

IMPACT OF EMOTIONAL INTELLIGENCE ON JOB PERFORMANCE OF EMPLOYEES IN OBAFEM AWOLOWO UNIVERSITY ILE-IFE, NIGERIA

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Abstract

This study examined emotional intelligence as crucial human resource management ability in the workplace with a view to identifying the determinant factors of emotional intelligence and its effects on the performance of employees in the workplace. Data were collected using primary method of data collection through the administration of questionnaire. Data collected were analyzed using both descriptive and inferential statistical tools such as simple percentages and linear regression. The study revealed that workers who are highly temperamental are not tolerant and are not able to build good working relationship and Workers who exhibit such traits are not able to perform well at work. However, workers who are flexible and easily adapt to changes perform better at work as well as those who are persistent in pursuing goals despite obstacles and setback, contribute a great deal to their performance. The study concluded that it is necessary for the management of Obafemi Awolowo University to emphasize the importance of having emotional intelligence skills for their workers because emotional intelligence is in no doubt a great impetus for performance.

Keywords: Emotional intelligence, Human resource, Management ability, Workplace.

Introduction

Nature has blessed humanity with a number of capabilities; emotional intelligence is one of them. Emotional intelligence is about the management of emotions. It is the innate potential to feel, use, communicate, recognize, remember, identify, learn from, manage, understand and explain emotions (Hein, 2007). Typically, emotional intelligence is considered to involve emotional empathy, attention to and discrimination of one's emotions, accurate recognition of one's own and other moods, mood management or control over emotions, response with appropriate emotions and behaviour in various life situations (especially to stress and difficult situations) and balancing of honest expression of emotions against courtesy, consideration and respect (i.e. possession of good skills and communication skills) (Humuaya, 2008).

Cheniss and Goleman (2001) described effective leaders as are those who have ability to sense how employees feel about their work situation and to intervene effectively when those employees begin to feel discouraged or

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dissatisfied. They are also able to manage their own emotions with the result that employees trust them, feel good about working with them. Thus leaders whom employees enjoy working with are those who manage with emotional intelligence. Employees in particular need high emotional intelligence (Goleman, 1998), said that they represent the group or the organization in the public and interact with the most number of people inside and outside the group or organization. The artful employee is attuned to the subtle undercurrents of emotion that parade a group and is the key source of the organizations emotional tone.

In the past, companies and educational institutions paid an undue amount of attention to one's IQ or their general Intelligence Quotient. While intelligence quotient is important to some extent, few corporations take time to measure emotional intelligence. Emotional intelligence is equal or greater in importance to intelligent quotient simply because people who work for organizations must be expected to get along with the people they work with. If they are managers, they must be effective in working with and managing the employees.

To date, many organizations focused their selection criteria and training programs on hard skills (e.g. technical expertise, industry knowledge, education) and the assessment of personality traits. Topics including competencies like stress management; assertiveness skills, empathy and political/social acumen were never measured in the selection process or focused on in training and development programs. In reality, these are critical success factors that should not be dismissed, and have direct impact on the bottom line.

Emotional intelligence has emerged as one of the most important disciplines in modern human resource management. Employees are required to be adaptive to the demands of their job and behaviors of people in their work place. It is basically emotional intelligence that helps employees in responding to the demands of their job. Employees require potentials such as interpersonal, intrapersonal and technical skills, these skills can be easily translated into one term and that is emotional intelligence. The learning and practice of these skills help in improving the performance of employees and thus increasing job satisfaction.

Employees are expected to provide high service quality. Service quality is the ability to make available professionally required and customer expected application of business. Some people have suggested that top quality management support is very important to organizational success, some marketing experts also believe in the detailed study of the market then coming up with tailor made products. Some other people hold the idea of investing a lot of fund to provide efficient and quality service. It is pertinent to note that service quality is not a result of a single causal factor; it is a result of multiple factors. It is also worthy of note that human effort has a lot to do when talking about service quality. Emotional intelligence is one of the most important determinants of service quality.

