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Emotional Intelligence and Customers' Satisfaction of Deposit Money Banks in Nigeria

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Abstract
The study examined emotional intelligence and customers' satisfaction with deposit money banks in Nigeria. The specific objectives were to determine the effects of self-awareness, self-management, and social relationship management on customers' satisfaction. The study employed a survey design. The study population comprised two hundred and fifty (250) customers of the selected bank. Taro Yamane's formula was used to determine the sample size of one hundred and fifty (154) customers. Purposive sampling was used, and data were primarily collected using a questionnaire. The study employed regression analysis. Based on the results, self-awareness, self-management, and social relationship management positively affected customers' satisfaction. The study recommended that CBN mandate EI training for all frontline bank staff as part of customer protection compliance.

Keywords: emotional intelligence, customer satisfaction, self-awareness, self-management, social awareness, relationship management.

Introduction

In recent years, many banks have invested heavily in technology, digital banking platforms, and modern facilities in order to improve service delivery and attract more customers. However, despite these technological improvements, customers still complain about poor employee attitudes, lack of empathy, ineffective communication, delays in handling complaints, and poor interpersonal relationships within many banking institutions (Akinyele & Olorunleke, 2020). This situation has increased the need for banks to pay attention not only to technical competence but also to the emotional and social competencies of employees during customer interactions (Singh & Sharma, 2021).

The increasing level of competition within the Nigerian banking industry has further made customer satisfaction a strategic priority for banking institutions. Customers now have access to different banks offering similar financial products and services; therefore, the quality of employee–customer relationships often determines customers' preferences and loyalty. Banks that fail to satisfy their customers may experience customer migration, reduced profitability, and damaged organizational reputation (Zeithaml et al., 2020). Consequently, many organizations are beginning to recognize that emotionally intelligent employees contribute significantly to effective customer relationship management and organizational success. Emotional intelligence enables employees to understand customers' emotions, respond appropriately to complaints, maintain professionalism under pressure, and provide supportive services capable of improving customer confidence and trust (Robbins & Judge, 2022). This is particularly important in Nigeria where customers frequently experience challenges such as network failures, delayed transactions, ATM issues, failed transfers, and overcrowded banking halls, all of which can create emotional tension between customers and bank employees.

Furthermore, dimensions of emotional intelligence such as self-awareness, self-regulation, motivation, empathy, and social skills have been identified as important factors influencing employee behavior and customer satisfaction within service-oriented organizations. Self-awareness enables employees to understand their emotions and how such emotions affect customer interactions. Self-regulation helps employees maintain emotional control and professionalism even during stressful situations. Motivation encourages employees to remain committed to quality service delivery and customer care. Empathy allows employees to understand customers' feelings and concerns, while social skills improve communication, relationship management, and interpersonal interaction within the banking environment (Gross, 2015). When these emotional competencies are effectively demonstrated by bank employees, customers are more likely to enjoy positive service experiences and develop trust in the organization (Ibrahim & Daniel, 2021).

Although the importance of emotional intelligence in organizational management is growing, many deposit money banks in Nigeria still experience customer dissatisfaction arising from poor customer service, ineffective complaint handling, emotional misconduct, and weak interpersonal relationships between employees and customers. Some employees find it difficult to manage pressure associated with banking operations, which often affects their attitudes and communication with customers. In some cases, customers encounter rude responses, impatience, lack of empathy, and poor attention from bank personnel during service encounters (Adeoye & Torubelli, 2019).

These challenges can negatively affect customer satisfaction and weaken customer loyalty. It is against this background that this study seeks to examine the relationship between emotional intelligence and customer satisfaction in deposit money banks, with particular attention to dimensions such as self-awareness, self-regulation, motivation, empathy, and social skills. The study is expected to contribute to existing knowledge by showing how emotional intelligence can improve service quality, customer satisfaction, and organizational performance within the Nigerian banking sector (Kotler & Keller, 2020).

Emotional Intelligence theory

This theory was propounded by Wayne Payne in 1986. The theory states that emotional Intelligence is the capacity to see, comprehend, oversee, and utilise feelings to make thinking easier, assessed by a capacity-based measure. The theory posited that emotional intelligence is a subset of social intelligence that involves the ability to monitor one's own and other's feelings and emotions to discriminate among them and to use this information to guide one's thinking and actions. In other words, it would be the ability to understand and control our own emotions, the emotions of others and the emotions of groups. Emotional intelligence includes the ability to be aware and manifest emotions, the capability to achieve and access feelings, the competence to be conscious of ¨our emotions and emotional knowledge¨ and the aptitude to manage and control our emotions to exalt ¨emotional and intellectual growth¨.

