to engage in emotional outbursts or counterproductive workplace behaviours. Research findings indicate that self-regulation enhances job performance by improving emotional stability, workplace relationships, and decision-making abilities. Employees who can effectively regulate their emotions tend to perform better under pressure and maintain productive interactions with customers and colleagues. Adeoye and Elegbede (2023) found that employee with self-regulation skills had enhanced performance, they also possess ability to remain calm and focused which boost individual productivity and are more stable and effective. Furthermore, Onyema and Chukwu (2022) found that self-regulation fosters better team work, harmonious environment which are essential for productivity and excellent customer service.

Self-regulation is a key skill that contributes to effective decision-making, conflict resolution, and overall emotional well-being (Ihemeje, Adeleke and Adegun, 2022). It represents a conscientious effort to navigate the vast spectrum of emotions encountered in diverse circumstances. This multifaceted skill transcends the mere acknowledgment of emotions; it encompasses the deliberate control and modulation of disruptive or adverse emotional states. Individuals proficient in self-regulation exhibit a remarkable capacity to adapt and respond thoughtfully to dynamic situations, regardless of their inherent complexities or challenges (Nagdive, 2021). This mastery over emotional impulses enables individuals to maintain equanimity even in the face of adversity, ensuring a poised and composed demeanor that fosters constructive decision-making and mitigates impulsive actions. Through self-regulation, individuals cultivate resilience and flexibility, fortifying themselves against emotional upheavals and empowering a steadfast commitment to personal and professional growth. This cognitive and emotional flexibility serves as bedrock for fostering constructive relationships, promoting teamwork, and navigating intricate social landscapes with grace and composure (Nagdive, 2021).

Theoretical Review

Theories play a crucial role in research by providing a structured framework that guides the entire investigative process. This study drew its theoretical underpinning from the Mixed model of Daniel Goleman.

Mixed Model (Daniel Goleman's Model)

The mixed mode was propounded by Daniel Goleman (1995) in his seminal work emotional intelligence (1995) which was further refined in 1998. The model is based on the fact that mental intelligence alone is not sufficient for career success. Goleman (2023) expanded on the work of Mayer and Salovey (1997) by incorporating additional competencies such as motivation, empathy, and social skills, presenting EI as a set of abilities crucial for leadership, teamwork, and personal growth. Goleman emphasized that emotional intelligence significantly influences the individual perception, regulation and utilization of emotion in themselves and that of others.

Furthermore, he emphasized that EI can be learnt and developed over time. Goleman (2023) expanded on the work of Mayer and Salovey (1997) by incorporating additional competencies such as motivation, empathy, and social skills, presenting EI as a set of abilities crucial for leadership, teamwork, and personal growth. Daniel Goleman’s mixed model of emotional intelligence combines emotional competencies with broader interpersonal and intrapersonal skills, offering a comprehensive framework for understanding EI in practical contexts. Goleman is considered “mixed” because it combines both cognitive abilities and personality traits (Sfectcu, 2023). The mixed model integrates emotional competencies with personality traits and behavioral tendencies, linking EI directly to workplace performance. Goleman (1995) identifies five core components of EI. These are self-awareness which means recognizing one’s own emotions, self-regulation which is managing one’s emotional responses, motivation which is being driven to achieve despite obstacles, empathy, understanding others’ emotional states and social skills which is managing relationships to move people in desired directions. These dimensions highlight the importance of emotional self-control, adaptability, achievement orientation, and positive outlook in professional and personal success. Goleman's model is widely applied in organizational settings, particularly in leadership development and employee training programs. His emphasis on empathy and social skills has been instrumental in fostering effective communication and teamwork within organizations. Although Goleman identified five core components of EI, the focus of this paper was to study self-awareness and self-regulation dimensions of EI. Self-awareness is the foundational dimension upon which others develop while self-regulation operationalizes emotional awareness. Furthermore, both dimensions are the intrapersonal dimensions of EI focusing on how individuals perceive and manage their own emotions. Based on Goleman's theory the study of the two dimensions helps to focus on the internal emotional mechanisms of workers which are foundational for workers performance in highly regulated and demanding work environment such as commercial banks

Empirical Review

Several studies have been carried out on emotional intelligence; the relevant ones are reviewed as follows.

Sembiring, Dalimunthe and Gultom (2023) examined how self-awareness and self-esteem affect employee performance, where organisational commitment was an intermediary variable. Driven by the dimensions of self-awareness, self-esteem, employee performance, and organisational commitment, the study assumed a quantitative associative research design, applying a sample of 85 employees and evaluating the data using Structural Equation Modelling (SEM) with Smart PLS 3.0 in the context of the commercial banking industry. The results indicated that self-awareness positively and significantly influences employee performance, as well as having a great impact on organisational commitment, which consequently increases performance outcomes. The moderating effect of organisational commitment implies that self-conscious workers are more in line with organisational objectives and are more dedicated. The paper suggests that companies, especially commercial banks, should invest in self-awareness development training and organisational commitment strategies to improve the performance of employees. The gap in the study was that only one dimension of EI was used.

