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**EMOTIONAL INTELLIGENCE AND JOB STRESS AMONG
MICROFINANCE BANK EMPLOYEES IN ABUJA METROPOLIS**

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Abstract

Occupational stress is a persistent concern in banking because employees must meet demanding targets, respond to customers, and adjust to continuing organizational change. This study examined whether four dimensions of emotional intelligence—self-management, interpersonal emotions, adaptability, and general mood—predict job stress among employees of selected microfinance banks in Abuja Metropolis, Nigeria. A cross-sectional survey design was used. The target population comprised 96 employees across ten microfinance banks; 95 usable questionnaires were analyzed. The instrument was adapted from Mohammed and Nagy (2017) and used a five-point Likert scale. Partial least squares structural equation modeling was conducted with SmartPLS. The measurement checks supported indicator reliability, construct distinctiveness, and acceptable collinearity. All four dimensions had significant negative effects on job stress: self-management ($\beta = -0.34, p < .001$), general mood ($\beta = -0.31, p < .001$), interpersonal emotions ($\beta = -0.29, p < .001$), and adaptability ($\beta = -0.26, p = .002$). Together, the predictors explained 48% of the variance in job stress ($R^2 = .48$), and the model demonstrated predictive relevance ($Q^2 = .47$). The findings indicate that emotional competencies are practical resources for reducing stress in microfinance banking. Banks should prioritize emotional self-regulation training, constructive interpersonal practices, change-readiness support, and employee-wellness programmes. Because the study is cross-sectional and relies on self-reports from one metropolitan area, longitudinal and multi-source research is recommended.

Keywords: emotional intelligence; job stress; self-management; adaptability; general mood; microfinance banks; Nigeria

Introduction

Microfinance banks operate in a service environment in which employee behavior directly shapes customer experience and institutional performance. Employees must meet lending and recovery targets, handle emotionally charged customer interactions, comply with changing regulations, and adapt to new technologies and procedures. These demands can create persistent job stress, with consequences for well-being, attendance, service quality, and organizational effectiveness. Emotional intelligence may help employees respond to these pressures because it concerns the recognition, understanding, use, and regulation of emotion in oneself and in relationships (Salovey & Mayer, 1990).

The relevance of emotional intelligence is especially clear in people-intensive work. Self-management can help employees remain composed under pressure; interpersonal emotional competence can limit conflict and strengthen cooperation; adaptability can support adjustment to uncertainty; and a positive general mood can sustain resilience. Previous research has associated emotional intelligence with job performance, commitment, and healthier responses to workplace demands (Hendrawijaya et al., 2018; Mokhtar & Krishnan, 2023; Othman & Muhsin, 2020). Evidence from banking and other service settings also suggests that stronger emotional intelligence is associated with lower stress and anxiety (Afang, 2017; Rashid et al., 2016; Sunil & Rooprai, 2009). Despite these findings, recruitment and development practices in Nigerian banking often emphasize academic qualifications, technical competence, and experience more than emotional capability. This imbalance matters in microfinance banking, where frequent customer contact, demanding targets, limited resources, and rapid operational change can amplify emotional strain. The evidence base is also uneven: many studies examine commercial banking, health care, education, or manufacturing, and many operationalize emotional intelligence through Goleman's competency model. Less is known about the combined influence of self-management, interpersonal emotions, adaptability, and general mood, derived from the Bar-On perspective, on job stress among microfinance bank employees in Abuja.

This study therefore examined the effect of emotional intelligence on job stress among employees of selected microfinance banks in Abuja Metropolis. Specifically, it tested whether self-management, interpersonal emotions, adaptability, and general mood significantly predict job stress. The study contributes context-specific evidence from an underexamined part of Nigeria's financial services sector and identifies the emotional competencies that managers can prioritize in stress-reduction interventions.

The study is important for both employee welfare and institutional sustainability. Microfinance banks depend heavily on relationship-based service, rapid credit decisions, loan monitoring, deposit mobilization, and regular engagement with customers whose financial circumstances may be uncertain. Employees must therefore combine technical judgment with patience, empathy, and emotional control. When those capacities are weak, ordinary service encounters can become sources of conflict, errors, withdrawal, or exhaustion. When they are strong, employees may be more capable of preserving professional conduct while protecting their own psychological well-being.

