Association Between Emotional Intelligence and Turnover Intention: Its Effects on Job Performance in the Banking Sector

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Abstract

Studies in the banking sector in Pakistan showed that emotional intelligence (EI) and retention of employees had been found to be essential components in the job performance. Hence, this study tries to assess the relationship between emotional intelligence and job performance and turnover intention in the Pakistani banking industry. By examining how emotional intelligence might help with employee retention and performance, it aims to address the problem of high turnover rates. A total of 190 questionnaires were distributed to employees in various banks in Peshawar and Lahore, of which 169 questionnaires were collected back with a return rate of 89. Using AMOS version 26, the model was tested using a two-stage SEM methodology; first, the measurement model was used to assess the validity and reliability of the instrument, and then the structural model was estimated. The findings revealed that there was a positive and significant connection between EI and job performance, the relationship of turnover intention was found to be negative and significantly linked to EI. The results further show a positive but insignificant relationship between turnover intention and job performance. The results imply the prioritization of EI development among bank employees. This can be achieved through training and development programs that focus on improving emotional awareness, emotional regulation, empathy, and social skills.

Keywords: *emotional intelligence, turnover intention, job performance, employees, banks, Pakistan.*

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1. Introduction

Pakistan's banking industry makes a major economic contribution to the nation. In fact, it plays a critical role in mobilizing savings, facilitating investments, and providing financial services to individuals and businesses. It has also been crucial in promoting the expansion of the agricultural industry and supporting small enterprises (Mughal, 2015). In addition, this industry has played a significant role in producing jobs over the years. However, employee turnover remains a pressing concern within Pakistani enterprises (Reina et al., 2018). The high costs associated with recruiting and training new staff, along with the potential impact on organizational performance, make it an issue worth addressing (Dharmawan et al., 2015). Statistics indicate that a substantial 35 percent of banks grapple with high employee turnover, triggering concerns about service quality, customer attention, and feedback mechanisms. These facets are intrinsically tied to the emotional stability, talent, and motivation levels of workforce (Hassan, 2019).

According to Allen et al. (2010), staff replacement may cost more than one year's compensation just to fill a position. For an employee to have a good career and for a business to survive at all levels, especially in the service industry, job turnover intention is a crucial management concept in the twenty-first century (Hassan & Jagirani, 2019; Lee & Chon, 2000). With the growing interest in worker turnover intention, several studies have been undertaken to determine the predictors of worker turnover intention, and several characteristics such as Emotional Intelligence (EI) (Da Camara, 2015; Giao, 2020; Sharma & Tiwari, 2023), and job burnout (Lu & Gursoy, 2013; Scanlan & Still, 2019; Salama et al., 2022; Jiang et al., 2022) had been uncovered. EI in leaders can aid firms in reducing employee turnover and retaining valuable staff (Mohammad et al., 2014) and it is one of the primary elements that affect an employee's inclination to leave (Avey et al., 2009).

In the banking industry, a unique characteristic is the interaction between service providers (employees) and service recipients (customers). This dynamic signifies that employees are integral to the service experience, serving as the face of the service. Consequently, the role of employees as service ambassadors who deliver high-quality services to customers is paramount. An emerging challenge for banks is the need to comprehend and manage the emotions and job-related sentiments of their employees. In terms of emotional

control, Judeh (2013) asserts that EI is a key aspect in perceiving and assessing human behavior at work. Most effective service firms are sensitive to their employees' feelings and are always concerned about any difficulties that may endanger them. However, EI is a broad concept that refers to an employee's ability to collaborate with others to achieve a common goal. It can improve employees' appropriate emotions in meeting customers' expectations, resulting to a positive image of the company (Hassan & Jagirani, 2019).

According to Mumtaz and Hasan (2018), banks in Pakistan and the Asian region experience a high employee turnover rate. Employee job turnover refers to transferring jobs because of an organization-wide issue that forces employees to quit their jobs (Price, 1977; Casselman, 2023; Sull et al., 2022). While employee job turnover is caused by a number of variables, including a lack of job engagement, a rigid organizational culture, and inadequate pay, all of which have a significant impact on the final result. Several variables contribute to significant employee turnover, including aggressive boss behavior, poor working conditions, and a lack of possibilities for growth and development (Saeed et al., 2014). Employee job churn not only costs the company a lot of money, but it also degrades human capital, time, dexterity, and experience.