Emotional perception is the ability to distinguish and recognise your own emotions and the emotions of others. Assimilation is the ability ¨to generate, use, and feel emotions as necessary to communicate feelings or use them in other cognitive processes¨. Understanding means that emotional information must be analysed and understood to know that there are different emotions which can take place at the same time and that they might change over time too. Lastly, the regulation of emotions involves the ability to remain open-minded about feelings and to be able to control and manage one's own emotions and the emotions of others. Emotional Intelligence can also include a broad range of ¨personality characteristics that might predict success in professional and everyday domains¨. It is an array of non-cognitive capabilities, competencies, and skills that influence one's ability to succeed in coping with environmental demands and pressures¨. Emotional Intelligence involves five different groups comprising: intrapersonal and interpersonal skills, adaptability, stress management and general mood. Intrapersonal skills are formed by self-regard, emotional self-awareness, assertiveness, self-actualization and independence. Interpersonal skills consist of empathy, social responsibility and interpersonal relationships.

Literature Review

Emotional Intelligence has become one of the most significant behavioral concepts in organizational management and customer relationship studies, particularly within the banking sector where employee–customer interaction plays a critical role in service delivery. Emotional intelligence refers to the ability of individuals to recognize, understand, manage, and effectively utilize emotions in themselves and others to enhance interpersonal relationships and decision-making processes. According to Daniel Goleman, emotional intelligence encompasses competencies such as self-awareness, self-regulation, motivation, empathy, and social skills, all of which influence employee performance and customer relations. In deposit money banks, emotionally intelligent employees are more capable of handling customer complaints, managing workplace stress, communicating effectively, and building long-term customer trust and loyalty.

The banking industry is highly service-oriented, and customers often evaluate service quality based on the emotional conduct and responsiveness of bank employees during service encounters. Consequently, emotional intelligence has emerged as a strategic tool for improving customer satisfaction and sustaining competitive advantage within the financial sector.

Scholars have argued that emotionally intelligent employees are more likely to maintain professional behavior even under pressure, thereby reducing conflicts and enhancing service efficiency (Bar-On, 2017; Singh & Sharma, 2021). In the Nigerian banking environment where customers frequently experience delays, network failures, and operational challenges, emotional intelligence becomes particularly essential for maintaining customer confidence and satisfaction. Self-awareness is widely regarded as one of the most critical dimensions of Emotional Intelligence because it forms the foundation upon which other emotional competencies are built. Self-awareness refers to the ability of an individual to consciously recognize, understand, and evaluate personal emotions, moods, strengths, weaknesses, attitudes, and behavioral patterns, especially during interpersonal interactions. In the context of deposit money banks, self-awareness enables employees to understand how their emotions, communication styles, and reactions influence customers' perceptions and overall banking experiences. Frontline employees such as customer care representatives, marketers, cashiers, and account officers constantly engage with customers who possess varying emotional states, expectations, and financial concerns. Therefore, employees who possess high levels of self-awareness are more capable of managing customer interactions professionally, respectfully, and effectively, thereby enhancing customer satisfaction and organizational image.

In the modern banking environment, customer satisfaction is increasingly influenced not only by the quality of banking products and services but also by the emotional and psychological experiences customers encounter during service delivery. Customers often judge banks based on the attitudes, emotional expressions, communication abilities, and responsiveness of employees. Consequently, self-awareness becomes highly important because employees who understand their emotional tendencies can regulate negative behaviors capable of damaging customer relationships. For instance, a self-aware employee can recognize feelings of frustration, stress, fatigue, or anger arising from work pressure and consciously prevent such emotions from affecting interactions with customers. This ability helps maintain politeness, patience, emotional balance, and professionalism even in stressful situations such as network failures, long queues, system breakdowns, or customer complaints. Such emotionally balanced interactions improve customer perceptions of service quality and contribute significantly to customer satisfaction (Boyatzis & McKee, 2018). This emotional consciousness enables them to communicate with empathy, confidence, and clarity, thereby reducing misunderstandings and improving customer trust. Customers tend to feel more valued and respected when bank employees demonstrate emotional sensitivity and interpersonal competence during service encounters. As a result, self-awareness strengthens customer confidence and promotes long-term customer loyalty within deposit money banks (Adeoye & Torubelli, 2019; Singh & Sharma, 2021).

