

Moderating influence of emotional intelligence in the relationship between domain-based self-efficacy and task performance: A study of employee in Nigerian banking industry

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Summary

Given the lowering of trade barriers among nations, the internet revolution, and a resultant increase in the bargaining power of consumers, coupled with the economic impact of COVID-19 pandemic, firms are increasingly forced to make use of a high performing workforce. It is to raise the quality of their products and/or services as global competition for the consumer's money severely punishes inefficiencies. As a result of this, it has become imperative for organizational researchers to determine the important antecedents of employee task performance. Hence, the purpose of this study is to examine the relationship between

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the domain-based self-efficacy and employee task performance. Drawing on the Social Cognitive Theory, we propose that there is a relationship between these two variables, and that the relationship is moderated by emotional intelligence, with the view of shedding light on the inconsistent nature of the results from previous studies. Through the descriptive survey research design, the multi-stage sampling technique was applied in eliciting data from a total of 342 employees of the Nigerian banking industry who are employed in the customer services sector. From the simple moderation analysis conducted after utilizing the Process macro, results indicate that there is a positive and significant relationship between domain-based self-efficacy and task performance. However, emotional intelligence moderates this relationship in such a way that the positive relationship between self-efficacy and task performance was weaker among subjects who reported a higher level of emotional intelligence. In the light of these findings, it was recommended for managers particularly in the banking industry to set up intervention strategies that have the potentials of promoting a desirable level of domain-based self-efficacy among their employees while also ensuring that an optimal mix of emotional intelligence both within and across components is promoted with the view of achieving a desirable moderating impact of this relationship.

Keywords: banking industry, self-efficacy, task performance, emotional intelligence, moderating impact.

JEL: I38, J64, L2

Introduction

The 2009 banking consolidation exercise was introduced with the view of giving some Nigerian banks the leverage to establish a physical presence in the financial markets of foreign countries. It was also giving them an opportunity to play a more competitive and active role in global financial market. Nevertheless, playing an active role in the global financial markets exceeds the establishment of a physical presence to covering a whole range of issues around capacity, service, and governance (Nwude 2012). Thus, while these moves may be capable of facilitating exposure to new market, new product development and new profit opportunities, it also comes with an abundance of business risk that must be optimally managed. According to Nwude (2012) coupled with this outcome is the globalization trend that has made domestic banks lose the protection of strict regulatory barriers to entry and thereby become vulnerable to strong competitive pressures both from other domestic financial institutions and foreign banks. The persistent volatility in the international crude oil market, the drop in price of this commodity, which

accounts for about 80 percent of the nation's foreign earnings, the subsequent loss in value of the national currency, and a significant drop in consumer power and ability to save that have altogether culminated in a banking industry characterized by stiffer competition aimed at maintaining, profitability, survival, leadership position and regulatory requirements (Alooma & Atadiose 2014).

As a result of this stiff competition, the uneven spread of assets and deposits have been on the increase within the industry. In this regard, Gunu (2009) stressed that about 70 percent of the total assets of the entire industry, 62.3 percent of deposit liabilities and 86 percent share of the industry's savings deposit are collectively owned by just ten top banks. Hence this strife to maintain a leadership position and market share, and to compete favorably in a global economy hardest hit by the COVID-19 pandemic has resulted in the need to assign more credence to the numbers of intangible assets (Lai & Chen 2012). Due to the fact that human capital is central to the attainment of competitive the edge at all levels of organizational cadre, and that a difference can only be made by a firm, if it parades people with the right competencies and attitudes in its employment most especially in the service industry where people make all the difference in the performance of the firm (Salman, Khan, Draz, Iqbal, & Aslam 2016). Accordingly, Salman, Khan, Draz, Iqbal and Aslam (2016), and Elangovan and Xie (1999) pointed that performance of the organization is based on the performance of the employees, which raises the need for an investigation that fosters a deeper understanding of the relevant antecedents of employee performance with the view that such knowledge may be utilized in developing a high performance workforce. Even though researchers tend to view the performance of employees as a multi-dimensional construct which is delineated into both social and technical aspects, our focus in this study lies primarily on task performance as a result of its explicit nature and its ability to address the fundamental job responsibilities assigned as a part of the job description (Pradhan & Jena 2017).

In the craving to understand why some organizations perform better and achieve a superior competitive advantage over others, it has been revealed by previous researchers that the secret lies in the ability to deploy lucrative incentive schemes for motivating higher task participation and performance outcome from individual employees (Sprinkle 2000). At the same time, however, sufficient evidences have also shown a financial incentive as having varying effects to the extent that it may not be of much significance for escalating an optimal level of employee performance (Gupta & Shaw 2014). This is due to the changing nature of work and the rise of knowledge workers in the post-globalization era (Frese & Fay 2001). So therefore, a major question that continues to be posed as a point of controversy is that if monetary incentives are incongruent on one's effort and performance, then what are the other associated behavioral and individual factors that influence enhancing employee performance as this may render assistance in

developing workable intervention for those organizations that are in need of superior employee performance (Chen, Webber, Bliese, Mathieu, Payne, Born & Zaccaro 2001). Several studies have approved of the potentiality of self-efficacy as a predictor of employee task performance (see: Iqbal & Dastgeer 2017; Na-Nan & Sanamthong 2018) while researchers have indicated that there is a positive relationship between the feeling of self-efficacy and students' academic achievement (Gharetepeh, Safari, Pashaei, Razaei, & Kajbaf 2015). Thus in the same vein, Carter, Nesbit, Badham, Parker, and Sung (2018); De Clercq, Haq, and Azeem (2018) have uncovered that self-efficacy impacted positively on employee job performance both at individual and organizational levels in a way that employees with high level of self-efficacy are found to be confident and motivated to operate well, which seems to be in tandem with the assumption of system theory which provided an argument of a linear relationship between a material input and its associated output.