Previous studies on employee's turnover intention have focused on other sectors like education (i.e. Iqbal et al., 2014; Hussain et al., 2020; Khan & Qadir, 2026; Akhtar et al., 2022; Shah & Khan, 2015; Khan et al., 2020), marketing (i.e. Noor & Maad, 2009; Khan &Du, 2014; Mehmood et al., 2016)), and services sector and (Bajwa et al., 2014; Juma & Arshad, 2019). While there are studies on turnover and turnover intention in the banking sector of Pakistan (i.e. Pahi et al., 2016; Hassan & Jagirani, 2019; Khan, 2014; Shahid et al., 2023), there are only few studies on association between EI and turnover intention in the banking industry of Pakistan (i.e. Iqbal et al., 2022). Hence, this study adds to the local context because it will shed light on the situation and pave the way for future studies on staff turnover in banks.

Throughout the organizational development era, employee turnover remained a significant problem for researchers and practitioners (Mumtaz & Hasan, 2018). Most of the research (Nazim, 2008; Kanwal & Majid, 2013) viewed job dissatisfaction as a primary reason why people left their jobs, giving room to look into additional factor like EI. This study argues that EI plays a significant role in shaping job performance and turnover intentions. Hence, this

study aims to find out how employees' EI affects their performance at work and how this relationship impacts their intention to leave or stay in their current position. As there are only few studies on the same nature in Pakistan, this underscores originality and significance in the banking industry.

2. Literature review

2.1. Emotional Intelligence

EI was initially used in 1990 by Salovey and Mayer, who defined it as "*the ability to monitor one's own and other people's moods and emotions, to discern between them, and to use this information to direct one's thinking and actions*." Since then, many researchers have expanded on this definition and developed their conceptualizations of EI (Mayer et al., 2016). It is an essential concept in the field of psychology and organizational behavior and is relevant to a variety of outcomes, including job satisfaction (Ouyang & Huang, 2021), leadership effectiveness (Jordan et al., 2020), and turnover intentions (Lee & Ok, 2020). Contemporary researchers continue to explore the nature and measurement of EI. For instance, Lopes et al. (2020) found that higher levels of emotional intelligence were associated with better social interaction while Mayer et al. (2016) built on the idea that EI is made up of four abilities: perceiving, using, comprehending, and controlling emotions. There has been much discussion about Mayer et al.'s (2016) model of emotional intelligence (EI). There is a debate about what really constitutes emotional intelligence, with several theories and frameworks vying for the top spot. While the four-abilities model proposed by Mayer et al. (2016) offers a structured foundation, there is discussion as to whether a more condensed framework might more effectively capture the essence of emotional intelligence. Moreover, the reliability and validity of existing measurement tools continue to be debated, prompting calls for more refined assessment instruments. The influence of cultural and contextual variations on emotional intelligence is another contentious issue, with researchers exploring the necessity of adapting or expanding the model to account for diverse sociocultural settings. There is also ongoing discussion about the predictive accuracy of emotional intelligence, specifically its usefulness in predicting outcomes in the real world like work performance and overall wellbeing. The amount to which emotional intelligence overlaps with personality traits, social skills, and cognitive abilities is a topic of discussion among researchers who study the relationship between emotional intelligence and related categories.

2.2. Job Performance

Job performance is a broad construct that refers to how well an individual performs the tasks and responsibilities associated with their job. It is a key outcome of interest in the field of organizational behavior and is often used as a criterion for evaluating the effectiveness of individual employees and teams (Huang & Gong, 2021). Performance is a person's outcome or overall level of success in completing a task over time, as assessed against a variety of factors including work standards, targets, or set criteria that have been mutually agreed upon (Saeed et al., 2014). Workplace factors include physically demanding tasks, employee satisfaction, stress levels, and long hours all affect how well employees execute their jobs (Jacobs et al., 2013). Overall, job performance is a complex construct that is affected by several factors and is essential for the success of individuals and organizations in the workplace.

