

Emotional Resilience and Employee Performance of Commercial Banks in South-East Nigeria

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Article History

Received on 30 October 2022

1st Revision on 31 October 2022

2nd Revision on 18 November 2022

3rd Revision on 26 November 2022

4th Revision on 29 November 2022

5th Revision on 1 December 2022

Accepted on 16 December 2022

Abstract

Purpose: This study examined emotional resilience and performance in commercial banks in South-East Nigeria as the broad objective and specifically examined the extent employee emotional literacy influence performance in commercial banks in South-East Nigeria.

Research Methodology: A survey research design was chosen for the study. The population of the study consisted of 250 staff of 5 selected commercial banks in the studied area. The sample size used, as arrived by the use of Krejcie and Morgan sample size formula was 152. The instrument used for data collection was a Likert-structured questionnaire, which was subjected to both validity and reliability test. The data collected were analyzed through the use of a simple regression technique, and the hypothesis was tested at a 5% level of significance.

Result: The result revealed that the correlation coefficient as represented by R is .915, signifying a 92% relationship between the variables while R-Square which represented the coefficient of the determination indicates that an 84% change in the performance of employees is accounted for by changes in employee emotional literacy.

Limitation: The inferential powers of this study may be questioned as only a region in Nigeria was examined.

Contribution: All the studies looked at empirically did not take cognizance of employee emotional literacy as a measure of employee resilience and none of the studies was carried out in southeast, Nigeria, hence, making this work fill an important gap that served as a contribution.

Novelty: This study recognized that emotional literacy could be used to measure employee resilience and thus, represents something new within the context of the research area.

Keywords: Emotional Resilience, Employee Emotional Literacy, Performance, Commercial Banks and South-East Nigeria

How to Cite: Phina, O. N., Patrick, O. A., & Nwabuike, C. (2022). Emotional Resilience and Employee Performance of Commercial Banks in South-East Nigeria. *Annals of Human Resource Management Research*, 2(2), 105-115.

1. Introduction

Technology is gradually taking over every facet of the world today (Ebuka, Nzewi, Gerald, & Ezinne, 2020). Modern financial institutions use technological innovations to compete in the knowledge-based economy. The need to maintain an optimal balance between the attractive features of technologies and ensuring human needs for safe and efficient working conditions has become a phenomenon in modern public and business organizations. Making work easier and more interesting by introducing user-friendly tools capable of increasing productivity is not without risks and problems. Gross (2015)

posits that increasing competition has caused changes in commercial banks' existing strategies, systems, resources, policies, and structures. [Goleman \(1996\)](#) opines that ensuring high employee competence in performance through emotional resilience results in long-term competitive advantage.

Employee resilience is viewed as a skill that can be learned, built upon, and maintained. Frontline workers can swiftly recover from setbacks and despair and have the confidence to deal with challenges in the workplace if they have emotional resilience ([Shin, Taylor, & Seo, 2012](#); [E. Wang, Klein, & Jiang, 2007](#)). As a person develops and interacts with their environment, the person's emotional resilience keeps changing. High levels of maternal care and protection, for example, may improve resilience in infants but hinder individuation in adolescents or young adults. [Rutter \(1987\)](#) sees emotional resilience as relative resistance to psychosocial risk exposures. This method focuses on a variety of outcomes, not only positive ones; it does not automatically presume that protection comes from pleasant experiences or that the solution resides in what the person does at the moment to deal with the negative event (how they cope with it) ([Rutter, 1987](#)). A continuum with two poles—less ideal resilience and optimum resilience—is how [Hunter and Katz \(2012\)](#) conceptualize emotional resilience. Violent survival strategies, high-risk behaviors, and social and emotional seclusion are examples of less-than-optimal resilience.

In general, emotional resilience is defined as a dynamic process that includes beneficial environmental adaptation in the wake of significant hardship ([Gross, 2015](#)). Generally speaking, adversity is defined as the perceived gap between a person's current circumstances and their ideal aspirations, investments, needs, and future goals ([Schwager & Rothermund, 2013](#)). Employee resilience is described as the capacity to overcome failures and continue to be productive in the face of demanding tasks and challenging situations, strengthening oneself in the process ([Morrison, 2007](#)). Emotional resilience is not a personality feature or intrinsic quality that someone either possesses or does not. It results from effective coping with commonplace situations as opposed to extraordinary ones, and it comes from commonplace human capacities, connections, and other internal and external resources.

