EFFECTS OF EMPATHY AND SOCIAL SKILLS ON WORKERS' PERFORMANCE IN SELECTED COMMERCIAL BANKS IN LAGOS STATE, NIGERIA

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Abstract
There is a growing recognition of the pivotal role of Emotional Intelligence (EI) in shaping workers' performance and business outcomes in diverse organizational settings.Previous studies have treated EI as a broad construct without adequate treatment of the unique contribution of Empathy and social skills dimensions of EI. This study examined the individual effects of two emotional intelligence dimensions (Empathy and social skills on workers' performance in selected commercial banks in Lagos State, Nigeria. The study adopted survey research design and multistage sampling technique to select 379 employees from five (5) commercial banks in Lagos State, Nigeria. Data was collected with the aid of a structured questionnaire while data analysis was performed using Structural Equation Modelling (PLS-SEM)] All tests were conducted at 5% level of significance. Findings showed that Empathy and social skills exerted significant positive effects on workers' performance with beta (β) of 0.650, R^2 value of 38.5%, and with a value of P = 0.000 and beta (β) of 0.899, R^2 value of 80.8%, with a value of P = 0.000 respectively. The study established that Empathy and social skills dimensions of emotional intelligence have positive individual effects on workers performance in selected commercial banks in Lagos State, Nigeria. The study recommended that management of commercial banks should pay particular attention to Empathy and social skills to enhance their interpersonal competence and work performance.

Keywords: Commercial banks, emotional intelligence, empathy, social skills, work performance.

1.0 Introduction

Workers' performance is a critical determinant of organizational success. Today, it's being observed that technical expertise alone is not a determinant of workers performance. Emotional intelligence is seen as a potential catalyst to improve the effectiveness of employees especially in a banking setting where workers engage in daily interaction with customers and other workers, by creating better relationships with others, increasing teamwork, and helping individuals handle the complex environment of client relationships. Understanding how emotional intelligence contributes to individual and collective success in this sector holds implications not only for the employees themselves but also for the overall competitiveness and sustainability of commercial

banks in an ever-evolving market. Emotional intelligence is defined as the capacity for recognizing our own feelings and those of others, for motivating ourselves and for managing emotions well in ourselves and in our relationships (Goleman, 1998). EI is becoming a more widely acknowledged key personality attribute for success in the workplace and for the success of the organization in different sectors. Goleman who popularized this concept identified five dimensions out of which empathy and social Skills are particularly relevant to the banking industry because they constitute the interpersonal dimensions of EI. Studies such as Oje et al. 2025, Ehigie et al. 2023 and Adeyemi et al.) indicated positive influence of Empathy and social skills on workers performance. Emotional intelligence was first addressed by American psychologist Edward Thorndike during the early 1990s, and it is considered a sub-branch of social intelligence (Sfetcu, 2020). Today, it is emerging as a topic of interest among researchers around the world.

Statement of Problem

The study of emotional intelligence (EI) and its impact on workers' performance is a critical area of research in managerial science and other fields such as economics, political science, sociology, and education. These disciplines emphasize the role of EI in influencing decision-making, fostering collaboration, and driving individual and organizational success. Numerous scholars including Eyanuku, Julius, and Paul (2023); Dhani and Sharma, (2017); Sharma and Pillai 2023; Olise, (2018); Mayer, Caruso, and Salovey (2020); and Liu and Boyatzis (2021) have examined the relationship between EI and workers' performance across various sectors. There is the need to carry out research on relationship between EI and workers' performance in the banking sector because the contemporary commercial banking sector operates in an environment marked by rapid technological advancements, increasing competition, and evolving client expectations.

Many studies such as Olonade *et al*. (2021), Dhaugana and Kantish (2020), Yaseen (2020), Windasari and Setyowati (2020), Praveena (2015), Sapkota, Madi and Raj (2023), Malik and Dave (2022), have conceptualized emotional intelligence as a broad construct without adequately examining the individual dimensions such as empathy, and social skill and their unique contributions to workers' performance. Moreover, results from previous studies on empathy and social skills such as Ojeet al. (2025), Inyama et al. (2025), Adeyemi et al. (2026), Andahet al. (2021) and Eze et al. (2019) have not been consistent. Alriwali (2022) utilized the Singh model of EI, neglecting globally accepted frameworks such as Daniel Goleman's model. This conceptual and empirical gap requires further investigations on the effects of empathy and social skill worker performance in the banking industry, therefore, the study addressed the following objectives:

i. To examine the effect of empathy on workers' performance in selected commercial banks in Lagos State, Nigeria.
ii. To evaluate the effect of social skills on workers' performance in selected commercial banks in Lagos State, Nigeria.

Hypotheses of the Study

The hypotheses formulated for this study are stated as follows

H_{01}: Empathy has no significant effect on workers' performance in the selected commercial banks in Lagos State, Nigeria.

H_{02}: Social skills has no significant effect on workers' performance in the selected commercial banks in Lagos State, Nigeria.

Emotional Intelligence (EI)

Emotional intelligence (EI) refers to the ability to perceive, understand, manage, and utilize emotions effectively in various aspects of life (Smith, 2023). It involves a set of skills that encompass self-awareness, self-regulation, empathy, and social skills, allowing individuals to navigate complex social interactions, make sound decisions, and manage stress. Empathy involves the ability to understand and share the feelings of others, demonstrating a genuine concern for their well-being and perspectives (Depow, Francis and Inzlicht, 2021).Empathy and social skill are the interpersonal dimensions of EI, they enable individuals to interact with others and foster collaboration and positive work environment. In the workplace, empathy is a crucial skill that contributes to effective communication, conflict resolution, and overall team cohesion.Social skills, a key component of emotional intelligence, encompass a range of interpersonal abilities that enable individuals to navigate social situations effectively, (Klinkosz, Iskra and Artymiak., 2021).Empathy extends beyond interpersonal relationships to client interactions, especially in client-facing roles within industries like banking. Employees who can empathize with clients' concerns and emotions are better positioned to deliver high-quality service. In the competitive landscape of industries like banking, where client relationships are paramount, empathy becomes a strategic asset (Moore, Maxey, Waite and Wendover, 2020).

