Customers emotional intelligence and satisfaction: The mediation of bankers emotional labour

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Abstract

Purpose: There is high competition in the Nigerian banking system, with banks challenged by engaging in best practices that will lead to customer satisfaction. This study examines the effect of customers' emotional intelligence on their satisfaction with selected banks in Nigeria operating in Jos, Plateau. It also assesses customers' perceptions of banker emotional labor as a mediating factor.

Research Methodology: Sample for the study was 341 drawn from customers of Access, UBA, and GT Bank within Jos Metropolis who completed a survey on emotional intelligence, perceived emotional labor, and customer satisfaction.

Results: The study found a significant relationship between perceived emotional labor and customer satisfaction and between emotional intelligence and perceived emotional labor. The relationship between emotional intelligence and customer satisfaction is not significant. However, emotional labor was found to be a full mediator in the relationship between emotional intelligence and customer satisfaction.

Limitations: There is a limitation in sample size in the study. The actual number of customers from the three banks could not be ascertained.

Contribution: The study concluded that bank customer satisfaction is a product of high emotional intelligence when these customers also have a high perception of emotional labor. It is recommended that banks provide brief emotional intelligence training tips for their customers.

Novelty: The study has shown that as much as employee emotional intelligence is important to customer satisfaction, customers' EI is as important.

Keywords: *Customers, satisfaction, emotional intelligence, emotional labour*

How to Cite: Ezekiel, J. S., & Nanfa, K. D. (2023). Customers emotional intelligence and satisfaction: The mediation of bankers emotional labour. *Annals of Human Resource Management Research,* 3(2), 115-127.

1. Introduction

The influx of customers into Nigerian banks is alarming following the recent civilization, where people are beginning to grasp the relevance of banking with an institution. However, this poses a serious concern for commercial banks as a highly competitive industry in Nigeria. These commercial banks are challenged to discover which customer satisfaction factor is more appealing to achieve customer retention. According to Erjavec, Dmitrović, and Povalej Bržan (2016), customer satisfaction research has been one of the most prolific fields in marketing over the last three decades. There has been a rising need to enhance the bank-customer interface in terms of service delivery. The ultimate goal is to ensure that customers are satisfied with the banks – satisfaction with which researchers (Abubakar, Mokhtar, & Abdullattef, 2013; Akgam & Murugiah, 2013; Erjavec et al., 2016) have shown to increase the

likelihood of bank customer loyalty and retention. Lee and Lee (2013) argued that customer's satisfaction is one of the most critical issues facing contemporary managers of service industries. Differences in customers' needs and desires complicate the quest to satisfy customers.

On the other hand, customers appear to perceive banking institutions based on the interface they have with any of their representatives. These representations may include personnel or non-personnel services offered by machinery, such as ATMs, mobile banking, or internet services. However, personnel representations appear to be at the forefront of bank-customer relationship services. Researchers argue that the most important interface a customer can have with a bank is with one or more of its personnel (Asumah & Owusu, 2021; Okpara & Edwin, 2014; Roland & Olalekan, 2020). This presupposes that the customer dispositional factor may seem to be a core determinant of their satisfaction or perceptions of being satisfied with the services of the bank. Furthermore, due to the competitive nature of banks in Nigeria, they have demonstrated urgency in holding their customers in high esteem. With multidimensional challenges and the demand for globalization, deposit money banks are forced to reengineer their products and systems to improve service quality and remain competitive. Consequently, customer service is the point where customers interface with banks at its center. Customer service is considered an integral part of any facet of industry and defines the future of any organization.

Li (2023) noted that the emotions expressed during customer-employee interaction are significant for the purpose of interaction. Emotions are organized mental reactions to occurrences based on cognitive disposition (Consoli, 2010). It is often expressed and can affect major areas and individuals functioning over a period of time. As much as employee Emotional intelligence can affect service delivery and customer satisfaction (Roland & Olalekan, 2020; Uzonwanne, 2015), and it seems that the level of emotional intelligence expressed by customers during interaction can affect the level of satisfaction they derive from the services. This is partly inferred because numerous studies have linked emotional intelligence to satisfaction, satisfaction inclusive of customer satisfaction (Tariq et al., & Qadir, 2021) and employee job satisfaction (Asumah & Owusu, 2021; Elganas & Sheppard, 2019).

