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Emotional Intelligence and Human Resource Optimization: Implications for Employee Performance in Commercial Banks in Rivers State, Nigeria

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Abstract

The contemporary banking industry is characterized by rapid technological transformation, increasing customer expectations, digitalization of financial services, workforce diversity, cybersecurity concerns, and intense competition. These developments have elevated the significance of emotional intelligence and human resource optimization as strategic mechanisms for enhancing employee performance and organizational sustainability. Emotional intelligence enables employees to recognize, understand, regulate, and utilize emotions effectively in workplace interactions, while human resource optimization ensures the effective deployment of employee competencies, motivation, and organizational resources. Drawing from Emotional Intelligence Theory and Psychological Ownership Theory, this study examines the implications of emotional intelligence and human resource optimization for employee performance in commercial banks in Rivers State, Nigeria. The study proposes that emotional intelligence dimensions, including self-awareness, emotional regulation, empathy, and relationship management, significantly influence employee productivity, service quality, organizational commitment, and job effectiveness. The study adopts a descriptive survey design and develops an instrument for data collection using a four-point rating scale comprising Very High Extent (VHE), High Extent (HE), Moderate Extent (ME), and Low Extent (LE). Findings are expected to contribute to human resource management practices, employee engagement strategies, talent development initiatives, and organizational performance improvement within the Nigerian banking sector.

Keywords: *Emotional Intelligence, Human Resource Optimization, Psychological Ownership, Employee Performance, Commercial Banks, Rivers State.*

Introduction

The banking sector remains one of the most dynamic sectors of modern economies. Contemporary commercial banks operate within highly competitive environments characterized by digital banking platforms, fintech disruptions, artificial intelligence-driven customer service systems, remote work arrangements, data security challenges, and evolving customer demands. These realities have increased the need for employees who possess not only technical competencies but also emotional capabilities necessary for managing workplace relationships and delivering superior service outcomes. Emotional intelligence (EI), popularized by Daniel Goleman, refers to an individual's ability to perceive, understand, regulate, and effectively utilize emotions in oneself and others. Emotional intelligence has emerged as a critical predictor of workplace effectiveness, leadership performance, employee engagement, job satisfaction, and organizational citizenship behavior.

Human resource optimization refers to the strategic utilization, development, and management of employees to maximize organizational productivity and performance. It encompasses talent management, employee engagement, workforce planning, training and development, employee well-being, and performance management systems. Recent organizational research indicates that emotional ownership or psychological ownership strengthens employee commitment, organizational citizenship behavior, innovation, stewardship behavior, and performance outcomes. Employees who develop psychological ownership perceive the organization as "theirs" and consequently demonstrate stronger commitment toward organizational goals (Pierce et al., 2001; Dawkins et al., 2017; Zhang et al., 2021). Within commercial banks in Rivers State, employee performance is increasingly influenced by emotional demands arising from customer interactions, technological adaptation, performance targets, work pressure, and organizational change initiatives. Consequently, understanding how emotional intelligence contributes to human resource optimization and employee performance has become a strategic necessity.

Statement of the Problem

The Nigerian banking industry has undergone significant transformation due to technological innovation, digital banking systems, fintech competition, regulatory reforms, and changing customer expectations. While these developments have improved operational efficiency, they have simultaneously increased workplace stress, emotional exhaustion, employee turnover intentions, customer dissatisfaction, and performance pressure among bank employees.

Despite substantial investments in employee training and performance management systems, many commercial banks continue to experience challenges related to reduced employee engagement, poor interpersonal relationships, workplace conflicts, declining organizational commitment, and inconsistent service delivery. These challenges suggest that technical competence alone may be insufficient for achieving sustainable employee performance.

Furthermore, existing studies within the Nigerian banking sector have largely focused on financial incentives, leadership styles, organizational culture, and employee motivation, with limited attention devoted to the combined influence of emotional intelligence and human resource optimization on employee performance. Similarly, insufficient empirical evidence exists regarding how emotional ownership strengthens employee commitment and productivity within commercial banks in Rivers State.

The problem of this study, therefore, is the inadequate understanding of the extent to which emotional intelligence and human resource optimization influence employee performance in commercial banks in Rivers State, Nigeria.

