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Effect of Emotional Intelligence on Employee Performance in the Banking Sector of North-Kivu Province, Democratic Republic of Congo

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Abstract
In modern organisations, particularly in service-oriented sectors such as banking, emotional intelligence is increasingly recognised as a key factor in professional performance. Several international and regional studies have analysed the link between emotional intelligence and job effectiveness. However, empirical evidence regarding this relationship in the context of the banking sector in the Democratic Republic of Congo remains limited. This study aims to analyze the extent to which emotional intelligence quotient influences the performance of employees working in commercial banks in North Kivu province. The research is based on Bar-On's model of emotional intelligence and adopts a descriptive and quantitative methodological approach for data collection and analysis. A sample of 229 employees from eight commercial banks was selected to participate in the study. Data were collected using a structured questionnaire. Statistical analysis was performed using SPSS version 25, employing descriptive statistics, correlation analyses, and regression models. The results reveal a strong, statistically significant, and positive relationship between emotional intelligence and employee performance ($r=0.888$, p-value <0.01). The findings showed a strong, statistically significant positive relationship between emotional intelligence and employee performance. Social management intelligence was the strongest predictor of performance (R^2 = 82.1%), followed by emotional intelligence quotient (R^2 = 78.7%) and self-management intelligence (R^2 = 78.6%). Performance was measured by target realization, work quality, and cost-effectiveness. In conclusion, emotional intelligence appears to be a major predictor of performance in the Congolese banking sector. Financial institutions are therefore advised to actively promote the development of their employees' emotional skills to improve their professional effectiveness.

Introduction
Employee performance is a central issue for organisations that want to maintain their competitiveness and ensure their long-term viability. This is particularly true in the banking sector, where service quality, customer trust, and operational efficiency play a crucial role. Traditionally, professional performance has been attributed primarily to technical skills and cognitive abilities. However, recent research has highlighted the growing importance of non-cognitive skills, particularly emotional intelligence, in improving workplace performance. Emotional intelligence (EI) is the measurable level

of an individual's ability to recognise, understand, and manage their own emotions as well as those of others. It also reflects the ability to use emotional information to guide behaviour and make appropriate decisions. In the banking sector, employees face numerous constraints, such as professional pressure, frequent interactions with clients, and compliance with strict regulatory standards. In this context, individuals with high levels of emotional intelligence are generally better equipped to manage stress, resolve conflicts, and maintain positive professional relationships with clients and colleagues. The Congolese banking sector operates in a highly demanding environment characterised by strict regulatory requirements, continuous client interaction, financial risk management, and high workplace pressure. In North-Kivu Province, these challenges are further intensified by economic instability, low customer confidence, and post-conflict conditions, requiring bank employees to effectively manage stress, emotions, and customer relationships. Although previous international studies have established a positive relationship between emotional intelligence and employee performance, limited empirical evidence exists within the DRC banking context, thereby justifying the need for this study.

Concept of Emotional Intelligence Quotient

Emotional intelligence (EI) refers to an individual's measurable ability to identify, understand, regulate, and effectively use emotions in social and professional interactions. The concept of emotional intelligence was initially introduced by Salovey and Mayer (1990), who defined it as a component of social intelligence that enables individuals to recognize, analyse, and use emotions to guide their thinking and actions. Subsequently, Goleman (1995; 2008) popularised this concept in the fields of management and leadership. According to him, emotional intelligence is often a better predictor of professional success than intellectual quotient. Bar-On (2007) proposed a multidimensional approach to emotional intelligence, encompassing several dimensions such as intrapersonal skills, interpersonal skills, adaptability, stress management, and overall emotional state. In organisations, a high level of emotional intelligence is associated with several advantages, including more effective communication, better leadership, better conflict management, and greater resilience to professional pressures.

