

## EMOTIONAL INTELLIGENCE AND JOB SATISFACTION AS PREDICTORS OF BURNOUT AMONG BANKERS

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### ABSTRACT

The study investigated emotional intelligence and job satisfaction as predictors of burnout among bankers. A cross-sectional survey research design was adopted, and data was gathered from 238 mid-level management bankers. More of the respondents, 129 (54.2%), were males, while the other 109 (45.8%) were females. Findings revealed that emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) and job satisfaction jointly predicted emotional exhaustion [ $R = .45$ ;  $R^2 = .20$ ;  $F(5, 232) = 11.86$ ;  $P < .01$ ], depersonalisation [ $R = .26$ ;  $R^2 = .07$ ;  $F(5, 232) = 3.40$ ;  $P < .05$ ] and reduced personal accomplishment [ $R = .26$ ;  $R^2 = .06$ ;  $F(5, 232) = 3.39$ ;  $P < .05$ ]. It was also discovered that self-emotion appraisal and other-emotion appraisal independently predicted the three dimensions of burnout. Job satisfaction also predicted emotional exhaustion ( $\beta = -.42$ ;  $t = -5.54$ ;  $P < .01$ ). Recommendations were made based on the findings of the study.

**Keywords:** Burnout, Emotional Intelligence and Job Satisfaction

## 1. Introduction

Certain occupations carry pressure not only from meeting goals and deadlines but also from the potential for significant consequences if not managed properly. Being a banker is one such profession. Although bankers receive training on managing their emotions and behaviour, their natural tendencies play a crucial role in demonstrating empathy. As a result, bankers are particularly prone to experiencing high levels of burnout, which is a state of emotional and physical exhaustion due to prolonged exposure to a stressful work environment (Chuang *et al.*, 2016).

Experiencing a high level of work-related weariness significantly reduces an employee's effectiveness and efficiency. It can inhibit communication and lead to a general decline in job performance (Bellias & Koustelios, 2014; Chovwen, 2013). Additionally, job burnout can undermine workers' confidence, which may ultimately result in them leaving their positions. This decision can be influenced by various factors, including the deterioration of mental health due to excessive job burnout and demands (Fashola *et al.*, 2018) as well as depression and other related psychological disorders (Koustelios & Kousteliou, 200; Chovwen, 2013).

A high prevalence of burnout among bankers was reported by Bellias and Koustelios (2014). A systematic review of burnout among bank employees found prevalence rates ranging from 6% to 47% (Chuang *et al.*, 2016). This review identified several risk factors, including age, gender, work experience, workload, ethical issues, and management decision-making, among others.

Job burnout has also been extensively studied in other occupations, particularly in the healthcare sector. For instance, a study of critical care nurses in 14 intensive care units in China revealed that 68 nurses, or 16%, reported high levels of burnout. Most of these nurses had worked in intensive care units for five to ten years (Zhang *et al.*, 2014). In comparison, a study conducted in a regional general hospital in the Republic of Ireland found that emergency nurses experienced high levels of burnout and depersonalisation, with 20 nurses, or 46%, reporting these issues (Harkin & Melby, 2014).

This study reveals that previous research has predominantly focused on the frequency of burnout among employees, including bank employees, while giving little attention to the factors contributing to banker burnout. Additionally, empirical research on the causes of burnout has mainly targeted employees in industrial and healthcare sectors, with a notable lack of studies in Nigeria. Therefore, this research aims to explore how factors such as emotional intelligence and job satisfaction influence burnout among bank employees.

It is crucial to understand that burnout results from unchecked work stress rather than being a mere byproduct. It is most commonly seen in helping professions where individuals work closely with others in high-pressure environments. The widely accepted definition of burnout, developed by Maslach and Leiter (2016), describes it as a multifaceted concept consisting of emotional exhaustion, depersonalisation, and a diminished sense of personal accomplishment. Emotional exhaustion refers to feelings of being overwhelmed and drained by one's work. Depersonalisation

involves developing negative and indifferent attitudes towards those being served. Diminished personal accomplishment occurs when individuals perceive a decline in their well-being and productivity in their interactions with others.