Iqbal, Qureshi, Ashraf, Rasool and Asghar. (2021) examined how emotional intelligence can directly and indirectly, influence academic performance, with academic social networking sites (ASNS) as a mediator. A survey questionnaire comprising 42 items was used to collect data on emotional intelligence, ASNS, and academic performance. In total, 305 undergraduate university students participated in the study. Partial least squares structural equation modelling (Smart PLS-SEM 3.2.2) was used to measure the effects of emotional intelligence and ASNS. Two dimensions of emotional intelligence, namely, self-regulation and self-awareness, showed significant positive effects on academic performance. Looking at indirect influence, three dimensions of emotional intelligence, including self-regulation, self-awareness, and social skills, exerted a significant positive indirect influence on academic performance. The gap in the study was that – it was conducted in non-financial sector and focus on academic performance rather than workers performance.

Chukwunonso *et al.* (2022) examined emotional intelligence and performance of employees in secondary schools in Anambra state; principals dynamics. The study examined the nexus existing between emotional intelligence and the teacher's performance. The work was anchored on the Emotional Intelligence Theory (Eq-Emotional Quotient) by Pahl in 2008 and the Ability-Based Theory by Mayer, Salovey, and Caruso in 2008. A survey research design was adopted for the study, with a population and sample size of 650 and 242 respectively. The instrument for data collection was a questionnaire, which was subjected to both reliability and validity tests. Data analysis was done using correlation analysis and hypotheses tested at a 5% level of significance. Results showed that self-control has a statistically significant influence on employees' creativity and that empathy has a statistically significant influence on employees' commitment in secondary schools in Anambra State. The gap in the study was that it focused on self-control and empathy dimensions of EI and employee of secondary schools in Anambra State, Nigeria. Sample of the study was employee of secondary schools. The work was based on Emotional Intelligence Theory (Eq-Emotional Quotient) by Pahl in 2008 and the Ability-Based Theory by Mayer, Salovey, and Caruso whereas this study was anchored on Daniel Goleman model.

Dorjana and Fioralba (2023) investigated the influence of Emotional Intelligence on Employee performance in the Insurance Industry in Kenya. The study used descriptive explanatory research design. Stratified random sampling was used to select sample size. Data was collected with aid of questionnaire and was analysed using descriptive and inferential statistics. The finding showed that self-awareness and self-management had significant effect on Employee performance. The gap in the study was that it was gender based.

Malik and Dave, (2022) explored the impact of EI on performance management among bank employees in Chhattisgarh, India. Using an exploratory research design, the study employed factor analysis to identify key EI components and their influence on employee performance. The study found that self-regulation, self-management, and social skills significantly impacted employee performance management, reinforcing the idea that EI is a crucial skill for improving workplace effectiveness. The gap in the study was that the study was limited to only 3 dimensions of EI while this study focused on 2 dimensions of EI and the method of data analysis was SEM (PLS- SEM).

Kumari and Priya (2017) investigated the relationship between EI, job performance, and organizational commitment among bank managers in India. The study employed a quantitative approach. Emotional intelligence and job performance scales developed by the researchers, along with the organizational commitment scale by Allen and Mayer, (1990), were used for data collection. Statistical techniques such as correlation analysis, linear regression, and t-tests were applied to determine relationships among variables. The findings revealed a significant positive correlation between EI and both job performance and organizational commitment, with public sector bank managers demonstrating higher levels of commitment and performance than their private sector counterparts. The gap in the study was that EI was treated as general construct, the sample of the study consisted of managers and not all employees. This study addressed that gap.

Nazeer and Gafar (2022) explored the effect of EI on employee performance in the banking sector in Bangalore, India. The study utilized a descriptive analysis approach, employing a weighted mean ranking method to identify key EI factors affecting performance. The research focused on five dimensions of EI — self-awareness, self-regulation, self-motivation, empathy, and social skills based on Daniel Goleman's EI framework. The results indicated that employees were generally satisfied with their jobs and showed high engagement in customer service tasks, though their personal interest in the job was lower. This study focused on two dimensions of EI.

Abaikpa, *et al.* (2024) conducted a study to examine the relationship between emotional intelligence (EI) and organizational performance in commercial banks in Uyo Metropolis, Akwa Ibom State, Nigeria. The study adopted a cross-sectional survey design, with a sample of 162 respondents selected using Taro Yamane's sampling technique. Data were collected through structured questionnaires and interviews, then analyzed using simple percentage and ordinal logistic regression. The findings indicated a significant positive relationship between EI factors such as self-control and self-management and employee performance. The gap in the study was that it focused on organizational performance without exploring specific dimensions of EI. This study addressed that gap.