Abuja provides a useful setting because its microfinance institutions serve a diverse metropolitan population that includes salaried workers, small businesses, informal-sector operators, and low-income households. The variety of customer needs and the competitive pressure to grow portfolios can create simultaneous demands for speed, compliance, relationship management, and repayment performance. Examining emotional intelligence in this context moves the discussion beyond general claims about employee performance and focuses directly on the experience of job stress.

The principal objective was to determine the effect of emotional intelligence on job stress among microfinance bank employees in Abuja Metropolis. The specific objectives were to determine the

effects of self-management, interpersonal emotions, adaptability, and general mood on job stress. Corresponding null hypotheses proposed that each dimension has no significant effect on job stress. Testing the dimensions separately makes it possible to identify whether one emotional resource should receive greater managerial attention than the others.

For managers, the results provide a basis for designing employee-development and stress-management initiatives around demonstrated predictors rather than generic wellness activities. For regulators and professional bodies, the findings indicate how human-capital guidance may complement prudential and operational requirements. For researchers, the study adds evidence from microfinance banking to a literature dominated by commercial banks, health institutions, universities, and manufacturing organizations. The substantive scope is limited to four emotional-intelligence dimensions and perceived job stress; the geographical scope is selected microfinance banks in Abuja Metropolis.

Literature Review

2.1 Conceptual Review

Emotional intelligence

Emotional intelligence describes the capacity to perceive and understand emotional information and to use that information to guide thought and behavior. Salovey and Mayer (1990) presented it as the ability to monitor one's own and others' feelings, distinguish among them, and use the resulting information in action. The Bar-On model broadens the construct into interrelated emotional and social competencies that support self-expression, relationships, decision-making, adaptation, and coping (Bar-On, 1997a, 2005). In this study, emotional intelligence is represented by four dimensions: self-management, interpersonal emotions, adaptability, and general mood.

The construct is distinct from cognitive intelligence. Cognitive ability concerns reasoning, memory, and problem solving, whereas emotional intelligence concerns how emotional information is noticed, interpreted, and managed. The two forms of capability can work together: an employee may understand a banking procedure yet still struggle to apply it effectively during an angry customer encounter or under intense deadline pressure. Emotional intelligence is therefore relevant not because it replaces technical competence, but because it influences whether technical knowledge can be used consistently in demanding social situations.

Emotional intelligence can also be considered at different levels of analysis. As an individual resource, it shapes appraisal, coping, and behavior. Within teams, emotionally skilled interaction can influence trust, coordination, and conflict. At the organizational level, recruitment, leadership, training, workload systems, and norms determine whether emotional competence is encouraged and supported. This layered view prevents the concept from being reduced to a fixed personal trait and highlights the role of management practice.

Self-management

Self-management is the ability to regulate emotional reactions, impulses, and behavior so that immediate feelings do not undermine considered action. It includes emotional control, stress tolerance, and the capacity to remain focused during difficult encounters. In banking, self-management can prevent frustration, anxiety, or anger from escalating during customer complaints, target pressure, and operational disruptions. Employees who regulate their emotions are expected to appraise stressful events more constructively and preserve the attention needed for effective coping. Self-management does not mean suppressing every negative emotion. Suppression can conceal strain without resolving it. Effective regulation instead involves recognizing the emotion, evaluating its source, and selecting a response suited to the situation. An employee may pause before responding, reframe a complaint as a service problem, seek clarification, or request support. These behaviors can

interrupt the progression from a demanding event to emotional exhaustion and can reduce spillover from one difficult interaction to the next.

Interpersonal emotions

Interpersonal emotions refer to recognizing and responding appropriately to the feelings of other people. The dimension includes empathy, communication, social awareness, and relationship management. These competencies can reduce misunderstanding and conflict, build supportive coworker relationships, and improve interactions with customers. Because interpersonal tension is a major source of occupational strain in service work, employees who interpret emotional cues accurately should experience fewer avoidable stressors.