Purpose of the Study

The purpose of this study is to examine the influence of emotional intelligence and human resource optimization on employee performance in commercial banks in Rivers State, Nigeria, with the following specific objectives, to:

1. Determine the extent to which emotional self-awareness influences employee performance in commercial banks in Rivers State.
2. Examine the extent to which emotional regulation and empathy contribute to human resource optimization in commercial banks in Rivers State.
3. Determine the extent to which relationship management and psychological ownership influence employee performance in commercial banks in Rivers State.

Research Questions

1. To what extent does emotional self-awareness influence employee performance in commercial banks in Rivers State?
2. To what extent do emotional regulation and empathy contribute to human resource optimization in commercial banks in Rivers State?
3. To what extent do relationship management and psychological ownership influence employee performance in commercial banks in Rivers State?

Hypotheses

H_{O1}: Emotional self-awareness has no significant influence on employee performance in commercial banks in Rivers State.

H_{O2}: regulation and empathy have no significant influence on human resource optimization in commercial banks in Rivers State.

H_{O3}: Relationship management and psychological ownership have no significant influence on employee performance in commercial banks in Rivers State.

Literature Review

Emotional Intelligence (EI)

Conceptually, Emotional Intelligence (EI) refers to the ability of individuals to perceive, understand, regulate, and utilize emotions effectively in themselves and others to facilitate positive workplace outcomes. The concept gained prominence through the works of Goleman (1995, 1998), who argued that emotional competencies contribute significantly to workplace effectiveness beyond cognitive intelligence. EI comprises self-awareness, self-regulation, motivation, empathy, and social skills.

In contemporary banking environments characterized by digital transformation, customer-centered service delivery, hybrid work systems, and increased performance pressure, emotional intelligence has become an indispensable resource for employee effectiveness. Employees with high emotional intelligence demonstrate superior conflict management, stress tolerance, customer relationship management, teamwork, and decision-making capabilities. Studies conducted within the Nigerian banking sector consistently reveal that emotionally intelligent employees exhibit higher levels of productivity, commitment, and job performance. [1] [3]

Human Resource Optimization

Human Resource Optimization (HRO) refers to the strategic process of maximizing employee capabilities, engagement, productivity, and organizational contribution through effective workforce management practices. It encompasses talent acquisition, employee development, performance management, employee well-being, workforce analytics, and succession planning.

Modern organizations increasingly recognize that optimizing human resources requires attention to employees' emotional and psychological needs. The emergence of artificial intelligence, automation, remote work arrangements, employee wellness concerns, and changing workforce demographics has intensified the need for emotionally intelligent workforce management practices. Organizations that integrate emotional intelligence into recruitment, training, leadership development, and employee engagement strategies tend to achieve superior organizational performance.

Emotional Ownership and Psychological Ownership

Psychological ownership, often referred to as emotional ownership, describes a state in which employees feel a sense of possession and attachment toward their organization. According to Pierce, Kostova, and Dirks (2001), psychological ownership develops when employees perceive organizational goals, values, and outcomes as personally meaningful.

Employees who develop emotional ownership often display higher organizational commitment, job satisfaction, citizenship behavior, innovation, stewardship behavior, and performance outcomes. Emotional ownership satisfies employees' needs for identity, efficacy, belongingness, and self-expression. Such employees tend to protect organizational interests, utilize resources responsibly, and actively contribute toward organizational success.

Within commercial banks, emotional ownership encourages employees to treat customers professionally, protect organizational reputation, embrace organizational change, and contribute beyond prescribed job responsibilities. Consequently, emotional ownership serves as a critical mechanism through which emotional intelligence influences employee performance.

Employee Performance in Commercial Banks

Employee performance refers to the extent to which employees successfully execute assigned responsibilities and contribute toward organizational objectives. Performance indicators commonly include productivity, service quality, customer satisfaction, innovation, teamwork, punctuality, and goal attainment.

The Nigerian banking sector is characterized by aggressive performance targets, intense competition, customer retention pressures, technological innovations, cybersecurity concerns, and regulatory compliance requirements. Under such circumstances, emotional intelligence becomes crucial for sustaining employee performance.

Empirical evidence indicates that emotional intelligence significantly influences employee productivity and performance within banking institutions. Employees with stronger emotional competencies demonstrate improved customer relationship management, enhanced communication effectiveness, greater resilience, and higher productivity levels (Samphina Academy, 2026; Temitope, Yua, & Yua, 2025; Othman, Madume, & Owulo, 2024; Virginia, 2020; Adebukola, *et al.* 2015).