Gaps in Literature

Existing literatures on emotional intelligence dimensions (EI) and workers' performance reveals several gaps that underscore the need for further research, particularly in the context of selected commercial banks in Lagos State, Nigeria. These include knowledge, Theoretical and methodological gaps. Many studies such as Olonade *et al*. (2021), Dhaugana and Kantish (2020), Yaseen (2020), Windasari and Setyowati (2020), Praveena (2015), Sapkota, Madi and Raj (2023), Malik and Dave (2022), have examined emotional intelligence dimensions as a broad construct without adequately examining the individual dimensions and their unique contributions to worker's performance. Theoretically, many of EI studies Chukwunso et al., (2021), Hilda et al, (2016) have been anchored theoretically on other models such as the Ability Model of Emotional Intelligence proposed by Mayer and Salovey or the Mixed Model advanced by Bar-On (Mayer, Salovey and Caruso, 2004; Bar-On, 2006) and Singh model rather than on Goleman's Emotional Competence theory which explicitly links emotional competencies to job and organizational performance particularly in Nigeria banking industry. Methodologically, many existing studies on EI and employee performance in Nigeria have mostly relied on descriptive statistics, correlation analysis, and simple regression techniques (Afolabi, Awosola, and Omole, 2010; Ekpenyong, Akpan

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and Usoro 2020). Which though provide useful insights, but are limited in the ability to simultaneously validate measurement models and test complex causal relationships among latent variables ignoring other more robust analytical tools such as Structural Equation Modelling (SEM) which offers a more robust analytical framework for examining multidimensional constructs such as Emotional Intelligence and their effects on performance (Hair et al., 2019; Kline, 2016; Byrne, 2016).

Conceptual Framework

Based on all the empirical studies, relationship had been established between EI and Workers' performance. The model in the figure 2.1 described the relationship between emotional intelligence and workers' performance. The conceptual framework explored the relationship between emotional intelligence and employee performance.

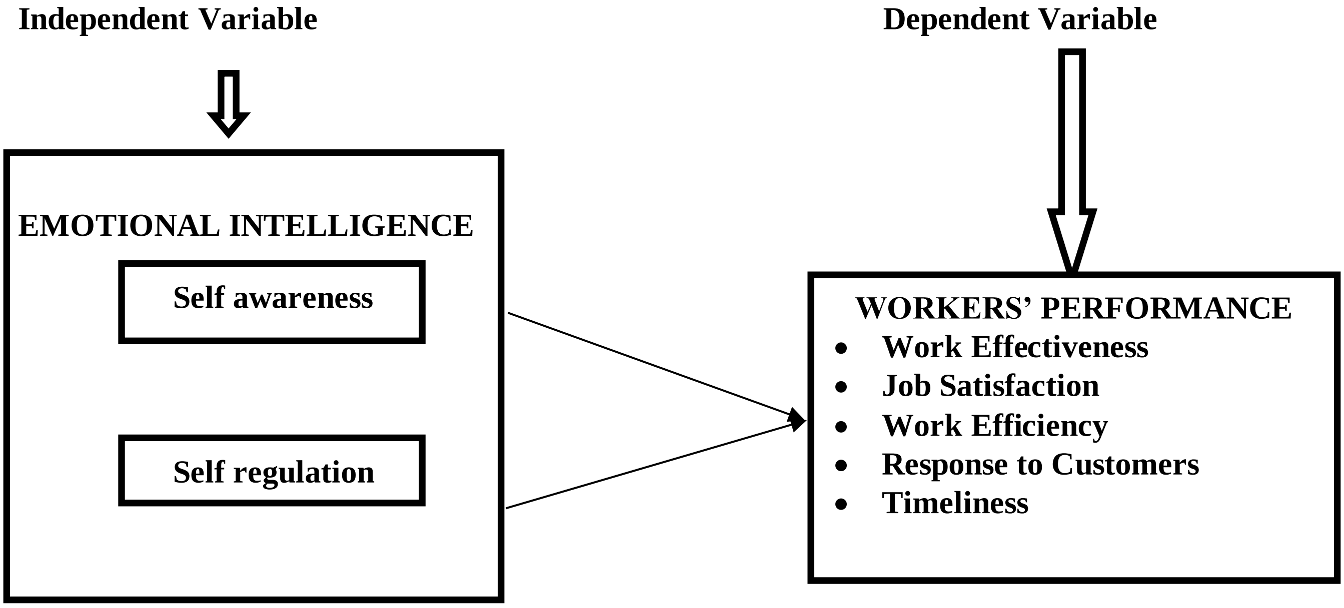

Figure 1: Conceptual framework on effect of emotional intelligence on workers' performance.