Nevertheless, due to the recent findings which indicate that self-efficacy may produce null or negative effects on performance (Dayle, Nick, John, & Belinda 2019); this shows that the wide held conception regarding the nature of this relationship is not generalizable. Further studies are still required to unravel some yet to be discovered factors which may be acting as determinant of this relationship. Thus, as a result of this need, Dayle, Nick, John and Belinda (2019) have identified the level of analysis in research as one of these factors by arguing that since most studies reporting a positive relationship between these two variables have been conducted at the between-person level of analysis without considering what outcome may be obtained in studies focusing on within person analysis, it means that this result is not generalizable. Previously, Salanova, Lorente, and Martínez (2012) expressed their opinion that the positive outcome of high self-efficacious beliefs on performance does not cut across the board but depends on the peculiar nature of such performance. Also, the position of Stone (1994) is that high self-efficacy leads to over-confidence in one's ability and instead of contributing more of their resources to the task, high efficacy individuals tend to contribute less. This is even more so as the empirical outcome provided by Beattie, Woodman, Fakeh, and Dempsey (2016) shows evidence of a null relationship between individual self-efficacy, and their performance outcome. Altogether, these reinforce the beliefs that the true nature of this relationship is not clear cut and there is a need to continue discovering other yet to be identified moderators or boundary conditions under which this effect is exercised.

Aside from the influence of potential and unknown moderators, another probable reason for this contradictory outcome may be due to a lack of consistent or standard measurement of self-efficacy across studies as differences between types of self-efficacy are important for gaining a complete understanding of the relationship between self-efficacy and associated outcomes (Campbell, Gray, Foley,

Maddison, Prapavessis 2016). For instance, since self-efficacy has been depicted as a situation-specific state that varies across domains by Bandura (2001), this makes it inappropriate to generalize these results across situations in that individuals who acquire mastery in a specific area of life domain may find it not to be realistic applying such mastery in all other aspects of human life (Salanova, Lorente, & Martínez 2012). Thus, due to the fact that certain skilled professional may have a high degree of efficacy for a particular line of occupation and be less efficient in others, researchers such as Grether, Sowislo and Wiese (2017) have advocated for domain-based measure in studying outcomes associated with self-efficacy while others such as George and Kammeyer-Mueller (2012) have made a case for researchers to treat general and domain-based self-efficacy as a distinct construct.

Arising from all of the above mentioned aspects, this study contributes by extending the literature of self-efficacy/performance relationship in two ways. First, it introduces emotional intelligence as a potential moderating variable in this relationship. Even though, task ambiguity (see: Beattie, Fakehy, & Woodman 2014); feedback ambiguity (see: Beattie et al. 2016); level of analysis (see: Dayle, Nick, John, & Belinda 2019) have all been considered as an important moderating variable in this relationship, there is still lack of sufficient evidence regarding the potential moderating influence of emotional intelligence in this relationship. This seems to be a source of concern in that both emotional intelligence and self-efficacy have been highlighted as two important structures on which focus must be made while studying the causes of performance success or failure (Gharetepeh, Safari, Pashaei, Razaeei, & Kajbaf 2015). This is even more so in that the findings by Jiang and Park (2012) have indicated that people with positive moods, who understand how to coordinate their emotions are more likely to remember positive information, be more self-assured, and are less likely to maintain a negative psychological situation but more likely to be confident in tackling sophisticated problems (Chan 2004).

Secondly, it intends to overcome the limitation imposed by the previous studies that utilized the general and non-specific self-efficacy scales in studies focusing on the self-efficacy/performance relationship by introducing a domain-specific scale that focuses on the efficacy beliefs of bank employees towards the assigned tasks that are enshrined in their job description. This is consistent with the view of Bandura (2001b) that it is futile to measure self-efficacy with a general scale because items of the tests based on general efficacy have not enough relevance for the domain that is being studied. By drawing on the Social Cognitive Theory Bandura (1986), we aim to determine if there is a relationship between domain-based self-efficacy and task performance, and the potentiality of emotional intelligence as a moderating variable in this relationship. The study is conducted by focusing on the employees of selected Money Deposit Banks in Nigeria. It was anticipated that its findings would help to deepen understanding of the strategies required in

formulating an effective intervention for optimal performance outcome, most especially in organizational settings where high-performance workforce is currently needed for maintaining a viable competitive positioning. The paper is organized into five sections: introduction, literature review, methodology, results and discussions, conclusion and recommendations for future studies.

Literature review and development of hypotheses

Task performance

Koopmans, Bernaards, Hildebrandt, van Buuren, van der Beek, and De-Vet (2013) describe task performance as the core job responsibilities of an employee, which is reflected in specific work outcomes and deliverables as well as their quality and quantity. Based on the opinion of Griffin, Neal and Neale (2001), it refers to the core technical behaviors and activities involved in the job. Dessler (1983) suggested that employee job performance is best measured as the standardized accomplishment of work operation or delivery, and can also be assessed as employee output on quantity and quality according to target agreements between employees and managers (Ivancevich & Matteson 1996). According to Fayyaz, Naeed, and Hassan (2014), job performance is something that people do and can be observed, and it includes all those actions and behaviors that are relevant to organization goals and that can be measured in terms of each individual proficiency. Performance is what one is hired to do and does it well. It signifies individual's work achievement after exerting required effort on the job which is associated through getting a meaningful work, engaged profile, and compassionate colleagues/employers around (Hellriegel, Jackson, & Slocum 1999; Karakas 2010). Based on the submission by Pradhan and Jena (2016) performance is a multi-component concept and on the fundamental level, one can distinguish the process aspect of performance which is the behavioral engagements from an expected outcome (Borman & Motowidlo 1993; Roe 1999). Task performance component encompasses job explicit behaviors that include fundamental job responsibilities assigned to an employee as part of job description.