2.3. Turnover Intention

Turnover intention is a term used to describe an employee's intention to leave their current job or organization. It is an important outcome variable in organizational behavior research, as high levels of turnover intention can have negative consequences for organizations, including increased costs associated with the recruitment and training of new employees, as well as decreased productivity and morale (Jiang et al., 2021). One of the most powerful predictors of turnover is turnover intention (Abbasi & Hollman, 2000; Long & Thean, 2011). The purposeful and conscious thought process of whether to stay or resign a place of employment is stated as turnover intention (Long & Thean, 2011; Wells & Welty Peachey, 2011). There are two types of turnover: voluntary and involuntary turnover (Dess & Shaw, 2001). The former argues that people leave their jobs voluntarily when they are dissatisfied with them and are willing to look for another one in a different location. The latter states that there is involuntary turnover when managers fire staff (Khan et al., 2014; Saeed et al., 2014; Chan & Ao, 2019).

2.4. EI and Job Performance

According to Shamsuddin and Abdul Rahman (2014), there is a strong correlation between EI and job performance, implying that employees with higher levels of EI tend to perform well on the job as against those with lower levels of EI. A meta-analysis by Extremera and Fernández-Berrocal (2020) found that EI was positively related to job performance, with

an overall effect size of 0.24. The study also discovered that positions with higher emotional demands had a stronger link between EI and job performance. Agarwal and Singh (2020) investigated the connection between EI and workforce performance in the UAE and highlight that not all aspects of emotional intelligence (EI) equally contribute to worker success. Certain facets of EI, such as emotional perception, emotional regulation and empathy appear to exert varying levels of influence. These differences may stem from factors like job relevance, organizational culture, individual variations, and the effectiveness of training programs. On the other hand, Carrillo et al. (2020) discovered that EI has a favorable link with job satisfaction and job performance. This shows that workers with higher EI scores are more engaged in their work and produce higher-quality outputs. When compared to employees who perform their jobs satisfactorily but with a typical EI score, employees with a high EI score perform better (Bozionelos & Singh, 2017). In addition, Tariq et al. (2021) investigated the connection between EI and job performance among Pakistani software engineers and found that EI was positively linked to job performance with link mediated by emotional labor strategies. The information on EI and job performance supported the existence of a link between the two (Asiamah, 2017; Bandi & Chauhan, 2019; Shehu & Isa, 2019; Sule & Edogbanya, 2021; Zhang et al., 2020). Hence, this study argues that:

H1: EI and job performance have significant positive relationship

2.5. Job Performance and Turnover Intention

Employee turnover intention is influenced by work performance. Work performance and turnover intention are inversely associated (Zimmerman & Darnold, 2009). This means that employees with higher turnover intentions tend to have lower levels of job performance compared to those with lower turnover intentions. Several studies have found evidence of this relationship such as Griffeth et al. (2000) highlighting that job performance was negatively linked to turnover intentions among US employees. Similarly, a study by Hassan and Ahmed (2011) found that job performance was negatively related to turnover intentions of Pakistani bank employees. However, the role of emotional intelligence and how it might affect the relationship between job performance and turnover intentions was not explored in the previous study. As such, Hassan and Ahmed (2011) emphasized the need for the impact of emotional intelligence on the relationship between job performance and turnover intentions. Meanwhile,

Huang et al. (2018) investigated the connection between turnover intentions and job performance among Taiwanese employees and found that turnover intentions were adversely associated with job performance. With the results of the previous studies, this study hypothesizes that:

H2: Turnover intentions and work performance are inversely correlated.

2.6. EI and Turnover Intentions

Emotional intelligence has a negative correlation with turnover intention. This means that people with higher levels of EI are less likely to intend to leave their job as compared to those with lower levels of EI. For instance, Lee and Ok (2020) found that EI among Korean employees was adversely related to turnover intention. Similarly, Javed et al. (2019) disclosed the connection between EI and turnover intention among Pakistani employees as negative; employees with higher levels of EI had lower turnover intentions. Employee EI not only lessens workplace tension and stress but also discourages others from considering quitting (Raza et al., 2018).

Almost every firm is dealing with the issue on employee turnover. It becomes a major organizational concern as it hampers the operations if staff plans to leave. Employees who are about to leave are less likely to commit to giving their all for the company (Yun et al., 2015). Workers with higher EI scores tend to have lower turnover intention, which can have important implications for organizations in terms of reducing turnover rates and improving job satisfaction. (Anand & UdayaSuriyan, 2010; Carmelli, 2003; Kooker et al., 2007; Akhtar et al., 2018; Riaz et al., 2018). Hence, this study argues that:

H3. EI has a significant negative correlation with turnover intention.