The global financial crisis has created stressful circumstances for many firms, which has drawn more attention to the idea of emotional resilience ([Bardoel, Pettit, De Cieri, & McMillan, 2014](#)). The issue of occupational stress has emerged inside these firms. Employees with high emotional resilience are better equipped to handle adversity and get through trying circumstances, according to studies [Cooper \(1997\)](#); [Shin et al. \(2012\)](#); [Tugade and Fredrickson \(2004\)](#). Research specifically shows that emotionally resilient workers have higher levels of positive emotions and are better able to handle the demanding and stressful workplace ([Avey, Luthans, & Jensen, 2009](#)).

Employee performance is a vital concept in an organization, and managers of these businesses must have a thorough awareness of the aspects that affect employee working performance. This knowledge may aid managers in their efforts to comprehend, justify, forecast, measure, and modify employees' performance ([J.P. Campbell, McCloy, Oppler, & Sager, 1993](#)). Three components that affect work performance in an organization include individual determinants, outcome variables, and work environment factors ([Waldman & Spangler, 1989](#)). Individual determinants include aptitude, experience, and drive. Performance reviews, wage raises, and job security are outcome variables. Factors affecting the workplace include group dynamics and leader behavior. A few more factors that influence how well a job is done are personal traits, motivation, organizational culture and effort. Others are organizational structure, leadership, organizational dedication, job involvement, and personality.

The working atmosphere in banks is stressful, and employees deal with challenges every day. The demanding and ever-changing nature of business has raised interest in psychological issues for workers, particularly in the banking sector. Additionally, the ability of employees to adapt to changes in the workplace is becoming more and more crucial ([Freire, Ferradás, Núñez, Valle, & Vallejo, 2019](#)). The following qualities are necessary for emotionally resilient people to perform in any

organizational capacity: emotional literacy, reflective thinking abilities, empathy, and social abilities ([Masten, 2009](#)).

The commercial banking sector in Nigeria has changed significantly over time in terms of both structure and business practices, as a result of financial globalization and competition. The level of performance pressure on banks' staff has increased as a result of their aggressive competitive strategies, which also include a performance-based compensation system. Employees in the banking sector may experience actual or potential physical tiredness, unfavorable feelings, and inclinations to quit. These workers need to be highly skilled professionals who can handle stress in the workplace and bounce back constructively. Therefore, the study intends to examine employee emotional resilience and performance in commercial banks in South-East Nigeria. Specifically, the study examines the extent employee emotional literacy influence performance in commercial banks in South-East Nigeria.

2. Literature Review

2.1 Emotional Resilience

Resilience as a concept gained traction through Holling who argued that resilience determines the persistence of the system ([Putra & Istiyani, 2022](#)). Clinical psychology studies on people's capacity to recover from and occasionally flourish in the face of catastrophic situations are where the idea of resilience first emerged. Academic definitions of resilience emphasize having the capacity to bounce back rapidly from hardship ([Shin et al., 2012](#)). The ability to cope effectively with and adapt flexibly to the stressful demands of negative life events is defined by theorists as resilience. Individuals withstand or recover from adversity in such a way that stability, viability, or development are maintained ([Masten, 2009](#)). Individuals suffering from emotional distress resulting in impaired mental health functioning as a result of negative life events, on the other hand, are generally regarded as normal ([Kalisch et al., 2017](#)). In this light, emotional resilience reflects better-than-expected levels of psychological functioning in response to adversity.

The term “emotional resilience” refers to a dynamic process that includes beneficial environmental adaption after considerable adversity ([Gross, 2015](#)). A typical definition of adversity is the perception of a difference between a person's present circumstances and the reality of their intended future aspirations, investments, wants, and goals ([Schwager & Rothermund, 2013](#)). Traditional methods for measuring emotional resilience involve self-report questionnaires that concentrate on evaluating personality traits, coping mechanisms, or the availability of various factors, excluding emotional processes in response to adversity, such as controllability of an individual's original characteristic levels, social relationships, and health-related outcomes.

Employee emotional toughness is seen as a skill that can be developed, maintained, and improved ([Luthans, Avey, Avolio, & Peterson, 2010](#); [Shin et al., 2012](#); [J. Wang, Cooke, & Huang, 2014](#)). This ability enables frontline employees to bounce back fast from failures and depression and to be prepared to deal with difficulties in their field of work. Employee emotional resilience, an internal psychological resource, can finally stop burnout at work and encourage positive engagement in a difficult task, which helps people succeed in their organizations. This strategy is founded on the notion of resource conservation ([Bardoel et al., 2014](#)).