Task performance requires a more cognitive ability and is primarily facilitated through task knowledge (requisite technical knowledge or principles to ensure job performance and having an ability to handle multiple assignments), task skill (application of technical knowledge to accomplish a task successfully without much supervision), and task habits (an innate ability to respond to assigned jobs that either facilitate or impede the performance) (Conway 1999). Thus, Afshan, Sobia, Kamran, and Nasir (2012) defined the construct as the achievement of specific tasks measured against predetermined or identified standards of accuracy,

completeness, cost and speed; which manifests in improvement of production, easiness in using new technology, and highly motivated workers (Nassazi 2013). Na-Nan and Sanamthong (2018) conducted a factor analysis of existing and comprehensive task performance measures and arrived at a three factor models which consist of the work quality dimension, determined accuracy and expected organizational criteria (Peterson & Plowman 1953). The work quantity dimension is the output expected from employees behaviors such as products, waste, satisfaction and sales (Koopmans, Bernaards, Hildebrandt, De-Vet, & van der-Beek 2014) and the time dimension focuses on the operational periods appropriate for work delivery according to deadlines and the difficulty levels of each assignment (Peterson & Plowman 1953). In line with this view, task performance in this study is defined as the degree to which the core and technical function of employees meets or surpasses organizational stipulated standard in terms of quality, quantity, and the degree to which difficult tasks are achieved within the framework of appointed deadline. It encompasses the core functions of customer services officials which are enshrined in their job description: accepting cash or money orders deposited by customers, crediting and debiting customers' accounts, issuing receipts and statements, reviewing and explaining account charges, and answering questions about money market accounts, loans and credit cards.

Self-efficacy

Self-efficacy is a person's belief in their own capability to develop and create success by assessing past experience. Based on Borgonovi and Pokropek (2019) definition, it is individual's sense of confidence in their ability to organize and execute a given course of action aimed at solving a problem, or accomplishing a task. This belief leads individuals to perform adequately and cope with situations encountered in an expected way (Bandara 1997; Gupta, Gansta, & Kepes 2013). According to Na-Nan and Sanamthong (2018) self-efficacy impacts on personal behavior as the process of thinking, motivation and emotion. In the same vein, Bandura (1986) stated that self-efficacy leads a person to choose behavior related to their capability to do something and makes such a person to expend effort and persistence to obtain or achieve a desired target. Thus, a person high in self-efficacy is more likely to perform a task with high expectation while those low in efficacious beliefs are likely to perform at lower expectation levels (Yusuf 2011). While general self-efficacy beliefs are conceptualized as – individuals' perception of their ability to perform across a variety of situations (Judge, Erez, & Bono 1998), domain-based efficacy denotes confidence in one's coping ability within a specific setting such as at home or at work. Thus, based on our focus on employees in a specific line of occupation in this study, our self-efficacy is therefore conceptualized as domain-based self-efficacy which is the degree of bank

employee's confidence to successfully, effectively and efficiently execute the core tasks that are enshrined in their job description. This is based on the fact that this type of self-efficacy has been highlighted by Del-Libano, Llorens, Salanova, and Schaufeli (2012) to be more positively associated with job performance and positive attitudes towards the job and the organization.

Self-efficacy and task performance

Research has long recognized the importance of an individual's self-efficacy in his/her ability to sustain performance (Walumbwa & Hartnell 2011). Similarly, the submission by Bandura Social Cognitive Theory (1997) averred that individuals who perceive themselves as possessing high self-efficacy, believe in their own abilities to execute a target behavior and endure challenging experiences as they strive toward a goal achievement. Thus, they tend to exert more effort and persist longer during work, thereby sustaining performance levels until the desired results are achieved (Bandura 1986). By aligning their view with these conceptions, Carter, Nesbit, Badham, Parker, and Sung (2018); De-Clercq, Haq, and Azeem (2018) suggest that self-efficacy impacted positively on performance both at individual and organizational levels because employees with high self-efficacy are confident and are motivated to operate well, as predicted by the assumption of system theory that input influences output. Based on the empirical results uncovered by Stajkovic, Bandura, Locke, Lee, and Sergent (2018), they concluded that employees high in self-efficacy are less likely to give up on the pursuit of their responsibilities that such an attribute gives support to the non-obligatory energy needed to persevere despite the presence of possible challenges or bottlenecks. While the above studies conclude that high level of self-efficacy relates to a positive and desired outcome, Salanova, Lorente, and Martínez (2012) on their part took a contrasting stance by highlighting the need for researchers to determine if the consequence of high self-efficacy on performance outcome is always desirable, or if such an outcome is dependent on certain conditions.

While consolidating on these assumptions, Whyte, Saks, and Hook (1997) postulated that self-efficacy may act as a source of inappropriate persistence and consequently, over-confidence which may lead to decreased performance. In the same vein, Vancouver, Thomson, and Williams (2001) used their longitudinal study to uncover that high self-efficacy creates relaxation and reduces future performance in later examination among selected students of high school. Also, other studies (e.g. Vancouver & Kendall 2006; Yeo & Neal 2006; Caprara, Fida, Vecchione, Del-Bove, Vecchio, Barbaranelli, & Bandura 2008) all showed a progressive decline in the academic performance of students with high self-efficacy. Thus, being motivated by the need to have a better understanding of the true nature of this relationship, Tzur, Ganzach and Pazy (2016) proposed in their experimentally designed study that it is moderated by reward in both within and between a person

analysis. Consequently, their results supported the hypothesis that reward moderates the effect of self-efficacy on performance so that when a reward was high, the effect of self-efficacy on performance was positive, whereas at a low level of reward, this effect was found to be negative.