The objective of this study is to evaluate the impact of emotional intelligence on the job performance of employees of Obafemi Awolowo University Ile-Ife.

Hypothesis

H₀- There is no significant relationship between emotional intelligence and the performance of employees in Obafemi Awolowo University.

Literature Review

Emotional intelligence can be described as an actual intelligence: the mental ability to reason about emotions and the capacity to think better by using emotions. It can also be defined as a set of abilities that help us respond to the world around us appropriately. To understand the complexities of emotional intelligence it is helpful to view it as made up of four “ability branches” which are as follows:

First Branch: Recognising emotion

This includes: (1) Being aware of what you are feeling, i.e. knowing you are on the verge of losing it because of what began at home and (2) figuring out how other people are feeling. The latter may be a huge challenge, in an office with many people some of who are over-emotional who may be acting out on a variety of issues totally unrelated to work, and others who wouldn't scream if you hold their hand to the fire. What you are feeling does have an impact on their work, so it is important to develop skills at reading colleagues, subordinates and superiors.

Second Branch: Facilitating Emotions

The sales manager who berates his staff for dismal performance two months in a row, ranting and raving about how everyone is falling down the job, and then expects a fruitful brainstorming session to turn things around- cannot expect dramatic results. Great brainstorming doesn't happen unless people are feeling open, upbeat and expansive. Negative or neutral emotions on the other hand, can be appropriate for analytical work, attention to details, helping to spot errors. So the ability to create appropriate emotions is also a component of emotional intelligence. Developing such skills assumes an ability to be empathetic: to move people in the right direction emotionally, you must know where they are. In other words, I have to feel what you are feeling in order to get you to feel what I want you to feel.

Third Branch: Understanding emotions

Recognising emotions, as discussed above is not the same as understanding emotions, which require cognitive skills, command of a language to make sense of what is happening, and sensitivity. Recognising without understanding can lead a boss to say” I see that you are upset and you feel bad, but frankly, I really do not care. You are here to work, and it is not my job to make you happy, so get over it.” However, emotional intelligence is being aware that it is the boss's job to make people happy. Fundamental insensitivity, the get over it approach, actually stops people from doing what you want them to do. Understanding emotions requires insight into emotional chains or the continuum

of emotions that build as events unfold. An employee is berated in front of others without a chance to defend herself. Frustration builds into anger, followed by a sense of injustice of it all- then rage sets in. To the extent that we understand these chains, we can predict behaviour and de-escalate conflict. The boss may see that the employee is alienated- the cues may be obvious- but fails to tune in to the reality of the emotional chain reaction that is underway, and is surprised by the employee's resignation: "How did it happen?"

Fourth Branch: Managing emotions

Managing emotions go beyond facilitating emotions. To the degree that I can choose my response to external situations, I am managing my emotions. Being able to engage or disengage, to escalate or de-escalate, and to move people, to inspire them, to create passion in people deliberately and with purpose is managing emotions. If you are able after argument with your spouse and dealing with late trains, faulty elevators and malfunctioning sound system, if you are able to avoid inflicting your rage inappropriately on others, you are managing your emotions.

Workplace and emotional intelligence

Emotional intelligence plays an important role in the work place. Research studies in the past 25 years about factors that contribute to the success in workplace have resulted in identifying factors that are related to workplace intelligence. These studies used quantified data on performance from myriad organizations and industries and have contributed to the body of knowledge base on emotional intelligence Lynn (2002). Emotions contain vital information that helps us to be better at what we do Wolf & Caruso (2004) analysis of studies of about 500 organizations worldwide, reviewed by Goleman (1998), Point to the paramount place of emotional intelligence on the job- in virtually any job. He points out that those with high the emotional intelligence measure rise to the top in organizations and become leaders. Another important finding from this study is about star employees. Star employees possess more emotional intelligence than other employees. Interestingly emotional intelligence mattered twice as much as technical and analytical skill for them.