In the Nigerian banking industry where trust and credibility are fundamental to customer retention, self-awareness contributes significantly to sustaining positive customer relationships and improving public confidence in banking institutions. Customers are more satisfied with banks where employees consistently demonstrate respect, transparency, and professionalism during service delivery (Akinyele & Olorunleke, 2020). Research conducted by Ibrahim and Daniel (2021) revealed that emotionally self-aware bank employees demonstrate higher levels of service professionalism and customer responsiveness, which significantly improve customer satisfaction and loyalty. Similarly, Eketu and Ogbu (2020) observed that self-awareness among frontline employees positively influences communication effectiveness, complaint handling, and customer relationship management within Nigerian deposit money banks. These findings indicate that self-awareness is not merely a psychological trait but a strategic organizational resource capable of improving service quality, customer retention, and competitive advantage within the banking industry.

Self-regulation, which is also referred to as emotional regulation or self-management, is an essential dimension of Emotional Intelligence that focuses on an individual’s ability to control emotions, manage impulses, maintain composure, and respond appropriately to challenging situations. In the banking sector, self-regulation is highly important because employees are constantly exposed to stressful work conditions, emotional interactions, demanding customers, performance pressures, and operational uncertainties. Deposit money banks operate within a highly competitive and service-driven environment where customers expect efficiency, professionalism, responsiveness, and emotional courtesy from bank personnel. Consequently, employees who possess strong self-regulation skills are better able to maintain emotional stability and professionalism during customer interactions, thereby contributing positively to customer satisfaction and organizational performance.

In modern banking operations, customer satisfaction is significantly influenced by the emotional behavior and interpersonal conduct of employees during service encounters. Customers often experience frustration arising from delayed transactions, network failures, debit alerts, ATM malfunctions, failed electronic transfers, account restrictions, and long waiting periods. Such situations can easily generate tension between customers and bank employees, especially when customers become impatient or aggressive. However, employees who possess high levels of self-regulation are capable of remaining calm, patient, and emotionally balanced regardless of customer behavior or workplace pressure. Rather than reacting impulsively or emotionally, self-regulated employees adopt constructive communication strategies that help de-escalate tensions and reassure customers. This emotional control enhances customers' perceptions of service quality and increases their confidence in the bank's ability to handle problems effectively (Gross, 2015).

Furthermore, self-regulation contributes significantly to effective customer complaint management within deposit money banks. Complaint handling is one of the most sensitive aspects of banking operations because dissatisfied customers can easily damage a bank's reputation through negative word-of-mouth communication or migration to competing financial institutions. Employees who lack emotional control may respond defensively, rudely, or impatiently to customer complaints, thereby worsening customer dissatisfaction. In contrast, self-regulated employees are more capable of listening attentively, managing emotional reactions, and providing professional responses even when confronted with difficult customers. Their ability to remain emotionally composed creates a sense of reassurance and trust that positively influences customer satisfaction. Customers are generally more satisfied when bank employees demonstrate patience, emotional maturity, and willingness to resolve issues professionally during service recovery situations (Zeithaml et al., 2020).

In the Nigerian banking environment where operational stress and workload pressures are often high, self-regulation enables employees to separate personal emotions from professional responsibilities. This helps ensure that customers receive courteous and efficient services regardless of internal organizational challenges (Nwankwo & Gbadamosi, 2021). Self-regulation also enhances interpersonal communication between bank employees and customers. Communication remains one of the strongest predictors of customer satisfaction because customers rely on accurate information and professional guidance when conducting financial transactions. Employees who can regulate their emotions are more likely to communicate clearly, respectfully, and confidently during customer interactions. Emotional control enables employees to avoid harsh language, impatience, and confrontational behavior that may discourage customers or create misunderstandings. Instead, they maintain positive communication patterns capable of strengthening customer trust and improving service experiences. Customers are more likely to remain loyal to banks where employees consistently demonstrate emotional discipline, active listening skills, and professional communication abilities (Robbins & Judge, 2022). In Nigeria's banking sector where customer trust remains essential for organizational survival, emotionally regulated employees help strengthen the credibility and reputation of financial institutions. Customers tend to derive greater satisfaction from banks where employees exhibit honesty, courtesy, and professional conduct during service interactions (Akinyele & Olorunleke, 2020). Research conducted by Adeoye and Torubelli (2019) found that emotionally regulated employees demonstrate higher levels of customer service effectiveness, professionalism, and complaint resolution efficiency within Nigerian banks.