As per the domain based self-efficacy, Khalil, Khan, Zubair, Saleem and Tahir (2021) in their empirical study uncovered that the five components of entrepreneurial self-efficacy exert a positive and significant influence on the performance of Pakistani small businesses. Similarly, from the study of Horcajo, Santos and Higuero (2022), it was discovered that the degree to which respondents report that they can achieve several specific results in domain based areas such as athletic and academic ones are a significant predictor of their performance in these areas. This is even more so as Hayat, Shateri, Amini and Shokrpour (2020) find out that students' academic self-efficacy has an impact on their academic performance through the mediating influence of learning-related emotions and meta-cognitive learning strategies. Furthermore, other researchers such as Miola, Muffato, Meneghetti and Pazzaglia (2021) have discovered that task specific efficacy in environmental learning acts to impact positively on the environmental learning performance of 231 randomly selected young Italian adults. Taking these into account, this following hypothesis is proposed:

(1) There is a significant positive relationship between job self-efficacy and task performance among employees in the Nigerian banking industry.

The moderating role of emotional intelligence

Emotional intelligence is “the ability of an individual to monitor one’s own and others’ emotion”, “the ability to discriminate among the positive and negative effects of emotion”, and “to use emotional information to guide one’s thinking and actions” (Salovey & Mayer 1990, p. 189). Based on the insight offered by Goleman (2001) it is the act of being competent in the domains of self-appraisal, self-management, self-awareness, and emotional management, which result in success in the workplace. According to Nightingale, Spiby, Sheen, and Slade (2018) emotional Intelligence (EI) consists of those skills a person possesses for understanding, perceiving and adaptively regulating their own emotions and those of others, and the skill for controlling one’s mood (Bar-On 1997). While several studies have revealed that emotional intelligence is related to a positive emotional state (Carvalho, Guerrero, & Chambel 2018), others have shown that when workers attend their positive emotional experiences, their self-efficacy raise (O’Malley & Gregory 2011; Xanthopoulou et al. 2012). According to the broaden-and-build theory (Fredrickson 2001; Fredrickson & Losada 2005) the higher the positive emotions individuals attribute to themselves, the higher the chance to build positive aspects of the self. Furthermore, based on the submission by

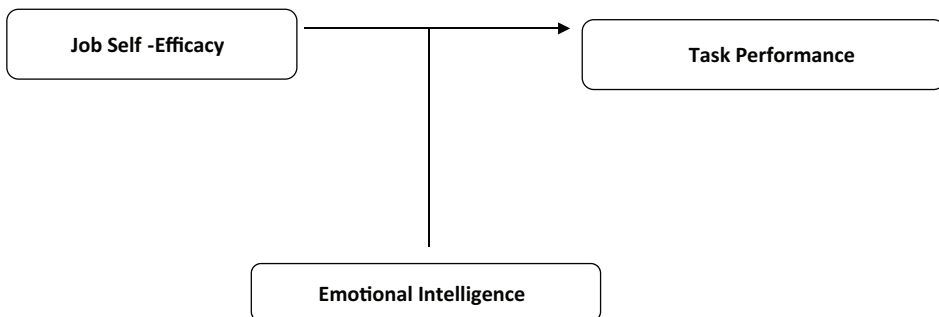
Gharetepeh, Safari, Pashaei, Razaeei, and Kajbaf (2015) emotional intelligence and self-efficacy are two important structures that are quite imperative for consideration while studying the causes of academic success or failure. It facilitates self-efficacy of individuals by controlling negative effects when individuals attempt to do new tasks, leading to the demonstration of more commitment to goal related task and the achievement of such a task (Black, Kim, Rhee, Wang, & Sakchutchawan 2018).

Furthermore, while positive perception of self-efficacy has been associated with improved individual performance in numerous fields across studies: project management (Blomquist, Farashah, & Thomas 2016), in China (Lu, Du, & Xu 2016), the retail industry (Yoon & Kayes 2016), high schools (Cikrikci & Odaci 2016) and with entrepreneurs (Cardon & Kirk 2015; St-Jean & Mathieu 2015). Opposing results have however lay credence to the fact that high self-efficacy can lead to setting unreasonable and unattainable performance goals; which consequently lead to goal failure, de-motivation and decreased performance (Baron, Mueller, & Wolfe 2016). Thus, as self-awareness and self-regulation are a critical attribute of emotional intelligence (Black, Kim, Rhee, Wang, & Sakchutchawan, 2019). It is expected in this study that in the face of increasing self-efficacy, these attributes would act to regulate self-beliefs among employees and ensure that reasonable and attainable goals are set to achieve performance success thereby leading to the proposition of this second hypothesis:

(2) Emotional intelligence would moderate the relationship between job self-efficacy and task performance among employee in the Nigerian banking industry in such a way that the positive relationship between self-efficacy and task performance would be stronger among subjects who reported higher level of emotional intelligence.

Conceptual framework

Fig. 1. Conceptual framework of the relationship between job self-efficacy and task performance and the moderating influence of emotional intelligence



Source: own elaboration on the basis of the literature review

Method

Data collection procedure and sample characteristics

Through the descriptive survey research design, we collected data from the employees of three (3) selected Money Deposit Banks in the Nigerian banking industry, which are classified as clusters, and are located in the three cities of Kano, Lagos and Abuja. These employees are all employed in the customer services section of the banks which tends to give assurance that they do carry out the same task and job function while at the same time, adapting and customizing their performance to their specific capabilities. Thus, while this tends to allow for a significant level of generalization as per the nature of job tasks, it also allows for variability in performance outcome.