Different jobs call for different types of emotional intelligence. For example, success in sales requires the empathic ability to identify the mood of the customer and the interpersonal skill to decide when to pitch a product or when to keep quiet. By comparison, success in painting or professional tennis, require a more individual form of self-discipline and motivation. Thus emotional intelligence affects just about everything you do at work. Even when you work in a solitary setting, how well you work has a lot to do with how well you discipline and motivate yourself (Goleman, 1998).

Promoting emotional intelligence in the work place

A starting point in improving emotional intelligence is the recognition of its importance (Hughes, Patterson, & Terrell; 2005). Research supports the idea that adding emotional intelligence to an organization begins with the leader (Cherniss, 2005). The process involves a self-assessment of one's strength and

weaknesses in various aspects of emotional intelligence. The training or coaching helps to strengthen the emotional intelligence of that person. The next step is to work on the group's emotional intelligence. Among the various groups of organizations, the very top would be the starting point. Since a group with individuals with high emotional intelligence may not necessarily function as an emotionally intelligent group, learning to work together is important. The third step is to train the front line- the individuals in the organisation. For example, the teachers in the school.

According to Cherniss (2005), an emotionally intelligent work place differs from not so emotionally intelligent organization. The common traits typically identified are commitment, trust and emotional atmosphere. Commitment is when employees do extra tasks that are not part of their job description just because it is important to them that the organization functions. Trust is seen when at all levels people feel that if someone make a mistake, it was an honest mistake, rather than an act of self-interest. Emotional atmosphere is evidenced where positive emotions permeates the place instead of hurt feelings, depression, lethargy, and lack of energy.

Emotional intelligence competencies that correlate to work place success

The following are a set of five emotional intelligence competencies that have proven to contribute more to work place achievement than technical skills, cognitive ability and standard personality traits combined.

Social competencies- competencies that determine how we handle relationships.

Intuition and empathy- our awareness of other's feelings, needs and concerns. This competency is important in the work place for the following reasons:

- i. Understanding others, Customer service orientation,
- ii. People development, Leveraging diversity,
- iii. Political acumen and social skills, Influencing, Communication, Leadership
- iv. Change catalyst, Building bonds, Collaboration and cooperation and Team capabilities

Personal competencies- competencies that determine how we manage ourselves

Self-awareness: knowing one's internal states, preferences, resources and intuitions. This competency is important in the workplace for emotional awareness, accurate self-assessment, Self-confidence, Self-regulation, Self-control, Trustworthiness, Conscientiousness, Adaptability Innovation, Self-expectation and motivation: emotional tendencies that guide or facilitate reaching goals.

To know your emotional intelligence, you need to understand these five major categories of abilities:

Self-awareness, Self-regulation, Motivation, Empathy, and Social Skills.

There are only about two dozen emotional intelligence skills that affect all aspect of work. Some of them are: Accurate self-assessment, self-confidence, self-control, conscientiousness, adaptability, innovation, commitment, initiative, political awareness, optimism, understanding others, conflict management skills, team capabilities, communication, and the ability to initiate or manage change

Theoretical Framework

This study is linked to the theory of Motivation. The dictionary of sociology by Fair Child (1970) defines motivation as the process of initiating conscious and purposeful action. It defines "motivation" as the process of supplying an incentive, adequate to induce deliberate and purposeful action. However, motivation in relation to work could be defined as the condition of being influenced to do something. It is the process of influencing workers to give off their very best to their organization. Simply put the driving force stimulates an individual i.e. a worker into action in order to achieve organizational objectives. It is also described as the willful or volitional act on the part of an individual.

However, the key to understanding motivation lies in the meaning and relationship between needs, drives and goals. The needs set up drives to accomplish goals. A need simply means deficiency. Need per se are created because of physiological or psychological imbalance. Drive can also imply motive; while goal is defined as anything that can alleviate a need and consequently reduce a drive.

We can look at motivation as involving a chain reaction, starting out with felt needs, resulting in wants or goals sought, which give rise to tension (that is unfulfilled desires), then causing action toward achieving goals, and finally satisfying wants (Berelton & Steiner, 1964; Hackett, 1979; Lussier, 2000).