3. Methodology

3.1. Strategy and Instrumentation

This study used a quantitative research strategy that emphasizes measurement in data collection and analysis. Primary data was collected using a survey design method.

Wong and Law (2002) designed an eleven-item questionnaire to assess the nature of emotional intelligence graded on a five-point Likert scale, with five being 'strongly agree' and one 'strongly disagree'. Meanwhile, the four-item job performance questionnaire was self-developed and was graded on a five-point Likert scale, with five being 'strongly agree' and one 'strongly disagree'. The four-item Michigan (1975) assessment was used to assess the nature of turnover intentions using a 5-point Likert scale.

3.2. Participants

Participants of the study were employees working in different banks in Peshawar and Lahore in Pakistan. A total of 190 questionnaires were given out to the staff members of the various banks. After reading and comprehending the statement, respondents circle the right number on each scale to indicate how they feel, think, or act in their companies. Each participant was given ample time to complete the questionnaire. With 169 questionnaires returned, the study had 89% response rate. The 169 employees from various banks in Pakistan aged 21 to 50 years were included as the study samples. With the anonymity of the data collection process, respondents were guaranteed the confidentiality of their answers.

3.3. Measurements and Structural Equation Models

The measurement and structural equation models were performed by using AMOS version 26. The gathered data were further explored using Structural Equation Modelling (SEM). The model was tested using a two-stage SEM methodology. First, before estimating the structural model, the measurement model was utilized to evaluate the instrument's accuracy and dependability (Schumacker & Lomax, 2010). The study determined whether an item's loading was larger than or equal to 0.5; its internal consistency by checking that its composite reliability scores were above 0.7; and its convergent validity by verifying that its average extracted variance was greater than or equal to 0.5 (Hair et al., 2010).

3.4. Normality Table

The skewness-kurtosis method was employed to determine whether all the variables were normal by using SPSS 28 (Hair et al., 2010). They were all determined to be within their respective ranges. All skewness values are below their "3" cut-off and all the values of kurtosis fall under the "8" cutoff (Schumacker & Lomax, 2010; Byrne, 2016) as shown in Table 1.

Table 1

Assessment of Normality

Items	Mean	Std. Deviation	Skewness	Kurtosis
1TI	2.2781	1.0909	0.541	-0.591
2TI	2.2485	1.11687	0.507	-1.004
3TI	2.4142	1.07184	0.196	-1.204
4TI	2.9763	1.69366	0.149	-1.705
1JP	3.4497	1.20471	-0.449	-0.789
2JP	3.5089	1.17066	-0.517	-0.672
3JP	3.4438	1.15911	-0.488	-0.656
4JP	3.6331	1.08905	-0.655	-0.282
1EI	3.4793	1.17051	-0.197	-1.176
2EI	3.8284	0.95126	-0.363	-0.806
3EI	3.6864	1.10835	-0.441	-0.853
4EI	3.284	1.19614	0.005	-1.309
5EI	3.6331	1.13193	-0.634	-0.511
6EI	3.7337	1.07741	-0.52	-0.765
7EI	3.6746	1.18297	-0.61	-0.7
8EI	3.7219	1.0909	-0.819	-0.045
9EI	3.9053	1.03649	-0.717	-0.606
10EI	3.645	1.28336	-0.524	-1.132
11EI	3.8994	0.90399	-0.484	-0.516

3.5. Measurement Model

To investigate the measurement model fit and then assess the measurement model's validity, a CFA was performed using the AMOS program 26. The analysis demonstrates that this model satisfactorily satisfies the matching requirements. The indication loadings were used to evaluate the indicator reliability. Although 0.70 and higher indicator loadings are advised (Hair et al., 2010), indicators with loadings of less than 0.4 were removed from their respective constructs under this criterion. Figure 1 shows the final model with the indicators used in the structural analysis and their corresponding loadings.