A close-ended, structured, multiple-choice and quantitatively scaled questionnaire was completed by a total of 385 respondents from a total population of 3,406, in the period covering December 2020 to May 2021. By making use of the probability sampling technique, these employees were selected based on the total population of employees in the clusters to the total research population when expressed as a percentage of the total sample size. In determining the number of employees that would be drawn from each city, this was calculated based on the total population of employees of the banks in that city to the total population of employees across the three cities, when expressed as a percentage of the total sample size to be drawn from the bank (cluster). Lastly, these employees were then selected by employing a convenient sampling technique. Out of the 385 questionnaire distributed, only 348 copies were returned. From these returned copies, three questionnaire were found to be badly filled and incomplete thereby rendering them not usable for analysis, while other three copies were detected for multivariate outlier. Consequently, they were discarded leaving a total usable copy of 342 which were employed in the final analysis thereby indicating a response rate of 90 percent.

Specifically, our sample consists of 60.8 percent males and 39.2 percent females. 16.3 percent of them are between the ages of 18 years and 26 years, 68.6 percent falls between the ages of 26 years and 35 years, 13.1 percent are between 36 to 45 years old, while 1.5 percent are from 46 years and 55 years old. Concerning level of educational attainment, 2.3 percent have the Senior Secondary School Certificate, 23.7 percent have either National Education Certificate (NCE) or Ordinary National Diploma (OND), 59.6 percent have first Degree, while 14.3 percent have various forms of Post Graduate qualifications. Also, analysis indicates that out of 49.7 percent of the respondents 50.3 percent are married. The administration of the survey began with the researchers presenting the idea to the managers of each bank branch. Once an agreement was

granted, questionnaires were distributed to employees within the main complex of their offices during working hours. Participation was voluntary. First, employees were provided with informed consent materials that explained the anonymous nature of the data collection and their rights as research participants. Consent was implied when a respondent has read this brief information and proceeded to complete the questionnaire.

Measures

Task performance, which is defined as the degree to which the core and technical function of employees meets or surpasses organizational stipulated standard in terms of quality, quantity, and the degree to which they are achieved within the framework of appointed deadline was measured using 13 item scale adopted from the work of Na-nan, Chaiprasit and Pukkeeree (2018). Sample items in this scale include “In this organization, I performed my job task attentively and correctly”, “I take quality into consideration in the discharge of services to customers”. An internal consistency value Cronbach alpha value of 0.952 was observed for these items among a group of 30 auto-parts assembly workers, while a significant correlation was also uncovered between the items and key performance correlates such as income level, education and work experience (Na-nan et al. 2018).

Domain-based self-efficacy, which is the degree of bank employee’s confidence to successfully, effectively and efficiently execute the core tasks that are enshrined in their job description was measured using 8-item-measure adopted from the work on Raelin’s (n.d.) Work Self-Efficacy Inventory, after effecting the required modifications to suit both the job context and the cultural environment under investigation. These items have proven to be characterized by strong convergent and discriminant validity (Thomson & Bates 2013); and highly reliable with an internal consistency value in the range of 80. Sample items in this scale include “I have confidence in fulfilling the tasks assigned to me in the workplace” “I have confidence in coping with schedule pressures on the job”.

Furthermore, we measure emotional intelligence, which is “the ability of employees to monitor own and others’ emotion”, “the ability to discriminate among the positive and negative effects of emotion”, and “to use emotional information to guide own thinking and actions was measured using the emotional intelligence scale by Schutte, Malouff, Hall, Haggerty, Cooper, Golden, and Dornheim (1998). It consists of a set of 12 items designed to measure three major facets of emotional intelligence: appraisal and expression of emotion, regulation of emotion and utilization of emotions. In an attempt to confirm the reliability of these items among college students from the southeastern United States, a consistency value of 0.87 and a two-week test-retest reliability of 0.78 0.92 were reported by the researchers.

Data analysis

Both descriptive and inferential statistics were employed for the analysis in this research. First, efforts were made to check for missing data and outlier (Kirkwood & Sterne 2003) before computing the statistics on mean and standard deviation. Also, the assumptions of normality, linearity, homoscedasticity, multicollinearity and common method variance were applied to make the data set to be more suitable for regression analysis (Hair, Black, Babin, & Anderson 2010; Podsakoff, MacKenzie, Lee, & Podsakoff 2003). Additionally, the validity of the items was ascertained by testing for both convergent and discriminant validity making use of the Principal Component Analysis (Hair, Black, Babin, Anderson, & Tatham 2009). Furthermore, a hierarchical mediated moderated regression analysis in addition to conditional indirect effect analyses was carried out with a bias-corrected confidence interval of 5,000 bootstrap samples (Preacher & Hayes 2008; Hayes 2013) with the view of providing answers to the earlier raised research questions.

To determine the moderation influence of emotional intelligence, the hierarchical moderated regression analysis was carried out by utilizing the “Process” macro script. In the first step of the analysis, the predictor variable (self-efficacy) and the proposed moderating variable (emotional intelligence) was entered while the interaction terms, which is the product of emotional intelligence and self-efficacy as a function of task performance was calculated in the third step by following the centering procedure as had been recommended by Hayes (2013). All data processing was carried out by using the statistical package for social sciences (SPSS) 23rd edition.