Motivation, Luthan (1979) asserts 'has direct implication for the consequences of the performance and satisfaction'. To motivate a worker, Katze and Khan (1954) and Letts *et al* (1999) said that management in the organization need to be concerned with motivation and not only with the work output. This approach enhances high motivation of employees to produce and make use of their initiative in decision making which in the end result to high – level performance of workers.

However, Ernest and Tiffin (1974) observed that the manifestation of the apparent varies if human motivation is reflected on the one hand by such circumstances as low production, wide-cast strikes, personal conflicts between supervisors and sub-ordinates, restriction of outputs, absenteeism and high turnover. On the other hand, by such circumstances as individual creativity, outstanding organizational achievement, high '*esprit de corps*' and the strong personal commitment of individual to their organization that generate work effort above and beyond required standards.

Lumpkin (1959) saw motivation as a force that maintains or alters the quality, intensity and direction of behaviour". It could be further argued that motivation is a force that makes one to do what is aroused to do, constantly influencing the vigour and direction of one's actions. Prominent among behavioural psychologists are Thorndike and Pavlor. These theorists mainly wrote on the analysis of behaviour in terms of reflexes and stimulus – response relating muscular and glandular reaction to events but totally left out the consideration for the motivational conditions of the organization in human

elements. This is then to say that human organisms have the tendency to arouse to certain level when given the necessary motivation to do so.

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- (i) The Job Related: Duties, authority, responsibility, recognition and development in human elements.
- (ii) Capacity Related: Intelligence, education, experience, training, background and personality.
- (iii) Organizational Environment Related: Working conditions, management, supervision, colleagues, salary – ‘pecks’ welfare schemes.
- (iv) Internal Human Pressure Related: Basic needs, mental needs, instincts and attitudes.
- (v) External Pressure Related: Parents, wife, friends, community, general economic situation and personal wealth.

All these motivational factors, alleged believed could gear a man to achieve desired objectives in life. However, in his contribution to the study of motivation, Ajayi (1983) opined that motivation is closely related to the intrinsic forces within the human organism. More specifically, it is related to the motives or unsatisfied needs of the individual. A widely hold assumption Ajayi (1983) is trying to reiterate is that motivation comes from within an individual at different levels of intensity. The unsatisfied needs of the organisms, needs more motivation than that which has been satisfied at another level (Maslow, 1954).

How best to motivate individual to achieve desired objectives has long been one of the world’s most important, difficult and controversial problems (Vroom, 1964). This problem has since the medieval periods attracted the attention of social Scientists, Philosophers as well as Novelist in different parts of the world. The interest of psychologists in this problem dated back to the early part of the twentieth century which is reflected in the emergence and development of industrial psychology and vocational guidance (Vroom, 1964).

However, Weibrick(1983) was of the opinion that the primary task of managers is to get people to contribute – activities which help to achieve the mission and goals of an enterprise or of any department or other organized unit within it. He said further clearly that, to guide people’s activities in desired directions requires knowing, to the best of any managers’ ability what leads people to do things that motivate them.

It is true that people participate in an organized enterprise and, indeed, in all kinds of groups in order to achieve some goals that they cannot attain as individuals. But this does not mean that they will necessarily work and contribute all they can to be sure that these goals are accomplished. A motivated worker would surely perform his duties and contribute to the achievement or organizational goals. On the other hand, a frustrated, production yet it must be realised that while it is possible to push start a stalled car or switch on and off a

faulty machines, the human being is none of these. Hence force will hardly much impact in getting human beings to perform their assigned satisfactorily.