In the workplace, social skills play a critical role in building positive relationships, fostering teamwork, and contributing to a collaborative and inclusive organizational culture. Recent research continues to underscore the significance of EI dimensions in personal and professional success, emphasizing its crucial role in leadership, teamwork, managing stress and enhancing customers relationship.Bradberry and Greaves (2023) found that workers with High EIare capable to handle stress, manage conflicts and collaborate more effectively. Furthermore, Adeoye and Elegbede (2023) and Onyema and Chukwu (2022) noted that emotionally intelligent workers perform better in high pressured environment with ability for conflict management and improved collaboration.Bourn et al. (2022)found that social skills are essential for navigating complexities of modern work. Furthermore, workers with strong communication skills and teamwork competency are able to communicate their ideas promote teamwork leading to overall performance. These findings emphasize the significance of EI dimensions in workplace efficiency, promoting mental health and overall quality of life.In today's rapidly changing and interconnected world, EI dimensions are increasingly recognized as vital skills for success in various professions.

Dimensions of Emotional Intelligence

Various scholars have conceptualized emotional intelligence differently. Subsequently various models of EI have been developed leading to identifications of distinct emotional dimensions or competences. John D Mayer and Peter Salovey who developed Ability Model conceptualized EI as consisting of four dimensions namely perceiving emotion, using emotion, understanding emotion and managing emotion. (Mayer, Salovey and Caruso, 2016). Richard E. Boyatzis EI model identified four broad clusters namely self-awareness, self-management, social awareness, and relationship management (Boyatzis, 2018). Goleman’s research popularized the concept across industries, leading to widespread applications in education, business, and healthcare. He argued that EI could be developed and improved, challenging the traditional view that IQ alone determined success in life. The dimensions of emotional intelligence are commonly defined by Goleman, (2023) and Mayer and Salovey, (1997) and include five core dimensions: self-awareness, self-regulation, motivation, empathy and social skills.

Empathy

Empathy is a vital component of employees' emotional intelligence (EI) in shaping their job behaviour because "empathy is the ability to see the world from another person's perspective, the capacity to tune into what someone else might be thinking and feeling about a situation,regardless of how that view might differ from their own perception (Maibom, 2022).Empathy refers to the ability of an individual to understand, identify with, and respond appropriately to the emotions and feelings of others. It involves emotional sensitivity, compassion, perspective-taking, and interpersonal understanding. Empathy enables individuals to recognize emotional cues and respond appropriately in social interactions(Goleman, 1998).

In order to promote learning and nurture mindset growth, employees need to create a climate of inquiry and openness, of patience, and of encouragement, and all these are components of empathy (Liu, Huang, Kim, and Na, 2023). Empathy, a fundamental component of emotional intelligence, plays a pivotal role in shaping interpersonal dynamics and fostering positive relationships within the workplace. Empathy involves the ability to understand and share the feelings of others, demonstrating a genuine concern for their well-being and perspectives (Depow, Francis and Inzlicht, 2021). In the workplace, empathy is a crucial skill that contributes to effective communication, conflict resolution, and overall team cohesion.Employees who possess empathy are more likely to establish positive relationships with customers and colleagues. In commercial banks, empathy enables employees to understand customers' concerns and respond professionally to complaints and emotional situations. Empathetic employees are therefore capable of improving customer satisfaction and organizational reputation. Studies in the Nigerian banking sector have shown that empathetic leadership and emotional understanding positively influence employee satisfaction and workplace relationships.Empirical studies have established that emotional intelligence dimensions such as empathy and social skills significantly enhance workers' performance in commercial banks.

Social skills

A social skill is an integral facet of emotional intelligence and represents a versatile toolkit that enables individuals to navigate the complexities of interpersonal interactions adeptly. Social skills refer to the ability to communicate effectively, establish interpersonal relationships, influence others positively, and manage social interactions successfully. Socially skilled individuals possess competencies such as communication, teamwork, persuasion, leadership, and conflict management.(Nwamba, 2024). This multifaceted skill encompasses a wide spectrum of abilities crucial for fostering and nurturing meaningful connections with others. Central to social skills is the art of effective communication, which encompasses active listening, articulating thoughts with clarity, and demonstrating empathy in understanding others' perspectives. Additionally, individuals proficient in social skills excel in conflict resolution, skillfully navigating divergent viewpoints to reach amicable solutions that foster harmony (Andrin, Kilag, Groenewald, Unabia, Cordovaand Nacario., 2023).In commercial banks, social skills are highly important because employees interact regularly with customers, management, and coworkers. Employees with strong social skills are capable of maintaining positive workplace relationships and working effectively in team-oriented environments.Employees who possess social competence are often more adaptable and capable of resolving workplace conflicts constructively (Paolini, 2020). Empirical studies have established that social skills significantly improve workers' performance and organizational productivity in banking institutions. Ebieme et al., 2024 found that social skills significantly relate to employee performance and workplace

effectiveness.Additionally, emotionally intelligent employees with strong interpersonal competence tend to demonstrate higher organizational commitment, better teamwork, and improved customer service delivery.(Zhang, 2024).