3.5.1. Model Fitness

The following fit indices have been tested to evaluate the model's fitness: RMSEA, RMR, AGFI, GFI, NFI, CFI, and CMIN/DF (Hair et al., 2010). Further reassessments were made to guarantee that the model and the data were well-matched because some of these indices failed to meet their threshold values (Byrne, 2016). Standardized regression weights (factor loadings), modification indices, and a standardized covariance matrix were examined as part of a refinement process' fundamental guidelines to improve the model's fitness (Hair et

al., 2010). Based on the standardized regression weights, some indicators from the initial measurement model were removed to improve the model's fitness. There were a total of 8 items from the EI scale, 3 items from turnover intention, and 3 items from the job performance scale after lower loading items were eliminated.

Table 2 displays the modification indices for the initial and final measurement models. The model's fit indices were all within the necessary range, except the chi-square, which was significant (X2 = 133.940, df=71, p=.000).

Table 2

Results of Measurement Model

Fit Index	Recommended Value	Initial Measurement Model	Modified Measurement Model
CMIN / DF	Less than 5	4.358	1.915
The goodness of Fit Index (GFI)	> 0.90	.717	.900
Adjusted Goodness of Fit Index (AGFI)	> 0.80	.639	.854
Tucker and Lewis Index (TLI)	> 0.90	.720	.943
Comparative Fit Index (CFI)	> 0.90)	.756	.955
Normed Fit Index (NFI)	> 0.90	.707	.911
Root Mean Square Residuals	< 0.08	.07	.0538
RMSEA	< 0.08	.141	.074

3.5.2. Construct Reliability and Validity

According to Hair et al. (2010), reliability, convergent validity, and discriminant validity are assessed using Cronbach's alpha, composite reliability (CR), and average variance retrieved (AVE). According to table 3, Cronbach's alpha constructs have values greater than the threshold of 0.70 (Byrne, 2016) and their CR values are all within 0.70 (Hair et al., 2010). The AVE must be > 0.50 to be valid for convergent reasoning (Schumacker & Lomax, 2010; Hair et al., 2010).

Table 3 displays the constructs' reliability and convergent validity of EI, turnover intention, and job performance.

Table 4 ensures that the model reaches the required level of discriminant validity, and the r between the two constructs can be calculated to reach an equivalent degree of discriminant validity, r

≤ 0.90 (Hair et al., 2010). The values are greater than their correlation with other constructs; the square roots of EI = 0.758, TI = 0.791, and JP = 0.798. Overall, the discriminant validity between the constructs can be accepted for this model.
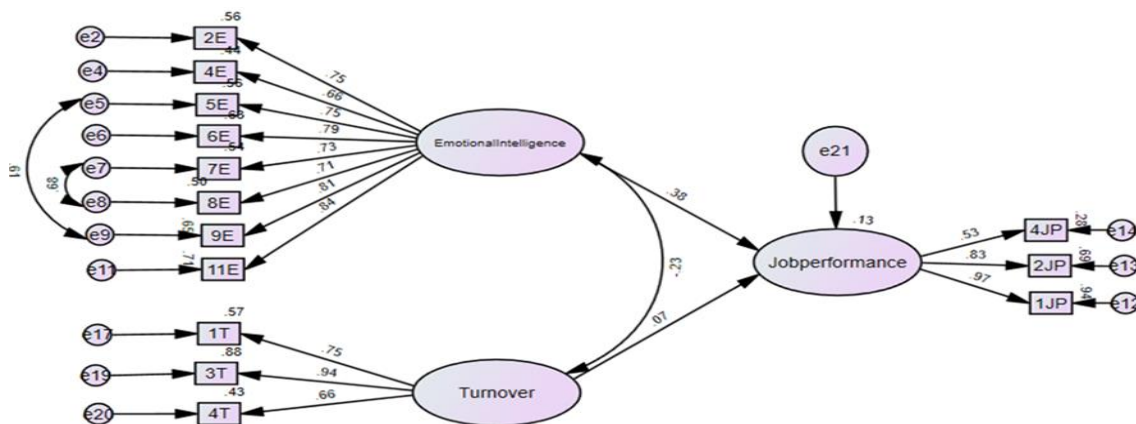
Table 3

Constructs Reliability and Convergent Validity

Constructs	AVE	CR	CA
Emotional Intelligence	0.574	0.915	0.926
Turnover Intention	0.626	0.831	0.802
Job Performance	0.636	0.833	0.641

Table 4

Discriminant Validity

	Emotional Intelligence	Job Performance	Turnover Intention
EI	0.758		
JP	0.359	0.798	
TI	-0.227	-0.012	0.791

3.6. Structural Model

Figure 1

Structural Model

Source: Computed through AMOS version 28 and results are reported

Structural model outcomes were found to be quite like the modified measurement model indicating the good fit model; based on the same criteria used to evaluate the goodness-of-fit for the proposed model. Even though the chi-square was significant (χ^2 = 137.886, df =

72, P = 0.000), the other fit indices were noticed within their threshold values as follows: 2 /df = 1.915, GFI = 0.900, AGFI = 0.854, CFI = 0.955, NFI = 0.911, RMR=0.05 and RMSEA = 0.074.