The interpersonal dimension is especially relevant where work is interdependent. Loan processing, customer onboarding, cash operations, credit monitoring, and complaint resolution often cross departmental boundaries. Employees who communicate emotional concerns constructively are more likely to obtain assistance and less likely to personalize disagreement. Empathy may also improve how employees explain difficult decisions, including rejected applications or repayment requirements, thereby reducing hostile exchanges and the stress that follows them.

Adaptability

Adaptability is the capacity to adjust thoughts, emotions, and behavior to changing demands. It encompasses flexible problem solving, realistic appraisal, and openness to new procedures. This competence is salient in financial services, where regulatory changes, digital platforms, shifting customer expectations, and evolving risk controls require continual adjustment. Adaptable employees should be better able to treat change as a manageable demand rather than an uncontrollable threat.

Adaptability has both cognitive and emotional elements. Employees must understand what has changed, identify workable responses, and tolerate the uncertainty that accompanies a transition. Poorly managed change may generate role confusion and fear of failure even when the technical change is beneficial. Adaptable employees are more willing to learn, revise routines, and seek information, which can reduce uncertainty and restore a sense of control.

General mood

General mood captures optimism, positive affect, and a sense of emotional well-being. A positive emotional outlook does not remove workplace demands, but it can broaden perceived coping options, preserve motivation, and facilitate recovery after setbacks. Employees who remain hopeful and emotionally engaged may therefore be less vulnerable to prolonged stress than employees who interpret pressure through a persistently negative outlook.

Optimism should be distinguished from denial. A constructive general mood allows an employee to acknowledge a problem while maintaining confidence that an effective response is possible. Unrealistic positivity, by contrast, may lead to the neglect of risks or employee concerns. The useful form of general mood is therefore grounded in realistic appraisal, access to support, and confidence developed through competence and prior coping success.

Job stress

Job stress arises when employees perceive that work demands exceed the resources available to meet them. In microfinance banking, stressors may include workload, deadlines, performance targets, customer expectations, role ambiguity, job insecurity, and organizational change. Sustained stress can impair concentration, increase emotional exhaustion, encourage withdrawal, and diminish service quality. The study treats job stress as the employee's perceived emotional and psychological strain arising from work demands.

Not every demand produces harmful stress. Short-term pressure can focus attention and motivate effort when employees possess sufficient control, competence, time, and support. Stress becomes damaging when demands are excessive, prolonged, unpredictable, or accompanied by inadequate resources. The same workload may therefore be experienced differently across employees. Emotional intelligence may influence this appraisal process, but workload design and organizational support remain important determinants.

The consequences of prolonged job stress extend beyond the individual. Fatigue and emotional exhaustion can increase errors, absenteeism, turnover intentions, counterproductive behavior, and strained customer relationships. In lending institutions, impaired concentration and hurried judgment may also affect documentation, credit assessment, monitoring, and compliance. Reducing stress is consequently both a welfare concern and an operational-risk concern.

2.2 Empirical Review

Research generally supports an inverse relationship between emotional intelligence and occupational stress, although the strength of the association varies across settings and measures. Among bank employees, Rashid et al. (2016) found that emotional intelligence was associated with job stress, job satisfaction, and organizational commitment. Afang (2017) similarly linked emotional intelligence with job stress in banking, while Sunil and Rooprai (2009) emphasized its role in managing workplace stress and anxiety. In health and academic settings, Yamani et al. (2014), Mohammed and Nagy (2017), and Samaei et al. (2017) also reported meaningful connections between emotional intelligence and stress-related outcomes.

Self-management and job stress

Studies of emotional regulation consistently suggest that employees who can monitor and redirect emotional reactions cope more effectively with work demands. Self-management reduces impulsive responses, facilitates problem-focused coping, and supports recovery following difficult interactions. In service roles, these processes matter because employees must often display patience and professionalism even when customers are dissatisfied. Findings linking emotional intelligence to employee performance further imply that regulation helps protect the cognitive resources needed for accurate and timely work (Hendrawijaya et al., 2018; Othman & Muhsin, 2020).