Source: Author's Conceptualization (2023)

METHODOLOGY

The study was conducted in selected commercial banks within Lagos State, Nigeria. Lagos State was chosen because it is the hub of commercial and economic activities in Nigeria, hosting the headquarters and major branches of most commercial banks. (Lagos Journal of Banking and finance, 2025; Lagos Bureau of Statistics, 2022). The study focused on five selected commercial banks, namely United Bank for Africa Plc (UBA), First Bank of Nigeria Plc, Zenith Bank Plc, Access Bank Plc, Guaranty Trust Bank Plc (GTBank). These banks were selected based on their classification as international banks, in line with their high performance and leverages (Nigeria Exchange Group, 2024). The research design adopted for this study was survey research design. Population of study was 27,230 as shown in table 1.

Table 1: List of the Selected Commercial Banks

Commercial Bank	No of Branches in Lagos State	No of employees in Lagos State branches
United Bank of Africa (UBA)	125	7,600
First Bank Nigeria Limited	177	5,050
Zenith Bank Plc	141	5,200
Access Bank Plc	186	5,880
Guaranty Trust Bank (GTB)	101	3,500
TOTAL		27,230

Source: Bank Official Websites and Business Directories (2024)

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Sampling Frame, Sampling Method and Sample Size

The sampling frame for this research comprised of workers whose jobs require frequent interactions with customers and managing client relationship. These workers included frontline staff, customer service, managers and supervisors. The study adopted purposive and multistage sampling techniques. The five (5) selected commercial banks were purposively selected. Furthermore, convenience sampling method was used to select two branches of each bank from each of the three senatorial districts in Lagos state, Nigeria. The sample size was 379 employees which was calculated using Cochran's formula from the study population as shown in table 2. Cochran's formula is ideal for calculating both infinite and finite samples. From each branch the sample of employees were selected across different departments namely operations, marketing and customer service. The research made use of primary data which were collected with the aid of a structured questionnaire while data analysis was performed using Structural Equation Modelling (PLS-SEM)] at 0.05 level of significance. The sample size was proportionately distributed amongst the selected commercial banks. The selection of participants within each bank followed a stratified approach, ensuring that both junior and senior staff were represented.

Table 2 Distribution of Study Sample

Selected Banks	No of Branches in Lagos State	No of employees in Lagos State	Sample size
United Bank of Africa (UBA)	125	7,600	106
First Bank Nigeria Limited	177	5,050	70
Zenith Bank Plc	141	5,200	72
Access Bank Plc	186	5,880	82
Guaranty Trust Bank (GTB)	101	3,500	49
TOTAL		27,230	379

Source: Authors field reseach (2025)

RESULTS AND DISCUSSION

The analysis of data is presented below.

The respose rate is 90.5% as indicated in the table

Table 3: Response Rate

Item		Frequency	Percent
Valid	Number of questionnaires distributed	379	100.0
	Number of questionnaires used	343	90.5
	Number of questionnaires not used	36	9.5

Source: Author's Research Survey (2025)

Test of Reliability and Validity of the Instrument

Reliability of the research instrument was assessed using Cronbach's alpha (Cronbach, 1951) and composite reliability (rho_c). Convergent and discriminant validity were examined through average variance extracted (AVE), Fornell-Larcker criterion, and heterotrait-monotrait (HTMT) ratio of correlations.

Table 4: *Reliability, and Discriminant Validity*

Construct	**Cronbach's alpha(α)**	**Composite reliability (rho a)**	**Composite reliability (rho c)**	**AVE**	**EMP**	**MOT**	**SAW**	**SOS**	**SRE**
SAW	.76	.88	.80	.35	.17	.36	**.59**		
SRE	.79	.81	.84	.36	.34	.64	.12	.70	**.60**

Table presents the reliability and discriminant validity indices for the variables in the study. The results demonstrate that all constructs achieved acceptable internal consistency, with Cronbach's alpha coefficients are

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.76 (self-awareness) and .79 (elf-regulation), exceeding the minimum threshold of .70 recommended by Nunnally and Bernstein (1994). Composite reliability values (rho_c) similarly ranged from .80 to .64, respectively confirming robust construct reliability. However, the average variance extracted (AVE) values revealed potential concerns, with self-awareness (AVE = .35), and self-regulation (AVE = .36) falling below the recommended threshold of .50 (Fornell & Larcker, 1981), suggesting limitations in convergent validity. To address these concerns, variance inflation factor (VIF) analysis was conducted to assess multicollinearity, and items with low factor loadings were reviewed and refined to improve convergent validity.

Objective 1: To examine the effect of self-awareness on workers' performance in selected commercial banks in Lagos State, Nigeria.