Results

First, the missing value analysis was carried out and it was discovered that there is no missing value. Concerning outliers, none was detected for uni-variate outlier while the total of three cases were detected for multivariate outlier based on their Mahalanobis distance (see: Mahalanobis 1930; Leys, Klein, Dominicy, & Ley 2018). These three cases were deleted from the dataset leaving a total of 342 cases which were finally utilized in the analysis. Because we relied on self-reported measures, we explored the possibility that the participants’ responses were affected by common method variance. Common method bias is one of the main sources of measurement error which threatens the validity of the conclusion about the relationship between measures (Bagozzi & Yi 1991; Picooli, De-Witt, & Reisel 2017). In this regard, apart from employing procedural remedies by protecting respondent anonymity, reducing evaluation apprehension, improving item wording, we also employed the Herman Single Factor analysis (Kock, Berbekova, & Assaf

2021) and found out that the total variance extracted by one factor stands at 36 percent and below the 50 percent threshold recommended (Williams & Cote 1989; Baumgartner, Weijters, & Pieters 2021). With respect to the construct validity, the factor loading of all items is above the 0.70 threshold recommended by Alain, Rostin, Joël, Hippolyte, Donatien, Koffi, Jérémie, & Situakibanza (2020) and Pal-lant (2013). Total variance explained by all factors are over 60 percent and above (Tabachinick & Fidell 2014); while the Average Variance Extracted for the three variables are greater than the 0.5 threshold recommended by Fornell and Larker (1981) thereby confirming the assumption of convergent validity. Also, the square root of Average Variance Extracted (AVE) for the three variables are .818, .843, .810 and greater than the correlation of each variable with other variables (Fuller, Simmering, Atinc, Atinc, & Babin, 2016). Maximum Shared Variance (MSV), which is the square of the highest correlation coefficient between latent constructs for each variable is lower than the AVE for the three variables while Average Shared Variance (ASV), which is the mean of the squared correlation coefficients between latent constructs is lower than AVE for the three variables (Alain, Rostin, Joël, Hippolyte, Donatien, Koffi, Jérémie, & Situakibanza 2020) all of which tend to ascertain the discriminant validity of the items. Furthermore, a Cronbach alpha reliability coefficient of .944, .946 and .912 was uncovered with composite reliability coefficient standing at .953, .951 and .931 for the three variables (Sekaran 2010; Fornell & Larker 1981). Finally, all five assumptions of regression analysis: normality, collinearity, linearity, homoscedasticity and independence of error term assumptions (Hair, Black, Babin, & Anderson 2010) were ascertained based on the recommended threshold prescribed by (Tabachnick & Fidell 2013; Goron-Dutse & Aliyu 2018; Hair, Black, Babin, & Anderson 2010; Koop 2005) which suggests that the dataset is well appropriate for the main analysis. Table 1 displays the means, standard deviations, square root of Average Variance Ex-tracted and correlations for all variables. As expected, task performance is signifi-cantly and positively related to self-efficacy $r = .587^{**}$, $p = .000$ ($p < .05$). Also, task performance is significantly and positively related to emotional intelligence $r = .459^{**}$, $p = .000$ ($p < .05$) while self-efficacy is significantly and positively re-lated to emotional intelligence $r = .642^{**}$, $p = .000$ ($p < .05$).

Table 1. Mean, standard deviation, correlation, and square root of average variance extracted

	M	SD	1	2	3
1 TP	43.02	8.20	(.818)		
2 Self (E)	34.82	5.86	.587**	(.843)	
Sig			.000		
3 Emotional (I)	29.71	5.84	.459**	.642**	(.810)
Sig			.000	.000	

** Correlation is significant at the 0.01 level (2-tailed).

Table 2. Test of direct effect of self-efficacy on task performance

	Beta	t	R-square	df1	df2	sig
Constant	14.442	6.656				
Self (E)	.587	13.358	.344	1	340	.000

Source: own elaboration on the basis of Field Survey, 2021

As shown in Table 2 above, it is indicated that self-efficacy exercises a positive and significant impact on task performance with a beta value of .587, $p = .000$ ($p < 0.05$). By implication, it means that every unit increase in self-efficacy would significantly lead to an increase of .587 or 58.7 percent in task performance. Thus with this result, we obtained support for hypothesis which predicted that a significant positive relationship exists between job self-efficacy and task performance among employees in the Nigerian banking industry.

Table 3. Hierarchical moderated regression showing task performance as a function of self-efficacy and emotional intelligence with centered interaction term

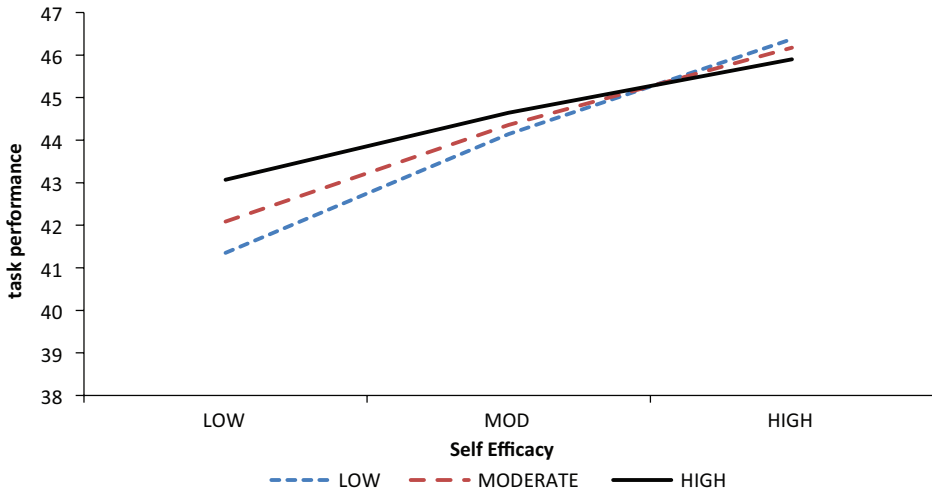
Models	Beta	SE	T	Sig
Step 1				
Constant	40.2474	2.2288	18.0575	.0000
Gender	.5909	.7067	.8361	.4037
Age	-.3701	.6615	-.5595	.5762
Bank	.0978	.4174	.2344	.8148
Marital	2.0439	.7920	2.5805	.0103
Edu	.0652	.5376	.1212	.9036
Step 2				
Self (E)	.4638	.0881	5.2641	.0000
Emotional (I)	.1126	.0781	1.4411	.1505
Step 3				
Self (E)				
X	-.0349	.0064	-5.4373	.0000
Emotional (I)				
R-square (.4185)		F (29.9545)		P (.0000)
Test of highest order unconditional interaction between quantitative job insecurity and emotional intelligence				
R2 Change	F	df1	df2	P
.0516	29.5639	1.0000	333.0000	.0000