Nevertheless, the direction of causality remains difficult to establish in cross-sectional studies. Low stress may make regulation easier, just as strong regulation may reduce stress. Self-report instruments can also inflate associations when participants evaluate both their competence and their stress in the same questionnaire. These limitations support the use of measurement checks and cautious interpretation of effects as associations within the study design.

Interpersonal emotions and job stress

Interpersonal emotional competence can influence stress through conflict prevention, social support, and communication quality. Employees who understand others' perspectives may be less likely to interpret disagreement as personal hostility and more likely to resolve concerns before they escalate. In banking, the capacity to communicate calmly with customers and colleagues can reduce repeated confrontations and improve access to assistance during difficult tasks. Research on frontline service employees indicates that emotional intelligence contributes meaningfully to work outcomes where interaction is central (Othman & Muhsin, 2020).

Adaptability and job stress

Adaptability is relevant because organizational change introduces uncertainty about procedures, competence, status, and performance expectations. Employees who approach change flexibly can experiment with new responses and update their understanding as information becomes available. The Bar-On perspective treats realistic appraisal, flexibility, and problem solving as closely related

capabilities (Bar-On, 2005). Their combined operation can reduce the helplessness that often intensifies stress during technological or policy change.

General mood and job stress

A positive general mood may reduce stress through more constructive appraisal and greater persistence. Optimistic employees are more likely to regard setbacks as temporary and specific rather than permanent and pervasive. This orientation can support continued engagement after difficult customer encounters or missed targets. Evidence from academic and health settings indicates that emotional intelligence and positive emotional functioning are associated with lower job stress and burnout-related outcomes (Mohammed & Nagy, 2017; Samaei et al., 2017; Yamani et al., 2014).

Evidence concerning the dimensions is consistent with the expectation that emotional regulation lowers strain. Self-management allows employees to moderate disruptive feelings before they affect judgment or behavior. Interpersonal competence reduces conflict and strengthens access to social support. Adaptability improves coping with new procedures and uncertainty, while a positive general mood supports persistence and recovery. Research linking emotional intelligence to performance and employee outcomes further indicates that these resources may operate together rather than in isolation (Hendrawijaya et al., 2018; Mokhtar & Krishnan, 2023; Othman & Muhsin, 2020).

Three gaps remain. First, much of the available evidence concerns commercial banks or nonfinancial organizations rather than microfinance institutions. Second, studies frequently examine overall emotional intelligence or Goleman's dimensions instead of the Bar-On-related competencies used here. Third, evidence from Abuja Metropolis remains limited. The present study addresses these gaps by estimating the separate effects of four emotional-intelligence dimensions on job stress within one structural model.

A further methodological gap concerns the simultaneous evaluation of measurement quality and structural relationships. Ordinary regression treats observed scale scores as if they were measured without error. PLS-SEM permits the study to evaluate how well questionnaire items represent their constructs before estimating the paths to job stress. Although this does not eliminate the limitations of self-report data, it provides a more explicit assessment of indicator quality, construct distinctiveness, and predictive relevance.

2.3 Theoretical Review

Ability model of emotional intelligence

The ability model conceptualizes emotional intelligence as a set of mental abilities involving the perception, use, understanding, and management of emotion (Mayer & Salovey, 1997; Salovey & Mayer, 1990). It explains why employees who process emotional information effectively may choose more appropriate coping responses. Its emphasis on emotion-related ability is useful, but it does not fully capture broader dispositions such as optimism and adaptability that are central to this study.

Applied to job stress, the model suggests a sequence in which employees first notice emotional cues, use them to direct attention, interpret their meaning, and then regulate an appropriate response. A breakdown at any stage may intensify strain. An employee who fails to recognize rising frustration may respond impulsively; an employee who misreads a customer's anxiety as hostility may escalate the encounter. The model therefore provides a process explanation for emotional coping.

Goleman's competency perspective

Goleman's perspective organizes emotional intelligence around self-awareness, self-regulation, motivation, empathy, and social skills (Goleman, 1995, 1998). It has influenced organizational practice because its competencies map readily onto training and leadership development. However, the model does not align as directly with the four dimensions examined in this study.