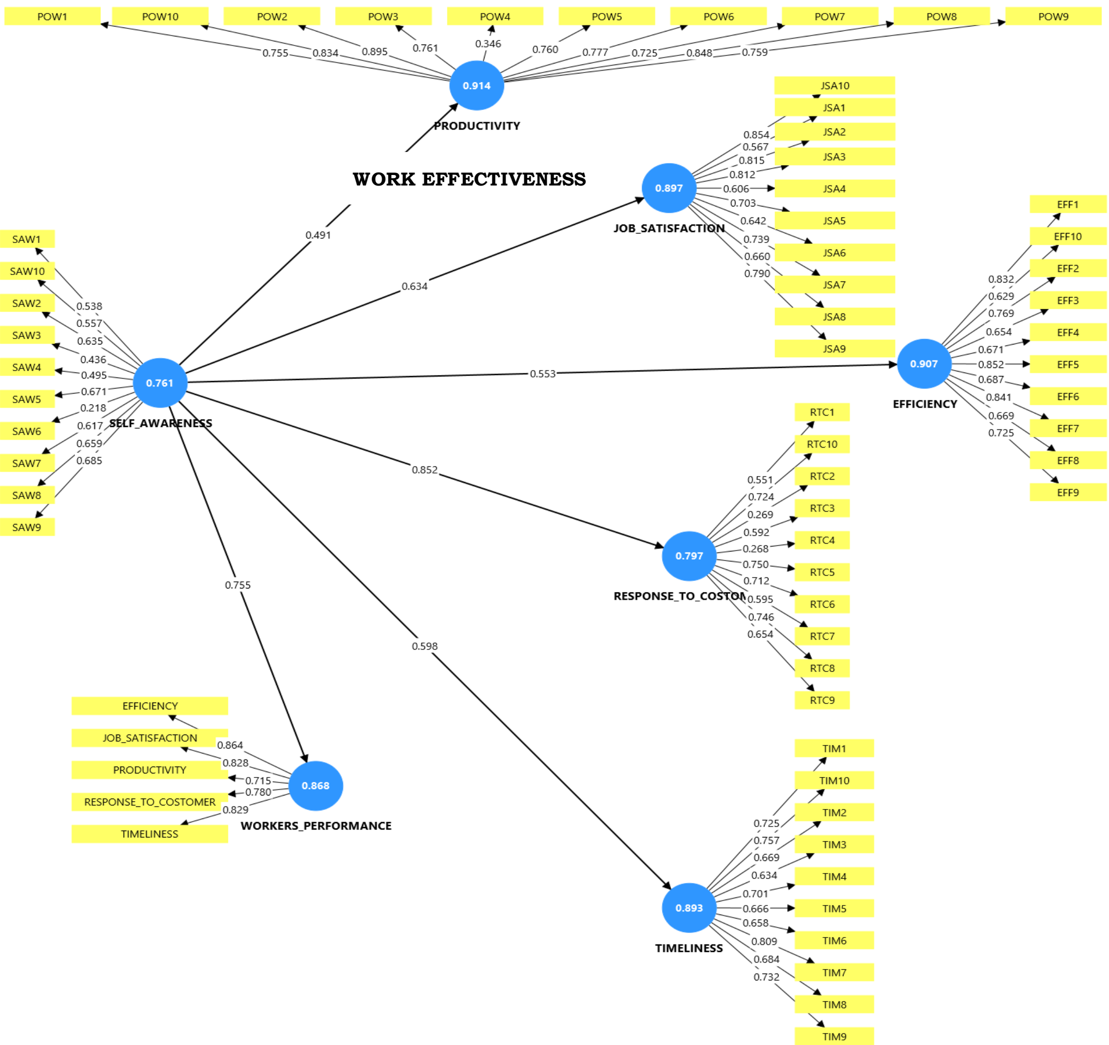

Figure 2: Structural Model Showing the Effect of Self-Awareness on Workers' Performance.

Source: Author's Computation (2025).

Table 3: Path Coefficients, Coefficient of Determination, and Effect Sizes for Self-Awareness on Performance Outcomes

Outcome Variable	**B**	**R^2**	**R^2_adj**	**f^2**
Workers' Efficiency	0.553	0.253	0.251	0.339
Job Satisfaction	0.634	0.403	0.401	0.674
Workers' Effectiveness	0.491	0.192	0.190	0.238
Response to Customer	0.852	0.715	0.714	2.512
Timeliness	0.598	0.290	0.288	0.409
Workers' Performance	0.755	0.512	0.510	1.047

Source: Author's Computation (2025).

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Table 4.20 and Figure 4.8 show the path coefficients, coefficient of determination, and effect sizes for self-awareness predicting various performance outcomes. The results indicate that self-awareness exerted a strong significant positive effect on overall workers' performance ($\beta = .755$, $R^2 = .512$, $f^2 = 1.047$), explaining 51.2% of the variance with a large effect size. Most notably, self-awareness demonstrated an exceptionally strong significant effect on response to customers ($\beta = .852$, $R^2 = .715$, $f^2 = 2.512$), accounting for 71.5% of the variance a very large effect size indicating substantial practical significance. Self-awareness also exhibited strong significant positive effects on job satisfaction ($\beta = .634$, $R^2 = .403$, $f^2 = .674$), explaining 40.3% of variance with a medium-to-large effect size, and timeliness ($\beta = .598$, $R^2 = .290$, $f^2 = .409$), accounting for 29.0% of variance with a medium effect size. The effects on efficiency ($\beta = .553$, $R^2 = .253$, $f^2 = .339$) and Effectiveness ($\beta = .491$, $R^2 = .192$, $f^2 = .238$) were moderate, explaining 25.3% and 19.2% of variance respectively, with small-to-medium effect sizes. Thus, these findings imply that enhanced self-awareness substantially improves workers' performance across multiple dimensions, particularly in customer-facing capabilities, and makes significant contributions to overall performance outcomes in commercial banking contexts.