Employee Performance

Employee performance refers to the degree to which an individual effectively accomplishes their assigned tasks and contributes to the achievement of organisational goals. According to Campbell et al. (1993), professional performance is a multidimensional concept encompassing three main dimensions: task-related performance, contextual performance, and adaptive performance. In the banking sector, employee performance is generally measured through various indicators such as the quality of customer service, the accuracy of financial transactions, task completion efficiency, customer satisfaction, and compliance with regulatory standards. Recent literature also emphasises that employee performance is not solely dependent on technical skills. Emotional and social skills also play a crucial role in individuals' ability to maintain a high level of performance, particularly in sectors characterised by significant customer interaction.

Emotional Intelligence Quotient and Employee Performance

Recent studies have continued to confirm the significant contribution of emotional intelligence to employee effectiveness and organisational outcomes. Joseph et al. (2015) argued that emotional intelligence enhances performance primarily through improved interpersonal facilitation, emotional regulation, and reduced workplace stress. Similarly, Côté (2017) emphasised that emotionally intelligent employees are more capable of adapting to complex organisational environments, improving teamwork, and maintaining productive workplace relationships. In the banking sector, where employees are frequently exposed to emotional pressure, customer complaints, and performance targets, these emotional competencies contribute significantly to service quality and operational efficiency. Pekaar et al. (2017) further found that employees with high emotional intelligence demonstrate superior adaptability and decision-making abilities, which positively influence overall job performance. These recent findings reinforce the argument that emotional intelligence is an essential predictor of employee performance in modern organisations.

Method

Research Design
This research adopted a explanatory approach based on a quantitative methodology, appropriate for analysing the relationships between different variables and testing hypotheses from empirical data.

Population and Sample
A simple random sampling technique was used to select the respondents from the target population of 534 employees drawn from eight banks operating in North-Kivu Province. Using Yamane's formula, a representative sample of 229 employees was obtained, ensuring that each staff member had an equal chance of being selected and minimising sampling bias, thereby enhancing the reliability and generalizability of the study findings.

Data Collection Instrument
Primary data were collected using a structured questionnaire with closed-ended questions measured on a five-point Likert scale. Dimensions of emotional intelligence were measured using indicators from the Bar-On model, while employee performance was assessed using indicators related to individual job performance.

Data Analysis
The collected data were processed and analysed using SPSS version 25 statistical software. The analytical methods used included: descriptive statistics, Pearson correlation analysis, and linear regression analysis. These techniques were used to assess the relationship between emotional intelligence quotient and employee performance. Descriptive statistical tools such as the mean, standard deviation, and coefficient of variation were selected because they allowed the researcher to summarise and better understand the distribution and consistency of the emotional intelligence (EQ) and employee performance data collected from the 229 respondents. In particular, the coefficient of variation was important in assessing the degree of dispersion of EQ scores relative to their mean values, thereby indicating how consistent or varied employees' emotional intelligence levels were across the selected banks. This helped determine the reliability and homogeneity of the responses before conducting correlation and regression analyses. Pearson correlation analysis and linear regression analysis were selected because they were appropriate for examining the nature and strength of the relationship between emotional intelligence quotient and employee performance. Pearson correlation was used to determine whether a statistically significant relationship existed between the two variables and to measure the direction and magnitude of that relationship. Linear regression analysis was further applied to assess the extent to which emotional intelligence quotient could predict employee performance and to determine the proportion of variation in employee performance explained by emotional intelligence among the 229 employees studied.

Ethical Considerations
The researcher requested special authorisation from the relevant bank authorities, namely banks General managers and Branch managers, to conduct the study. The researcher disclosed his identity and explained the purpose of the study to the various authorities and respondents in the selected banks. This was done through an introductory letter attached to the questionnaire. There was no coercion or pressure placed on respondents; rather, their consent was sought so that they could

complete the questionnaire voluntarily. Confidentiality of the information provided by respondents was assured. The researcher reported and interpreted the research findings objectively. The collected data were processed to minimise bias and omissions. The researcher complied with the accepted rules and procedures in analysing and reporting the results. The researcher also ensured that the information collected was used strictly for scientific purposes only.