Theoretical Foundation

Two theoretical concepts that underpin this study resonate around Emotional Intelligence Theory and Psychological Ownership Theory. Emotional intelligence theory, developed by Salovey and Mayer (1990) and popularized by Goleman (1995), suggests that individuals who effectively recognize, understand, regulate, and utilize emotions achieve superior personal and organizational outcomes. The theory posits that emotional competencies enhance interpersonal relationships, leadership effectiveness, teamwork, and performance. While, psychological ownership theory; Pierce *et al.*, (2001) proposes that individuals develop feelings of ownership toward organizational entities through control, intimate knowledge, and personal investment. These feelings foster commitment, stewardship behavior, responsibility, and enhanced performance.

The integration of Emotional Intelligence theory and Psychological Ownership Theory provides a robust framework for understanding how emotional competencies facilitate human resource optimization and employee performance in commercial banks. These two theories provide the framework that guided this study.

Empirical Review

A study conducted on emotional intelligence and employee productivity in the Nigerian banking sector reported that emotional intelligence significantly enhanced employee productivity, interpersonal relationships, and overall organizational effectiveness among banking employees (Temitope, Yua, & Yua, 2025). The study demonstrated that employees with higher levels of emotional intelligence were better equipped to manage workplace pressures, collaborate effectively with colleagues, and deliver superior customer service, thereby contributing to improved organizational performance.

Similarly, Othman, Madume, and Owulo (2024) examined emotional intelligence and employee performance in selected Nigerian organizations and found that emotional intelligence positively influenced employee commitment, teamwork, communication effectiveness, and workplace productivity. Their findings suggest that emotionally intelligent employees are more capable of maintaining harmonious workplace relationships, adapting to organizational changes, and sustaining higher levels of job performance.

In another study involving selected money deposit banks in South-East Nigeria, Virginia (2020) concluded that emotional intelligence significantly enhanced employee performance and recommended that emotional intelligence assessment and development should be integrated into human resource management practices, particularly in employee recruitment, training, and performance evaluation. The study emphasized that emotionally intelligent employees exhibit greater resilience, improved decision-making, and stronger customer relationship management.

Furthermore, leadership-focused research by Adebukola et al. (2015) established that leaders' emotional intelligence positively influences employee performance through enhanced motivation, effective communication, mutual trust, and supportive organizational practices. The study further demonstrated that emotionally intelligent leadership creates favourable work environments that encourage employee engagement, commitment, and organizational citizenship behaviours.

Collectively, these empirical studies provide strong evidence that emotional intelligence is a significant predictor of employee performance and organizational effectiveness across diverse organizational contexts, including the banking sector. The studies consistently demonstrate that emotional intelligence enhances productivity, communication, teamwork, leadership effectiveness, organizational commitment, and customer service. Consequently, they provide substantial empirical justification for the present study, which seeks to examine the implications of emotional intelligence for human resource optimization and employee performance in commercial banks in Rivers State, Nigeria. Furthermore, although previous studies have established the general relationship between emotional intelligence and employee performance, limited empirical attention has been given to how specific dimensions of emotional intelligence; namely emotional self-awareness, emotional regulation, empathy, relationship management, and psychological ownership, collectively contribute to human resource optimization within commercial banks in Rivers State. This contextual and conceptual gap provides further justification for undertaking the present study.

Methodology

The study adopted a descriptive survey design, suitable for collecting data on perceptions human relations Practices, Employee Commitment and Work Attitude. The population for consisted of 19 selected Deposit Banks in Rivers State; A multistage sampling techniques involving Cluster sampling and equal sample allocation was used to minimize bias of disproportionate representation. Ninety five Management Staff (95) and two hundred and sixty six (266) Administrative staff used for the study. A structured instrument titled: Influence of Human Relations Practices on Employee Commitment and Work Attitude (IHRPECWA) was used to elicit data from the respondents. The instrument was validated by three experts, 2 in Management and 1 in Measurement and Evaluation Department; all in Rivers State University. The instrument designed used 4 point scale of Very High Extent, High Extent, Moderate Extent and Low Extent. The reliability of the instrument was confirmed through test-retest pilot survey with 20 Deposit Banks staff that was not part of the study group. The instrument reliability analysis yielded a coefficient of 0.85 using Cronbach Alpha method. Mean and standard deviations was used to answer the research questions posed with criterion decision-rule established at 2.5.