This study also examines job satisfaction and emotional intelligence as potential factors affecting burnout among healthcare professionals. According to Carmeli (2003), emotional intelligence (EI) has been gradually recognised as a significant aspect of human behaviour. Emotional insight encompasses the ability to understand the complexities of life and society.

Moreover, Goleman (1998) identifies five components of emotional intelligence: motivation, self-awareness, self-regulation, social skills, and empathy. He proposed a mixed model of emotional intelligence that connects these components to workplace performance, effectively integrating an individual's personality and skills. For instance, Akintayo and Babalola (2012) investigated how emotional intelligence influenced employee behaviour in industrial organisations and found a significant relationship between emotional intelligence and job performance.

Przybylska (2016) investigated the relationship between emotional intelligence and burnout in the teaching profession. Data was gathered from active teachers, and the findings revealed that emotional intelligence is a significant negative correlate of burnout. Additionally, it was found that emotional intelligence has a substantial positive relationship with job satisfaction.

Nastasa and Farcas (2014) explored how emotional intelligence affects burnout among healthcare workers. They collected data from 120 physicians and nurses and discovered that the level of emotional intelligence among healthcare workers significantly influences their burnout levels.

Job satisfaction is another factor that may impact burnout in healthcare workers. There is no consensus on a definitive definition of job satisfaction, as different academics offer varying interpretations (Aziri, 2011). According to Padala and Suryanarayana (2010), job satisfaction is "an attitude which results from balancing and summing many particular likes and dislikes experienced in connection with the job." They argue that job happiness stems from the workplace environment. Robbins and Judge (2011) describe job satisfaction as a favourable attitude towards one's work, which arises from the evaluation of its attributes. This definition implies that a healthcare worker with a high level of job satisfaction is likely to have positive feelings towards their job, while a dissatisfied individual is likely to experience negative feelings. Job satisfaction represents a psychological, behavioural, and occupational response by employees concerning their fulfilment at work. It is an expression of how employees relate to specific aspects of their job, such as rewards, authority, and peers, which can be linked to particular outcomes.

Furthermore, Abdomalek and Aminreza (2017) investigated the relationship between job satisfaction and burnout among selected organisational managers. They found that job satisfaction has a significant negative relationship with the three dimensions of burnout: emotional exhaustion, depersonalisation, and reduced personal accomplishment.

Additionally, Fontova-Almatoet *al.* (2020) examined the evolution of job satisfaction and burnout levels among emergency department professionals during an economic recession. Their study

reported an inverse relationship between burnout and job satisfaction among employees in emergency departments.

From the aforementioned, therefore, the following research hypotheses will be tested at the end of the study:

**H1:** There will be a significant negative relationship between emotional intelligence and burnout among bankers.

**H2:** There will be a significant negative relationship between job satisfaction and burnout among bankers.

**H3:** Job satisfaction and emotional intelligence will jointly and independently predict burnout among bankers.

## **2. Method**

### **2.1 Research Design**

The study adopted a cross-sectional survey study. Cross-sectional studies involve observing an entire population, or a representative subset, at a single point in time. They differ from case-control studies in that they seek to provide information about the entire population under study. A cross-sectional study describes the relationship between independent variables and dependent variables as they exist in a specific population at a given time. Without regard for what may have preceded or precipitated the dependent variable at the time of the study.

### **2.2 Population**

The population for this study was bank employees. These bank employees work for the following banks in Ibadan: Guarantee Trust Bank, Access Bank, First Bank, and Polaris Bank. Specifically, employees in the mid-level management were selected for the study.

### **2.3 Sample and Sampling Technique**

The study used purposive sampling. This is due to the study's population having already been identified. The researcher sampled 238 mid-level bankers in Ibadan, Oyo State, Nigeria.

### **2.4 Instrument**

The survey questionnaire for this study was divided into four sections, namely sections A, B, C and D.

#### **Section A: Socio-demographic Variables**

This section was designed to tap information from the socio-demographic characteristics of the participant, which include age, sex and job status.