2.2 Components of Emotional Resilience

[Masten \(2009\)](#) posits that several underlying components of emotional resilience have been identified:

1. *Emotional literacy*: Sometimes referred to as emotional intelligence, interpersonal (social intelligence) and intrapersonal (self-awareness) components make up emotional literacy. Effective interpersonal relationships are aided by interpersonal emotional literacy. The extent of our attention to our emotions, the clarity of these experiences, and our views about “repairing” unpleasant mood states or sustaining happy ones are all parts of our intrapersonal emotional literacy. People with greater emotional literacy tend to be more passionate, upbeat, self-assured, trustworthy, and cooperative, all of which are attractive qualities for social workers.

2. *Reflective thinking skills*: Personal reflection on experience improves the service and assistance we offer while also fostering professional development. We can use it to find answers for issues that might seem insurmountable and to think about how we might modify our practices to meet the needs of certain service users. The dynamics of reasonable and irrational thoughts, emotions, doubts, presumptions, and beliefs, as well as their effects on practice, are further explored with the aid of reflective thinking abilities. This is a critical self-protective mechanism for social workers.
3. *Empathy*: All helping interactions must start with empathy, and social work practice depends on it. While empathy is necessary for social workers and service users to have a successful connection, our job frequently needs us to foster empathy in others. The empathetic concern seems to increase emotional toughness, while empathetic distress looks to decrease it and is likely to cause psychological anguish all around.
4. *Social skills*: Social workers frequently encounter difficult interpersonal circumstances, but being well-prepared can boost self-assurance and communication abilities, making you feel stronger and more at ease. In supervision or with a peer, role-playing can help us get ready for new or potentially challenging situations, like emotionally taxing conversations with service users or court appearances. It also enables us to practice authoritative but empathic responses more generally and see how people may react to us in specific situations, as well as the strategies that may be most effective.

2.3 Performance

Employees are very critical for the survival of most organizations. This was the position of [Ebuka, Ngozi, Obianuju, and Peace \(2022\)](#) when they state that it is not a new thing for employees in most firms of whatever form to be regarded as crucial, hence, their performance is important. Organizations cannot achieve meaningful results without the appropriate contributions of employees ([Ulabor & Bosede, 2019](#)). Performance is seen as the capacity of employees to use their acquaintance and skills properly in organizations ([Komakech, Obici, & Mwesigwa, 2021](#)). When talking about performance, a different emphasis is placed on different things, however, [Meyer, Becker, and Vandenberghe \(2004\)](#) opine that performance criteria should place more emphasis on behaviors than outcomes because, if managers simply pay attention to their employees' outcomes, those individuals will choose the simplest path to success without taking into account other crucial behaviors. Job performance, according to [John P Campbell, McHenry, and Wise \(1990\)](#) is the observable behavior that people exhibit when performing their jobs and is pertinent to the objectives of the business. [J.P. Campbell et al. \(1993\)](#) state that performance consists of the actions that employees take that is visible. It is the entire range of work-related behaviors that a business expects its employees to exhibit ([Moorhead and Griffin \(1999\)](#)). [Motowidlo, Borman, and Schmit \(2014\)](#) state that job performance refers to actions, behaviors, or activities that are oriented toward the organization's goals and objectives.

Employee performance is determined by how well a person performs the duties assigned to them as well as other factors. [Armstrong \(2009\)](#) opines that it depends on both aptitude and drive; it includes both actions and outcomes. The performer's actions change the performance from an abstract concept to action. Behaviors are not only tools for results, they are also outcomes in and of themselves, but they are also outcomes in and of themselves, but the consequence of the physical and mental labor is also put into tasks and is evaluable independently of results.

Because behavior was so important, Armstrong added, success and failure were not always good or negative. "Success is not always positive nor failure always negative," he said. According to this concept of performance, it is necessary to consider a number of factors, including both inputs and outputs (results), when assessing and rewarding an individual's performance (behavior). According to [R. Campbell, Kyriakides, Muijs, and Robinson \(2003\)](#), performance is the outcome of knowledge of facts and things, a grasp of how things are done and the skills required to carry them out, as well as a willingness to act, exert effort, and persevere. Key employee performance indicators directly related to particular job functions according to [McQuerrey \(2018\)](#) include attention to detail, creativity, and innovation; the capacity to perform in all important areas of one's role, effective time management, consistency, timeliness, and initiative.