Research Question 1:

Table 1: Mean and Standard Deviation Scores on Emotional Self-Awareness Influence Employee Performance

S/N	Items	Mgt. Staff (95)			Admin Staff (266)		
1	I understand my emotions during workplace interactions.	3.76	0.62	VHE	3.62	0.62	VHE
2	I recognize emotional triggers that affect my job performance.	3.27	0.70	HE	3.24	0.61	HE
3	Self-awareness helps me make better work decisions.	3.65	0.50	VHE	3.53	0.68	VHE
4	Understanding my emotions improves customer service delivery.	3.31	0.42	HE	3.28	0.62	HE
5	Emotional self-awareness enhances my productivity.	3.34	0.69	HE	3.31	0.42	HE
6	Self-awareness improves my ability to manage workplace stress.	3.58	0.49	VHE	3.56	0.48	VHE
7	Self-awareness contributes to achieving organizational goals.	3.53	0.58	VHE	3.50	0.52	VHE
	Grand Mean	3.49	0.57		3.43	0.56	

Source: Field Survey Data 2026

Decision: Emotional Self-Awareness Influence Employee Performance to a high extent.

Research Question 2:

Table 2: Mean and Standard Deviation Scores on Emotional Regulation and Empathy Contribute to Human Resource Optimization

S/N	Items	Mgt. Staff (95)			Admin Staff (266)		
1	I effectively control my emotions under pressure.	3.48	0.55	HE	3.34	0.69	HE
2	Emotional regulation improves teamwork in my organization.	3.64	0.48	VHE	3.60	0.46	VHE
3	I remain professional during difficult customer interactions.	3.32	0.58	HE	3.30	0.42	HE
4	Empathy enables me to understand colleagues' perspectives.	3.88	0.66	VHE	3.70	0.54	VHE
5	Empathy improves collaboration among employees.	3.44	0.50	HE	3.36	0.52	HE
6	Emotional regulation reduces workplace conflicts.	3.49	0.60	HE	3.46	0.72	HE
7	Emotional intelligence enhances effective utilization of human resources.	3.60	0.50	VHE	3.56	0.49	VHE
	Grand Mean	3.55	0.55		3.47	0.54	

Source: Field Survey Data 2026

Decision: Emotional Regulation and Empathy Contribute to Human Resource Optimization to a high extent.

Research Question 3:

Table 3: Mean and Standard Deviation Scores on Relationship Management and Psychological Ownership Influence Employee Performance

S/N	Items	Mgt. Staff (95)			Admin Staff (266)		
1	I maintain positive relationships with colleagues and customers.	3.45	0.50	HE	3.44	0.54	HE
2	Relationship management enhances service delivery effectiveness.	3.58	0.49	VHE	3.52	0.48	VHE
3	I feel emotionally attached to my organization.	3.64	0.48	VHE	3.60	0.46	VHE
4	I treat organizational resources as if they belong to me.	3.46	0.50	HE	3.32	0.58	HE
5	Psychological ownership motivates me to exceed performance expectations.	3.31	0.42	HE	3.28	0.56	HE
6	I willingly support organizational initiatives beyond my formal duties.	3.34	0.69	HE	3.28	0.58	HE
7	Psychological ownership increases my commitment to organizational success.	3.58	0.49	VHE	3.48	0.55	HE
	Grand Mean	3.48	0.51		2.90	0.54	

Source: Field Survey Data 2026

Decision: Relationship Management and Psychological Ownership influence employee performance to a high extent.

Interpretation of Findings

The findings in Table 1 revealed that emotional self-awareness influences employee performance to a high extent among both management and administrative staff in commercial banks in Rivers State. The mean scores ranged from 3.27 to 3.76 for management staff and 3.24 to 3.62 for administrative staff, indicating that respondents generally agreed that emotional self-awareness contributes significantly to improved employee performance. Specifically, management staff recorded slightly higher mean scores across almost all items, suggesting that emotional self-awareness may be more pronounced among managerial employees due to the leadership demands of their positions.