Workers' Performance in Commercial Banks

Workers' performance refers to the extent to which employees effectively execute assigned duties and contribute to organizational objectives. Employee performance in commercial banks is commonly measured through productivity, customer satisfaction, efficiency, teamwork, service delivery, and achievement of organizational targets.The banking sector depends heavily on effective interpersonal interactions because employees regularly engage customers and stakeholders. Consequently, emotional intelligence dimensions such as empathy and social skills have become important predictors of employee effectiveness and workplace productivity.Employees who possess empathy and social competence are more likely to maintain effective communication, manage workplace conflicts constructively, and provide satisfactory customer service. Such employees also contribute positively to teamwork, organizational commitment, and workplace harmony.Recent studies shown that emotional intelligence significantly enhances employee productivity and organizational effectiveness in commercial banks (Abaikpa, Thomas, Udoh, Udom, 2024; Zhang, 2024).

2.0 Theoretical Review

Theories play a crucial role in research by providing a structured framework that guides the entire investigative process. This study drew his theoretical underpinnings from the theories which are discussed below

Social Exchange Theory (SET)

Social Exchange Theory (SET) is one of the most influential frameworks for understanding social behavior in organizational settings. The theory which was originally developed by George Homans (1958) was later expanded by Peter Blau (1964). The theory is grounded in the assumption that social relationships are formed and maintained based on a cost-benefit analysis and principle of reciprocity. SET posits that individuals engage in interactions with the expectation of receiving valued rewards while minimizing costs. such rewards may be tangible such as salary and promotion or intangible such as respect, recognition, and emotional support. Blau (1964), explained that social exchange goes beyond economic transactions. it includes psychological and emotional dimensions, which are important in workplace relationships. Thus, employees tend to reciprocate favorable treatment from their organization with positive attitudes and behaviors, such as commitment, loyalty, and improved performance. Reciprocity in SET, suggests that when one party provides benefits, the other party feels obligated to return the favor (Cropanzano et al., 2017) while the trust element, which develops over time. Trust strengthens relationships and fosters long-term cooperation within organizations.SET is relevant to the study because it explains relationship between empathy, social skills and workers performance because they facilitate positive social exchanges that can generate obligation for positive reciprocity between workers and their customers.

Mixed Model (Daniel Goleman's Model)

The mixed model was propounded by Daniel Goleman (1995) in his seminal work emotional intelligence (1995) which was further refined in 1998. It emphasizes that mental intelligence alone is not sufficient for career success.Goleman emphasized that emotional intelligence significantly influences the individual perception, regulation and utilization of emotion in

themselves and that of others. Furthermore, he emphasized that EI can be learnt and developed over time. Daniel Goleman's mixed model of emotional intelligence combines emotional competencies with broader interpersonal and intrapersonal skills, offering a comprehensive framework for understanding EI in practical contexts. Goleman is considered "mixed" because it combines both cognitive abilities and personality traits (Sfectcu, 2023). The mixed model integrates emotional competencies with personality traits and behavioral tendencies, linking EI directly to workplace performance. Goleman (1995) identifies five core components of EI. These are self-awareness, self-regulation, motivation, empathy and social skills which is managing relationships to move people in desired directions. These dimensions highlight the importance of emotional self-control, adaptability, achievement orientation, and positive outlook in professional and personal success. Goleman's model is widely applied in organizational settings, particularly in leadership development and employee training programs. His emphasis on empathy and social skills has been instrumental in fostering effective communication and teamwork within organizations.Although Goleman identified five core components of EI, the focus of this paper was to study empathy and social skills dimensions of EI because they constitute the interpersonal dimensions of EI and are most directly associated with interpersonal effectiveness and service delivery in the banking industry. They represent the relationship management component of EI and translate internal emotional competencies into observable workplace behaviours that directly influence customer responsiveness, teamwork, communication effectiveness, service quality, and overall employee performance.The mixed model is relevant to professional environments where social competence i.e. empathy, social skills are vital. It is relevant in in banking industry, where employees regularly interact with customers and colleagues, high EI can translate into better service quality, problem resolution, and team dynamics(Aamir, 2023). Given the focus on employee performance in banking industry, the mixed model of emotional Intelligence is the suitable. The model highlights how EI dimensions such as self-awareness, self-regulation, motivation, empathy, and social skills impact performance, especially in customer-centric and high-pressure environments like banking.

Empirical Review

Several studies have been carried out on emotional intelligence, the relevant ones are reviewed as follows.

Hilda *et al.* (2016) examined the relationship between EI and employee performance in selected commercial banks in Anambra State, Nigeria. The study adopted a correlation research design and focused on the role of empathy as a key dimension of EI while measuring employee performance using turnover rates. Three banks from different senatorial zones were selected, and data were analyzed using Pearson's Product Moment Correlation Coefficient. The findings revealed that empathy had a strong negative relationship with employee turnover, indicating that employees with higher empathy were less likely to leave their jobs. The research gap was that the research focused only on empathy dimension of EI.

Anderson and Gilin (2025) explored how the concept of dispositional empathy has an impact on job performance and occupational functioning in trauma workers. The research found out that empathy has varied effects on performance based on its type and degree. It suggests that companies are advised to encourage other-orientated empathy and balance when dealing with emotional overload so as to improve employee performance. That gap in the study was that it was conducted among trauma workers and not workers in general.