Results

Research instrument's reliability findings

Although Cronbach's alpha coefficient was calculated prior to data collection to assess the reliability of the questionnaire (Pilot test), it was subsequently recalculated to confirm the consistency of the research tools. Table 1 below indicates the findings of the reliability for the final research instruments.

Table 1: Cronbach's Alpha Analysis for all Instruments used

Variable	Cronbach's Alpha	Number of Items
Emotional intelligence quotient	.985	10
Self-management intelligence	.987	10
Social management intelligence	.922	10
Employee performance	.991	15
Banking policy	.977	7
Overall Cronbach's alpha test	.994	52

Table 1 above shows that the individual Cronbach 's alpha as the overall one were all above 0.9 which are excellent according to George& Mallery, (2013).

A Cronbach's alpha of 0.994 indicates excellent internal reliability of the measurement instrument used, and in this case, an alpha of 0.994 suggests that the items are highly correlated with each other and consistently measure the same construct. This high value means that the instrument was well designed, with items assessing the same concept or dimension in a homogeneous and consistent manner. In the case of the present research, given that all the coefficients are greater than 9, this suggests that the items asked to measure the different study variables are all highly relevant and that the answers are very consistent with each other.

Descriptive statistics

The analysis determined means, standard deviations and coefficients of variation for all the variables studied. The results of the descriptive statistics are detailed in Tables 2 and 3.

Distribution of respondents by bank

Table 2 below presents the distribution of respondents by bank, including the number of staff, proportion, and sample size selected for the study.

Table 2: Distribution of respondents by each bank

Bank's name	**Number of staff**	**proportion**	**Sample size**
Trust Merchant Bank	45	8%	18
Raw Bank	67	13%	30
Banque Commerciale Du Congo	90	17%	39
Equity Bank	83	16%	37
Access Bank	79	15%	34
Finka Bank	77	14%	32
Bank of Africa	54	10%	23
Standard Bank	39	7%	16
Total	**534**	**100%**	**229**

Source: study data, 2019

The distribution of respondents by bank shows that the sample was fairly drawn from all selected banks. Banque Commerciale Du Congo contributed the highest number of respondents with 39 staff members (17%), followed by Equity Bank with 37 respondents (16%) and Access Bank with 34 respondents (15%). Standard Bank had the lowest representation with 16 respondents (7%). Overall, the sample of 229 respondents was proportionately distributed across the eight banks based on their staff population, ensuring balanced representation in the study.

Emotional intelligence quotient

Emotional intelligence quotient was assessed according to three main criteria: emotional sensitivity, emotional competence and decision-making. Participants were asked to indicate the extent to which the items associated with these criteria reflected their own personality. Each criterion was accompanied by a five-point Likert scale, ranging from “strongly disagree” (1) to “strongly agree” (5). Responses were analysed using means and standard deviations. High means indicated strong agreement with the dimension, while lower values signalled strong disagreement. The statistical results for each criterion are presented in Table 3.

Table 3: Emotional intelligence quotient Dimensions

Variable	Dimension (parameter)	N	Mean	Std. Deviation
Emotional intelligence quotient	Emotional sensitivity	229	3.1917	0.19904
	Emotional competency	229	4.6393	0.41411
	Decision-making	229	3.2933	0.2201
	Overall scores	229	3.9114	0.0821

Source: study data, 2019

As indicated in Table 3, employees in the banking sector of North-Kivu, Democratic Republic of Congo (DRC), exhibited a fairly high level of emotional intelligence (EI), with an overall mean EI quotient of 3.9114 (or 3.9) on a 5-point Likert scale (from "Strongly Disagree" to "Strongly Agree"). This above-average score reflects strong performance across key dimensions: emotional sensitivity (mean = 3.1917, SD = 0.199), indicating high skill in recognising and interpreting emotions in self and others crucial for workplace interpersonal relations, customer service, and conflict resolution; emotional competency (mean = 4.6393, SD = 0.082), demonstrating proficiency in emotion regulation, stability, and insightful action guidance, vital for high-pressure banking environments; and decision-making (mean = 3.2933, SD = 0.2201), showing good integration of emotional knowledge with logic under stress.