### **Section B: Maslach Burnout Inventory (MBI)**

The Maslach Burnout Inventory (MBI) scale was used to measure burnout and was developed by Maslach *et al.* (1996). The MBI consists of 22 items developed specifically for healthcare professionals; each item is an affirmation of the professionals' feelings and attitudes towards their work and patients. It presents a Likert-type response format with the options of never (0), a few times per year or less (1), once a month or less (2), a few times per month (3), once per week (4), a few times per week (5), and every day (6). These responses are related to depression, low morale, avoidance of interpersonal and professional relationships, low productivity, inability to withstand pressure, and poor self-esteem. The authors of this scale did not specify a time limit, so the MBI-HSS scale can be completed in 5 minutes. It can be used individually or in groups. Maslach *et al.* (1996), the authors of the MBI-HSS, reported that a test-retest reliability coefficient of .77 should be used for a general study population.

### **Section C: Emotional intelligence scale**

The 16-item emotional intelligence scale (EI Scale) developed by Wong and Law (2002) was adopted in this study. The scale adopted a 7-point Likert scale format, which ranged from Totally agree (7), Slightly agree (6), Moderately agree (5), Undecided (4), Moderately disagree (3), Slightly disagree (2), and Totally disagree (1). The scale had four components, which were Self-Emotion Appraisal (SEA) measured by items 1-4, Other-Emotion Appraisal (OEA) measured by items 5-8, Use of Emotion (UOE) measured by items 9-12 and Regulation of Emotion (ROE) measured by items 13-16. High scores indicated high emotional intelligence, and low scores indicated low emotional intelligence. Wong and Law (2002) reported good internal consistency reliabilities, with Cronbach's alpha coefficients between .70 and .81.

### **Section D: Job Satisfaction Scale**

This is a 10-item scale developed by Macdonald and MacIntyre (1997), and it measures the level of job satisfaction with a reliability coefficient of 0.51 as reported by the author. The scale was scored using 1-Strongly disagree to 5-Strongly agree. A high score on this scale indicates a high level of job satisfaction, whereas a low score indicates a low level of job satisfaction.

## **2.5 Procedure**

The study was conducted in the Ibadan North-West Local Government Area of Oyo State, which has the highest concentration of banks in the region. The banks selected for the study include Guaranty Trust Bank, Access Bank, First Bank, and Polaris Bank. We met with the managers of these banks to discuss the main objectives and goals of the research, ensuring they had a clear understanding of its purpose. After several meetings, we received approval to collect data. Upon gaining this approval, we assured the managers that all information provided by the respondents would be used exclusively for research purposes. No personal identification, such as names or other details, would be required to participate in the study, ensuring confidentiality.

## 2.6 Data Analysis

The collected data were analysed. The data were analysed using both descriptive and inferential statistics. The demographic characteristics were summarised using frequency tables, while the study's hypotheses were analysed using Pearson correlation, t-tests for independent samples, and multiple regression analysis.

## 3. Results

This section presents the results of gathered data from two hundred and thirty-eight (238) bankers.

### Demographic distribution

**Table 1**

*Demographic Distribution of Respondents*

| <b>Variables</b>                                | <b>Frequency<br/>(n = 238)</b> | <b>Percentage (%)</b> |
|-------------------------------------------------|--------------------------------|-----------------------|
| <b><i>Gender</i></b>                            |                                |                       |
| Male                                            | 129                            | 54.2                  |
| Female                                          | 109                            | 45.8                  |
| <b><i>Age</i></b>                               |                                |                       |
| Less than 30 years                              | 37                             | 15.5                  |
| 30-39 years                                     | 112                            | 47.1                  |
| 40-49 years                                     | 84                             | 35.3                  |
| 50 years above                                  | 5                              | 2.1                   |
| <b><i>Marital Status</i></b>                    |                                |                       |
| Single                                          | 74                             | 31.1                  |
| Married                                         | 152                            | 63.9                  |
| Separated                                       | 10                             | 4.2                   |
| Divorced                                        | 2                              | 0.8                   |
| <b><i>Highest Educational Qualification</i></b> |                                |                       |
| Diploma                                         | 104                            | 43.7                  |
| HND/University degree                           | 118                            | 49.6                  |
| Postgraduate                                    | 13                             | 5.5                   |
| Professional                                    | 3                              | 1.3                   |
| <b><i>Work Experience</i></b>                   |                                |                       |
| Less than 5 years                               | 26                             | 10.9                  |
| 5-9 years                                       | 96                             | 40.3                  |
| 10-14 years                                     | 46                             | 19.3                  |
| 15-19 years                                     | 50                             | 21                    |

|                    |    |     |
|--------------------|----|-----|
| 20 years and above | 20 | 8.4 |
|--------------------|----|-----|