It has also been shown that employees of service industries practice emotional labor as an overt behavior to meet customer satisfaction in terms of service delivery. For instance, Asumah and Owusu (2021) argue that employees in the banking sector are required to express certain emotions, such as cheerfulness, friendliness, enthusiasm, warmth, calm, and confidence, when interacting with clients. Nkemakolam et al. (2021) expressed that emotional labour is an important aspect in commercial banks given that most commercial banks nowadays emerged out of a merger and acquisition of banks. The rudiments of emotional labor practices may take a new shape and require urgent action. Therefore, understanding employees' emotional labor strategies is a key factor in customers' perceptions of service quality and satisfaction (Alsalhi et al., 2019; Nkemakolam et al., 2021). Aturu-Aghedo and Eucharia (2023) pointed out that emotional labor has been an undervalued asset for Nigerian public organizations that she could utilize, leading to effective service delivery. More is needed for commercial banks that operate in a highly competitive space in Nigeria.

Researchers (Alsalhi et al., 2019; Li, 2023) pointed out that although emotional labor is an employee-confined factor, understanding it in research terms can be inferred from the customers' standpoint. This is because every exhibition of emotional labor from an employee is accurately assessed by a third party, much more one who will have much to say about the service interaction interface – customers. Therefore, this study examines the relationship between customers' emotional intelligence and satisfaction with perceived emotional labor as a mediator in commercial deposit money banks in the Plateau State.

1.1 Theoretical Framework

Social Exchange Theory (SET) is the underlying theory of this study because it tends to assimilate the interaction that takes place between two or more parties. The Social Exchange Theory was propounded by Blau (1964) to examine social behavior in the interaction between two parties. In Blau, social exchange is the voluntary action of individuals motivated by the returns they are expected to bring. The theory weighs every interaction using a cost-benefit analysis to determine the risks and benefits. This theory further explains the economic relationships that occur when each party has goods that the other

parties value. Social exchange theory (SET) characterizes the interactions between individuals and groups as interdependent and contingent. According to Blau (1964), the assumptions of social exchange theory are as follows:

1. Social behaviors involve social exchanges of value.
2. People are motivated to retain value (reward) when they have to give something up (cost).
3. People pursue social exchanges, in which they receive more rewards than their costs.
4. Rewards and costs can be materials or material goods.
5. People expect to be similarly rewarded when they incur the same costs (equity of exchange).
6. People terminate relationships when they believe the costs are greater than the rewards.

Jansson and Wiklund (2019) explained behavior in terms of social exchange as an economic analysis of noneconomic situations. Social exchange refers to how people make decisions depending on what outcome they expect in relation to the amount of effort that has to be expended to obtain that outcome. Factoring this theory into the current study implies that understudied constructs (emotional intelligence, emotional labor, and customer satisfaction) are sets of social exchange relationships that initiate when a party conducts a positive action and the other responds accordingly, creating a pattern of social transactions. Particularly, employees' emotional labour and customers' emotional intelligence are means to derive at an end which is customers' satisfaction. Thus, customer satisfaction appears to be an immaterial reward that serves as an end to the interaction between bank employees and customers. Therefore, the model guides the researcher in explaining the relationship between emotional intelligence, perceived emotional labor, and customer satisfaction.

Although the social exchange theory considers the relationships between two or more parties, this study tends to understand the ongoing relationship between two parties (customers and bank employees) from the customer perspective. The theory proposes that judgement between one of the parties of cost being greater than the benefit of the association will lead to the termination of the relationship. Thus, customers tend to terminate relationships between them and the banks when they term the relationships with the banks infertile.

Furthermore, social exchange theory is a model of human behavior that has been developed to explain the processes by which people create and maintain relationships. According to the social exchange theory, people evaluate their relationships by analyzing the benefits they feel they might receive through them. They then make decisions about the relationships in their lives by comparing alternatives. Thus, in this study, customers appear to have several alternatives as there are numerous banking options. A breech in this relationship leads to a loss of customers from the bank. Hence, banks have to maintain the interest of customers at the forefront. In addition, social exchange theory posits that people make choices about their relationships based on rational decision making.