Its practical strength is the connection between emotional competence and observable workplace behavior. Managers can coach listening, feedback, impulse control, and conflict management more readily than they can intervene in an abstract intelligence score. At the same time, broad competency lists can blur the distinction between emotional intelligence, personality, motivation, and leadership. The present study therefore draws practical implications from this perspective while using Bar-On as the more direct organizing theory.

Bar-On model of emotional-social intelligence

The Bar-On model presents emotional-social intelligence as a constellation of competencies that determine how effectively individuals understand and express themselves, understand and relate to others, and cope with daily demands (Bar-On, 1997a, 2005). Its domains include intrapersonal competence, interpersonal competence, adaptability, stress management, and general mood. This model provides the principal theoretical foundation for the study because it directly connects emotional functioning with coping and accommodates self-management, interpersonal emotions, adaptability, and general mood. The model predicts that stronger competencies increase coping resources and should therefore reduce perceived job stress.

The model also explains why the dimensions may have unequal effects. Self-management acts closest to the stress response because it concerns the direct control of impulses and emotional arousal. General mood influences appraisal and persistence. Interpersonal competence affects stressors arising from relationships, while adaptability addresses change and problem solving. Their effects should be complementary: an employee may remain calm but still need interpersonal skill to resolve conflict, or may be optimistic but lack the flexibility needed to adjust to a new system.

2.4 Conceptual Framework

The conceptual framework specifies job stress as the endogenous construct and the four emotional-intelligence dimensions as exogenous constructs. Each path is expected to be negative. The framework assumes direct effects because the study seeks to establish the independent contribution of each dimension before examining more complex mechanisms. Organizational factors are acknowledged but not included in the estimated model.

Table 1 Conceptual expectations

Predictor	Expected effect on job stress	Principal mechanism
Self-management	Negative	Regulation of impulses, arousal, and coping responses
Interpersonal emotions	Negative	Lower conflict and stronger relational support
Adaptability	Negative	Flexible adjustment and problem solving
General mood	Negative	Optimistic appraisal, persistence, and recovery

Based on this reasoning, the study tested four null hypotheses: H01, self-management has no significant effect on job stress; H02, interpersonal emotions have no significant effect on job stress; H03, adaptability has no significant effect on job stress; and H04, general mood has no significant effect on job stress.

3 Methodology

3.1 Research Design and Setting

The study used a quantitative, cross-sectional survey design. Data were collected once from employees of selected microfinance banks in Abuja Metropolis. This design was appropriate for

estimating relationships among perceptual constructs across a defined employee population (Kothari, 2004).

A survey also allowed the same standardized items to be presented to employees working across different institutions and functional roles. Standardization supports comparison and statistical modeling, but it limits the depth with which individual experiences can be explored. The design therefore emphasizes the pattern and strength of relationships rather than detailed narratives of particular stressful events.

3.2 Population and Sampling

The target population comprised 96 employees from ten microfinance banks: Hasal, Abucoop, Regent, Fortis, Safe Haven, Viscount, Cafon, Alpha Kapital, Anchorage, and Benista Microfinance Banks. A purposive approach was used to reach employees who met the study's inclusion criteria and were available to participate. Ninety-five usable questionnaires were included in the final analysis, representing 99.0% of the stated target population.

The near-census coverage reduces sampling loss within the stated population. However, purposive participation means that the sample should not be treated as a probability sample of all microfinance-bank employees in Abuja or Nigeria. The unit of analysis was the individual employee because both emotional intelligence and job stress were measured as personal perceptions and capabilities.

3.3 Instrument and Measurement

Primary data were collected with a structured, self-administered questionnaire adapted from Mohammed and Nagy (2017). The first section captured demographic information. The second measured self-management, interpersonal emotions, adaptability, general mood, and job stress. Responses were recorded on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The emotional-intelligence constructs each contained five indicators; job stress contained seven indicators.

