



Moderating Effect of Self-Efficacy on Cognitive, Emotional and Social Intelligence Towards Job Performance in Banking Industry

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ABSTRACT

Although the services sector is one of the sectors that anchored the country's economy growth in 2019 in Malaysia, this sector lacks in growth and need to be pushed for greater productivity. Particularly, financial sector has the most contribution to the service sector. Meanwhile, the banking sector of Malaysia has gone through profound and rapid changes in the last few years. This study aims to examine the moderating effect of self-efficacy on the relationship between cognitive, emotional and social intelligence towards job performance in the Malaysian local commercial banks using survey data obtained from 436 employees. The Partial Least Square method is employed to study the link. The findings indicate that self-efficacy moderates the relationship between cognitive and emotional intelligence towards job performance. Nevertheless, contrary to the claims of scholars, the study finds no evidence of any moderation effect of self-efficacy on the relationship between social intelligence towards job performance. Limitation and suggestion for the future research are also discussed.

Keywords: Job performance, Cognitive intelligence, Emotional intelligence, social intelligence, Self-efficacy, Local commercial banks

INTRODUCTION

The world is witnessing a shift in industrialized nations' economies towards the service sector [3]. The service industry in Malaysia is one of the industries that fueled the country's economic development in 2019, according to the department of statistics (2019). In the initial quarter of 2019, revenue in the services sector rose 7.0% to RM431.2 billion. In 2015, Malaysia's services industry experienced an annual revenue rise by 8.3%. However, the rise of employee productivity in the services sector declined to 4.9% from 6.5% in 2018. As stated in the

Malaysian Reserve (2019), there has to be a greater strain imposed on Malaysia's services sector to boost performance. According to the Malaysia Productivity Blueprint (2018), Malaysia needs to improve performance, and one of the most significant ways to do this is by making the optimal use of its individual assets, such as its workforce [35]. Furthermore, the service sector provides 73 percent of the GDP of industrialized countries and 53 percent of the GDP of developing nations, according to research conducted by Ahmed and Ahsan (2011). In accordance with Bank Negara Malaysia (2017), Malaysia's contribution to GDP is 56.1%, of which the banking sector makes up 20%. All governmental and private activities associated with the banking sector are under supervision of Bank Negara Malaysia. In the preceding few years, Malaysia's banking sector has seen substantial rapid changes.

Meanwhile, it is evident that the banking industry in Malaysia is a place for employment with inflexible time constraints and intense workloads. According to some, such employees struggle to manage and demonstrate both their own and other people's emotions, which adversely affected the way they communicated with peers [50]. Since the service sector has grown to be the main driver of the nation's economic growth, pressure is particularly strong on personnel in this sector. The front-line service workers are suffering from sadness, stress, and burnout as a result of this predicament. All of the strain is a result of the nature of their profession, which includes low pay, long hours, and no opportunity for training. As a result, this disease has an impact on the physical and mental emotions of service professionals, which manifests in the way they deal with clients. As a result, all incorrect behaviour on the part of front-line service staff will have an impact on how well they do their jobs [42]. In general, the banking industry is known for its demanding and high-volume work environment. It has a hierarchical, regulated structure. To perform their regular jobs, bank staff must put in longer hours. Despite the fact that the bank has consistently improved the wage package and other incentives it offers to its employees, it is a problem that affects all levels of staff, from entry-level clerks to top management. The turnover rate continues to rise intermittently [3]. The failure of banks to meet customer expectations is one of the top 4 issues affecting banks and financial institutions, according to Digital Economy (2018). The client experience is everything these days, and many banks are under pressure because they are not providing the level of service that customers are expecting, particularly in terms of technology [3].

Employees at service counters in particular typically serve as a conduit between a business and its clients. In other words, the service counter employee not only acts as a vital link between the business and the consumer, but also serves as a representative of the business through the level of service rendered. However, interactions between the employee and the customer have an impact on the advantages for both parties when the frontline staff promotes and provides the service. How to boost frontline employee productivity has been a key concern for businesses and academic research because frontline personnel primarily generate revenues and produce costs for the organisation [31]. As a result, clients frequently depend their judgements of the firm's service quality on how effectively the service counter staff performs. Similar to this, savvy and effective managers are well aware of the importance of keeping their service counter staff motivated [1]. One of the main variables affecting business performance (BP) in this area of the banking industry is the improvement of service counter workers' engagement and their customer-focused behaviours [22]. In actuality, depending on the nature of the sector, multiple skills may be needed for service counter staff. Other than that, cognitive, emotional, and social intelligence were rarely evaluated separately using a single framework.

Therefore, little is known about these relationships. Because of this, the goal of this study is to comprehend how self-efficacy affects the relationships between service counter employees' cognitive, emotional, and social intelligence and their ability to do their jobs in the banking sector. Therefore, understanding the factors that can improve employees' job performance in the Malaysian banking sector is made possible by this study.

In order to come to a conclusion, this study used a sample of workers from Malaysian local commercial banks to examine job performance. As there is still a need to learn how to improve employees' performance on the job [52], it is important to assess how emotional, social, and cognitive intelligence interact to predict job success [40]. This position may offer many viewpoints on viewing job performance, particularly in various cultural contexts like Asian culture. As a result, this study adds to the expanding body of cross-cultural literature on the subject of job performance in Asian cultures. In particular, the majority of research on self-efficacy has been conducted in the west, whereas there are few studies in the east [39]; this research may not be applicable to nations in Asia or the Orient [50]. In order to better understand how cognitive, emotional, and social intelligence relate to job performance in non-Western civilizations like Malaysia, it is crucial to look into the moderator role of self-efficacy. The banking sector in Malaysia can be used as a benchmark for other Asian nations with comparable cultures. In order to support the generalizability of theory and models developed in previous research, the current study indirectly tests the Self-Determination Theory (SDT) as well as the Campbell et al. Model and the Compensatory Model of Emotional Intelligence, Cognitive Intelligence, and Job Performance in a different cultural context. Therefore, by presenting new and comprehensive constructs compared to earlier studies in the Malaysian context, the study could bring fresh knowledge and insight to the literature on job performance and help to improve job performance practises.