Source: own elaboration on the basis of Field Survey, 2021

As indicated earlier, we tested the moderating influence of emotional intelligence on the relationship between self-efficacy and task performance through a three- step hierarchal regression by utilizing the process macro as recommended by Hayes (2013). First, we entered demographic variables such as age, gender, marital status, bank membership and educational level as control variables at the first step of the analysis. As indicated by Table 3 above, these variables failed to account

for any significant amount of variance in task performance. Holding the effect of these variables constant, we included self-efficacy and emotional intelligence in the second step. (Baron & Kenny 1986). Results shows that while self-efficacy has a significant and positive main effect on task performance $b = .4638$, $p = .000$, ($p < 0.05$), emotional intelligence on the other hand, exercises a positive and an insignificant effect on task performance $b = .1126$, $p = .1505$, ($p < 0.01$). Next, scores on self-efficacy, emotional intelligence and task performance were centered with the view of creating an interaction term as recommended by Hayes (2013). The centered scores on task performance were then regressed on the interaction term between both self-efficacy and emotional intelligence. As expected, the interaction term was statistically significant but negative $-.0349$, $p = 0.000$, ($p < 0.05$); contrary to our expectation. This result means that the positive relationship obtained for self-efficacy/task-performance was weaker when employees reported higher levels of emotional intelligence than when they reported lower levels of emotional intelligence (Cohen, Cohen, West, & Aiken 2003). Thus with this result, a partial support was obtained for hypothesis two which predicted that Emotional intelligence would moderate the relationship between job self-efficacy and task performance among employees in the Nigerian banking industry in such a way that the positive relationship between self-efficacy and task performance would be stronger among subjects who reported a higher level of emotional intelligence. The test of highest order of unconditional Interaction between self-efficacy and Emotional Intelligence in table 3 shows a R-square change value of .0516 which is significant at the 0.05 level. The interaction plot of this finding is also displayed in Figure 2.

Figure 2. Interaction between self-efficacy and emotional intelligence shows an increasing level of emotional intelligence which leads to a significant reduction in the positive relationship between self-efficacy and task-performance.



Source: own elaboration on the basis of Field Survey, 2021

Discussion

The study aimed to examine the relationship between self-efficacy and task performance and to test the moderating influence of emotional intelligence in this relationship. This study contributes to the literature on self-efficacy and task performance in two major ways. First, it extends on broadening and building the theory (Fredrickson 2001; Fredrickson & Losada 2005) by introducing emotional intelligence as one of the potential moderating variables which might have been responsible for the conflicting and inconsistent results that have been uncovered in recent times for this relationship. This is done with the view of providing some measure of explanation for the recent conflicting and contradictory results being uncovered in studies that focused on this relationship (e.g. Dayle et al. 2019; Beattie et al. 2016). Second, this study also contributed by introducing a domain-based self-efficacy which captures bank employee's confidence in successfully performing at work with the view of overcoming the challenges associated with lack of consistent or standard measurement of self-efficacy across previous studies. It must be noted that differences between types of self-efficacy have been highlighted as quite important for gaining a complete understanding of the relationship between self-efficacy and associated outcomes (Campbell, Gray, Foley, Maddison, & Prapavessis 2016); and the domain-based efficacy has been highlighted as having the potential to give a more precise estimate of effect size on outcome variables (Del-Libano, Llorens, Salanova, & Schaufeli 2012).

In line with our expectation, the analysis revealed that self-efficacy indeed exercises a positive and significant effect on task performance. This finding replicates other studies (Gharetepeh, Safari, Pashaei, Razaeei, & Kajbaf 2015; Carter, Nesbit, Badham, Parker, & Sung 2018; De Clercq, Haq, & Azeem 2018) where general self-efficacy was uncovered as an antecedence of greater performance. It also lay credence with other studies (Khalil, Khan, Zubair, Saleem, & Tahir 2021; Horcajo, Santos, & Higuero 2021; Hayat, Shateri, Amini, & Shokrpour 2020) where the significant effect was uncovered for the domain-based self-efficacy in terms of entrepreneurial business performance, athletic performance and student academic performance. Additionally, our finding lends support to the Social Cognitive Theory (Bandura 1986, 1997) and System Theory (Schneider 2001) which both assume that human behavioral outcomes are products of interactions and relationship between attitudes, beliefs, and values. These parts are assumed to relate and influence each other in a larger and complex process to permit the continuity of a larger whole. Thus, when individuals perceive themselves as possessing high self-efficacy belief in a specific area of life domain, they tend to be confident in their abilities to execute a target behavior related to such a domain and thus, endure challenging experiences as they strive toward goal achievement.