Table 1 presents results on the demographic distribution of respondents. It is shown that more of the respondents, 129 (54.2%), were males, while the other 109 (45.8%) were females. Age distribution revealed that more of the respondents, 112 (47.1%), were between 30 and 39 years old; 84 (35.3%) were between 40 and 49 years old; 37 (15.5%) were less than 30 years old; while the other 5 (2.1%) indicated they were 50 years and above.

From Table 1 as well, it is shown that more of the respondents, 152 (63.9%), were married; 74 (31.1%) were single; 10 (4.2%) were separated; while the other 2 (0.8%) were divorced. According to educational qualification, it is shown that more of the respondents, 118 (49.6%), were HND/university degree holders; 104 (43.7%) were ordinary diploma certificate holders; 13 (5.5%) were postgraduate certificate holders; while the other 3 (1.3%) were professional certificate holders.

Finally, it is shown in Table 1 that more of the respondents, 96 (40.3%), have between 5 and 9 years of work experience; 50 (21%) have between 15 and 19 years of work experience; 46 (19.3%) have between 10 and 14 years of work experience; 26 (10.9%) have less than 5 years of work experience; while the other 20 (8.4%) have 20 years or more of work experience.

**Table 2**

*Zero-Order Correlation Summary Table Showing Results on the Relationship Between Emotional Intelligence and Burnout*

| SN | Variables           | Mean  | SD   | 1      | 2      | 3      | 4     | 5     | 6     | 7 |
|----|---------------------|-------|------|--------|--------|--------|-------|-------|-------|---|
| 1  | Emo. Exhau.         | 17.91 | 4.19 | -      |        |        |       |       |       |   |
| 2  | Deperson.           | 15.08 | 4.19 | .57**  | -      |        |       |       |       |   |
| 3  | Redu. Person. accom | 15.08 | 4.19 | .57**  | .99**  | -      |       |       |       |   |
| 4  | Self-emotion        | 17.50 | 4.67 | -.17** | -.05   | -.05   | -     |       |       |   |
| 5  | Other emotion       | 16.85 | 5.37 | -.25** | -.20** | -.20** | .68** | -     |       |   |
| 6  | Use of emotion      | 16.47 | 5.97 | -.12   | -.10   | -.10   | .58** | .75** | -     |   |
| 7  | Regu. emotion       | 16.54 | 5.63 | -.24** | -.13*  | -.13*  | .48** | .58** | .59** | - |

**\*\* Significant at 0.01, \* Significant at 0.05**

Table 2 presents results on the relationship between burnout (emotional exhaustion, depersonalisation and reduced personal accomplishment) and emotional intelligence (self-emotion appraisal, use of emotion, others' emotion and regulation of emotion). It is shown that emotional exhaustion has a significant and positive relationship with self-emotion appraisal ( $r = -.17$ ;  $P < .01$ ), others' emotions ( $r = -.25$ ;  $P < .01$ ) and regulation of emotion ( $r = -.24$ ;  $P < .01$ ). This implies that the higher the self-emotion appraisal, others' emotions and regulation of emotion, the lower the burnout reported by bankers.

It is further shown that the depersonalisation dimension had a significant and negative relationship with others' emotion appraisal ( $r = -.20$ ;  $P < .01$ ) and regulation of emotion ( $r = -.13$ ;  $P < .05$ ). This connotes that the higher the others' emotion appraisal and regulation of emotion, the lower the depersonalisation dimension of burnout.

Further, it is shown that reduced personal accomplishment had a significant and negative relationship with others' emotion appraisal ( $r = -.20$ ;  $P < .01$ ) and regulation of emotion ( $r = -.13$ ;  $P < .05$ ). This connotes that the higher the others' emotion appraisal and regulation of emotion, the lower the tendency to experience the reduced personal accomplishment dimension of burnout.