Theories in Motivation

For adequate understanding of motivation and workers, attempt is here to explain certain motivation theories. These can be grouped into two categories namely: - The content and process theories. Content theories focus on WHAT, while process theories focus on HOW human behaviour is motivated. However, the former is the earliest theories of motivation with the process includes Maslow's needs hierarchy, Alderfer's ERG theory, McClelland's achievement motivation and Herzberg's two-factor theory while the latter includes Skinner's reinforcement theory, Victor Vroom's expectancy theory, equity theory and Locke's goal setting theory. The content theories focus on factors that are within the person that actually direct, sustain, energize or stop behaviour. In other words, they attempt to determine specific needs that motivate people. However, process theories focus on the provision of details and analysis of the process of how behaviour is energized, directed, sustained or stopped. In fact, the process theories focus attention on needs and incentives that cause behaviour. The process theory to be discussed here is the Reinforcement theory.

Reinforcement Theory

This theory deals with the use of positive or negative reinforcement to motivate or sometimes create an environment of motivation. This theory is basically concerned with the environment and its consequences for the behaviour. This is then to say that behaviour is environmentally caused. Let us take an illustration, assuming Richard, a hard-working employee, is given a bonus of #1,000 for being a good worker. If all things being equal he continues to work hard so that comes to mind then is why does Richard continue to work hard? Note that when Richard first works hard, this behaviour was reinforced by a bonus of N1000:00. Then this reinforcement is not within the job but an environmental consequence of good performance.

However this above explanation centers on Thorndike's "law of effect". This law states "behaviours that results in a pleasing outcome will be repeated: behaviour that results in an unpleasant outcome is not likely to be repeated" (Thorndike, 1919).

Note however, that operant conditioning can be used to achieve behaviour modification. In fact it is used mainly in management literature for controlling work behaviour by manipulating the consequences. This is based mainly on the research work of B.F. Skinner a Psychologist. It is based on two principles firstly on Thorndike's law of effect and secondly on providing properly scheduled rewards, it is possible to influence behaviours (Skinner, 1953).

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E-BANKING: AN ELECTRONIC MULTIFUNCTIONAL DISPENSER DEVICE AND DEPOSIT MONEY BANKS IN NIGERIA

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Abstract

The E-banking, a multifunctional dispenser device has being studied to examine its importance to Deposit Money Banks in Nigeria. The data for the study were collected from CBN statistical bulletin 2017, covering a period of 9 years; 2008-2017. Quasi Experimental research design and time series data was adopted and tested with Ordinary least square estimation technique through E-view software version 7.0 The result showed that E-banking has clouded the bounds among Deposit Money Banks' new financial products and services and made existing financial services available in different packages. The study therefore conclude that automated teller machine (ATM), internet banking (ITB), mobile banking (MBB) and point of sales (POS) have significant impact on of deposit money banks profitability in Nigeria. We reject the null hypothesis H_0 and conclude that electronic banking have significant impact on the performance of deposit money banks in Nigeria and therefore recommended that regulatory authorities like CBN (Central Bank of Nigeria) must continue to enforce fully the new standards and policy, on the charges on electronic transactions.

Keywords: Deposit Money Banks, Performance, Electronic Banking

Introduction

E-banking which is merged with several technologies that evolved in different forms can be traced to 1986 when the banking sector was deregulated. The deregulation transformed the activities of banking system through computerization of banking services delivery such as customer's accounts and other bank transactions like accounting packages. With the world increasing addiction to E-banking, the trend of manually banking operations is now given way to electronic payment system. Carrying cash for transaction has led to a slack in the transactions settlement. This system comprises the posting of transactions from one ledger to the other manually. Okoro (2014) stated that "Counting of money was done manually which were sometimes not exact and these may have resulted to errors".

There is growing interdependency between business scheme, rules and procedures on the one hand and information systems software, hardware, databases and telecommunications. Adeyemi and Ola (2014) assert that "this relationship is increasing to the point that information technology has become a strategic instrument in today's banking". What a bank is supposed to do in a next

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five years is often dependent on what its information system will be able to do. Worker's productivity, becoming the high quality or low cost producer, increasing customer service delivery, developing new products and market share depend more on the kind and quality of the development of IT in an organization. Electronic banking is the use of computers and telecommunications to enable banking transactions to be done by computer or telephone instead of human interaction.