Employee performance

Employee performance was measured using three dimensions, namely, cost-effectiveness, target realisation and quality of work. For each parameter, respondents were required to fit in a 5- point Likert scale from ‘’strongly disagree’’ to ‘’strongly agree’’. The descriptive statistics for each dimension and the aggregate score are shown in Table 4

Table 4: Employee performance dimensions

Variable	Dimension (parameter)	N	Mean	Std. Deviation
Employee performance	Cost-effectiveness	229	4.06	0.815
	Targets realisation	229	3.19	0.509
	Quality of work	229	3.71	0.420
	Overall scores	229	3.035	0.076

Source: study data, 2019

Table 4 reveals that employees in the North-Kivu banking sector of the Democratic Republic of Congo (DRC) demonstrated a neutral to slightly positive overall work performance score of 3.03 on a 5-point Likert scale (1 = "strongly disagree" to 5 = "strongly agree"), reflecting a mixed perception neither markedly high nor low. Sub-dimensions included strong cost-effectiveness (mean = 4.06), indicating efficient resource management and financial prudence; moderate target realisation (mean = 3.19, SD = 0.509), suggesting adequate but inconsistent achievement with room for improvement; and satisfactory quality of work (mean = 3.035, SD = 0.076), viewed as acceptable yet not exceptional, implying potential for enhanced detail and consistency.

Correlation Analysis

The correlation analysis was done using Pearson-Product Moment Correlation. The correlation coefficient of 0.888 indicates a very strong positive relationship between emotional intelligence and employee performance. This suggests that employees with higher emotional intelligence tend to perform better. Emotional intelligence involves the ability to recognise, understand, and manage one's emotions, as well as the emotions of others. In a banking environment, employees who excel in this area are likely better at handling customer interactions, resolving conflicts, and maintaining a positive work environment, which contribute to higher performance levels. The p-value of <0.01 indicates that this correlation is statistically significant, meaning the result is unlikely to have occurred by chance.

Regression Analysis

The study sought to determine the effect of emotional intelligence quotient on employees' performance of Congolese banks, located in North-Kivu County, DRC. This was achieved by performing simple linear regression analysis**.** Tables 5, 6 and 7 present the findings of the analysis.

Table 5: Relationship Between Emotional Intelligence Quotient and Employees' Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.888[a]	.788	.787	.48527

The results in Table 5 show that r =0.888, implying a strong correlation between the independent variable (Emotional intelligence quotient) and the dependent variable (Employees' performance). The R-squared was 0.787, meaning that 78.7 % of the variation in employee performance is explained by variation in emotional intelligence quotient. Other factors explained 21.7 %.

Table 6: Significance of Emotional Intelligence Quotient in Predicting Employees' Performance: ANOVA statistics

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	198.623	1	198.623	8.446	.000[b]
	Residual	53.456	227	.235		
	Total	252.080	228			

a. Dependent Variable: performance

b. Predictors: (Constant), emotional quotient

The ANOVA results indicated that the model was statistically significant (F= 8.446, p<0.05).

Table 7: Positive Effect of Emotional Intelligence Quotient on Employees' Performance : Beta Coefficients statistics

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.335	.113		2.975	.003
	Emotional quotient	.863	.030	.888	9.042	.000

The standardised coefficients showed that the effect of emotional intelligence quotient on employees' performance was positive and significant (β=0.888, t=9.042, $p<0.05$). The beta value implied that for a one-unit increase in Emotional intelligence quotient, performance increased by 0.888. The findings, therefore, confirm that emotional intelligence quotient is significantly related to the performance of employees in the Congolese banking sector, in the North-Kivu County, DRC. The results of this study indicate a strong and statistically significant relationship between Emotional Intelligence Quotient (EQ) and employee performance in the Congolese banking sector ($r = 0.888$, $R^2 = 0.787$, $\beta = 0.888$, $p < 0.05$). The high R-squared value suggests that EQ accounts for nearly 79% of the variation in performance, reinforcing the importance of emotional intelligence as a core predictor of success in the banking sector.