Hypothesis one stated that there will be a significant negative relationship between job satisfaction and burnout among bankers. This was tested using Pearson's  $r$  correlation, and the result is presented in Table 3.

**Table 3**

*Pearson  $r$  Correlation Summary Table Showing Results on the Relationship Between Job Satisfaction and Burnout*

| SN | Variables                       | Mean  | SD   | 1      | 2     | 3     | 4 |
|----|---------------------------------|-------|------|--------|-------|-------|---|
| 1  | Emotional Exhaustion            | 17.91 | 4.19 | -      |       |       |   |
| 2  | Depersonalization               | 15.08 | 4.19 | .57**  | -     |       |   |
| 3  | Reduced personal accomplishment | 15.08 | 4.19 | .57**  | .99** | -     |   |
| 4  | Job satisfaction                | 20.32 | 8.57 | -.39** | -.14* | -.14* | - |

**\*\* Significant at 0.01, \* Significant at 0.05**

Table 3 presents results on the relationship between job satisfaction and burnout among bankers. It is shown that job satisfaction had a significant and negative relationship with emotional exhaustion ( $r = -.39$ ;  $P < .01$ ), depersonalisation ( $r = -.14$ ;  $P < .05$ ) and reduced personal accomplishment ( $r = -.14$ ;  $P < .05$ ). This confirms the stated hypothesis and hence was retained in this study.

Hypothesis three stated that emotional intelligence and job satisfaction will jointly and independently predict burnout among bankers. This was tested using multiple regression analysis, and the result is presented in Table 4.

**Table 4**

*Multiple Regression Summary Table Showing Emotional Intelligence and Job Satisfaction as Predictors of Burnout*

| Criterion            | Predictors              | $\beta$ | t     | P    | R   | R <sup>2</sup> | F     | P    |
|----------------------|-------------------------|---------|-------|------|-----|----------------|-------|------|
| Emotional exhaustion | Self-emotion appraisal  | .11     | 1.27  | >.05 |     |                |       |      |
|                      | Other emotion appraisal | -.30    | -2.99 | <.05 |     |                |       |      |
|                      | Use of emotion          | .31     | 3.26  | <.01 | .45 | .20            | 11.86 | <.01 |
|                      | Regulation of emotion   | -.08    | -.98  | >.05 |     |                |       |      |
|                      | Job satisfaction        | -.42    | -5.54 | <.01 |     |                |       |      |
| Depersonalization    | Self-emotion appraisal  | .19     | 2.09  | <.05 |     |                |       |      |
|                      | Other emotion appraisal | -.35    | -3.18 | <.01 |     |                |       |      |
|                      | Use of emotion          | .14     | 1.36  | >.05 | .26 | .07            | 3.40  | <.05 |
|                      | Regulation of emotion   | -.04    | -.45  | >.05 |     |                |       |      |
|                      | Job satisfaction        | -.12    | -1.44 | >.05 |     |                |       |      |
| Reduced per. accomp  | Self-emotion appraisal  | .19     | 2.09  | <.05 |     |                |       |      |
|                      | Other emotion appraisal | -.35    | -3.18 | <.01 |     |                |       |      |
|                      | Use of emotion          | .14     | 1.36  | >.05 | .26 | .06            | 3.39  | <.05 |
|                      | Regulation of emotion   | -.04    | -.45  | >.05 |     |                |       |      |
|                      | Job satisfaction        | -.11    | -1.43 | >.05 |     |                |       |      |

Table 4 presents the influence of emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) and job satisfaction on burnout (emotional exhaustion, depersonalisation and reduced personal accomplishment) among bankers.

Emotional exhaustion was found to be predicted jointly by emotional intelligence, specifically self-emotion, other emotion, use of emotion, and regulation of emotion, and job satisfaction. [ $R = .45$ ;  $R^2 = .20$ ;  $F(5, 232) = 11.86$ ;  $P < .01$ ]. Collectively, emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and control of emotion) accounted for about 20% variance in emotional exhaustion. However, only others' emotional appraisal ( $\beta = -.30$ ;  $t = -2.99$ ;  $P < .01$ ), use of emotion ( $\beta = .31$ ;  $t = 3.26$ ;  $P < .01$ ) and job satisfaction ( $\beta = -.42$ ;  $t = -5.54$ ;  $P < .01$ ) independently predicted emotional exhaustion.