The model for this study, illustrated in figure 1, consists of three concepts: emotional intelligence, emotional labor, and customer satisfaction. The model illustrates the effects of emotional intelligence and emotional labor on customer satisfaction. Similarly, the model illustrates the impact of emotional intelligence on the development of emotional labor and how emotional labor affects customer satisfaction. The purpose of this study is embedded in this relationship.
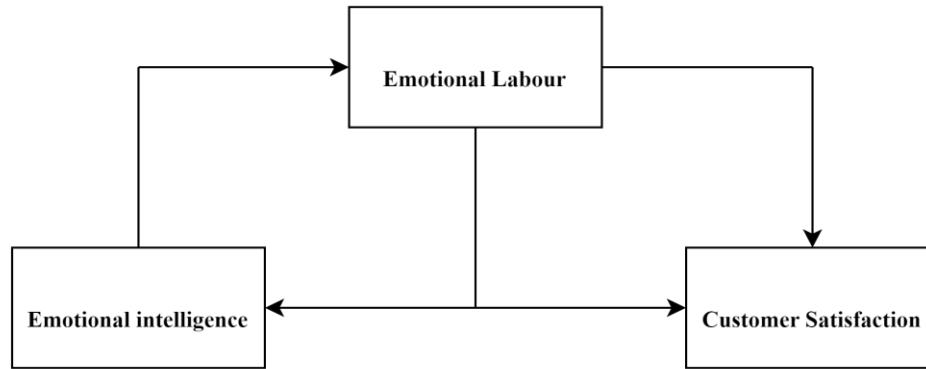
Figure 1: Model of relationships in the study

2. Literature Review

2.1 Customers Satisfaction

Customer satisfaction is defined as the emotional and cognitive evaluation of a customer's experience with a product or service. This represents the first step in loyalty formation and customer retention (Oliver 1999). Erjavec et al. (2016) conducted a survey to understand the drivers of customer satisfaction in the service industry. Their study examined three different service industries and found that the drivers of satisfaction and loyalty were different for each industry. Gilbert and Veloutsou (2006) conducted a cross-industry comparison of customers' satisfaction factors. It surveyed customers in seven industries: banking and finance, retail, government, grocery stores, hospitality/sports, and restaurants. The results showed that customers rated banking, finance, and hospitality/sport the highest in terms of service satisfaction. Those dealing with government, general retail, and moderately priced fast-food restaurants gave lower service satisfaction ratings.

Among other factors that influence customer satisfaction in banks, Akgam and Murugiah (2013) found that service quality and customer loyalty are important. Additionally, the study showed no relationship between security in terms of banking and customer satisfaction.

2.2 Emotional Intelligence and Customers Satisfaction

Emotional intelligence is the ability to come to full awareness of one's emotions and use emotions in functional ways (George, 2000). Essentially, there are two uses of emotions: directing attention to a pressing concern, and signalling what should be the focus of attention. It can also be used to choose among options and make decisions (Uzonwanne 2015).

Emotional intelligence is an important aspect to examine for effective and efficient delivery of financial services in commercial banks. Musa (2020) examines the role of emotional intelligence in financial service delivery among banks. Although the study was limited in terms of the sample, it did not specify the characteristics of the sample. Roland and Olalekan (2020) examined the importance of emotional intelligence in service delivery in Nigerian and Liberian deposit money banks and aspects of bankers' emotional intelligence that are important for service delivery in banks. Self-management was found to be important for Nigerian and Liberian bank service delivery, while social skills and awareness were exclusive to Liberian banks.

Uzonwanne (2015) examined the rate of emotional intelligence among banks in southwestern Nigeria and found no significant age or gender differences in emotional intelligence in banks. Moreover, the study found no difference in emotional intelligence based on marital status and educational level. However, it did not show the level of prevalence of emotional intelligence and practices done to enhance emotional intelligence in the respective banks. In another study on self-awareness, which is an aspect of emotional intelligence, Mansouri and Tajrobehkar (2015) studied self-awareness and self-esteem to predict job satisfaction and performance. Their findings showed that self-awareness was a predictor of job satisfaction and performance.