Items were phrased as short statements about workplace behavior and experience. Self-management items addressed calmness, emotional control, focus, and recovery under pressure. Interpersonal items covered understanding colleagues, communication during disagreement, relationships, empathy, and conflict resolution. Adaptability items addressed adjustment to procedures, productivity during change, technology adoption, unexpected problems, and attitudes toward change. General-mood items examined optimism, enjoyment, encouragement of others, and emotional satisfaction. Job-stress items addressed exhaustion, workload, feeling overwhelmed, difficulty relaxing, deadline tension, impaired well-being, and frequent stress.

The use of multiple indicators for each construct is preferable to relying on a single question because it captures a broader portion of the underlying concept and permits measurement reliability to be examined. The adapted instrument retained the substantive meaning of the source measures while situating statements in the microfinance workplace.

3.4 Data Quality and Analysis

Because the predictor and outcome data were obtained from the same respondents, the study specified Harman's single-factor check for common-method variance, using 50% explained variance as the screening threshold (Podsakoff et al., 2003). The measurement model was assessed through indicator loadings, convergent validity, discriminant validity using the heterotrait-monotrait ratio, and collinearity using variance inflation factors. Indicator loadings of at least .70, HTMT values below .90, and VIF values below 5 were treated as acceptable.

Indicator loadings show how strongly each observed item represents its assigned latent construct. Convergent validity concerns whether indicators intended to measure the same concept share sufficient variance, while discriminant validity concerns whether conceptually different constructs are empirically distinct. Collinearity checks are important because highly redundant indicators or predictors can make coefficients unstable and obscure each variable's contribution.

Partial least squares structural equation modeling was conducted with SmartPLS. The structural model was evaluated using standardized path coefficients, p-values, the coefficient of determination (R^2), and predictive relevance (Q^2). Bootstrapping used 95 resamples, as reported in the source analysis. Hypotheses were evaluated at the 5% significance level.

PLS-SEM was selected because the analysis is prediction-oriented and estimates several latent-variable relationships simultaneously with a modest sample. Standardized path coefficients indicate the direction and relative magnitude of each relationship after accounting for the other predictors. R^2 indicates the proportion of variance explained in job stress, while Q^2 assesses whether the model has predictive relevance beyond a naïve benchmark.

3.5 Ethical Considerations

Participation was voluntary, and the questionnaire described the academic purpose of the study. Responses were treated as confidential and analyzed in aggregate. No individual employee or institution is identified in the reported findings. These procedures are important because questions about emotional regulation and stress may be sensitive, particularly where employees fear that disclosure could affect how their competence or commitment is judged.

Results and Discussion

4.1 Measurement and Model Assessment

The retained indicators loaded above the .70 benchmark. Across the five constructs, reported outer loadings ranged from .817 to .908. All HTMT values were below .90, supporting discriminant validity, and all indicator VIF values were below 5, indicating no serious collinearity. The model also showed acceptable fit: SRMR was .047 and NFI was .931. These results supported interpretation of the structural paths.

The narrow loading range indicates that the retained items were consistently strong representations of their intended constructs. The absence of problematic HTMT values suggests that respondents distinguished, for example, self-management from general mood and adaptability rather than treating emotional intelligence as one undifferentiated perception. Acceptable VIF values also indicate that the indicators did not create severe redundancy in the estimated relationships.

Table 2 Measurement and model-fit summary

Criterion	Result	Interpretation
Outer loadings	.817–.908	Acceptable indicator reliability
HTMT	All values < .90	Discriminant validity supported
Indicator VIF	2.284–3.388	No serious collinearity
SRMR	.047	Below .08 benchmark
NFI	.931	Above .90 benchmark

Note. Values are based on the SmartPLS output reported in the dissertation source.

4.2 Structural Model Results

All four emotional-intelligence dimensions had statistically significant negative effects on job stress. Self-management produced the largest coefficient, followed by general mood, interpersonal emotions, and adaptability. Accordingly, all four null hypotheses were rejected.