2.4 Effects of Employee Emotional Resilience on Job Performance

Given the inherent pressure, frontline banking employees endure while dealing with intense and ongoing stressful and demanding work situations in the banking industry, the effects of emotional resilience on the job performance of employees in banks according to [Netemeyer, Brashear-Alejandro, and Boles \(2004\)](#), it is crucial to stress the crucial role that employee emotional resilience plays as a psychological tool for not only coping with these stresses but also being positively engaged in their work. Employee emotional resilience is a psychological resource that comes from their unique features, according to [Hobfoll \(2001\)](#). There is mounting data that indicate employee emotional resilience is viewed as a crucial resource reservoir that aids workers in managing stressful events they encounter in daily life ([Luthans, 2002](#)). Emotionally resilient employees typically reduce the negative effects of stressful situations on themselves and continue to work properly by using their psychological resources when they are subjected to a situation with subjectively considerable strain ([Fredrickson, 2001](#)).

Additionally, it has been suggested by [Muraven and Baumeister \(2000\)](#), [Taylor and Bogdan \(1984\)](#), and [Waugh, Wager, Fredrickson, Noll, and Taylor \(2008\)](#) that when employees recover from stressful events with little to no negative impact, they add new physical or psychological resources to their resource pool, which can help them better meet future demands. Current research supports the significant importance of employee emotional resilience as a resource by showing that it produces a wide range of beneficial effects, including optimistic thinking, lower levels of psychological distress, and positive work attitudes ([Youssef & Luthans, 2007](#)). This study makes the case that frontline banking employees with high levels of resilience will perform better than those with low levels of resilience in a demanding and quickly changing workplace.

Due to the intensely competitive business climate, the banking sector has adopted a performance-related pay-intensive system in particular, which shifts the majority of the competitive pressure from the external business environment from the organizational level to the personal level ([J. Wang et al., 2014](#)). It is clear that a demanding job, an unequal workload, and high-performance standards may lead to poor mental health, absenteeism, burnout, and a desire to quit a job ([Lee & Ashforth, 1996](#)). In the banking sector, workers must deal with a rise in demand. According to [Hobfoll \(2001\)](#) Conservation of Resources (COR) theory, employee emotional resilience can be used as an internal psychological resource to manage and minimize the stress and unpleasant feelings brought on by high-pressure working situations. This can assist to avoid workplace burnout and encourage enthusiastic participation in a difficult task, both of which should boost employee outcomes like job performance ([Bardoel et al., 2014](#)).

Employee resilience can increase a person's ability to handle stressful situations by giving them the mental and physical resources they need to engage in different coping mechanisms and/or by shielding them from various dysfunctional psychological states brought on by stress in the workplace ([Hobfoll, 2001](#)). Anxiety and weariness are likely to impair a person's capacity to execute job responsibilities if they lack enough resilience ([Wheaton, 1983](#)). Even if they may not like the change, resilient individuals exhibit more positive emotions in the face of adversity, are more open to new experiences, and are more adaptable to job obstacles ([Tugade & Fredrickson, 2004](#)). Therefore, frontline staff with high resilience are more likely to demonstrate higher performance than those with low resilience when confronted with stressful work conditions.

2.5 Theoretical Framework

2.5.1 Theory of Stress and Emotion by James-Lange in 1884

The purpose of this study's theoretical framework is to examine and comprehend emotional resilience and disorders associated with stress. William James and Carl Lange independently proposed their different views on the relationship between stress and emotion in 1884 and 1885. These theories can be expressed as events, arousal, interpretation, and emotion.

James-Lange hypothesized that an event that awakens a person's autonomic nervous system (ANS) causes physiological symptoms such as a faster heartbeat, more sweat, tighter muscles, and more. After these physical events, the brain will interpret these responses. The result of the brain's interpretation is an emotion similar to the fight-or-flight reaction, in which the body gets ready for a person to run away from the situation or face it head-on. This hypothesis can be related to the notion of common sense, which tells us that when a human sees a dangerous wild animal, he or she usually feels afraid and flees.