Muss, Tuxen and Furstenau (2026) used a systematic literature review of 42 articles to investigate the role of empathetic leadership in organizational performance. The findings revealed that empathetic leadership always leads to better performance of employees through trust, collaboration, and a supportive working environment. The research suggests that organisations are to incorporate empathy in the leadership development programmes and human resources to improve employee performance and organizational performance. The gap in the study was that it was a literature review rather than a field study and only one EI dimension was used and it was conducted among leaders and focused on organizational performance.

Gul (2025) examined the role of Empathy in Enhancing Workplace Performance: A Systematic Review with Insights from Pakistani Financial Institutions. The study applied the Social exchange theory, Systems Theory, and Perception Action Model have for understanding empathy in the theoretical and review-based research. The study adopted comparative analysis of the studies in cultural parameters. The PRISMA approach was used in presenting a picturesque image of databases as well as exclusion criteria and inclusion criteria of articles for a clear understanding of the audience. The gap in the study was that it is a theoretical review and only one EI dimension was used.

Onoja, Alogwuja and Ameh (2024) examined Emotional Intelligence and the Performance of Small and Medium Scale Enterprises (SMEs) in North Central Nigeria. The study adopted survey research design. The study employed Simple random sampling and Taro Yamen sampling technique was used to determine the sample size of 400 SMEs. Multiple Regression Analysis was used.The result showed that empathy has a positive and significant impact on the performance of SMEs in North Central, Nigeria. Similarly,self-control has a positive and significant impact. The study recommended that firms should include employee empathy in formulation of their polices so as to create a sense of belonging for the employee. The gap in the study was that only one dimension of EI was used.

Ayofe and Martha (2022) investigated interpersonal relationship and employee performance in selected Nigeria bank. Descriptive research survey was adopted. Findings showed that high quality interpersonal relationship improves the work performance of the employee through improved communication, motivation, teamwork, assisting each other's and improvement in the performance of the employee while destructive relationship within the organization creates friction and unhealthy rivalry within the organization and tends to dampen the performance of the employee instead of improving. The gap in the study was that it focused only on interpersonal relationship which is a form of social skills.

Malik and Hasyim (2024) examined how empathy, social skills, motivation, and employee performance relate in the education industry. The study adopted quantitative research design, and statistical data were gathered by use of survey questionnaires distributed to educators in different institutions in the education sector. The findings showed that social skills, empathy and motivation, were positively and significantly correlated with employee performance, which means that employees possessing good interpersonal skills are more effective in their positions. The paper highlights that social skills improve communication, teamwork, and relationships at work, which are essential in improving performance. It suggests that commercial banks and other organisations should adopt special training programmes to nurture the social and interpersonal skills of the employees in a bid to enhance performance. The gap in the study was that three dimensions of EI were used.

Lyu and Liu (2021) examined the importance of soft skills, such as social skills, on the productivity of a firm. The study assumed a quantitative method of analysis. The results showed that although social skills are becoming a more prevalent requirement in the labour market, they do not play a role of significant contribution to the productivity of firms as compared to technical (hard) skills. This implies that, though social skills are relevant in workplace interaction, their direct effects on the performance might be job-related. It is based on this that the study recommends that organisations must ensure that both the soft and hard skills are developed in the name of maximising employee performance. The gap in the study was that only one dimension of EI was used.

Sembiring, Lumbanraja and Siahaan (2021) investigated whether leadership, emotional intelligence, and social support have a significant effect on employee performance through job satisfaction at PT Bank XYZ Regional Credit Card Medan. Data collection was carried out through a survey approach. The sample used was a saturated sample where all the population is sampled. It used descriptive inferential statistical analysis (path analysis). The results showed EI has no significant effect on employee performance through job satisfaction; and social support has a significant effect on employee performance through job satisfaction. The method of analysis was path analysis. This study used a different method.

Dhungana and Kautish, (2020) investigated the emotional intelligence of employees from private, public, or government-sector banks. The data was collected using a 5-point Likert scale. The statistical tools used were t-test, correlation analysis, and regression analysis. The result showed that there is a significant difference in EI between private and public sector banks and that there was a positive and significant impact of emotional intelligence on organizational commitment and job performance among both private and public sector banks' employees. The gap in the study was that EI was treated as a general construct.

Summary of the Empirical Review

The empirical review reveals gaps in the study.These include knowledge, Theoretical and methodological and empirical gaps. Many studies such as Dhungana and Kautish, (2020), Olonade *et al*. (2021), Yaseen (2020), Windasari and Setyowati (2020), Praveena (2015), Sapkota, Madi and Raj (2023), Malik and Dave (2022), have examined emotional intelligence dimensions as a broad construct without adequately examining the individual dimensions and their unique contributions to worker's performance. Theoretically, many of EI studiesHilda et al, (2016), Chukwunso et al., (2021) have been anchored theoretically on other models such as the Ability Model of Emotional Intelligence proposed by Mayer and Salovey or the Mixed Model advanced and Singh model rather than on Goleman's Emotional Competence theory which explicitly links emotional competencies to job and organizational performance particularly in Nigeria banking industry. Methodologically, many studies relied on descriptive statistics, correlation analysis, and simple regression techniques Onoja, Alogwuja and Ameh (2024), Dhungana and Kautish, (2020), which though useful but are limited in the ability to simultaneously validate measurement models and test complex causal relationships among latent variables ignoring other more robust analytical tools such as Structural Equation Modelling (SEM).There is insufficient treatment of the Empathy and social skills hence the need for further research.

Conceptual Framework

The model in the figure described the relationship between emotional intelligence and workers' performance.