The study added that self-awareness plays an important role in an individual's job and in how the individual gets satisfaction out of the job. It showed that the more aware people are of their inner experiences, feelings, emotions, and relationships with others, the more satisfied they would be with their job. It is seemingly feasible for service providers to provide services for their clients/customers that will provoke customer satisfaction when they are satisfied with the job they find themselves doing.

Tariq et al. (2021) showed that consumers' emotional intelligence adds to satisfaction with life, suggesting that the level of emotional intelligence a customer can display can affect certain satisfaction factors. This study assessed consumer satisfaction during the COVID-19 pandemic. Tariq et al. (2021)'s study showed that the level of customers emotions is important for satisfaction. Nevertheless, the hypothetical prediction in this study was nondirectional.

Ho1: There is no significant relationship between emotional intelligence and customer satisfaction in deposit money banks in Korea.

2.3 Emotional labour and Customers Satisfaction

Emotional labor was first proposed by sociologist Hochschild in the early 1980s, who proposed that work can only be completed by completing emotional efforts (Li, 2023). However, the concept of emotional labor varies across studies. Emotional labor has been seen to consist of three main aspects: surface acting, deep acting, and true expression (Aturu-Aghedo & Eucharia, 2023; Elganas & Sheppard, 2019; Li, 2023); *surface acting* – refers to the act of pretending the emotion of need without touching the deep feeling, *deep acting* – when employees adjust their inner feelings to meet the requirements of the organization, and *true expression* – where employees do not need to adjust their expression from a cognitive perspective, but naturally express the emotion they experience in the workplace.

Li (2023) deployed a survey research design with an online sample of 344 to understand how employee emotional labor affects customer reuse intention of express delivery enterprises from the perspective of customer perception. They found that the emotional labor of front-line employees has a positive impact on perceived service quality, customer satisfaction, and reuse intention in express enterprises. Studies have shown that emotional labor can have a significant impact on bank employees' job satisfaction. In a survey study of the banking sector in Ghana with a sample size of 145, Asumah and Owusu (2021) showed that surface acting has a negative effect on employees' job satisfaction, while deep acting has a positive effect on job satisfaction. The study argued that surface acting involves less authentic self-expression and requires a greater behavioral display suppression of felt emotions than deep acting, which permits greater authentic expression of the self. Similarly, another study by Makudza, Sandada, Chuchu, and Maziriri (2021) showed that emotional labour in terms of surface acting leads to emotional exhaustion rather than job satisfaction. This study was conducted with 301 frontline employees from five international banks in Zimbabwe.

To examine the psychosocial predictors of emotional labor in merged banks in Ibadan, Nkemakolam et al. (2021) employed convenience sampling to select seven (7) commercial banks that have been merged or acquired. The study found that job satisfaction, attitude towards M&A s, and acculturation were significant predictors of emotional labor both independently and jointly. Elganas and Sheppard (2019) examined the effects of emotional labor on customer satisfaction and employees' job satisfaction with bank employees in Libya. The study found a positive relationship between the dimensions of emotional labor, surface acting, and deep acting, and customer satisfaction and job satisfaction. Customer satisfaction was also positively related to job satisfaction. Consequently, the study hypothesizes non-directionally between emotional labor and customer satisfaction because bankers' emotional labor is being interpreted by customers.

Ho2: There is no significant relationship between perceived emotional labor and customer satisfaction in deposit money banks in Korea.

2.4 Emotional Intelligence and Emotional Labour

Elganas and Sheppard (2019) found that gender and emotional intelligence mediated the relationship between deep acting and job satisfaction. Emotional intelligence seems to dynamically influence emotional labor. Another study showed that emotional intelligence adds to emotional labor. The study

was conducted by Kim, Yoo, Lee, and Kim (2012) on emotional intelligence and emotional labour with frontline employees of hotels. It surveyed 353 employees and found that emotional intelligence affected their emotional labor acting strategies and their consequential behavioral outcomes, including their performance on the job. Customers can view the emotional labor of employees from their standpoint. This was exemplified in the study by Alsalhi et al. (2019). This study involved a systematic literature review of emotional labor studies. Customer satisfaction was found to be one of the outcomes of emotional labor.