Similarly, Bello and Adebisi (2021) observed that emotional self-control among frontline bank employees significantly improves customer trust, communication quality, and customer retention. Self-regulation remains a vital component of emotional intelligence that significantly influences customer satisfaction in deposit money banks. Through emotional stability, stress management, professional conduct, effective communication, ethical behavior, and conflict resolution, self-regulated employees create positive service experiences that strengthen customer confidence and loyalty. As banking operations continue to evolve within Nigeria's dynamic financial environment, deposit money banks must prioritize emotional intelligence development, particularly self-regulation training, to improve service quality, customer satisfaction, and long-term organizational sustainability (Robbins & Judge, 2022; Armstrong, 2021; Kotler & Keller, 2020; Singh & Sharma, 2021).

Empathy is one of the most essential dimensions of Emotional Intelligence and refers to the ability of an individual to understand, recognize, and appropriately respond to the emotions, feelings, concerns, and perspectives of other people. Within deposit money banks, empathy plays a vital role in shaping the quality of employee–customer relationships because banking services involve continuous interaction with customers who possess diverse financial needs, emotional expectations, and personal challenges. Empathetic employees are capable of placing themselves in the position of customers and understanding the emotional implications of financial transactions, delays, complaints, and service failures (Zeithaml et al., 2020; Akinyele & Olorunleke, 2020). This emotional understanding enables employees to provide customer-centered services characterized by patience, compassion, attentiveness, and professionalism, all of which contribute significantly to customer satisfaction and loyalty. In the highly competitive Nigerian banking industry, where customers increasingly expect personalized and emotionally supportive services, empathy has become a critical determinant of customer retention and organizational success (Mullins, 2019; Okeke & Ezejiofor, 2020)

Customer satisfaction in the banking sector is no longer determined solely by the availability of financial products and technological facilities but also by the emotional quality of interactions between customers and bank employees. Customers desire to feel respected, valued, understood, and emotionally supported during banking transactions. Consequently, empathetic employees are more likely to create positive service experiences capable of strengthening customer trust and confidence in the bank. For instance, customers facing failed transactions, unauthorized debits, delayed transfers, loan difficulties, or account restrictions often experience emotional stress, anxiety, frustration, and uncertainty. Employees who demonstrate empathy are able to calm such customers through active listening, reassuring communication, emotional sensitivity, and genuine concern for their problems. These emotionally supportive behaviors create feelings of comfort and satisfaction among customers, thereby improving their perceptions of service quality and organizational care (Zeithaml et al., 2020; Yusuf & Adigun, 2022). Studies have shown that customers are more likely to remain loyal to banks where employees demonstrate understanding and emotional concern during complaint resolution processes (Adeoye & Torubelli, 2019). Customers are more likely to trust bank employees who demonstrate sincerity, emotional concern, and genuine interest in their financial well-being. Empathetic employees establish emotional connections with customers by treating them with dignity, respect, and compassion regardless of their financial status or background. Such treatment creates positive emotional experiences that encourage customers to maintain long-term relationships with the bank.

In Nigeria's banking sector, where competition among deposit money banks is increasingly intense, emotional connection and personalized customer care have become major strategies for attracting and retaining customers (Kotler & Keller, 2020; Armstrong, 2021). Customers are generally more satisfied with banking institutions that prioritize human relations and emotional care alongside financial services because such institutions are perceived as more trustworthy and customer-focused (Akinyele & Olorunleke, 2020). Another important contribution of empathy to customer satisfaction is its role in reducing customer anxiety and emotional stress during financial transactions. Banking activities are often associated with emotional tension because customers may worry about financial losses, transaction errors, security issues, loan obligations, or economic uncertainty. Employees who demonstrate empathy help reduce these anxieties by offering reassurance, encouragement, and supportive communication during service interactions. Such emotional support improves customers' psychological comfort and increases their confidence in the bank's service delivery system. Customers who feel emotionally secure and supported are more likely to develop positive attitudes toward the bank and remain loyal despite occasional operational challenges (Gross, 2015). Empathy contributes indirectly to customer satisfaction by fostering a positive organizational climate and enhancing service efficiency within deposit money banks (Robbins & Judge, 2022).

Similarly, Bello and Adebisi (2021) observed that customers are more satisfied with banks where employees demonstrate emotional understanding, active listening, and compassionate service delivery during financial interactions. These findings indicate that empathy is not merely an interpersonal trait but a strategic organizational resource capable of improving service quality and strengthening competitive advantage in the banking sector. Through emotional understanding, active listening, compassionate communication, customer-centered service delivery, trust building, and effective complaint management, empathetic employees create positive banking experiences that enhance customer confidence and loyalty. As customer expectations continue to evolve within Nigeria's dynamic financial environment, deposit money banks must prioritize empathy development through emotional intelligence training, customer relations programs, and organizational policies that promote emotional sensitivity and customer care in order to improve customer satisfaction and sustain long-term organizational success.