For the moderating influence of emotional intelligence, contrary to our expectation, findings revealed that this variable interacts with self-efficacy to reduce a positive impact of the later on task performance. Thus, while the attributes of self-awareness and self-regulation are expected to act as promoters for a better understanding of self and thus act to attenuate the feeling of over-confidence which may emanate from self-efficacy (Black, Kim, Rhee, Wang, & Sakchutchawan 2018), the finding in this study seems to be in contrast with this line of reasoning. For instance, the study by Haselton, Nettle and Andrew (2005) shows that while the cognitive bias such as being over-confident may be associated with such an outcome as distortion in perception, subjective and erroneous judgments, an illogical interpretation which leads to a decrease in both team and individual performance, or bad business decisions. This form of bias has been identified as having a link with low self-awareness and self-regulation, and emotional intelligence has been highlighted as the best weapon to battle this bias as a result of its ability in boosting reality testing (Bar-on 2002). Nevertheless, this contrasting finding may be unconnected to the fact that findings have suggested that emotional intelligence may only have desirable outcome when there is a balance both within and across all facets of emotional intelligence (Davis & Nichols 2016). In a term being coined as the optimal level of emotional intelligence, these researchers argued that uneven profiles of emotional intelligence in trait facet, emotional skill, emotional awareness and management lead to poorer outcomes. Putting it in another way, an appropriate balance should be stricken both within and across all facets of emotional intelligence to achieve a desirable outcome particularly when there is a need to make use of this type of intelligence in regulating self-efficacy to reduce overconfidence, perception distortion, subjective and erroneous judgments that are associated with the cognitive bias which has the potentiality to exercise a negative impact on performance outcome. Altogether, while our result on the moderating hypothesis seems to lack the desired robustness and in contrast with earlier prediction, it is interesting to note that the introduction of emotional intelligence as a moderating variable is rather innovative as it has aided in deepening understanding on the potentiality of emotional resources in organizational contexts where self-belief is needed to boost performance outcomes both at the individual and organizational level.

Managerially, the results in this study have clearly shown that employees' trust in their capabilities to organize and execute courses of actions related to their job domain would result in the behaviors that are directly related to the completion of the task which was stipulated by the related job description. Thus in this vein, managers particularly in the banking industry, who are interested in motivating higher performance outcome from employees are encouraged to set up an effective intervention strategy that may aid in promoting a desirable level of perceived self-efficacy among them. This could be done by adhering to the principles

of a round peg in a round hole through appropriate psychological testing during a recruitment exercise and by ensuring that workers are made to undergo a periodic training and development programs to provide them with skill update, job autonomy and an ability to make decisions on which job task is to focus on. Upon the completion of these tasks, positive feed-back is encouraged from the management with the view of strengthening their self-belief regarding the ability to complete future job tasks. Another intervention program could be in a form of employee empowerment, social support, inspirational motivation, role modeling and verbal persuasion practices.

In addition, our findings also indicate that it is necessary for managers, particularly in the banking industry who are interested in making use of emotional intelligence ,to further strengthen the relationship between job self-efficacy and employee task performance. It is needed not to just promote emotional intelligence among these employees but also to take strive in determining the optimal mix, both within and across all facets of emotional intelligence, and make use of such outcome as a basis of this promotion.

Conclusion

In line with the previous findings on the relationship between general self-efficacy and task performance, the current study discovers that the domain-based self-efficacy also exercises a significant and positive influence on task performance. In addition, it has been discovered that this relationship is moderated by emotional intelligence. This means that the contradictory result of a negative influence of the general self-efficacy, which has been uncovered by some studies may have resulted from a lack of standardized measurement instrument, or from the influence of certain moderating variables. Surprisingly, contrary to theoretical assumptions and wide-held expectations that an increasing level of emotional intelligence should strengthen the positive relationship between self-efficacy and task performance, it was uncovered that this increase rather exercises its effect to weaken this positive relationship. Nevertheless, this may be unconnected to the fact that it has been discovered that emotional intelligence may only have a desirable outcome when there is a balance both within and across all facets of emotional intelligence and the differences that have been found to occur for both within and the between person level of analysis in the relationship between self-efficacy and performance outcome.

Direction for future research

- Differences have been found to occur for both within and the between person level of analysis in the relationship between self-efficacy and performance outcome (Dayle, Nick, John, & Belinda 2019), and the fact that the data set utilized in this study was acquired in a between level analysis at a point in time. Therefore, it is recommended that a prospective researcher should make use of a research design that allows for the measurement of the impact of self-efficacy on task performance over time to determine the stability of this effect over such a period.
- Second, since it has been positioned that there is a need for a balance both within and across all facets of emotional intelligence for a desirable outcome to be achieved in its impact on other variables, area of opportunity for future researchers may involve the separation of the four components of emotional intelligence (emotional management, emotional understanding, emotional assimilation and emotional awareness) to ascertain the actual moderating impact of these components on the highlighted relationship in this study. Moreover, the use of an emotional continuum scale to determine the optimal mix of the components that would provide an interactive outcome through which self-efficacy can impact task performance to achieve a desirable outcome is also recommended.
- Third, as with all studies that make use of a self-reported measure in evaluating performance, the responses on task performance in this study are susceptible to social-desirability or rater bias. Arising from this, the use of other rating methods such as supervisor rating, peer rating, or objective performance rating is recommended for future researchers who may be interested in replicating this study.
- Another reason that is likely to be responsible for the unexpected negative moderation of emotional intelligence in the relationship between self-efficacy and emotional intelligence may probably be due to the presence of a second level moderator that may act to cancel out or reverse the moderating influence of emotional intelligence in this relationship. In this vein, level of self-motivation, self-esteem, optimism, adaptability are important variables that may be considered as second level moderators for prospective researchers. This is due to the fact that significant differences have been uncovered for each of these variables across individuals in the relationship between self-efficacy and task performance (see: Coulter 2021).

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