

RESEARCH ARTICLE

The mediating role of Psychological Safety in the relationship between Emotional Intelligence (EI) and Employee Performance (EP) among commercial bank employees in Jos, Nigeria

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ABSTRACT

Employee performance in the banking sector is critical for organizational competitiveness and service excellence. Emotional Intelligence (EI) has been identified as a key driver of workplace effectiveness, yet its impact may depend on the presence of Psychological Safety (PS). This study investigates the direct effect of EI on employee performance and the mediating role of PS among employees of commercial banks in Jos, Nigeria. Adopting a quantitative, cross-sectional survey design, data were collected from 450 employees across five major banks using structured questionnaires. PLS-SEM via SEMinR was employed for data analysis. Findings are expected to demonstrate that EI positively influences employee performance and that PS partially mediates this relationship, highlighting the importance of fostering emotionally intelligent behaviours and psychologically safe environments in banking institutions. The study provides theoretical and managerial implications for enhancing employee engagement, collaboration, and productivity in high-pressure service environments.

Keywords: Emotional Intelligence, Psychological Safety, Employee Performance, Nigerian Banking Sector, PLS-SEM

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INTRODUCTION

The banking sector is an inherently customer-centric and high-pressure environment where employee performance significantly determines organizational outcomes. In Nigeria, commercial banks face operational challenges such as regulatory compliance, high customer expectations, and competition-driven

service demands (Akanji, 2019). Consequently, employee effectiveness, adaptability, and interpersonal competence are crucial for achieving service excellence.

Emotional Intelligence (EI) is the ability to perceive, understand, regulate, and utilize emotions which has emerged as a significant predictor of workplace behaviour and performance (Goleman, 1998; Wong & Law, 2002). Employees with high EI are better equipped to manage stress, foster teamwork, and maintain positive customer interactions, all of which are essential in banking environments (Ekpenyong et al., 2014; Adebayo, 2024).

Psychological Safety (PS), defined as the shared belief that one can take interpersonal risks without fear of negative consequences (Edmondson, 1999), complements EI by creating an environment conducive to learning, innovation, and proactive problem-solving. Prior studies suggest that psychologically safe workplaces allow employees to express ideas, admit errors, and collaborate effectively, which may amplify the benefits of EI on performance (Carmeli, Brueller, & Dutton, 2009; Frazier et al., 2017).

Despite substantial evidence globally, there is a scarcity of research examining how PS mediates the relationship between EI and employee performance in Nigerian commercial banks, particularly in Jos metropolis. Addressing this gap is vital for understanding the mechanisms through which EI translates into improved individual and organizational outcomes.

RESEARCH OBJECTIVES

1. To examine the direct effect of Emotional Intelligence on employee performance in commercial banks in Jos, Nigeria.
2. To determine the impact of Emotional Intelligence on Psychological Safety.
3. To investigate the influence of Psychological Safety on employee performance.
4. To assess the mediating role of Psychological Safety in the relationship between Emotional Intelligence and employee performance.

LITERATURE REVIEW

Emotional Intelligence (EI) refers to the ability to recognize, understand, and manage one's own emotions as well as those of others (Salovey & Mayer, 1990). It has been widely identified as a key predictor of workplace success, particularly in service-oriented sectors such as banking, where interpersonal interactions and customer service demand high emotional competence. Three dominant models of EI are discussed in literature: the Ability Model, which conceptualizes EI as a cognitive skill comprising perceiving, using, understanding, and managing emotions (Salovey & Mayer, 1990; Mayer et al., 2004); the Mixed Model, integrating emotional abilities with personality traits and social competencies such as self-awareness, self-regulation, motivation, empathy, and social skills (Goleman, 1998; Boyatzis, 2000); and the Trait Model, emphasizing emotion-related self-perceptions and behavioral dispositions (Petrides & Furnham, 2001). For banking employees in Nigeria, where work is customer-focused and high-pressure, the Mixed Model is particularly applicable as it combines cognitive and socio-emotional competencies essential for effective performance. In this study, EI is operationalized along five dimensions: self-awareness, self-regulation, motivation, empathy, and social skills.

Psychological Safety (PS), defined as a shared belief that one can take interpersonal risks without negative repercussions (Edmondson, 1999; Kahn, 1990), plays a crucial role in translating EI into positive workplace outcomes. Its key dimensions include interpersonal risk-taking, trust, open communication, and supportive leadership (Carmeli, 2007; Newman et al., 2017). Empirical evidence demonstrates that employees with higher EI foster PS by promoting trust, empathy, and open communication, which encourages engagement, knowledge sharing, and collaboration (Carmeli et al., 2009; Salman et al., 2020; Newman et al., 2017). PS, in turn, positively influences employee performance (EP), enabling employees to engage in proactive problem-solving, continuous learning, and innovative behaviors without fear of

negative consequences (Frazier et al., 2017; Jin, 2024; Mehralian, 2025). As such, PS is positioned as a potential mediator in the EI–EP relationship, bridging personal emotional capabilities and performance outcomes.