Social skills constitute one of the most important dimensions of Emotional Intelligence and refer to the ability of individuals to communicate effectively, establish interpersonal relationships, influence others positively, manage conflicts, cooperate with colleagues, and interact appropriately within social and organizational environments. In deposit money banks, social skills are extremely important because banking operations are largely service-oriented and depend heavily on continuous interaction between employees and customers. Employees who possess strong social skills are generally more capable of building cordial relationships with customers, communicating financial information effectively, resolving customer complaints professionally, and creating positive service experiences that enhance customer satisfaction. In the highly competitive Nigerian banking industry where customers have multiple banking alternatives, effective interpersonal interaction has become a critical factor influencing customer retention, loyalty, and organizational reputation (Kotler & Keller, 2020).

Customers are generally more satisfied with banks where employees communicate with patience, respect, and professionalism during service encounters (Zeithaml et al., 2020). In addition, social skills contribute significantly to relationship management and customer loyalty within deposit money banks. Relationship management is essential in the banking industry because long-term customer relationships contribute to profitability, organizational growth, and competitive advantage. Employees who possess strong interpersonal skills are better able to establish emotional connections with customers through friendliness, courtesy, active listening, and supportive communication. Such relationships create feelings of familiarity and trust that encourage customers to continue patronizing the bank despite competitive alternatives. Customers are more likely to remain loyal to banking institutions where employees recognize them, understand their needs, and maintain cordial interactions during transactions.

In Nigeria's banking environment where customer retention remains a major organizational objective, social skills have become indispensable for strengthening customer relationships and sustaining customer satisfaction (Armstrong, 2021). However, employees with strong social skills are capable of managing difficult interactions diplomatically and professionally. They use respectful language, emotional sensitivity, persuasive communication, and active listening techniques to calm dissatisfied customers and resolve conflicts peacefully. Such interpersonal competence improves customer perceptions of organizational care and professionalism, thereby enhancing customer satisfaction and trust in the bank's service delivery system (Adeoye & Torubelli, 2019). In the Nigerian banking sector where competition is increasingly intense, banks that prioritize positive customer interactions and relationship management are more likely to attract and retain customers successfully (Akinyele & Olorunleke, 2020).

Customers who feel emotionally connected to their banks are more likely to overlook minor service failures and continue maintaining long-term relationships with the institution (Singh & Sharma, 2021). Furthermore, social skills improve employees' adaptability and responsiveness to diverse customer needs and cultural differences. Deposit money banks serve customers from different educational, cultural, social, and economic backgrounds, each possessing unique communication styles and service expectations. Employees with strong social competence are more capable of adjusting their communication approaches to suit different customer personalities and situations. Such flexibility enhances customer experiences because customers feel understood and respected regardless of their background or status. Effective interpersonal adaptation therefore contributes significantly to customer satisfaction and inclusive service delivery within the banking environment (Northouse, 2021).

Social skills are equally important in promoting customer confidence during periods of organizational or technological challenges. In situations involving network failures, system maintenance, delayed transactions, or digital banking difficulties, customers often become anxious, frustrated, or impatient. Employees who possess excellent social skills can manage such situations effectively by communicating calmly, reassuring customers, and providing timely updates regarding service restoration. Their ability to maintain positive interactions during operational difficulties helps reduce customer frustration and preserves customer trust in the bank. Customers are generally more satisfied with banks where employees remain approachable, communicative, and supportive even during challenging situations (Gross, 2015).

Eketu and Ogbu (2020) revealed that interpersonal communication skills, relationship management, and customer engagement significantly improve customer satisfaction and customer loyalty in Nigerian deposit money banks. Similarly, Bello and Adebisi (2021) found that employees' social competence positively influences service quality, complaint resolution, and customer trust within the banking sector. These findings indicate that social skills are not merely interpersonal attributes but strategic organizational resources capable of enhancing service performance and strengthening competitive advantage within deposit money banks. Social skills remain a highly significant component of emotional intelligence that substantially influences customer satisfaction in deposit money banks. Through effective communication, relationship management, teamwork, conflict resolution, professionalism, customer engagement, and emotional connection, socially skilled employees contribute immensely to positive customer experiences and long-term customer loyalty.