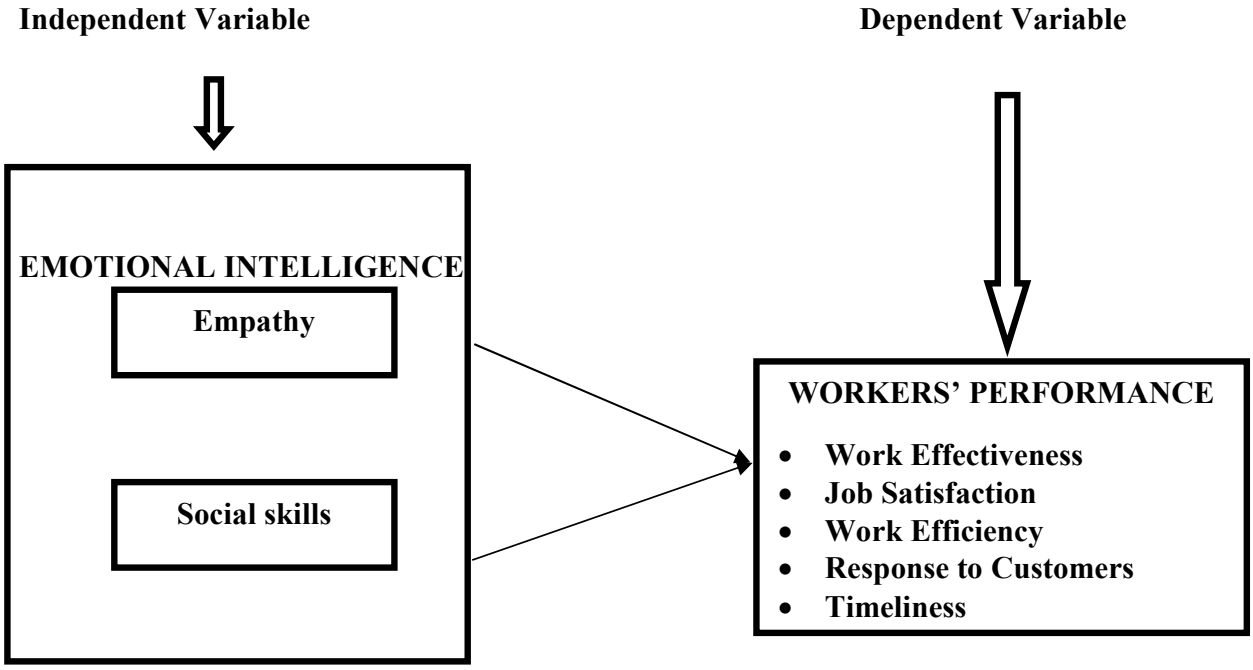


Figure 1: Conceptual framework on effect of emotional intelligence on workers' performance.

Source: Author's Conceptualization, 2023.

3.0 Methodology

The study was conducted in selected commercial banks within Lagos State, Nigeria.Lagos State being the hub of commercial and economic activities in Nigeria with concentration of banking operations, large and diverse customer populations. (Lagos Journal of Banking and finance, 2025; Lagos Bureau of Statistics, 2022). Five banks namely United Bank for Africa Plc (UBA), First Bank of Nigeria Plc, Zenith Bank Plc, Access Bank Plc, Guaranty Trust Bank Plc (GTBank) were purposively selected because of their relevance in the commercial banking sector. They are prominent money banks characterized with customer facing activities and large operations (Nigeria Exchange Group, 2024). The research designwas survey research design because it allowed for the systematic collection of data from a large population. The study population for this research was 27,230 as shown in table1.

Table 1:
List of the Selected Commercial Banks

Commercial Bank	No of Branches in Lagos State	No of employees in Lagos State branches
United Bank of Africa (UBA)	125	7,600
First Bank Nigeria Limited	177	5,050
Zenith Bank Plc	141	5,200
Access Bank Plc	186	5,880
Guaranty Trust Bank (GTB)	101	3,500
TOTAL		27,230

Source: Bank Official Websites and Business Directories, 2026.

Sampling Frame, Sampling Method and Sample Size
The sampling frame for this research comprised of workers whose jobs require frequent interactions with customers and managing client relationship. These included frontline staff, customer service, managers and supervisors. The study adopted purposive and multistage sampling techniques. Convenience sampling method was used to select two branches of each bank from each of the three senatorial districts in Lagos state, Nigeria. The sample size was 379 employees which was calculated using Cochran's formula from the study population as shown in table 2 which is ideal for calculating both infinite and finite samples. The sample size was proportionately distributed amongst the selected commercial banks. The selection of participants within each bank followed a stratified approach, ensuring that both junior and senior staff were represented.

Table 2:
Distribution of Study Sample

Selected Banks	No of Branches in Lagos State	No of employees in Lagos State	Sample size
United Bank of Africa (UBA)	125	7,600	106
First Bank Nigeria Limited	177	5,050	70
Zenith Bank Plc	141	5,200	72
Access Bank Plc	186	5,880	82
Guaranty Trust Bank (GTB)	101	3,500	49
TOTAL		27,230	379

Source: Author's Computation, 2026.

Data Analysis
Inferential statistical techniques adopted was Structural Equation modelling (PLS-SEM).

4.0 Results And Discussion
The analysis of data is presented below.
The response rate is 90.5% indicated high level of participation from targeted respondents and provides substantive data for analysis as indicated in table.

Table 3:
Response Rate

Item		Frequency	Percent
	Number of questionnaires distributed	379	100.0
Valid	Number of questionnaires used	343	90.5
	Number of questionnaires not used	36	9.5

Source: Author's Computation, 2026.