Furthermore, the results of the study by Yun-Tsan and Yi-Chih (2017) on the influence of emotional labor and emotional intelligence on service sabotage revealed that both emotional labor and emotional intelligence exerted significant main effects on and interaction effects on service sabotage. The study further stressed that among service personnel who adopt surface acting, those with low emotional intelligence are significantly more likely to engage in service sabotage than those with high emotional intelligence are. It revealed that emotional intelligence is a crucial factor in reducing service sabotage, and that employees adopting deep acting are less likely to engage in service sabotage.

Consequently, the study predicts a non-directional association between both constructs and adds that emotional labour could mediate the relationship between emotional intelligence and
Ho3: There is no significant relationship between emotional intelligence and perceived emotional labor in deposit money banks in Joseon.
Ho4: Perceived emotional labor does not mediate the relationship between emotional labor and customer satisfaction in deposit money banks in Korea.

3. Methodology
3.1 Design
This study deployed a quantitative approach utilizing a survey research design to obtain data on the effects of emotional intelligence on customer satisfaction, examining the mediating role of perceived emotional labor.

3.2 Populasi and Sample
The population includes all customers who bank with three selected commercial banks in Jos, Plateau State, namely, Access Bank, Guarantee Trust (GT) Bank, and United Bank of Africa (UBA). The Customer Services Department of these banks could only provide the number of customers who owned personal accounts or of persons who engaged their services daily with the branch, as most accounts are rarely used. Hence, this study used a sample size of 341, which falls within the requirement for a survey study (see Bhattacherjee, (2012). The sample was drawn from the population through simple random sampling of customers who appeared at the bank for transactions.

3.3 Instrument
Emotional Intelligence Scale (BEIS-10) was originally developed by Davies, Lane, Devonport, and Scott (2010) to measure emotional intelligence. It has content validity, covering most aspects of emotional intelligence, such as appraisal and regulation of one's own emotions (4-items) and the emotions of others (4-items), and 2-items to cover the utilization of emotions. The scale also had a test-retest reliability of .35 to .48. The scale items were numbered from to 1-10 on the questionnaire. The researcher re-examined the scale's psychometric properties. The Factor loadings for the ten scale items were clean ranging from .517 to .869. The Cronbach's alpha reliability was 0.584. *The Emotional Labor Scale* was used to measure perceived emotional labor – the ability of customers to interpret the emotional labor of employees in the service industry. The scale was adapted from Li (2023) to examine bankers' emotional labor. The scale has 9-items with three (3) each measuring dimension of emotional labour – surface acting, deep acting, and true expression. Wordings with "employee" were adapted to be "bankers" to make particular reference to banks. Li (2023) reported that the original scale had a factor loading between 0.69, 0.86, a Cronbach alpha of 0.830 (surface acting), 0.829 (deep acting), and 0.827 (true expression), and a KMO of 0.928, indicating high construct validity. Perceived emotional labor items were numbered 11-19 in the questionnaire. The researcher re-examined the scale's psychometric properties. The Factor loadings for the nine scale items were clean ranging from .620

to .820. The Cronbach's alpha reliability was 0.789. ***The Customer Satisfaction Scale*** was used to measure customers' level of satisfaction with the services of banks and their employees. The scale was adapted from Li (2023), who designed the sale to measure the satisfaction of customers with express delivery services. It contains 3-items which has a factor loading between 0.58 to 0.74 and a Cronbach alpha reliability of 0.826. Wordings with "employee" were adapted to be "bankers" to make particular reference to banks. The researcher re-examined the scale's psychometric properties. The Factor loadings for the ten scale items were clean ranging from .459 to .718. The Cronbach's alpha reliability was 0.627.

All scales in the study were scored on a Likert scale ranging from 'strongly disagree (1) to 'strongly agree (6). According to Bhattacherjee (2012), a Likert scale allows for granularity, that is, a finely tuned response that does not force specific responses or opinions.