Discussion

The findings of this study revealed that emotional intelligence quotient (EQ) has a strong, positive, and statistically significant influence on employee performance in commercial banks operating in North-Kivu province, Democratic Republic of Congo. The correlation analysis demonstrated a very strong relationship between emotional intelligence and employee performance ($r = 0.888$, $p < 0.05$), while the regression results indicated that emotional intelligence explained approximately 78.7% of the variation in employee performance. These findings suggest that emotional intelligence constitutes a major determinant of workplace effectiveness in the banking sector, particularly in environments characterised by continuous customer interaction, professional pressure, and organisational complexity.

The results of this study are strongly supported by recent empirical and theoretical literature on emotional intelligence and organisational performance. Miao, Humphrey, and Qian (2017) found that emotional intelligence positively influences employee job satisfaction, organisational commitment, and task performance, particularly in service-oriented industries where interpersonal interactions are central to daily operations. Their meta-analysis further demonstrated that emotionally intelligent employees are better able to regulate workplace emotions, adapt to stressful situations, and maintain productive professional relationships. In the banking sector, where employees constantly interact with customers and manage emotionally demanding situations, these competencies become essential for sustaining high performance levels.

Similarly, Extremera, Mérida-López, Sánchez-Álvarez, and Quintana-Orts (2018) argued that emotional intelligence significantly contributes to occupational well-being and employee effectiveness by reducing emotional exhaustion and improving psychological resilience. Banking employees in North-Kivu operate within a challenging socio-economic and security environment characterised by uncertainty, financial instability, and operational stress. Under such conditions, emotional intelligence may enable employees to better manage anxiety, maintain emotional stability, and continue delivering quality services despite difficult working circumstances. This interpretation may explain the strong positive relationship observed between emotional intelligence and employee performance in the present study.

Recent organisational behaviour theories also support the findings obtained in this research. According to Boyatzis (2018), emotional intelligence competencies such as self-awareness, emotional self-control, empathy, adaptability, and relationship management directly influence employee effectiveness and organisational outcomes. Employees who possess these competencies are more capable of controlling emotional reactions, communicating effectively with colleagues and customers, and responding constructively to workplace challenges. In banking institutions, these abilities contribute to improved customer satisfaction, conflict management, teamwork, and decision-making, which ultimately enhance overall organisational performance.

The findings are also consistent with the contemporary emotional intelligence framework proposed by Côté (2017), who emphasised that emotional intelligence enhances workplace adaptability, interpersonal effectiveness, and collaborative behaviour. Employees with high emotional intelligence are generally more capable of understanding customers' emotional needs, resolving conflicts peacefully, and maintaining positive interactions within teams. These competencies are particularly relevant in banking institutions where customer trust, communication quality, and emotional management directly affect organisational reputation and service quality.

The high emotional competency scores observed in this study indicate that employees in the banking sector possess relatively strong emotional regulation abilities. This finding aligns with the study conducted by Mattingly and Kraiger (2019), which found that emotional regulation is one of the strongest dimensions predicting workplace productivity and professional resilience. Employees capable of regulating their emotions effectively are generally better prepared to cope with occupational stress, maintain professional discipline, and make rational decisions under pressure. In financial institutions, where employees often face customer complaints, financial pressure, and performance expectations, emotional regulation becomes an important predictor of professional effectiveness.

Furthermore, the findings support the conclusions of Miao et al. (2018), who established that emotional intelligence significantly improves teamwork, leadership effectiveness, and organisational citizenship behaviour. Employees possessing strong emotional intelligence tend to collaborate more effectively with colleagues, contribute positively to organisational climate, and demonstrate greater commitment to institutional objectives. The positive relationship identified in this study, therefore, suggests that emotional intelligence contributes not only to individual performance but also to broader organisational efficiency within the banking sector.