Test of Reliability and Validity of the Instrument

Reliability of the research instrument was assessed using Cronbach's alpha (Cronbach, 1951) and composite reliability (rho_c). Convergent and discriminant validity were examined through average variance extracted (AVE), Fornell-Larcker criterion, and heterotrait-monotrait (HTMT) ratio of correlations.

Table 4:
Reliability, and Discriminant Validity(independent)

Construct	Cronbach's alpha(α)	Composite reliability (rho a)	Composite reliability (rho c)	AVE	EMP	MOT	SAW	SOS	SRE
EMP	.93	.94	.94	.61	**.78**				
SOS	.71	.75	.79	.29	.52	.82	.41	**.54**	

Source: Author's Computation, 2026.

Table 4. presents the reliability and discriminant validity indices for the independent variables in the study. The results demonstrate that all constructs achieved acceptable internal consistency, with Cronbach's alpha coefficients of .71 (social skills) and .93 (empathy), exceeding the minimum threshold of .70 recommended by Nunnally and Bernstein (1994). Composite reliability values (rho_c)of .79 and .94 respectively confirming robust construct reliability. However, the average variance extracted (AVE) values revealed potential concerns with social skills (AVE = .29), falling below the recommended threshold of .50 (Fornell & Larcker, 1981), suggesting limitations in convergent validity. To address these concerns, variance inflation factor (VIF) analysis was conducted to assess multicollinearity, and items with low factor loadings were reviewed and refined to improve convergent validity, whilst subsequent analyses employed both individual dimension models and combined models to distinguish unique versus shared variance amongst EI constructs.

Objective 1: examine the effect of empathy on workers' performance in the selected commercial banks in Lagos State, Nigeria.

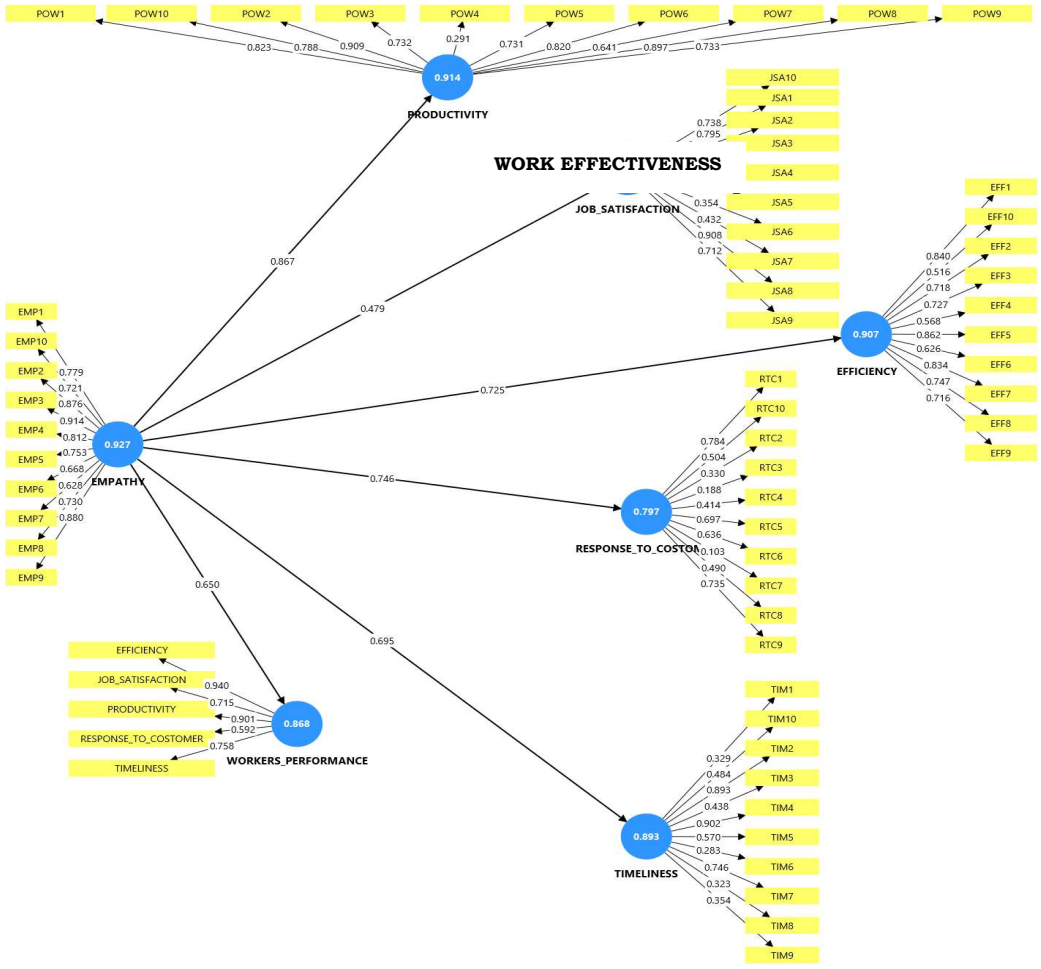


Figure 2: Structural Model Showing the Effect of Empathy on Workers' Performance

Source: Author's Computation, 2025.

Table 5:
Path Coefficients, Coefficient of Determination, and Effect Sizes for Empathy on Performance Outcomes

Outcome Variable	B	R^2	R^2_adj	f^2
Workers' Efficiency	0.725	0.491	0.490	0.965
Job Satisfaction	0.479	0.197	0.194	0.245
Workers' Effectiveness	0.867	0.740	0.740	2.851
Response to Customer	0.746	0.557	0.556	1.259
Timeliness	0.695	0.439	0.437	0.781
Workers' Performance	0.650	0.385	0.383	0.625

Source: Author's Computation, 2025.