Electronic banking is the use of telecommunications and computers and this enables banking activities to be carried out by computer or telephone instead of human interaction. Electronic banking has significantly diminished the transfer of paper money physically from one point to the other. Electronic fund transfer now necessitates many various types of transactions. Banks in Nigeria adopted e-banking in the early 2000s. Mobile, POS, Web and ATM are the major electronic payment tools which are currently used in Nigeria today. In the past, e-banking was considered as the climbing ladder that is shifting the territory of the Nigeria banking industry. Agbala, (2008) has it that "E-banking has clouded the boundaries amongst different financial institutions and has made available the existing financial services in distinctive packages". According to Onuorah (2009), the payment clearing system in the past was based on multilateral instruments operated manually by banks. This study attempts to investigate e-banking: an electronic multifunctional dispenser device and the Nigeria deposit money banks.

Literature Review

Various efforts have been built to give compact and comprehensive meaning of electronic banking. This is as a result of customers in search of a convenient and faster technology that is more rewarding (Taiwo & Agwu, 2017). Offei & Nuamah-Gyambrah (2016) regarded "e-banking or internet banking as the utilization of a remote delivery channel in executing banking services". E-banking is an automated delivery of conventional and new banking products and services directly offered to customers via interactive channels and electronically (Kricks, 2009). Pyun (2002) stated that e-banking serves as automated, interactive channels by which customers handily satisfy their demand for bank activities. E-banking can also be seen as the use of intelligent devices through internet to effect banking operations.

Reasons for Automation of Banking Operation

Ewubare and Tuane (2016) posit that e-banking has impacted greatly on financial operation in Nigeria. E-banking in Nigeria banks has led to the creation of jobs and specialization, improvement in commerce, technological development and data bank for national planning. The automation of banking operations is really posing challenges to the Regulatory/Supervisory authorities in Nigeria. Among the issues concerned are:

- i. **Money Laundering:** Development in Information Technology particularly the growing usage of the internet has now made it possible to transact business electronically.
- ii. **Electronically Generated Evidence:** Evidence in electronic transactions is essentially generated documents, from either the hard disk or the floppy disk. Such evidence qualifies to be secondary evidence as provided in section 93 of the Nigerian Evidence Act. For such secondary evidence to be advisable, certain conditions in section 94 must be satisfied i.e. when the original is movable, lost or cannot be produced.
- iii. **Consumer Protection:** Another major challenge of adoption of ICT is the absence of statutory or regulatory provisions to protect the consumer of the products/services.

Theoretical Review

Theory of technology acceptance model

This model was propounded by Fred Davis in 1989 which was designed to predict the acceptance and usage of information technology of users in an organization. According to Fred Davis, user's acceptance is a function of two vital beliefs and these beliefs are "perceived ease of use and perceived usefulness". According to Davis (1989), perceived ease of use is the extent which an individual is of the belief that technological use will be free from effort. He also opined that perceived usefulness is the degree in which an individual believes that the use of a certain technology enhances their job performance. The theory of technological acceptance model is of the view that attitude of consumers towards the use of new technology is controlled, affected or manipulated by perceived ease of use and perceived usefulness.

Psychometric scale was used to measure perceived ease of use and perceived usefulness. Scale of perceived ease of use contained whether the technology is understandable and clear, easy to remember and controllable, easy to become skillful and easy to use and easy to learn. The scale of perceived usefulness on the other hand contained whether the job is effective and useful, done more quickly, high level job performance and increased productivity.

Planned behaviour theory

This theory was propounded in 1988 by Ajzen which states that the behaviour of a person is motivated by behaviour intentions which are subjective norms, the attitude of a person towards behaviour and perceived behavioural control. According to Conner and Armitage (1998), an attitude is the level to which an individual has a negative or positive feeling of certain behaviour of their interest. They also contend that behavioural intention is an individual's decision to perform certain behaviour and a motivation in his or her conscious plan. Subjective norm on the other hand is an individual owns guesses or calculation of social forces to execute a particular target. Subjective norm is a belief about how individuals who may be very essential and friendly wants a certain a pattern of behaviour from a person.