The moderate scores observed in target realisation and decision-making dimensions may nevertheless indicate that emotional intelligence alone is insufficient to guarantee optimal employee performance. Other organisational factors such as leadership style, training opportunities, institutional support, working conditions, and employee motivation may also influence workplace effectiveness. This observation is supported by Sharma and Tiwari (2021), who argued that although emotional intelligence significantly predicts employee performance, organisational culture and managerial practices remain important complementary determinants of professional productivity.

In addition, the findings may be interpreted through the lens of workplace adaptability theories. Recent studies by Supramaniam and Singaravelloo (2021) showed that emotionally intelligent employees demonstrate higher adaptability to organisational change and uncertainty. This aspect is particularly relevant in the context of the Congolese banking sector, where institutions frequently operate under unstable economic and security conditions. Employees capable of managing emotions and adapting to rapidly changing circumstances are, therefore, more likely to maintain effective performance despite environmental challenges.

The present findings also contribute to the growing body of African organisational research emphasising the importance of emotional intelligence in workplace management. Although many previous studies on emotional intelligence have focused on developed economies, this study demonstrates that emotional intelligence remains highly relevant within African organisational settings, particularly in fragile and conflict-affected environments such as North-Kivu province. The findings therefore provide important empirical evidence supporting the integration of emotional intelligence into human resource management strategies within financial institutions operating in developing countries.

Lastly, the findings confirm that emotional intelligence theories are also applicable in the specific context of the Congolese banking sector. In North-Kivu, banking employees operate under challenging conditions marked by economic instability, customer pressure, and stressful work environments. In such a context, emotional competencies such as self-regulation, stress management, and interpersonal skills become essential for maintaining high employee performance. The study, therefore, fills the identified DRC research gap by providing empirical evidence that emotional intelligence is an important predictor of employee performance within the North-Kivu banking sector.

Overall, the findings confirm that emotional intelligence represents an important organisational resource capable of improving employee effectiveness, organisational stability, and service quality in the banking sector. However, the findings should be interpreted with caution because the study was limited to employees from banks located in North-Kivu Province and employed a cross-sectional research design, which restricts the generalisation of the findings to other provinces, sectors, or time periods within the Democratic Republic of Congo. In addition, the study relied on self-reported responses, which may have been influenced by respondents' fear of disclosure, lack of cooperation, or time constraints. Despite these limitations, the results provide valuable insights into the role of emotional intelligence in enhancing employees' performance within the Congolese banking sector. Financial institutions should therefore consider integrating emotional intelligence into recruitment procedures, leadership development programmes, employee training initiatives, and performance management systems. Strengthening employees' emotional competencies may contribute significantly to improving organisational productivity, customer satisfaction, and institutional resilience. Future studies may expand the scope of the research by including other provinces, sectors, or longitudinal designs to provide more comprehensive findings.

Conclusion

The objective of this study was to examine the influence of emotional intelligence (EI) on employee performance in the banking sector in North-Kivu province, Democratic Republic of Congo. The empirical results clearly demonstrate a strong, statistically significant, and positive relationship between emotional intelligence and employee performance. The analysis also reveals that emotional intelligence explains nearly 79% of the observed variation in job performance. These results highlight the crucial role of emotional intelligence as a non-cognitive skill that can enhance individual performance in demanding work environments such as the banking sector. In a context characterised by economic, security, and organisational challenges, particularly in North-Kivu province, emotional intelligence emerges as a strategic lever for improving service quality, organisational efficiency, and the resilience of financial institutions.

Based on the results obtained, several recommendations can be made: Banks should integrate emotional intelligence assessments into their recruitment procedures to identify candidates with strong emotional skills. Financial institutions should implement training programmes aimed at developing employees' emotional awareness, self-regulation, and interpersonal skills. Emotional intelligence should be integrated into performance appraisal systems and leadership development programmes. Future research should adopt comparative and longitudinal approaches to further analyse the relationship between emotional intelligence and employee performance in different sectors.

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