Table 5 and Figure 2 present the path coefficients, coefficient of determination, and effect sizes for empathy on performance outcomes. The findings indicate that empathy exerted a strong significant positive effect on overall workers' performance (β = .650, R^2 = .385, f^2 = .625), explaining 38.5% of variance with a medium-to-large effect size. Notably, empathy demonstrated an exceptionally strong significant effect on workers' effectiveness (β = .867, R^2 = .740, f^2 = 2.851), accounting for 74.0% of the variance with a very large effect size the highest single-path effect observed in the study. This finding suggests that empathetic employees are substantially more productive, potentially due to enhanced collaboration, reduced interpersonal conflict, and better team functioning. Empathy also had significant positive effects on response to customers (β = .746, R^2 = .557, f^2 = 1.259),efficiency and timeliness. However, empathy showed a comparatively weaker relationship with job satisfaction (β = .479, R^2 = .197, f^2 = .245), accounting for only 19.7% of variance with a small-to-medium effect size. Thus, these findings imply that increased empathy significantly enhances worker's efficiency, customer service quality, and operational performance, and makes substantial contributions to overall workers' performance, particularly in collaborative and team-based banking activities.

Objective 2: evaluate the effect of social skills on workers' performance in selected commercial banks in Lagos State, Nigeria.

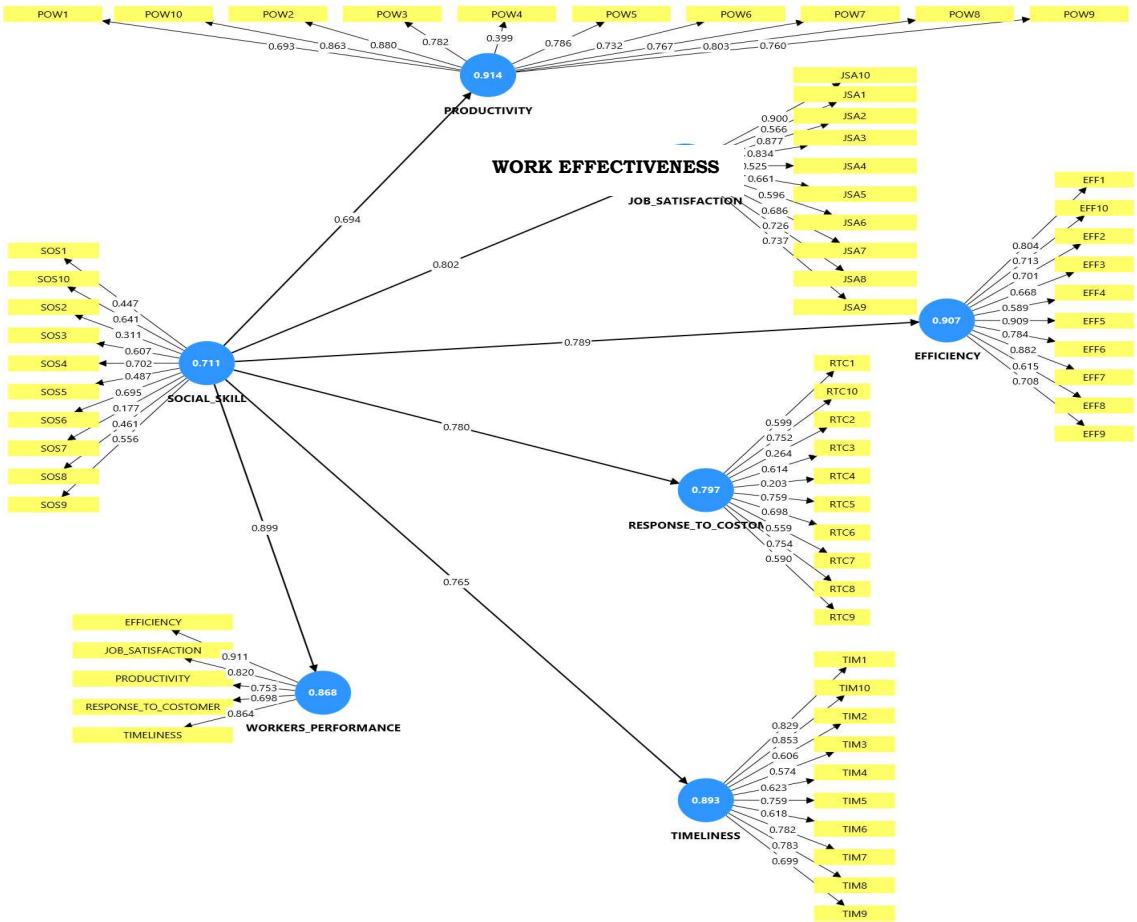


Figure 3: Structural Model Showing the Effect of Social Skills on Workers' Performance
Source: Author's Computation, 2025.

Table 6:
Path Coefficients, Coefficient of Determination, and Effect Sizes for Social Skill on Performance Outcomes

Outcome Variable	B	R^2	R^2_adj	f^2
Workers' Efficiency	0.789	0.622	0.621	1.646
Job Satisfaction	0.802	0.643	0.642	1.798
Workers' Effectiveness	0.694	0.482	0.481	0.931
Response to Customer	0.780	0.608	0.607	1.549
Timeliness	0.765	0.586	0.584	1.413
Workers' Performance	0.899	0.808	0.808	4.221

Source: Author's Computation, 2025.