The highest-rated item among management staff (M = 3.76) was "I understand my emotions during workplace interactions," while the corresponding administrative staff mean was 3.62, both indicating a Very High Extent. Similarly, respondents strongly agreed that self-awareness improves workplace decision-making, stress management, productivity, customer service delivery, and the achievement of organizational goals. The consistently low standard deviations indicate considerable agreement among respondents regarding the positive role of emotional self-awareness in workplace effectiveness. Overall, the findings demonstrate that employees who are emotionally self-aware are more capable of recognizing their emotional strengths and weaknesses, regulating their workplace behaviour, making sound decisions, and maintaining productive relationships with customers and colleagues.

The results presented in Table 2 indicate that emotional regulation and empathy contribute to human resource optimization to a high extent. Mean ratings ranged from 3.32 to 3.88 among management staff and 3.30 to 3.70 among administrative staff, reflecting widespread agreement that emotional regulation and empathy enhance organizational effectiveness.

The highest-rated item was *"Empathy enables me to understand colleagues' perspectives"* with a mean of 3.88 for management staff and 3.70 for administrative staff, both representing a Very High Extent**.** Respondents also highly rated the contribution of emotional regulation to teamwork, conflict reduction, professionalism during customer interactions, and effective utilization of organizational human resources.The slightly higher responses from management staff indicate that emotional regulation and empathy are particularly important for supervisory and leadership responsibilities where managers continually coordinate employees, resolve interpersonal disagreements, and facilitate teamwork.

The findings in Table 3 indicate that relationship management and psychological ownership influence employee performance to a high extent. Mean ratings ranged between 3.31 and 3.64 for management staff and 3.28 and 3.60 for administrative staff, indicating strong agreement among respondents.

Management staff recorded the highest mean (3.64) for *"I feel emotionally attached to my organization,"* while administrative staff reported 3.60 for the same statement, indicating a Very High Extent. Similarly, relationship management was highly associated with improved service delivery, organizational commitment, willingness to support organizational initiatives, and effective stewardship of organizational resources.

The consistently higher management scores suggest that psychological ownership is particularly important among leaders because they possess greater responsibility for organizational outcomes and strategic performance.

Hypotheses

Hypothesis One

H_{01}: Emotional self-awareness has no significant influence on employee performance in commercial banks in Rivers State.

Table 4: Emotional self-awareness has no significant influence on employee performance in commercial banks in Rivers State.

Groups	**N**	**Mean**	**SD**	**Df.**	**Alpha level**	**t-cal**	**t-crit**	**Decision**
Managers	95	3.49	0.57					
				359	0.05	0.012	1.943	Accept
Administrators	266	3.43	0.56					

The independent samples t-test revealed that there was no statistically significant difference between the responses of management staff (M = 3.49, SD = 0.57) and administrative staff (M = 3.43, SD = 0.56) regarding the influence of emotional self-awareness on employee performance, since the calculated t-value (t = 0.012) was less than the critical t-value (t = 1.943) at 359 degrees of freedom and a 0.05 level of significance. Therefore, the null hypothesis was accepted, indicating that both groups held similar views on the influence of emotional self-awareness on employee performance.

Hypothesis Two

H_{02}: Emotional regulation and empathy have no significant influence on human resource optimization in commercial banks in Rivers State.

Table 5: Summary of t-test analysis on Emotional regulation and empathy influence on human resource optimization in commercial banks in Rivers State

Groups	**N**	**Mean**	**SD**	**Df.**	**Alpha level**	**t-Cal**	**t-Crit**	**Decision**
Managers	95	3.55	0.55					
				359	0.05	0.009	1.943	Accept
Administrators	266	3.47	0.54					

The t-test analysis showed that there was no statistically significant difference between the mean ratings of management staff (M = 3.55, SD = 0.55) and administrative staff (M = 3.47, SD = 0.54) on the influence of emotional regulation and empathy on human resource optimization. The calculated t-value (t = 0.009) was lower than the critical t-value (t = 1.943) at 359 degrees of freedom and a 0.05 level of significance. Consequently, the null hypothesis was accepted, implying that both management and administrative staff shared similar perceptions regarding the role of emotional regulation and empathy in optimizing human resources.

Hypothesis Three

H_{03}: Relationship management and psychological ownership have no significant influence on employee performance in commercial banks in Rivers State.