Empirical Literature

A study conducted by Adeoye and Torubelli (2019) investigated the effect of emotional intelligence on customer satisfaction in selected commercial banks in Lagos State, Nigeria. The study adopted a survey research design and collected data from frontline bank employees and customers using structured questionnaires. The researchers employed regression analysis to examine the relationship between emotional intelligence dimensions and customer satisfaction indicators. The findings revealed that self-awareness significantly improved employees' communication effectiveness, emotional stability, and professionalism during customer interactions, thereby enhancing customer satisfaction. The study further showed that employees who demonstrated emotional consciousness and self-understanding were more capable of handling customer complaints effectively and maintaining cordial relationships with customers despite workplace pressures. The researchers concluded that emotional intelligence remains a critical determinant of service quality and customer retention within Nigerian deposit money banks.

Similarly, Ibrahim and Daniel (2021) examined the relationship between emotional intelligence and customer loyalty in deposit money banks in Port Harcourt, Rivers State. The study focused specifically on empathy, social skills, and emotional regulation as predictors of customer satisfaction and loyalty. Using a descriptive survey design, data were obtained from customers and employees of selected commercial banks through questionnaires and interviews. The study employed correlation and multiple regression techniques for data analysis. The findings indicated that empathy had a strong positive relationship with customer satisfaction because empathetic employees were more capable of understanding customer concerns, managing emotional interactions, and providing supportive banking services. The study further revealed that customers were more likely to remain loyal to banks where employees demonstrated patience, compassion, and emotional sensitivity during service delivery. The researchers concluded that emotional intelligence competencies significantly enhance customer trust, satisfaction, and organizational image in the banking sector.

In another related study, Bello and Adebisi (2021) investigated the influence of social skills on customer satisfaction in selected deposit money banks in Abuja, Nigeria. The study adopted a cross-sectional survey research design and gathered data from bank customers and customer service personnel. The researchers utilized descriptive statistics and structural equation modeling to analyze the data collected. The findings showed that employees' social skills such as effective communication, interpersonal relations, conflict management, and relationship-building abilities significantly influenced customer satisfaction and customer retention. Customers reported higher levels of satisfaction in banks where employees communicated respectfully, responded promptly to inquiries, and demonstrated friendliness during service interactions. The study emphasized that social competence among frontline bank employees improves service experiences and strengthens customer confidence in banking institutions.

Furthermore, Okeke and Ezejiofor (2020) conducted a study on employee motivation and customer satisfaction in Nigerian commercial banks. The researchers sought to determine whether emotionally motivated employees contribute positively to service quality and customer experiences. Using a sample of selected commercial banks in southeastern Nigeria, the study adopted a quantitative research approach and collected data through structured questionnaires administered to employees and customers. Data analysis was carried out using multiple regression analysis. The findings revealed that employee motivation significantly improved customer responsiveness, service efficiency, and customer relationship management within the banking sector. The study further established that motivated employees demonstrated higher levels of dedication, enthusiasm, and willingness to resolve customer complaints effectively. Consequently, customer satisfaction was found to increase significantly in banking institutions where employees exhibited emotional commitment and positive work attitudes.

A related study by Akinyele and Olorunleke (2020) examined emotional intelligence and service delivery in the Nigerian banking industry. The study specifically focused on the relationship between emotional regulation and customer satisfaction among frontline employees in selected deposit money banks. The researchers adopted a survey design and analyzed data collected from bank staff and customers using Pearson correlation and regression techniques. The findings indicated that self-regulation positively influenced customer satisfaction because emotionally regulated employees maintained professionalism and emotional stability even under stressful working conditions.

Customers expressed greater satisfaction with employees who demonstrated patience, emotional control, and effective problem-solving abilities during banking transactions. The study concluded that emotional regulation is essential for improving service quality and customer trust within financial institutions.

Outside Nigeria, Singh and Sharma (2021) conducted a study on emotional intelligence and customer service performance among employees of private sector banks in India. The study adopted a descriptive research design and utilized questionnaires to obtain responses from bank employees and customers across selected urban banking institutions. The findings showed that emotional intelligence dimensions such as empathy, self-awareness, and social skills significantly improved customer experiences and service efficiency. The study revealed that emotionally intelligent employees were more capable of understanding customer expectations, managing workplace stress, and maintaining positive interactions with customers. Customers reported higher satisfaction levels in banks where employees demonstrated emotional sensitivity, effective communication, and supportive service behavior. The researchers concluded that emotional intelligence enhances organizational effectiveness and contributes substantially to customer loyalty within the banking industry.

Likewise, Nwankwo and Gbadamosi (2021) investigated the relationship between emotional intelligence and customer relationship management in Nigerian deposit money banks. The study adopted a correlational research design and focused on how emotional competencies influence customer engagement and service quality. Data were collected from employees and customers of selected commercial banks in Lagos and analyzed using correlation analysis and regression models. The findings revealed that emotional intelligence significantly enhanced customer relationship management practices because emotionally intelligent employees were more capable of understanding customer emotions, responding appropriately to complaints, and building long-term customer relationships. The study further established that customers were more satisfied with banks where employees displayed emotional maturity, professionalism, and interpersonal competence during service delivery.