Table 6 and Figure 3 display the path coefficients, coefficient of determination, and effect sizes for social skills on performance outcomes. The results reveal that social skills exerted the strongest significant positive effect on overall workers' performance amongst all individual predictors ($\beta = .899$, $R^2 = .808$, $f^2 = 4.221$), explaining an impressive 80.8% of the variance with an exceptionally large effect size. Social skills demonstrated particularly robust significant positive effects on job satisfaction ($\beta = .802$, $R^2 = .643$, $f^2 = 1.798$), with a large effect size, suggesting that socially competent employees experience substantially greater workplace satisfaction, likely due to more positive interpersonal relationships and workplace integration. Social skills also strongly predicted efficiency, timeliness and effectiveness with a large effect size. These findings underscore the pervasive influence of social competence across multiple performance dimensions in banking environments where interpersonal interactions are fundamental to role effectiveness. Thus, these findings imply that enhanced social skills increase workers' performance across all measured dimensions and emerge as the most critical emotional intelligence competency in commercial banking contexts.

4.0 Discussion Of Findings

Examining the Effect of Empathy on Workers' Performance

Empathy yielded significant positive effect ($\beta = .650$, $R^2 = .385$, $f^2 = .625$), explaining 38.5% variance, with exceptional effect on effectiveness ($\beta = 0.867$), customer response ($\beta = .746$) and efficiency ($\beta = .725$). These findings are congruent with Goleman's Mixed model of EI, that emphasizes the ability to recognize, understand, and respond appropriately to the emotions and needs of others. Empathy enables workers to discern customers' needs accurately, anticipate their emotional needs, and provide timely and appropriate responses (Goleman, 1998, Goleman and Cheniss 2024).Empathetic employees are more capable of resolving customer complaints promptly, reduce service delays, strengthen customer trust, and improve operational efficiency within the banking industry where customer satisfaction and service quality are key performance metrics. The findings align with studies such as Ciarrochi*et al.* (2025), in educational settings which found empathy driving effectiveness ($\beta > .80$), it is also consistent wth Onoja*et al.* (2024) and Lopes *et al.(*2021), also Ayi et al. (2026) found empathy influenced operational efficiency and customers servicein tier- one commercial banks and Malik and Hasyim (2024)found

empathy and social skill positively influenced workers performance.However, some studies do not align with these findings. Shewani et al.(2024) reported negative effect of empathy on purchase intention. and Elshatarat (2025), which found null empathy-performance ties amid emotional exhaustion, relevant to customer-facing burnout in Nigeria.

Evaluating the Effect of Social Skills on Workers' Performance

Social skills exerted the strongest significant positive effect ($\beta = .899$, $R^2 = .808$, $f^2 = 4.221$), explaining 80.8% variance the study's pinnacle with broad impacts, notably job satisfaction ($\beta = .802$) and efficiency ($\beta = .789$). This finding suggests that social skills constitute the most influential emotional intelligence competency in enhancing employee performance within the Nigerian banking sector. The result is theoretically consistent with Daniel Goleman's (1998;2001, 2022) Mixed Model of EI, which identifies social skills as the relationship-oriented competency that integrates the effective use of self-awareness, self-regulation, motivation, and empathy into productive workplace behaviour. It implies that workers with strong social skills communicate effectively, build collaborative relationships, resolve conflicts constructively, influence others positively, and foster teamwork, all of which are indispensable in customer-oriented organizations such as commercial banks. This in turns implies that workers who possess strong social skills are more likely to be effective, and perform their responsibilities more efficiently. Furthermore, the exceptionally high impact of social skills may also be attributed to the nature of banking operations in Lagos State, which requires that workers interact continuously with customers, colleagues, supervisors, and other stakeholders.This embodies Social exchange theory, wherein relational competencies facilitate reciprocity, vital for networking in Lagos banks. The finding is supported by studies such as Mérida-López *et al.* (2025), which found social skills as pivotal for sales performance ($R^2 > .70$), and Ayoko*et al*. (2022), which reported .35 correlations in teams. However, finding of Pandey, Risal and Koriala (2024), which found social skills had positive but non-significant effect on workers performance.

5.0 Conclusion and Recommendations

Conclusion

Based on the findings of this study, the study concluded that Empathy and Social skills dimensions have significant positive effect on workers' performance in the selected commercial banks in Lagos State, Nigeria. Empathetic workers improve customer satisfaction, Conflict resolution and collaborative efficiency. Social skilled workers foster inclusive cultures, enhance productivity and job satisfaction.

Recommendations

Based on the findings, the following recommendations are proposed

i. Bank management should Incorporate EI Training in HR Programs: Bank management should integrate mandatory EI training modules, focusing on empathy and social skills into onboarding and professional development.
ii. Bank management and HR personnel should Adopt Holistic EI Assessments in Recruitment. Recruitment processes should include EI evaluations. This would ensure hires with balanced dimensions.

Contributions to Knowledge

This study makes the following contributions to knowledge.

Firstly, the study has contributed a methodological innovation by showing that the integration of SEM introduces a robust framework for EI research in developing contexts, improving discriminant validity and effect size reporting. Secondly, the study has shown empirical validation of performance metrics. By measuring performance through specific indicators (productivity, job satisfaction, efficiency, customer response, timeliness), the study provides validated evidence ($p < 0.001$ across hypotheses) that EI enhances both task and contextual outcomes. Thirdly, the study has shown empirically that possession of empathy and social skills dimensions of EI by workers in the selected banks uniquely improves workers performance and as such bank managements should incorporate acquisition of empathy and social skills in the training of their workers.

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