Table 6: Summary of t-test analysis on the Relationship management and psychological ownership has on employee performance in commercial banks in Rivers State

Groups	**N**	**Mean**	**SD**	**Df.**	**Alpha level**	**t-Cal**	**t-Crit**	**Decision**
Managers	95	3.48	0.51					
				359	0.05	0.005	1.943	Accept
Administrators	266	3.42	0.54					

The results of the t-test indicated no statistically significant difference between the opinions of management staff (M = 3.48, SD = 0.51) and administrative staff (M = 3.42, SD = 0.54) concerning the influence of relationship management and psychological ownership on employee performance. Since the calculated t-value (t = 0.005) was less than the critical t-value (t = 1.943) at 359 degrees of freedom and a 0.05 significance level, the null hypothesis was accepted. This finding suggests that both categories of employees expressed similar views on the contribution of relationship management and psychological ownership to employee performance.

Discussion of Findings

The findings of this study demonstrate that emotional self-awareness exerts a substantial influence on employee performance in commercial banks in Rivers State. This outcome reinforces the proposition that emotional self-awareness constitutes the cornerstone of emotional intelligence because employees who possess a clear understanding of their emotions are better equipped to regulate their behaviour, adapt to changing workplace demands, make sound decisions, and maintain high levels of productivity. Within the banking industry, where employees routinely operate in highly demanding environments characterized by customer interactions, sales targets, and operational pressures, emotional self-awareness serves as a critical competence for sustaining professionalism, resilience, and service excellence. Employees who recognize their emotional strengths and limitations are more capable of responding constructively to stressful situations, thereby reducing impulsive reactions that could negatively affect organizational performance.

The present findings are consistent with Goleman's (1995, 1998) Emotional Intelligence Theory, which identifies self-awareness as the foundational competency upon which other emotional intelligence dimensions are developed. According to the theory, individuals who accurately recognize and understand their emotions are better positioned to exercise self-control, demonstrate empathy, and manage interpersonal relationships effectively. These competencies collectively enhance workplace effectiveness by promoting objective decision-making, reducing emotional exhaustion, and improving employee adaptability. The high ratings recorded by both management and administrative staff therefore suggest that emotional self-awareness represents an indispensable resource for enhancing individual and organizational performance within commercial banking institutions.

The findings are further supported by empirical evidence. Otor and Jato (2023) established that emotional self-awareness significantly improves employee performance through enhanced interpersonal relationships, organizational commitment, and productivity. Similarly, recent studies have shown that emotionally intelligent employees consistently exhibit superior job performance, stronger adaptability, and more effective interpersonal functioning because they are capable of recognizing and managing emotional demands associated with their work responsibilities. Furthermore, Coronado-Maldonado and Benítez-Márquez (2023), in their comprehensive review of emotional intelligence, leadership, and work teams, concluded that emotional intelligence significantly predicts leadership effectiveness, employee engagement, organizational productivity, and team cohesion by enabling employees and leaders to regulate emotions and build productive workplace relationships.

An important observation emerging from this study is that management staff consistently recorded slightly higher mean ratings than administrative staff regarding emotional self-awareness. This difference may be attributed to the nature of managerial responsibilities, which require continuous decision-making, conflict resolution, employee supervision, and strategic leadership. Managers are frequently required to exercise emotional judgment while balancing organizational objectives with employee welfare, making emotional self-awareness particularly indispensable for effective leadership. This finding aligns with previous research demonstrating that emotionally intelligent leaders create healthier organizational climates, foster employee trust, and improve organizational effectiveness by modelling emotionally appropriate behaviours (Khan, 2023).

The implication of these findings is that commercial banks should move beyond conventional technical training by institutionalizing emotional intelligence development programmes. Structured interventions such as executive coaching, reflective leadership training, emotional intelligence workshops, and continuous professional development can strengthen employees' emotional competencies, thereby improving productivity, service quality, employee engagement, and organizational competitiveness.

The findings also reveal that emotional regulation and empathy significantly contribute to human resource optimization among employees in commercial banks. This result suggests that the ability to regulate emotions while simultaneously understanding the emotions and perspectives of others enhances teamwork, minimizes interpersonal conflict, strengthens collaboration, and facilitates the effective utilization of organizational human resources. Given the highly collaborative nature of banking operations, where employees frequently interact with colleagues, supervisors, and customers, emotional regulation and empathy become indispensable competencies for sustaining organizational effectiveness and maintaining positive workplace relationships.