Objective 2: To assess the effect of self-regulation on workers' performance in the selected commercial banks in Lagos State, Nigeria.

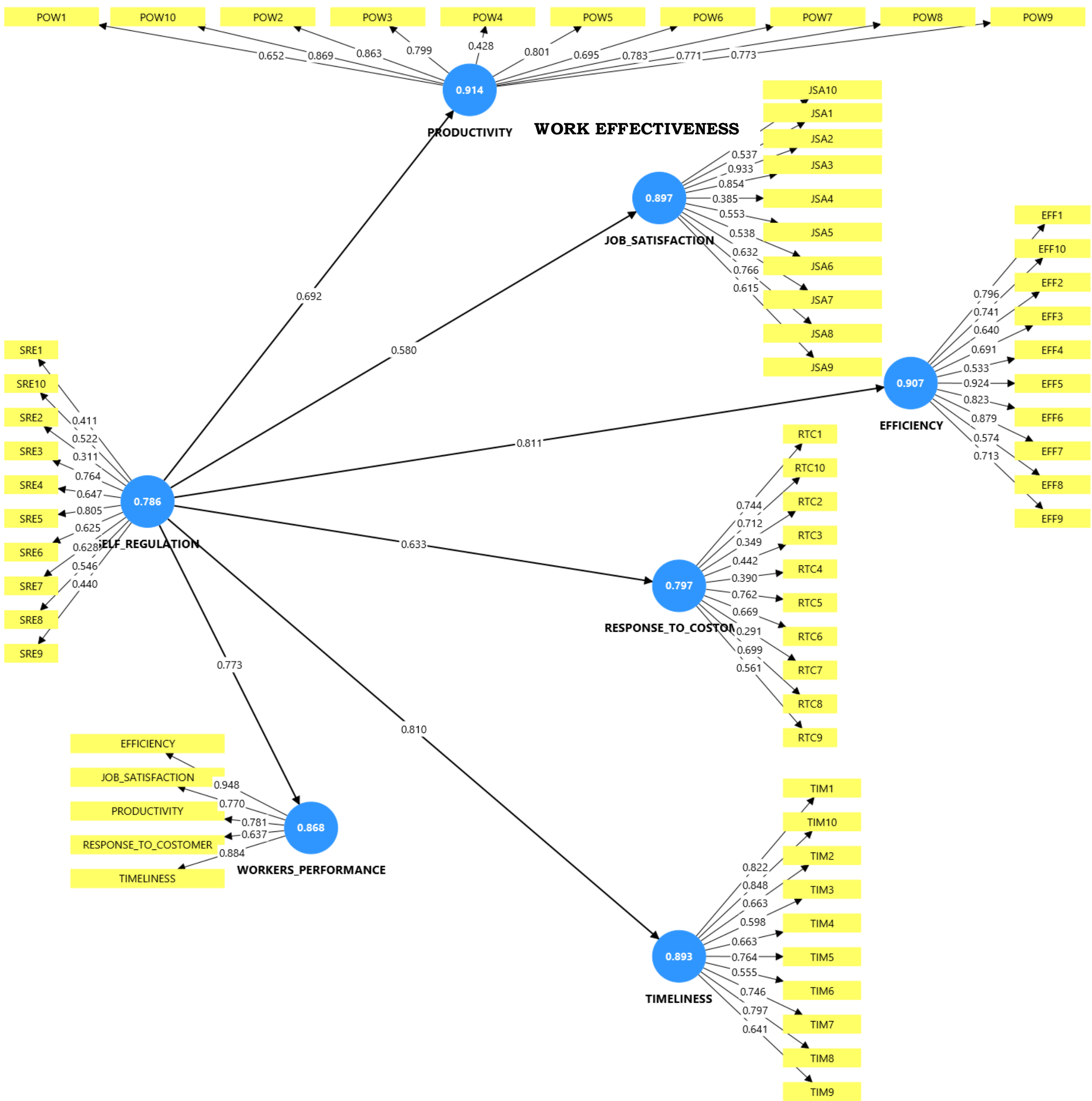

Figure 3: Structural Model Showing the Effect of Self-Regulation on Workers' Performance

Source: Author's Computation (2025)

Table 4: Path Coefficients, Coefficient of Determination, and Effect Sizes for Self-Regulation on Performance Outcomes