4. Results

The study evaluated how EI and turnover intention affected work performance (table 5 & figure 2). The results showed that work performance and EI are strongly correlated (b = 0.375, t= 4.404, p < 0.05). Given that the t-value is higher than 1.96 and the p-values are lower than 0.05, hypothesis H1 is accepted. However, the connection between turnover intention and job performance is not significant (b = 0.073, t= 0.900, p = 0.36), given that the p-value is more than 0.05 and the t-value is less than 1.96; H2 was therefore supported. The relationship of EI on turnover intention was adverse and significant (b = -0.132, t= -2.502, p < 0.05), therefore H3 is accepted. The squared multiple correlations (R2) values and the impact for endogenous latent variables can be calculated as 0.26 (high), 0.13 (mild), and 0.02 (low/ poor). The R2 value for job performance was 0.135, indicating that turnover intention and emotional intelligence together account for 13.5% of the variance in job performance. The model of this investigation demonstrated the model-data fit and has an effect ranging from medium to high because the R2 values for job performance were greater than 0.13 but less than 0.26.

Table 5

Hypothesis Testing

Hypothesis Relationship	Standardized Estimates	t-value	p-value	Decisions
Job Performance <--- EI	0.375	4.404	***	Accepted
Job Performance <--- TI	0.073	0.900	0.36	Not Accepted
EI <--> TI	-0.132	-2.502	0.01	Accepted

Figure 2
Structural Model
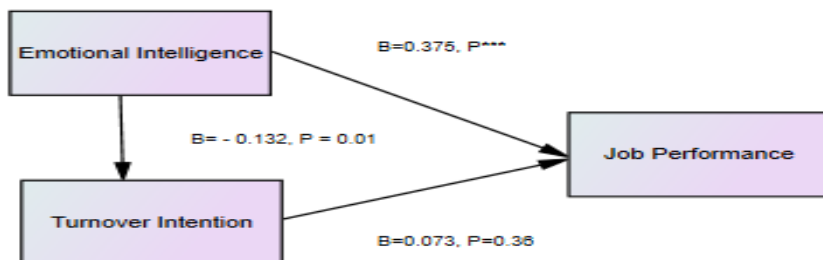
Source: Computed through AMOS version 26 and results are reported

5. Discussion

The findings showed a positive and significant relationship between EI, and work performance, which supported the alternative hypothesis. It was found that employees with higher EI are more capable of handling events at work and, as a result, experience more job satisfaction than others who are unable to do so (Ceballos et al., 2017). Furthermore, it was noted that EI is a critical factor in the success of individuals and organizations across various industries, including the banking sector. In the banking sector, employees with high levels of EI can effectively manage their emotions and those of their clients, resulting to better client satisfaction, increased customer loyalty, and ultimately, improved business performance (Suliman & Al-Shaikh, 2020). Employees with high levels of EI were better in recognizing client's needs, which results to higher levels of client satisfaction and loyalty. Additionally, employees with high levels of EI were found to be better at resolving conflicts and managing difficult clients, which improved the overall quality of client interactions. The main factor predicting turnover intention, which results in a real turnover, is emotion. Employees that are emotionally intelligent understand negative emotions better, are highly adept at avoiding them and are aware of the adjustments that must be made to reduce feelings of irritation (Carmeli, 2003). This conclusion is constant with the study findings of Navarro-Carrillo et al. (2020) on the link between EI and job performance; employees with a higher EI are more pleased with their professions and perform better. Employees with high EI outperform those who have a normal EI score (Bozionelos & Singh, 2017). Hence, EI and job performance have a positive relationship (Dhani, 2016). Employees must be able to recognize and control their own and other people's emotions to enable employee interaction, which is critical for greater job performance (Cohen & Abedallah, 2015).