This study on emotional resilience and working performance are relevant to [Palmer, Cooper, and Thomas \(2003\)](#) theory because it states that an employee's emotional resilience and performance tend to be negatively impacted when stress occurs as a result of physical and emotional encounters. This theory claims that when there is danger, an employee's autonomic nervous system causes the muscles to tense up and the heart to beat faster.

2.6 Empirical Review

[Liu \(2018\)](#) carried out a study that systematically investigated the relationship between organizational culture, employee resilience, and job performance in the international banking industry. Initially, utilizing a sample of 1501 personnel from 14 Chinese banks, detailed interview information from 32 Chinese-origin personnel from eight international banks with more than five years of experience was used for data collection. The results showed that in the caring culture, employees with long-term motivation exhibited higher resilience than those with short-term motivation, whereas, in the jungle culture, employees with short-term motivation exhibited higher resilience than those with long-term drive.

[Judah, Mohse, Elsetouhi, Ahmed, and Hriday \(2019\)](#) did a study aimed at determining the relationship between psychological resilience and the psychological well-being of bank employees. The questionnaire, which was sent to 310 bank workers in Mansoura, was the data-gathering tool used in the study. Only 300 of the surveys, out of a total of 310, were statistically valid and free of missing data. Through the Wrap PLS5 program, a route analysis was used to test the research hypotheses. The results of the study demonstrated a significant direct positive relationship between psychological resilience and psychological well-being.

The impact of psychological capital (PsyCap) on job performance in the banking sector of Kappagoda was examined by [Kappagoda, Othman, Fithri, and De Alwis \(2014\)](#) in Sri Lanka. The information was gathered at random from a sample of 176 managers and 357 non-managerial workers in Sri Lanka's banking industry. The personnel was given a questionnaire to fill out in order to assess their PsyCap and work output. Both regression analysis and the correlation coefficient were used to analyze the given data. The study's findings showed a strong and favorable correlation between PsyCap and job performance.

Resilience, feeling of coherence, life purpose, and self-transcendence was examined by [Nygren et al. \(2005\)](#) in connection to perceived physical and mental health. 125 people, including 86 women who were 85 years of age or older, were given the questionnaires on resilience, sense of coherence, purpose in life, self-transcendence, and health. On the Purpose in Life Scale, the results showed a statistically significant difference in mean scores between men and women, with men scoring higher (110 against 103, $p=.01$). The Self-Transcendence Scale, Sense of Coherence Scale, Purpose in Life Test, and Resilience Scale findings were found to be significantly correlated. However, not in males, significant correlations between these scores and the SF36 Mental Health Survey were also found.

3. Research Methodology

The survey design was chosen as the research design for the study because of the nature of the work which collected data from sampled respondents about a phenomenon through the use of a structured questionnaire. The area of the study is southeast Nigeria, which has 5 states. The population consists of 250 staff of 5 selected commercial banks. That is, in each state, five banks were selected and 10 employees from each of the banks, making it 50 by 5, which is 250. The sample size used by the study

is 152 arrived at by the application of the [Krejcie and Morgan \(1970\)](#) formula. The instrument used for data collection which took place in 2022 was a Likert-structured questionnaire, which was subjected to validity to ensure that it measures what it is supposed to measure. It was also subjected to a reliability test, to ensure it produces a consistent result. Cronbach alpha technique was used in achieving this, it gave a coefficient of .879 which was adjudged to be good enough. The data was collected along with 2 research assistants and it was distributed in person to ensure maximum collection of the instrument. A total of 152 copies of the questionnaire were distributed, in the end, 148 were retrieved and 140 copies were used for the study because 8 of the retrieved copies of the questionnaire were rendered unusable as a result of multiple mutilation and incomplete responses. The data collected was analyzed through simple regression, and the hypothesis was tested at a 5% level of significance.

4. Results and Discussions

Table 1. Distribution of responses on employee emotional literacy and performance

S/N	Questionnaire Items	SA (5)	A(4)	D(3)	SD (2)	UN (1)	Mean	Dec.
Employee emotional literacy								
1	I am aware of how important it is to understand other people.	40	61	16	20	3	3.82	Acc.
2	I do not allow my emotions to control me.	25	45	30	40	-	3.39	Acc.
3	I like treating people the best way possible so as not to offend their emotions	34	59	25	20	2	3.73	Acc.
Performance								
4	I work better in an atmosphere where people understand one another.	60	50	15	5	10	4.04	Acc.
5	I prefer working in an environment where my emotion is not affected.	75	45	10	9	1	4.31	Acc.
6	I like it when my organization wants to see things from my perspective.	45	60	20	10	5	3.93	Acc.