3.4 Procedure
The researcher approached the bank management of selected commercial banks in Nigeria (Access Bank, GTBank, and the United Bank of Africa) to seek consent. Consent was given to the bank through her heads; it was the bank staff who actually served as research assistant to present the questionnaire to their customers who visited their desk at the bank for transactions. The researcher assured the bank heads of confidentiality in the research process, and the data generated were used for research purposes only. Customers of those banks completed the questionnaire within 5 to 8 minutes and submitted it to the research assistants.

4. Results and discussions
Data were analyzed using the Statistical Package for Social Sciences SPSS version 23. The demographic representation of the respondents is shown in Table 1. In total, 341 respondents were included in the study. These respondents reside within the Plateau State, the majority of whom reside within the Jos metropolis. The respondents hailed 12 states in Nigeria.

Table 1. Demographic Characteristics of Participants

	Frequency	Per cent (%)
Age Group		
15-24 years	38	11.1
25-34 years	132	38.7
35-44 years	110	32.3
45-54 years	43	12.6
55-64 years	18	5.3
Total	*341*	*100*
Gender		
Male	198	58.1
Female	143	41.9
Total	*341*	*100*
Bank		
Access	116	34.0
GTB	116	34.0
UBA	109	32.0
Total	*341*	*100*
Education		
SSCE	29	8.5
NCE/ND	97	24.8
HND/BSC	172	50.4
Masters	43	12.6
Total	*341*	*100*

Table 1 shows that the age distribution of the 341 respondents, with the majority of the respondents (132 – 38.7%), was between 35 and 44 years. The minority age representation in the study was between

55 and 54 years (18 – 5.3%). There were more males (198 – 58.1%) than females (143 – 41.9%). At the educational level, the majority of respondents (172 – 50.4%) had an HND/BSc education, 97 (24.8%) had an ND/NCE education, 43 (12.6%) had a master's education, and the minority (29 – 8.5%) had an SSCE education. Of the respondents, 116 (34.0%) were the majority banks with Access Bank Plc., 116 (34.0%) had Guarantee Trust Bank (GTB), and 109 (32.0%) banks had access to the United Bank of Africa (UBA).

4.1. Principal Component Analysis (PCA) and Reliability of the Construct

The collected data on the constructs for emotional intelligence, emotional labor, and customer satisfaction were factor analyzed using Principal Component Analysis (PCA). The model fixed the loadings such that the questionnaire items were loaded uniquely on the various factors to be measured: emotional intelligence, perceived emotional labor, and customer satisfaction. PCA is directed towards enabling the use of fewer variables to provide the same set of information that one would obtain from a larger set of variables (Leech et al., 2005).

Table 2. Factor loadings of constructs in the study

No	Items	Factor loadings
EI1	I know my emotions change	.850
EI2	I can easily recognise my emotions as I experience them	.605
EI3	I can tell how people are feeling by listening to the tone of their voice	.645
EI4	By looking at their facial expression, I can recognise emotions people are expressing	.663
EI5	I seek out activities that makes me happy	.800
EI6	I have control over my emotions	.760
EI7	I arrange events others enjoy	.869
EI8	I help other people feel better when they are down	.517
EI9	When I am in a positive mood, I am able to come up with new ideas	.724
EI10	I use good moods to help myself trying in the face of obstacles	.563
EL1	Bankers pretend to be enthusiastic when contacting me, even if they are not	.650
EL2	In order to show proper expression and attitude and hide real feelings when bankers serve me	.632
EL3	Bankers only show their emotions required by work, and will not change their feelings at that time	.648
EL4	Bankers try to feel the emotion required by the banks, and try to be sincere rather than pretending	.688
EL5	When a banker is in a bad mood, he will try his best to overcome the bad mood and serve me with a cordial attitude	.697
EL6	When I put forward personalized needs, bankers try to stand on my side and solve problems for me sincerely	.832
EL7	The emotions expressed by bankers when they serve me are exactly the real feelings in their hearts	.620
EL8	The bankers' feelings when serving me are a natural expression of sincerity	.720
EL9	Bankers help me from the bottom of their hearts and want to meet my needs	.722