The results indicate a positive but insignificant correlation between turnover intention and job performance, rejecting the second hypothesis that turnover intention at work is detrimental to performance. While there is considerable research suggesting that high turnover intentions are negatively associated with job performance, there is also evidence of an insignificant relationship between these variables in some studies. Shahid et al. (2019) revealed that whereas organizational factors and job satisfaction were adversely correlated with turnover intentions, job performance was not significantly associated with turnover intentions. Note that correlation between turnover intentions and job performance may be influenced by a range of

individual and organizational factors. In the context of the current study focusing on bank employees, it is crucial to consider the distinctive characteristics of this group. Bank employees work in a fast-paced, cutthroat industry where prospects for professional growth are frequently correlated with job performance. The study found some interesting findings on the connection between job performance and turnover intentions. First, the results supported the idea that workers who do well on the job may be more open to outside offers of better-paying or more desirable jobs, which would increase their desire to quit their current employer. This underscores the attractiveness of these employees to the job market. Furthermore, the research shed light on the multifaceted influence of organizational factors within the banking industry. Elements such as job design, compensation structures, and leadership practices were found to have dual effects, impacting both job performance and turnover intentions. These intricate relationships emphasize the significance of a holistic approach to understanding employee dynamics within the banking sector. In essence, the study not only provides valuable insights into the unique dynamics of bank employees but also highlights the need for tailored strategies to address turnover intentions in this context.

The association between EI and turnover intentions among employees have a significant inverse relationship. A study by Hassan et al. (2020) found that employees with higher levels of EI reported lower levels of turnover intentions, while employees with lower levels of EI reported higher levels of turnover intentions. Similarly, Rashid et al. (2019) found that employees with higher levels of EI were associated with lower levels of turnover intentions in the banking sector in Bangladesh.

6. Conclusion

EI is a crucial factor in the banking sector's performance and retention of employees. According to the literature, employees with higher EI scores are more likely to perform better on the job, have fewer plans to quit, and have higher degrees of loyalty to the company as well as job satisfaction. It is common for crucial individuals who act as the backbone of a business to also consider leaving the company. This can be riskier for the organization's advancement because individuals who consider leaving will begin to find more alluring opportunities elsewhere.

There is a connection between EI and turnover intentions (Carmeli, 2003; Firth et al., 2004; Trivellas et al., 2011). The negative relationship between EI and turnover intentions suggests that organizations should prioritize the development of EI among their employees through training and development programs that focus on improving emotional awareness, emotional regulation, empathy, and social skills. Additionally, organizations should focus on creating a positive work environment that fosters positive interpersonal relationships among employees and between employees and supervisors.

The relationship between job performance and turnover intentions can exhibit varying degrees of significance, but it is essential to recognize that even when this association is not particularly strong, enhancing job performance can still yield important benefits. One of the key advantages is the potential reduction in intentions to leave, which in turn, contributes to improved organizational performance. It is vital to note that the relationship between turnover intentions and job performance may be influenced by a range of individual and organizational factors. For example, employees with high levels of job performance may be more likely to receive offers for better-paying or more desirable positions elsewhere, which could increase their intentions to leave their current organization. Overall, while the link among turnover intentions and job performance is complex and may be affected by a range of factors, it has been suggested that high levels of turnover intentions are generally associated with lower levels of job performance. However, some studies have found an insignificant relationship between these variables, highlighting the need for continued research in this area.

EI is a critical factor for success in the banking sector. Employees with high levels of EI are better equipped to handle their emotions, understand the emotions of others, and build strong client relationships, which ultimately contribute to better business performance and client satisfaction. The literature suggests that developing EI, creating a positive work environment, and improving job performance are critical factors for improving organizational performance and retaining employees in the banking sector. Organizations can establish a work environment that promotes employee engagement, job satisfaction, and commitment to the organization, which can ultimately lead to better organizational performance and growth. One implication is that organizations in the banking sector should prioritize the development of EI among their employees. This can be achieved through training and development programs that focus on improving emotional awareness, emotional regulation, empathy, and social skills. By

developing EI, employees are better equipped to manage stress and job demands, build positive interpersonal relationships, and improve their job performance, which can lead to higher levels of job satisfaction and lower intentions to leave the company.

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