Outcome Variable	**B**	**R^2**	**R^2_adj**	**f^2**
Workers' Efficiency	0.811	0.644	0.643	1.811
Job Satisfaction	0.580	0.299	0.296	0.426
Workers' Effectiveness	0.692	0.462	0.461	0.859
Response to Customer	0.633	0.410	0.408	0.694
Timeliness	0.810	0.646	0.645	1.826
Workers' Performance	0.773	0.582	0.581	1.391

Source: Author's Computation (2025)

Table 4.22 and Figure 4.10 present the path coefficients, coefficient of determination, and effect sizes for self-regulation on performance outcomes. The findings reveal that self-regulation exerted a strong significant positive effect on overall workers' performance ($\beta = .773$, $R^2 = .582$, $f^2 = 1.391$), explaining 58.2% of the variance with a large effect size. Self-regulation demonstrated particularly robust effects on efficiency ($\beta = .811$, $R^2 = .644$, $f^2 = 1.811$) and timeliness ($\beta = .810$, $R^2 = .646$, $f^2 = 1.826$), both exhibiting very large effect sizes and accounting for 64.4% and 64.6% of variance respectively. These findings suggest that employees who effectively manage their emotions are substantially more capable of completing tasks efficiently and punctually. Self-regulation also positively influenced Effectiveness ($\beta = .692$, $R^2 = .462$, $f^2 = .859$) and response to customers ($\beta = .633$, $R^2 = .410$, $f^2 = .694$), both with medium-to-large effect sizes, explaining 46.2% and 41.0% of variance respectively. However, its effect on job satisfaction ($\beta = .580$, $R^2 = .299$, $f^2 = .426$) was comparatively weaker, with a medium effect size accounting for 29.9% of variance, suggesting that self-regulation contributes more substantially to operational and task-oriented performance than to affective outcomes. Thus, these findings imply that improved self-regulation substantially enhances both task-oriented and interpersonal performance dimensions and makes significant contributions to overall workers' performance in banking environments.

DISCUSSION OF FINDINGS

The findings of the study on each objective are discussed in the following subsections:

Objective 1: To examine the effect of self-awareness on Workers' performance

The structural equation modeling results indicate a robust significant positive effect of self-awareness on overall workers' performance ($\beta = .755$, $R^2 = .512$, $f^2 = 1.047$), accounting for over half the variance with a large effect size. This implies that employees who possess a higher level of self-awareness are more likely to demonstrate superior work performance. Specifically, self-awareness accounted for 51.2% of the variation in workers' performance, indicating that it is a major determinant of employee effectiveness in the banking sector. Furthermore, the large effect size ($f^2 = 1.047$) suggests that self-awareness contributes substantially to improving employees' performance outcomes. This dimension particularly excelled in predicting response to customers ($\beta = .852$, $R^2 = .715$, $f^2 = 2.512$), the implication is that bank workers with heightened self-awareness, characterized by accurate self-perception of emotions and strengths, are better equipped to deliver empathetic, tailored customer service which is a critical competency in Nigeria's competitive banking sector amid economic volatility. Thus, bank employees who understand their emotions, recognize their strengths and weaknesses, and regulate their behavioural responses are better equipped to interact effectively with customers, address complaints professionally, and deliver high-quality customer service. In the contemporary banking environment, where customer satisfaction and relationship management constitute major competitive advantages, the superior path coefficient of self-Awareness on customer responsiveness aligns with Goleman (1998, 2001) Emotional Intelligence Theory, which identifies self-awareness as the foundational component upon which other emotional intelligence dimensions are built and that self-recognition is the absolute prerequisite for social competence.

These findings also align with ability-based EI theory (Mayer & Salovey, 1997), which views self-awareness as foundational for emotional appraisal and subsequent behavioral adaptation. In practical terms, this implies that Nigerian banks could enhance performance by investing in self-reflective training, such as mindfulness workshops, potentially reducing service errors and elevating customer satisfaction scores in a market where digital banking adoption lags due to trust issues. Supporting literature robustly endorses this positive linkage. Ayele *et al*. (2024) on public sector employees in Ethiopia found self-awareness to significantly enhance performance through improved decision-making and adaptability, mirroring the customer-response emphasis here. Similarly, Ogunyemi *et al*. (2025) in a Nigerian organizational context highlighted self-awareness's role in fostering individual and team productivity, attributing 40-50% variance explanations akin to the current R^2 values. A meta-analytic review by Walter et al. (2011, updated in recent syntheses) confirms self-awareness's moderate-to-strong correlation (r = .28-.35) with task performance across sectors, supporting the large effect sizes observed but in contrast to some studies such as Joseph and Newman (2010) and Kim and Lee (2025).