Empirical studies have consistently affirmed the positive impact of EI on employee performance. For example, Adebayo (2024) and Olise (2018) found that self-awareness and empathy enhance teamwork, stress management, and service delivery in Nigerian banks, while Jindal (2024) reported similar effects in service organizations in India. Likewise, studies show that EI predicts PS, which subsequently enhances performance outcomes (Carmeli et al., 2009; Salman et al., 2020; Newman et al., 2017). Nevertheless, the mediating role of PS remains underexplored in the Nigerian context, particularly at the individual employee level in banking, as most prior studies focus on leadership EI or team-level outcomes (Dickson, 2023). International studies, while supporting PS as a mediator, often conceptualize performance broadly (e.g., innovation, team effectiveness), limiting their applicability to individual employee performance in Nigeria. Theoretical frameworks provide further justification for examining these relationships. The Ability-Based Theory of EI posits that individuals with higher EI can process emotional information effectively to guide decision-making and interpersonal behavior (Salovey & Mayer, 1990; Mayer et al., 2016). The Social Exchange Theory (SET) explains how supportive, reciprocal workplace interactions foster trust, engagement, and performance (Blau, 1964; Cropanzano & Mitchell, 2005). The Job Demands–Resources (JD–R) Model situates EI and PS as personal and job resources that buffer high work demands, enhancing motivation and performance under stress (Bakker & Demerouti, 2007). The Broaden-and-Build Theory of Positive Emotions posits that positive affect generated through EI expands cognitive flexibility, creativity, and resilience, reinforcing sustained performance (Fredrickson, 2001). Together, these frameworks provide a robust basis for hypothesizing that EI positively influences EP both directly and indirectly via PS.

Despite the strong theoretical and empirical support, several research gaps remain. Most Nigerian studies have examined only direct EI–EP relationships, ignoring the mediating role of PS (Adebayo, 2024; Olise, 2018). Few studies consider individual-level EP in banking, focusing instead on team or organizational outcomes, and research in Jos, Plateau State, is limited. Furthermore, existing local studies on PS emphasize leadership EI rather than general employee EI (Dickson, 2023), leaving a contextual gap in understanding how PS mediates EI–EP relationships among banking employees in Jos. Addressing this gap, the present study investigates the mediating role of PS in the EI–EP relationship, providing both theoretical and practical insights into employee effectiveness in Nigerian commercial banks.

METHODOLOGY

This study adopted a cross-sectional survey research design to examine the relationships among emotional intelligence, psychological safety, and employee performance among commercial bank employees in Jos, Nigeria. The design was considered appropriate because it enabled the researcher to collect data from respondents at a single point in time and to analyze the relationships among the study variables without manipulation.

The population of the study comprised 520 employees drawn from selected commercial banks in Jos, including First Bank, Guaranty Trust Bank (GTB), United Bank for Africa (UBA), Zenith Bank, and Access Bank. These employees included managers, supervisors, operations staff, and customer service personnel.

A sample size of 450 respondents was selected using Krejcie and Morgan's (1970) sampling table, with allowance made for non-response. A multistage sampling technique was employed. First, stratified sampling was used to group employees based on job categories, after which simple random sampling was used to select respondents from each group. This ensured fair representation and improved the reliability of the data.

Data were collected using a structured questionnaire adapted from validated instruments. Emotional intelligence was measured using items adapted from Wong and Law (2002) and Goleman (1998), psychological safety from Edmondson (1999), and employee performance from Borman and Motowidlo (1997) as well as Rotundo and Sackett (2002). The instrument was structured on a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5).

The instrument was validated through face and content validation by experts, while a pilot study involving 30 respondents confirmed its reliability. The Cronbach's alpha values obtained were above the acceptable threshold, indicating that the instrument was reliable.

A total of 450 questionnaires were administered, out of which 426 were retrieved, representing a response rate of 94.7%. However, 389 questionnaires were found usable for analysis.

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis involved assessment of the measurement model for reliability and validity, and evaluation of the structural model to test the hypotheses. Bootstrapping with 5,000 resamples was used to determine the significance of relationships among variables.

PRESENTATION OF RESULTS

Research Objective 1

To examine the direct effect of Emotional Intelligence on employee performance

Table 1: Path Analysis Result (EI → EP)

Path	β	t-value	Decision
EI → EP	0.79	37.64	Significant

Decision Rule: $t \geq 1.96 =$ Significant at 0.05

Interpretation:

The result indicates that emotional intelligence has a strong and significant positive effect on employee performance ($\beta = 0.79$, $t = 37.64$). This suggests that employees with higher emotional intelligence tend to perform better in their roles, demonstrating improved task execution, interpersonal effectiveness, and adaptability.

Research Objective 2

To determine the impact of Emotional Intelligence on Psychological Safety

Table 2: Path Analysis Result (EI → PS)

Path	β	t-value	Decision
EI → PS	0.81	34.52	Significant

Interpretation:

Emotional intelligence significantly predicts psychological safety ($\beta = 0.81$, $t = 34.52$). This implies that emotionally intelligent employees are more likely to create and sustain an environment where colleagues feel safe to express ideas, take risks, and communicate openly.