Yusuf and Adigun (2022) examined employee emotional intelligence and customer satisfaction in the Nigerian financial sector. The study specifically analyzed how motivation and interpersonal skills influence customer experiences in commercial banks. Using a survey research design, the researchers collected primary data from customers and employees across selected banking institutions in southwestern Nigeria. The findings indicated that employee motivation significantly influenced service responsiveness, communication quality, and customer trust. The study further showed that employees with strong interpersonal skills created more positive banking experiences that improved customer satisfaction and customer loyalty. The researchers recommended continuous emotional intelligence training for bank employees to strengthen customer service quality and organizational performance.

Zeithaml, Bitner, and Gremler (2020) examined the role of emotional competencies in customer service delivery across financial institutions in developed economies. Their findings demonstrated that empathy, emotional regulation, and relationship management significantly influence customer satisfaction because customers value emotional care and respectful treatment during financial interactions. The study emphasized that customers are more likely to maintain long-term relationships with banks where employees demonstrate emotional understanding and professionalism. The researchers concluded that emotional intelligence should be integrated into employee recruitment, training, and performance evaluation systems within service-oriented organizations.

Similarly, Gross (2015) investigated emotional regulation and customer interaction outcomes within financial institutions and service organizations. The study found that employees who effectively managed their emotions were more capable of handling stressful customer situations without escalating conflicts or reducing service quality. Emotional regulation improved employees' ability to maintain positive attitudes and constructive communication patterns during service encounters, which significantly enhanced customer satisfaction. The study further established that emotional self-control contributes positively to organizational reputation and customer trust within competitive service industries such as banking.

Methodology

This study adopted the survey research design. This study was carried out in six (6) commercial banks in Calabar, Cross River State. The study's population consists of the Frontline Officers of six banks in Calabar. Purposive sampling was a techniques used to select a specific group of individuals for analysis. The population of the staff was 254. Taro Yamane (1967) formula was used to determine the sample size of one hundred and fifty five (155) staff of the selected banks in Calabar. Cochrane (1977) formula was used to determine the sample for customers since the population of the customers was unknown. Therefore, the sample size for customers was 384. The total sample size was five hundred and thirty nine. Data for this research were collected from primary sources and is comprised of questionnaire instrument. Items in this section were designed on a 5-point Likert scale with SA for strongly Agree, A for agree, U for undecided, D for disagree and SD for strongly disagree. The validity of the instrument was established using Pearson Product Moment Correlation Matrix. The reliability of the scale was checked using the Cronbach's Alpha value. Multiple regression was employed as a statistical tool in the study.

Result and Discussion

A total of five hundred and thirty nine copies of questionnaire was administered and five hundred and twenty two copes were correctly filled and returned. Table 1 on descriptive statistics of the variables shows the mean, standard deviation, variance, range, minimum value, maximum value, skewness and kurtosis as well as the number of observations in each variable. The mean response to all the items of the variables was above 21.0 out of a maximum of 25. This indicates a high positive affirmation of the responses to the variables under study. The values of variance and standard deviation are significant for assessing the level of divergent of response from the mean. These values did not reveal wide disparity indicating that the responses did not significantly deviate from the mean. The range, which is the difference between the maximum value and the minimum value in a scale of 1 to 5 was 2 for self-awareness, 3 for self-regulation and 4 each for the remaining 3 variables. The values of minimum and maximum indicate the minimum and maximum options within the scale while the values of skewness and kurtosis describe the normality of the dataset and suitability for multivariate analysis.

TABLE 1

Descriptive statistics of variables

	Self awareness	Self-regulation	Empathy	Social skills	Customer satisfaction
Mean	21.88	21.84	21.80	21.82	21.76
Std Deviation	526	574	623	615	668
Variance	277	329	388	378	446

Range	2	3	4	4	4
Min	21	20	19	19	19
Max	23	23	23	23	23
Skewness	-.133	-.440	-.740	-.895	-1.108
Kurtosis	.385	.927	.1.646	2.635	2.499
N	522	522	522	522	522