Table 3 Direct effects on job stress

Hypothesis	Relationship	β	p	Decision
H01	Self-management → job stress	−.34	< .001	Rejected
H02	Interpersonal emotions → job stress	−.29	< .001	Rejected
H03	Adaptability → job stress	−.26	.002	Rejected
H04	General mood → job stress	−.31	< .001	Rejected

Note. Negative coefficients indicate that higher emotional intelligence is associated with lower job stress.

The model explained 48% of the variance in job stress ($R^2 = .48$), indicating moderate explanatory power. The Q^2 value of .47 was above zero and demonstrated predictive relevance for job stress. The remaining 52% of variance suggests that other individual and organizational conditions—notably workload, leadership, role ambiguity, work-life balance, job insecurity, and organizational support—also warrant attention.

The relative ordering of coefficients provides a practical priority rather than proof that one dimension is universally more important. Self-management exceeded general mood by .03, interpersonal emotions by .05, and adaptability by .08 in standardized terms. These differences indicate that direct regulation of emotion may be especially relevant in the participating banks, but the significant contribution of every path supports a portfolio of complementary interventions.

Table 4 Explanatory power and predictive relevance

Endogenous construct	R^2	Q^2	Overall p
Job stress	.48	.47	< .001

4.3 Discussion

Self-management had the strongest inverse relationship with job stress ($\beta = -.34$). Employees who can regulate impulses, maintain composure, and recover after emotionally demanding events appear better equipped to prevent routine pressures from accumulating into severe strain. This result is consistent with the Bar-On model's stress-management emphasis and with research linking emotional intelligence to reduced stress in banking and other workplaces (Afang, 2017; Rashid et al., 2016; Sunil & Rooprai, 2009). For managers, the size of this coefficient makes emotional self-regulation the clearest starting point for intervention.

In practical terms, self-management may operate at several moments in the stress process. Before a difficult event, planning and emotional awareness can reduce uncertainty. During the event, impulse control and deliberate breathing can limit escalation. After the event, reflection and psychological detachment can support recovery. Training is more likely to be effective when it rehearses these concrete behaviors through realistic customer and target-pressure scenarios rather than relying only on lectures about emotional intelligence.

Interpersonal emotions also reduced job stress ($\beta = -.29$). Microfinance employees interact continuously with customers, coworkers, and supervisors, so miscommunication and conflict can quickly become recurring stressors. Empathy, accurate reading of emotional cues, and constructive communication may reduce these relational demands while increasing social support. This interpretation aligns with the broader literature showing that emotional intelligence improves work relationships and employee outcomes (Hendrawijaya et al., 2018; Othman & Muhsin, 2020).

The result also points to a collective dimension of stress management. An emotionally skilled employee may reduce strain not only for himself or herself but also for colleagues by de-escalating disputes, sharing information respectfully, and responding supportively after setbacks. Team norms therefore matter. If aggressive communication or public blame is rewarded, individual interpersonal skill may be insufficient to create a low-stress environment.

Adaptability showed a significant negative effect ($\beta = -.26$). Although it was the smallest coefficient, its practical relevance is substantial in a sector exposed to regulatory reform, digitization, changing customer expectations, and procedural uncertainty. Flexible employees can revise strategies and solve unexpected problems without treating every change as a threat. The finding supports Bar-On's view of adaptability as a resource for coping with environmental demands (Bar-On, 2005).

The smaller coefficient may reflect the episodic nature of change-related demands compared with the daily need for emotional control and customer interaction. It may also reflect organizational differences in how frequently employees faced new technology or procedures during the data-collection period. The result remains significant and suggests that change-management programmes should combine technical instruction with opportunities to ask questions, practice new routines, and receive feedback.

General mood was the second-strongest predictor ($\beta = -.31$). Optimism and positive emotional well-being may help employees sustain effort, consider a wider range of coping options, and recover after setbacks. The result complements evidence that emotionally intelligent employees manage workplace pressure more effectively (Mohammed & Nagy, 2017; Yamani et al., 2014). It should not be interpreted as placing responsibility solely on employees: a positive mood is easier to sustain when workload, supervision, and organizational policies are supportive.