Research Objective 3

To investigate the influence of Psychological Safety on employee performance

Table 3: Path Analysis Result (PS → EP)

Path	β	t-value	Decision
PS → EP	0.27	4.46	Significant

Interpretation:

Psychological safety has a significant positive influence on employee performance ($\beta = 0.27$, $t = 4.46$). This suggests that when employees feel psychologically safe, they are more engaged, collaborative, and productive in their work environment.

Research Objective 4

To assess the mediating role of Psychological Safety

Table 4: Indirect Effect (EI → PS → EP)

Path	β	t-value	Decision
EI → PS → EP	0.22	4.28	Significant

Interpretation:

The indirect effect of emotional intelligence on employee performance through psychological safety is significant ($\beta = 0.22$, $t = 4.28$). This indicates partial mediation, meaning emotional intelligence enhances performance both directly and indirectly through psychological safety.

Summary of Results

Table 5: Summary of Hypotheses Testing

Hypothesis	Relationship	Result
H1	EI → EP	Supported
H2	EI → PS	Supported
H3	PS → EP	Supported
H4	EI → PS → EP	Supported

DISCUSSION OF FINDINGS

The findings of this study reveal that emotional intelligence significantly influences employee performance in the banking sector. Employees who are able to understand and regulate their emotions tend to demonstrate higher levels of efficiency, adaptability, and interpersonal effectiveness. This aligns with recent empirical evidence showing that emotional intelligence is strongly associated with improved job performance, organizational commitment, and reduced work stress (Doğru, 2022 ; Amisshah-Wilson &

Segbenya, 2025). In the context of commercial banks, where employees constantly interact with customers and work under pressure, emotional intelligence becomes a critical resource for sustaining performance. The study also found that emotional intelligence has a strong positive impact on psychological safety. This suggests that emotionally intelligent employees contribute to creating a work environment characterized by trust, openness, and mutual respect. Recent studies support this position, noting that emotional intelligence enhances workplace climate by promoting empathy, communication, and team cohesion (García del Castillo-López & Pérez Domínguez, 2024). In such environments, employees feel confident to express ideas and take interpersonal risks without fear of negative consequences.

Furthermore, psychological safety was found to significantly influence employee performance. Employees who perceive their work environment as safe are more likely to engage in learning behaviors, collaboration, and proactive problem-solving. Contemporary research highlights psychological safety as a key driver of innovation, engagement, and performance in modern organizations (Santana et al., 2025). This finding is particularly relevant in the banking sector, where teamwork and error management are essential for service delivery and operational efficiency.

The mediation analysis further revealed that psychological safety partially mediates the relationship between emotional intelligence and employee performance. This indicates that while emotional intelligence directly enhances performance, it also operates indirectly by fostering a supportive and safe work environment. This finding is consistent with recent organizational research emphasizing that workplace climate variables, such as psychological safety, serve as mechanisms through which individual competencies translate into performance outcomes (Mehler et al., 2024).

Overall, the findings underscore the importance of integrating emotional intelligence development and psychological safety practices within organizational systems. In high-demand sectors like banking, where performance expectations are intense, these factors play a crucial role in enhancing both individual and organizational outcomes.

CONCLUSION

The study examined the influence of emotional intelligence on employee performance, with psychological safety as a mediating variable among commercial bank employees in Jos, Nigeria. Based on the findings, it is concluded that emotional intelligence has a strong and significant positive effect on employee performance. Employees who demonstrate higher emotional intelligence tend to perform more effectively in their duties, showing better interpersonal interaction, emotional regulation, and adaptability in the workplace.

The study also concludes that emotional intelligence significantly enhances psychological safety within the banking environment. This implies that emotionally intelligent employees contribute to a work climate characterized by trust, openness, and reduced interpersonal fear. In addition, psychological safety was found to have a significant positive influence on employee performance, indicating that employees are more productive when they feel safe to express ideas and engage freely in workplace activities.

Furthermore, psychological safety was established as a partial mediator in the relationship between emotional intelligence and employee performance. This confirms that emotional intelligence not only directly improves employee performance but also indirectly enhances it through the creation of a psychologically safe work environment. Overall, the study concludes that emotional intelligence and psychological safety are critical determinants of employee performance in the banking sector.

RECOMMENDATIONS / POLICY IMPLICATIONS

Based on the findings of the study, the following recommendations are made:

1. Emotional intelligence development programs should be introduced in commercial banks through regular training, workshops, and staff development initiatives to enhance employees' emotional regulation and interpersonal competence.
2. Bank management should promote psychologically safe work environments by encouraging open communication, reducing fear of criticism, and supporting employees to express ideas without intimidation.
3. Supervisors and team leaders should adopt emotionally intelligent leadership practices, as their emotional behaviour significantly influences both psychological safety and employee performance.
4. Human resource departments should integrate psychological safety indicators into performance management systems to monitor workplace climate and employee wellbeing.
5. Banks should encourage collaborative work culture and trust-building activities, as psychological safety has been shown to directly improve employee performance.
6. Recruitment and selection processes should consider emotional intelligence competencies, alongside technical skills, to ensure better job performance and workplace harmony.

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