Source: SPSS Analysis Version 23

TABLE 2

Regression result of the effect of emotional intelligence on Customer service

Variable	Unstandardized coefficients (β)	Std. Error	Standardized coefficient (β)	t-statistic	prob.
Constant	2.797	.875		3.195	.001
Self_AWA	-.172	.088	-.135	-1.956	.02
Self_REG	.181	.087	.161	2.094	.005
EMP	.119	.051	.117	2.318	.001
Soc SKI	.741	.073	.689	10.101	.000
R	.811				
R-squared	.658				
Adj R-squared	.654				
std. Error	.393				
D/W	2.052				

a. Predictors: (Constant), Self_AWA, Self_REG, EMP, Soc SKI
b. Dependent Variable: Cust_SAT

Test of hypothesis one

$H_0 1$: There is no significant effect of self-awareness on customer satisfaction in commercial banks in Calabar, Cross River State

The tests of the study hypotheses were based on the coefficients of the constructs in the specified model and the significance of the values as depicted in Table 2. The estimated result validated this hypothesis. The test of hypothesis one was based on the coefficient of self-awareness. From the result shown in Table 2, the coefficient of self-awareness is .172 with probability of 0.02. The t-calculated value of -1.956 was less than the t-critical and significant at 0.01 percent, indicating that the coefficient passes the significance test. Based on this result the null hypothesis was accepted in favour of the alternative. This result implies that there is a negative significant effect of self-awareness on customer satisfaction in commercial banks in Calabar, Cross River State

Test of hypothesis two

$H_0 2$: There is no significant effect of self-regulation on customer satisfaction in commercial banks in Calabar, Cross River State

The tests of the study hypotheses were based on the coefficients of the constructs in the specified model and the significance of the values as depicted in Table 2. The estimated result validated this hypothesis. The test of hypothesis one was based on the coefficient of self- regulation. From the result shown in Table 2, the coefficient of self- regulation is .181 with probability of 0.005. The t-calculated value of 2.094 was greater than the t-critical and significant at 0.01 percent, indicating that the coefficient passes the significance test. Based on this result the null hypothesis was rejected in favour of the alternative. This result implies that there is a positive significant effect of self- regulation on customer satisfaction in commercial banks in Calabar, Cross River State

Test of hypothesis three

$H_0$3: There is no significant effect of empathy on customer satisfaction in commercial banks in Calabar, Cross River State

The tests of the study hypotheses were based on the coefficients of the constructs in the specified model and the significance of the values as depicted in Table 2. The estimated result validated this hypothesis. The test of hypothesis one was based on the coefficient of empathy. From the result shown in Table 2, the coefficient of empathy is .119 with probability of 0.001. The t-calculated value of 2.318 was greater than the t-critical and significant at 0.01 percent, indicating that the coefficient passes the significance test. Based on this result the null hypothesis was rejected in favour of the alternative. This result implies that there is a positive significant effect of empathy on customer satisfaction in commercial banks in Calabar, Cross River State

Test of hypothesis four

$H_0$4: There is no significant effect of social skills on customer satisfaction in commercial banks in Calabar, Cross River State

The tests of the study hypotheses were based on the coefficients of the constructs in the specified model and the significance of the values as depicted in Table 2. The estimated result validated this hypothesis. The test of hypothesis one was based on the coefficient of social skills. From the result shown in Table 2, the coefficient of relationship management is .741 with probability of 0.000. The t-calculated value of 10.101 was greater than the t-critical and significant at 0.01 percent, indicating that the coefficient passes the significance test. Based on this result the null hypothesis was rejected in favor of the alternative. This result implies that there is a positive significant effect of social skills on customer satisfaction in commercial banks in Calabar, Cross River State

Conclusion

The study examined emotional intelligence on customer satisfaction in commercial banks in Calabar, Cross River State. Emotionally intelligent involves person's greater ability to distinguish functional and dysfunctional emotions. Emotional Intelligent has to do with being aware of one self and also other people, so as not to act in a way that will affect the other person negatively. It is concluded that emotional intelligence affected customer satisfaction.

Recommendations

The following recommendations are proffered:

1. Individuals should consciously recognize, understand, and evaluate personal emotions, moods, strengths, weaknesses, attitudes, and behavioral patterns, especially during interpersonal interactions.
2. Self-regulation is referred to as emotional regulation or self-management. Staff and customers should have the ability to control emotions, manage impulses, maintain composure, and respond appropriately to challenging situations.
3. Empathy plays a vital role in shaping the quality of employee–customer relationships because banking services involve continuous interaction with customers who possess diverse financial needs. Therefore, employees should always provide customer-centered services characterized by patience, compassion, attentiveness, and professionalism, all of which contribute significantly to customer satisfaction and loyalty.

4. Employees should possess strong social skills in building cordial relationships with customers, communicating financial information effectively, resolving customer complaints professionally, and creating positive service experiences that enhance customer satisfaction.

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