This distinction is essential for ethical management practice. Encouraging optimism while ignoring unreasonable targets or persistent understaffing can become a form of emotional burden. Banks should cultivate positive affect through recognition, fair treatment, participation, manageable demands, and access to support. Individual strategies such as gratitude or reframing are useful complements, but they cannot substitute for sound work design.

Taken together, the findings support the theoretical proposition that emotional intelligence supplies resources for appraising and managing work demands. The model's R^2 of .48 is meaningful but also cautions against treating emotional intelligence as a complete solution. Individual training should accompany job redesign, manageable targets, supportive leadership, and access to psychological support. The study extends prior evidence to microfinance banking in Abuja and shows that the four competencies make distinct contributions within the same model.

4.4 Theoretical and Managerial Implications

Theoretically, the results support the Bar-On model in a microfinance-banking context. The four dimensions retained significant paths when estimated together, indicating that stress-related coping is multidimensional. The ordering of effects also refines the theory's application: competencies closest to direct emotional regulation and appraisal—self-management and general mood—were more influential than interpersonal emotions and adaptability in this sample.

Managerially, the results suggest a staged intervention strategy. Banks can begin with self-management because it has the largest coefficient, then reinforce general mood through supportive leadership and wellness practices. Interpersonal competence should be embedded in customer-service and team-development programmes, while adaptability should be integrated into technology implementation and organizational change. Evaluation should measure not only participant

satisfaction but also changes in stress scores, absenteeism, turnover intentions, conflict incidents, and service outcomes.

The findings also have recruitment and promotion implications. Structured behavioral questions can assess how candidates have handled conflict, pressure, and unexpected change. Such assessment should supplement, not replace, technical criteria and should avoid labeling applicants through one unvalidated emotional-intelligence score. Existing employees should receive development opportunities rather than being treated as permanently high or low in emotional competence.

Conclusion

Emotional intelligence is a significant predictor of job stress among employees of selected microfinance banks in Abuja Metropolis. Higher self-management, interpersonal emotional competence, adaptability, and general mood were each associated with lower job stress. Self-management was the strongest predictor, followed by general mood, interpersonal emotions, and adaptability. The four dimensions jointly explained nearly half of the observed variation in job stress, demonstrating that emotional competence is an important organizational resource while leaving room for other work-design and contextual influences.

The findings support the Bar-On model's contention that emotional and social competencies help people cope with environmental demands. In practical terms, microfinance institutions should treat emotional intelligence as a developable capability embedded in recruitment, supervision, learning, and employee support—not merely as an individual personality attribute.

The study also shows why stress management requires balance. Employees can learn to regulate emotions and adapt more effectively, but institutions control many of the demands that generate strain. Sustainable improvement depends on strengthening personal resources while addressing workload, role clarity, leadership behavior, staffing, and support systems.

Recommendations

1. Prioritize self-management development. Provide regular, practice-based training in emotional regulation, impulse control, recovery after difficult customer encounters, and stress-management techniques.
2. Strengthen interpersonal competence. Use communication workshops, team reflection, coaching, and conflict-resolution training to improve empathy and reduce relationship-based stress.
3. Support adaptation to change. Communicate changes early, provide role-specific training for new systems and procedures, and use mentoring to help employees navigate uncertainty.
4. Invest in employee well-being. Offer confidential counselling or employee-assistance services, reasonable workload monitoring, recovery opportunities, and work-life balance initiatives that help employees sustain a positive emotional outlook.
5. Align leadership and work design with training. Emotional-intelligence initiatives should complement realistic performance targets, supportive supervision, clear roles, and adequate staffing so that structural stressors are not individualized.

Limitations and Future Research

The cross-sectional design does not establish temporal causality. The study also relied on self-reported data from employees in one metropolitan area, creating possible common-method and social-desirability bias and limiting generalizability beyond the participating institutions. Purposive sampling further constrains population inference. Future studies should use longitudinal or experimental designs, draw probability samples across Nigerian regions and financial-institution types, and combine employee reports with supervisor ratings or administrative indicators. Research should also test workload, organizational support, leadership, resilience, and work-life balance as mediators, moderators, or additional predictors.

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