As regards depersonalisation, it is shown that emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) and job satisfaction jointly predicted depersonalisation [ $R = .26$ ;  $R^2 = .07$ ;  $F(5, 232) = 3.40$ ;  $P < .05$ ]. Collectively, emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) accounted for about 7% variance in depersonalisation. However, only self-emotion appraisal ( $\beta = .19$ ;  $t = 2.09$ ;  $P < .05$ ) and other emotion appraisal ( $\beta = -.35$ ;  $t = -3.18$ ;  $P < .01$ ) independently predicted emotional exhaustion.

As regards reduced personal accomplishment, it is shown that emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) and job satisfaction jointly predicted reduced personal accomplishment [ $R = .26$ ;  $R^2 = .06$ ;  $F(5, 232) = 3.39$ ;  $P < .05$ ]. Collectively, emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) accounted for about 6% variance in reduced personal accomplishment. However, only self-emotion appraisal ( $\beta = .19$ ;  $t = 2.09$ ;  $P < .05$ ) and other-emotion appraisal ( $\beta = -.35$ ;  $t = -3.18$ ;  $P < .01$ ) independently predicted reduced personal accomplishment.

Table 4 presents the influence of emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) on occupational burnout among bankers. It was found that emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) jointly predicted occupational burnout [ $R = .28$ ;  $R^2 = .08$ ;  $F(4, 235) = 4.98$ ;  $P < .01$ ]. Collectively, emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) accounted for about 8% variance in occupational burnout. However, only other emotion appraisal independently predicted occupational burnout ( $\beta = .35$ ;  $t = 3.25$ ;  $P < .01$ ). This partially confirms the stated hypothesis.

#### **4.1 Discussion and Conclusion**

The study explored the relationship between emotional intelligence and job satisfaction as predictors of burnout among bankers. It was found that self-emotion appraisal and other-emotion appraisal consistently predicted various dimensions of burnout within this group. On the other hand, job satisfaction only had a significant influence on the emotional exhaustion dimension of burnout. This suggests that emotional intelligence largely affects how exhausted bankers feel in their work. For example, a medical practitioner who can understand both their own emotions and those of others, such as co-workers or patients, is likely to experience lower levels of burnout compared to those who lack this emotional awareness.

Furthermore, the study's findings indicate that job satisfaction also plays a role in emotional exhaustion. Bankers who are dissatisfied with their job for any reason tend to experience higher levels of emotional exhaustion.

About these findings, Przybylska (2016) examined emotional intelligence and burnout within the teaching profession. Data collected from active teachers revealed that emotional intelligence had a significant negative correlation with burnout. Additionally, emotional intelligence was found to have a significant positive relationship with job satisfaction. Similarly, Abdomalek and Aminreza (2017) studied the relationship between job satisfaction and burnout among selected organisational managers and found that job satisfaction had a significant negative relationship with all three dimensions of burnout: emotional exhaustion, depersonalisation, and personal inefficiency.

## 4.2 Recommendations

The following recommendations are based on the findings of the study:

Firstly, the study discovered that certain aspects of emotional intelligence significantly contribute to burnout among bankers. Therefore, it is recommended that bank management prioritise periodic training for their employees to foster the development of emotional intelligence. This can be achieved by promoting effective communication between human resource personnel and conducting assessments to identify individuals with low emotional intelligence. Once these individuals are identified, targeted training sessions should be organised to help enhance their emotional intelligence. This approach is expected to reduce the level of burnout experienced by bankers.

Additionally, it is recommended that the banking sector focus on identifying factors that lead to job satisfaction and dissatisfaction among employees. Specifically, working conditions that foster high levels of job satisfaction should be recognised, and adjustments should be made accordingly. By improving job satisfaction, the overall burnout levels among bankers are likely to decrease.

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