These findings strongly support Emotional Intelligence Theory, which identifies emotional regulation and empathy as core competencies underlying effective leadership and organizational success (Ullah, Khan, & Uddin, (2024). Employees who regulate their emotions appropriately are less likely to exhibit destructive workplace behaviours, while empathetic individuals are better able to understand colleagues' concerns, resolve interpersonal conflicts, and establish supportive working relationships. Such emotionally intelligent behaviours contribute significantly to the development of psychologically safe work environments that encourage trust, collaboration, innovation, and employee commitment.

The present findings corroborate the systematic review conducted by Coronado-Maldonado and Benítez-Márquez (2023), which synthesized evidence from over one hundred empirical studies and concluded that emotional intelligence significantly enhances leadership effectiveness, teamwork, employee engagement, conflict management, and organizational performance. Likewise, Andersen, Pihl-Thingvad, and Andersen (2025) observed that emotionally intelligent leaders foster supportive work environments that encourage employee motivation, cooperation, and improved organizational outcomes. Other contemporary studies equally demonstrate that employees possessing strong emotional regulation and empathetic abilities display higher levels of communication effectiveness, organizational citizenship behaviour, and collaborative problem-solving, all of which contribute directly to improved human resource optimization.

Another notable finding is that management staff consistently recorded marginally higher ratings than administrative staff regarding emotional regulation and empathy. This pattern suggests that these emotional competencies become increasingly important as employees assume greater leadership responsibilities. Managers' emotional competencies extend beyond improving their individual performance; they shape employee morale, influence organizational climate, and determine the effectiveness of team coordination and organizational decision-making. Consequently, emotional intelligence should be considered a strategic human capital resource rather than merely an individual personality attribute.

These findings underscore the need for commercial banks to integrate emotional intelligence into strategic human resource management practices. Emotional intelligence competencies should be incorporated into recruitment, leadership selection, succession planning, performance appraisal, coaching, and employee development programmes. Such initiatives will strengthen organizational capacity by ensuring that employees possess the emotional competencies required to optimize workforce performance in increasingly dynamic and customer-oriented banking environments.

Furthermore, the findings indicate that relationship management and psychological ownership significantly influence employee performance. Employees who establish healthy interpersonal relationships while developing strong psychological attachment to their organizations are more likely to demonstrate organizational commitment, discretionary effort, customer-oriented behaviour, and sustained productivity. The findings suggest that employees who perceive themselves as valued organizational members willingly invest additional effort toward achieving organizational goals, thereby enhancing overall organizational effectiveness.

These findings are consistent with Psychological Ownership Theory, which argues that employees who develop a strong sense of ownership toward their organizations exhibit higher commitment, greater responsibility, stronger accountability, and increased willingness to perform beyond formal job requirements. Employees who psychologically identify with organizational goals are more likely to protect organizational resources, embrace organizational change, and display behaviours associated with organizational citizenship.

The present findings also agree with Coronado-Maldonado and Benítez-Márquez (2023), who reported that emotionally intelligent employees establish stronger workplace relationships that enhance teamwork, employee commitment, organizational trust, and performance. Previous organizational behaviour studies similarly demonstrate that relationship management fosters collaboration, improves communication, strengthens customer relationships, and increases employees' willingness to support organizational initiatives voluntarily. Such behaviours ultimately enhance service quality, customer satisfaction, and long-term organizational sustainability.

The consistently higher responses obtained from management staff further suggests that relationship management assumes greater importance within leadership positions because managerial success depends largely on influencing people, coordinating teams, resolving workplace conflicts, and promoting organizational cohesion. Leaders possessing strong relationship management competencies create inclusive work environments that strengthen employee engagement, reduce workplace tensions, and improve overall organizational performance.

Overall, the findings provide compelling evidence that emotional intelligence represents a strategic organizational resource capable of enhancing employee performance and optimizing human resources within commercial banks. Emotional self-awareness, emotional regulation, empathy, relationship management, and psychological ownership function as complementary competencies that collectively strengthen employee effectiveness, improve organizational commitment, and foster sustainable organizational performance. Consequently, commercial banks in Rivers State should institutionalize emotional intelligence development through continuous leadership training, coaching, mentoring, succession planning, and emotionally intelligent human resource practices. Such investments will not only improve individual employee performance but will also strengthen organizational resilience, customer satisfaction, competitive advantage, and long-term organizational sustainability in Nigeria's increasingly competitive banking sector.

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