Objective 2: To assess the effect of Self-Regulation on Workers' performance

Self-regulation emerged as a potent predictor of workers' performance ($\beta = .773$, $R^2 = .582$, $f^2 = 1.391$), explaining 58.2% of variance with a large effect size. It particularly excels in efficiency ($\beta = .811$, $R^2 = .644$) and timeliness ($\beta = .810$, $R^2 = .646$) - dimensions vital for operational banking tasks like transaction processing and compliance reporting. This indicates that workers who effectively regulate their emotions, control impulsive behaviours, and remain composed under pressure are more likely to achieve higher levels of workers' performance. The coefficient of determination ($R^2 = .582$) shows that self-regulation explains 58.2% of the variance in workers' performance, while the large effect size ($f^2 = 1.391$) demonstrates that self-regulation contributes substantially to workers' effectiveness within the banking sector. These findings underscore the strategic importance of emotional self-control in enhancing individual and organizational performance. The fact that self-Regulation exerts a stronger, positive, and statistically significant effects on operational performance measures namely efficiency and timeliness validates the architectural structure of Goleman's (2001) Emotional Intelligence matrix which indicate that self-regulation functions as an intrapersonal execution engine. Banker workers with high self-regulation maintain their information-processing capacity and ensure that transaction cycle times (timeliness) and resource optimization (efficiency) remain stable under stress. These exceptionally high explanatory powers suggest that workers who can effectively manage their emotions and behaviours are more likely to complete tasks accurately, minimize operational errors, meet deadlines, and maintain productivity even in high-pressure work environments. Empirical support is widespread. A 2025 study by Alrowwad et al. on nurses' job performance identified self-regulation as a key mediator, positively affecting efficiency ($\beta \approx .70$), paralleling the current path coefficients. Likewise, Gilar-Corbi et al. (2025) in a Spanish banking sample reported self-regulation explaining 55-60% of operational variance, affirming the large effects here. Meta-analyses by Martins et al. (2010) further validate a .24 correlation with contextual performance, extending to timeliness in service sectors. This is supported is also supported by Oladipo (2022), but contrary to Schutte et al. (2002) and Tesfaye (2024)

CONCLUSION

Based on the findings of this study, the study concluded that Emotional Intelligence dimensions have significant positive effect on workers' performance in the selected commercial banks in Lagos State, Nigeria. Self-awareness dimension positively enhances workers performance. Workers with high self-awareness work better, recognize their emotion, leading to improved efficiency and timeliness. Furthermore, self-regulation positively enhances workers performance. Self-regulated workers exhibit lower impulsivity, better conflict resolution and sustained focus on tasks thus, enhancing overall efficiency and response to customers.

RECOMMENDATIONS

Based on the findings, the following recommendations are proposed

i. Bank management should Incorporate EI Training in HR Programs: Bank management should integrate mandatory EI training modules, focusing on self-awareness and self-regulation into onboarding and professional development. Workshops using tools like TEIQue could enhance emotional recognition and impulse control, reducing stress and improving efficiency.

ii. Bank management and HR personnel should Adopt Holistic EI Assessments in Recruitment. Recruitment processes should include EI evaluations. This would ensure hires with balanced dimensions.

LIMITATION OF THE STUDY

The study relied exclusively on self-reported questionnaire data collected at a single point in time, which may increase the likelihood of common method bias (CMB) and limit the ability to establish causal relationships. However, this approach was appropriate because emotional intelligence is largely an internal psychological construct that is best assessed through employees' self-perceptions. Workers' performance measures were also evaluated based on employees' experiences and perceptions, consistent with established practices in organizational behavior research. Also, the study focused on examining statistically significant relationships and predictive effects rather than establishing definitive causality. Furthermore, the use of Structural Equation Modeling (PLS-SEM) enhanced the robustness of the findings by simultaneously accounting for measurement error and estimating the structural relationships among latent constructs. Although SEM does not establish causality in cross-sectional studies, it provides stronger evidence of predictive relationships than traditional regression techniques. Future studies should adopt longitudinal research designs or multi-source data collection methods, such as combining employees' self-assessments with supervisors' ratings, peer evaluations, incorporating objective performance indicators obtained from organizational records to better understand causal relationships.

Contributions to Knowledge

This study makes several original contributions to the body of knowledge on EI and workers' performance, grounded in the empirical findings of significant positive effects

i Empirical Validation of Performance Metrics: By measuring performance through specific indicators (Effectiveness, job satisfaction, efficiency, customer response, timeliness), the study provides validated evidence ($p < 0.001$ across hypotheses) that EI enhances both task and contextual outcomes. This advances Goleman emotional intelligence theory by demonstrating EI's adaptability in service sectors, offering a benchmark for future African studies.

ii Theoretical contribution: the study makes theoretical contribution by integrating the unique contributions of self-awareness and self-motivation to the operational measures with Goleman theoretical model.

iii Methodological Innovation: The integration of SEM with high reliability (Cronbach's alpha > 0.70) introduces a robust framework for EI research in developing contexts, improving discriminant validity and effect size reporting.

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