CS1 I am satisfied with the professional quality of employees in this bank		.554
CS2 I was satisfied with the staff's service attitude		.718
CS3 I am satisfied with the overall business level of this bank		.459

The factor loadings for Emotional Intelligence scale, as shown in Table 2, were between 0.517 (EI8) and 0.869 (EI7) for the highest factor loadings. The factor loadings for the Labour Scale, as shown in Table 3, were between 0.620 (EL7) for the least factor loading to 0.832 (EL6) for the highest factor loading. The factor loadings for the Customer Satisfaction Scale, as shown in Table 3, were between 0.459 (CS2) for the least factor loading and 0.718 (CS1) for the highest factor loading. All factor loadings were above the least acceptable factor loading of 0.3 according to Konovsky and Organ (1996). To determine whether the entire items within the instrument measured the particular behavior that the study intended to evaluate, Cronbach's alpha was then applied to test for reliability. The results of the analysis revealed that the reliability for each subscale, which measured each of the factors, was also significant, with Cronbach's alpha coefficients of 0.588 (Emotional Intelligence), 0.798 (perceived emotional labor), and 0.627 (Customer Satisfaction), as shown in Table 3.

Table 3. Alpha Cronbach Reliability of the study Variables

Factor Measured	Alpha Cronbach	KMO
Emotional Intelligence	.584	.640
Perceived Emotional Labour	.798	.655
Customers Satisfaction	.627	.682

Table 3 further shows the KMO for emotional intelligence, emotional labour and customer satisfaction were 0.640, 0.655 and 0.682 of which represents considerable sample for factor analysis (see Williams, Onsman, and Brown (2010).

4.2. Test of Hypothesis
The hypothesis in this study, examining the relationships between emotional intelligence, perceived emotional labor, and customer satisfaction, was tested using Pearson Correlation Analysis and Regression Model Analysis.

Table 4.Correlation Coefficients between the Variables

	EI	PEL	CS
EI	1		
PEL	.521**	1	
CS	.007	.252**	1

** P < .05

Table 4, which shows the correlation coefficients between the variables in the study, reveals a significant moderate positive relationship (0.521) between emotional intelligence and perceived emotional labor (p=.000, see Appendix) and a weak positive relationship (0.252) between perceived emotional labor and customer satisfaction (p=.000). The null hypothesis was rejected for Hypotheses Ho2 and Ho3. The relationship between emotional intelligence and customer satisfaction was not statistically significant (p=0.903). The null hypothesis was accepted for Hypothesis Ho1.

Table 5. Model Summary of Regression

					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson

| 1 | .007ª | .000 | -.003 | 1.011998624565364 | .000 | .015 | 1 | 339 | .903 | |
| 2 | .293ᵇ | .086 | .081 | .968970471478710 | .086 | 31.776 | 1 | 338 | .000 | 1.395 |

The results of regression model 1 revealed that the coefficient of determination was R = 0.007, $F_{(1, 339)}$ = 0.015. Model 2 revealed that the coefficient of determination was R = 0.293 and $F_{(1, 338)}$ = 31.776. D.W = 1.395 (5% significance level). Sig. F Change = 0.903 shows that Model 1 is not a significant predictor of the variability of changes in customer satisfaction. Sig. F Change = 0.000 shows that Model 2 is a significant predictor of customer satisfaction and can account for 29.3% of the variability.

Table 6. Coefficient Model for the Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.323	.565		5.885	.000
	EI	.015	.121	.007	.122	.903
2	(Constant)	3.688	.544		6.774	.000
	EI	-.383	.135	-.173	-2.831	.005
	PEL	.420	.075	.344	5.637	.000

a. Dependent variable: CS

The coefficient model for the regression in the first regression equation, Model 1, shows that EI is not a significant predictor of customer satisfaction (p =0.903). The coefficients in Model 2 show that, when perceived emotional labor was included in the regression equation, emotional intelligence predicted customer satisfaction (p =0.005). This indicates that perceived emotional labor is a significant mediator between emotional intelligence and customer satisfaction. This fully mediates the relationship between emotional intelligence and customer satisfaction.