Source: Field Survey, 2022

Table 1 shows the distribution of responses by respondents on employee emotional literacy and performance. The analysis is based on the mean of the respective questionnaire items, with a threshold of acceptance of 3. That is, any questionnaire item with a mean of 3 and above should be regarded as being accepted by the respondents while any that is below 3 needs to be rejected. From the analysis, it is seen that all the questionnaire items have a mean that is above 3, meaning that they are all accepted.

4.1 Test of Hypothesis

Employee emotional literacy has a statistical effect on employee performance in commercial banks in South-East Nigeria.

Table 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.915 ^a	.837	.836	1.222

a. Predictors: (Constant), EEL

Source: Field Survey, 2022

Key:

EER = Employee Emotional Literacy

Table 2 shows the model summary of the simple regression analysis carried out to test the effect of employee emotional literacy on performance in commercial banks in South-East Nigeria. from the result, it is seen that the correlation coefficient as represented by R is .915 signifying a 92% relationship between the variables, while R-Square which represents the coefficient of determination indicates that an 84% change in performance is accounted for by changes in employee emotional literacy.

Table 3. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1060.082	1	1060.082	709.966	.000 ^b
	Residual	206.054	138	1.493		
	Total	1266.136	139			

a. Dependent Variable: PERFORMANCE

b. Predictors: (Constant), EEL

Source: Field Survey, 2022

Table 3 is an ANOVA that shows the result for the test of hypothesis which states that employee emotional literacy has a statistical effect on performance in commercial banks in South-East Nigeria. From the result, it is revealed that employee emotional literacy has a statistically significant effect on employee performance in commercial banks in South-East Nigeria. This is because the probability value represented by sig in the Table is .000 which is less than the level of significance (0.05) used in the study. Hence, the alternate hypothesis is accepted.

4.2 Discussion of Findings

The hypothesis of the study states that employee emotional literacy has a statistical effect on employee performance in commercial banks in South-East Nigeria. After carrying out the test of the stated hypothesis, the alternate hypothesis was accepted in favor of the null hypothesis and it is concluded that indeed, employee emotional literacy has a statistically significant effect on performance in commercial banks in South-East Nigeria. This result goes to show that the more the literacy of employees in terms of being emotionally resilient to problems and challenges at work, the more the performance of the employees and by extension, the performance of the banks. This result corroborates the findings of [Judah et al. \(2019\)](#) who examined the relationship between psychological resilience and the psychological well-being of banks' employees and found that a significant direct positive relationship between psychological resilience which is part of employee resilience and psychological well-being which could define the performance of not just the employees but also the organizations. Similarly, the findings of [Kappagoda et al. \(2014\)](#) who determined that the impact of psychological capital (PsyCap) on job performance in the banking sector showed a strong and favorable correlation between PsyCap which could be categorized as part of emotional resilience and job performance.

5. Conclusion

The study looked at emotional resilience and the role it plays in determining the performance of employees in commercial banks in southeast Nigeria. Given that people with different mindsets and temperaments are brought together to work as a team for the betterment of the organization, having employees that can withstand pressure physically and emotionally will certainly be a plus for any organization, including commercial banks in southeast Nigeria. The study, therefore, concludes that employee emotional literacy and by extension emotional resilience play a role in influencing the performance of employees in the banks.

5.1 Limitation

No research work is ever all-encompassing, hence, the work was restricted to a particular section of the country. However, this limits the inferential powers of this study because there are six regions, out of which just one was chosen for the study.

5.2 Suggestion

Sequel to the findings of the study, the following suggestions are put forward:

1. The banks studied need to find a way to study the emotional resilience of applicants before employing them as against the present emphasis on the intelligence quotient and experience of the applicants.
2. Training should be conducted from time to time to teach the employees ways to be emotionally resilient to improve their relationships with co-workers and customers as this will improve the performance of the employees.

Acknowledgment

The researchers want to thank the management of the Commercial Banks in South-East Nigeria for allowing the study to be conducted in their organization. The employees who also participated in the study are acknowledged. Similarly, the research assistants used in data collection are also appreciated, along with the people who helped in validating the instrument of the study. It is, however, pertinent to state that no financial help in form of sponsorship was gotten to carry out this study.

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