4.3. Discussion
The results reveal no relationship between customers' emotional intelligence and customer satisfaction. This implies that customers' ability to regulate their emotions in the bank is not related to the level of satisfaction they derive from banking. This opposes the study of Mansouri and Tajrobehkar (2015), who showed that there is a significant relationship between self-awareness and job satisfaction, and Tariq et al. (2021), who showed that consumers' emotional intelligence adds to their satisfaction with life.

The findings revealed a significant relationship between emotional intelligence and perceived emotional labor. This implies that the emotional intelligence level of customers of bank flows is directly proportional to the way they perceive bankers' emotional labor. In essence, the more bank customers tend to understand their own emotions (emotional intelligence), the more they also tend to understand or perceive the level of emotional labor portrayed by bankers in terms of service. This consequently means that customers high in emotional intelligence could better grasp the rate of emotional labor displayed by bankers in their efforts to provide their services. On the other hand, customers with low emotional intelligence would perceive low emotional labor among bankers. This finding suggests that customers who are easily grieved by bank workers' attitudes or behaviors in providing services are likely to have low emotional intelligence. This finding agrees with Kim et al. (2012), who showed that the more emotionally intelligent a person is, the more they perceive and deploy emotional labor. It also supports other studies that have linked emotional intelligence to be an important factor in service delivery sectors (Roland and Olalekan (2020); Musa (2020)).

The study found a significant positive relationship between emotional labor and customer satisfaction. This implies that an increase in the perception of bankers' emotional labor equally increases their level of satisfaction. Hence, customers are likely to be more satisfied with banks when they perceive high emotional labor, as displayed by bankers. This finding supports those of Li (2023) and Elganas and Sheppard (2019), who found that the emotional labor of service employees is significant for customers' satisfaction and reuse intentions.

The function of emotional labor as being championed in the academic literature is targeted at deriving customer satisfaction. Moreover, numerous other studies have found that emotional labor leads to customer satisfaction in service industries, which include commercial banks (Elganas & Sheppard, 2019; Li, 2023). This explains why when customers perceive bank service providers as high in emotional labor, they tend to derive more satisfaction from their services of the bank in question.

However, the results of the study further show a significant mediation effect of perceived emotional labor on the relationship between emotional intelligence and customer satisfaction. This implies that customers' perceived emotional labor of bank employees changes the relationship between their emotional intelligence and satisfaction. Emotional intelligence was found to have a negative relationship with customer satisfaction only through emotional labor. In other words, without the perception of bankers exercising emotional labor from the customers' end, we cannot relate customers' emotional intelligence with their satisfaction. Furthermore, the results show that, when this occurs, customers with high emotional intelligence tend to be less satisfied.

In conclusion, this study shows that many factors from a customer's perspective can affect the rate of satisfaction they derive from commercial banks. The customers of banks that are able to use their emotions (highly emotionally intelligent) tend to perceive bankers' emotional labor as high and are satisfied with the services of the bank. This implies that customer dissatisfaction with banks only occurs when the customer has low emotional intelligence and may tend to perceive bankers' emotional labor as low. Judging from the perspective of social exchange theory, the value of the exchange between customers and the bank via their employees is assessed by a single party – being the customers.

5. Conclusion
5.1 Suggestions
The study, therefore, suggests that the management of understudied banks should train and develop their staff on how to engage emotions and use emotional labor during service transactions. Their staff must come to know how to balance the actual emotions they experience and the emotional expression required by the organizations for effective job performance and customer satisfaction. Banks could also sensitize their customers on the need to develop emotional intelligence, since it can determine their interpretation of the satisfaction they derive from the banks. Further studies should be conducted with other banks and a larger sample size to verify these findings.

5.2 Limitations
There are a limited number of indigenous studies on customer satisfaction, emotional labor, and emotional intelligence in Nigerian deposit money banks. Therefore, this study examined a few indigenous literatures that form part of her reference list. Furthermore, the findings of this study may only be applicable to GT, UBA and Access Bank customers in Nigeria.

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