LITERATURE REVIEW

Self-efficacy is defined as the idea that an individual can mobilise the drive, the cognitive and emotional resources, and all the activities required to meet the demands of a circumstance [5, 16, 27]. This definition is comparable to that of Vroom's (1964) effort performance expectancy, which introduces the expectation that an individual's effort would lead to successful work performance. Bandura (1977) discovered in his study of the literature that people who had higher levels of self-efficacy were more tenacious in their learning. Being a context-specific construct, self-efficacy may be skill-, task-, or domain-specific [53]. Meanwhile, self-efficacy is the conviction and self-assurance that an employee can operate with a deliberate, clever, and worthwhile motive. Employees constantly strive to retain their skills based on the values of awareness in conducting work wisely and generating valuable work because of the conservation of resources (COR) theory. Additionally, self-efficacy refers to assessments of an individual's performance capacity, which in turn may influence the individual's decision-making, level of effort, and persistence under trying circumstances [17]. To be accurate, the development of self-efficacy occurs before a person chooses an option and begins working. According to Goleman and Luthans (2006), people first investigate, assess, and integrate information about their perceived skills. According to Goleman (2006), self-efficacy can influence motivation, choice of behaviour, endurance, stress resistance, and constructive thought patterns. Bandura claims that social influence, psychological experience, personal experience, and performance achievement or mastery experience are the sources of self-efficacy in Luthans (2006) [54]. Self-efficacy is essential for a person's daily life. In all areas of

one's life, self-efficacy is essential for motivation, wellbeing, and personal accomplishments. Self-efficacy is the conviction that one possesses the abilities to exhibit the behaviour required for the accomplishment of a task [18], the capacity to act in a unique circumstance, and the self-assurance to carry out one's responsibilities in the face of uncertainty [2].

Furthermore, according to Carpini, Parker, and Gryphon (2017), job performance is perhaps the most significant and researched variable in organisational behaviour and industrial management. Although it would seem that the study of variable work performance has already matured theoretically because it is one of the most examined [63], this is not the case. Few studies have been able to pinpoint the mechanisms through which individual behaviour might create organisational value, and there are very few systematic attempts to thoroughly characterise the nature of job performance [36]. Employee work performance is very important for both people and organisations, and it has a beneficial impact on a number of organisational outcomes. Despite the importance of employees' job performance, there hasn't been much focus on defining and defining job performance [46]. A key metric for measuring organisational success is job performance. When the situation is conducive, a person may work at their best. A person's main objective would be to reach a predetermined goal, and that person's main goal would also be job happiness. Employees' contributions to the achievement of company goals through their work performance can be used to define what the company has accomplished in terms of procedure, relevance, and success. Long-lasting ties and connections with consumers are crucial functions of front-line staff. In an effort to increase job performance and job happiness, efforts are being made to demonstrate how the relative income of the businesses included in the investment plan depends on successful services. Work potential will increase and departmental capacity to lead the organisation through its people resources will be fulfilled by job performance [32].

In this study, job performance was determined using the role-based performance measure, and job performance served as a stand-in for the previously mentioned scale. The importance of roles in understanding employee behaviour in organisations has been amply demonstrated. Every organisation has distinct expectations for its employees, and each organisation places a varied value on certain roles. Employees take on and play many different roles outside of their work, and identity theory suggests that roles that are significant from the perspective of the organisation should be taken into account when evaluating employee performance. Since these are the positions deemed crucial to the performance of the company, it is possible to identify the crucial responsibilities that need to be measured from the remuneration scheme. Role theory predicts that both the individual and the organisation will have an impact on employee performance. This theory combines sociological (organisational framework) and psychology (individual contributions) points of view. Thoits contends that the roles that are most important to us provide our lives the strongest meaning or purpose. The stronger the behavioural direction that ultimately prompts us to show behaviour connected with that job, the more meaning we acquire from that role [55].

Meanwhile, intelligence is known to be the best predictor of job performance (together with job happiness and dedication), as many research, like Ree & A. Earles (2015), clearly demonstrated and explored how companies can choose the best employees. More precisely, the psychological elements that improve employee performance are currently the subject of intense research among management experts and practitioners [39]. Due to the fact that employees are regarded

as a crucial asset for businesses and that high performers are necessary to achieve organisational goals and maintain a competitive advantage [35]. It is advised that organisations take into account utilising other types of intelligence along with expert skills in the current business world because the workplace climate and environment of today demand a greater level of the employee's cognitive, social, and emotional intelligence [50].

In a similar vein, each of these three intelligences is distinctive and distinct, and as such, each should be handled in turn in order to observe how, once one has attained mastery, the others will follow suit. Human resources management will have a productive, engaged, and trouble-free workforce once they understand that they should be focusing on the emotional, social, and cognitive intelligence of both leaders and employees. The theorist has a distinct way of defining them and providing methods for using them for transformation in the form of coping, comprehension, empathy, and intellectual scaffolding in every circumstance, in a place of clarity. How does one go about doing that? The general public has been trained to respond quickly to any situation that they may encounter. However, taking a moment to process the information allows one to conduct in-depth research, reflect, and then respond based on their own research, rather than what has been presented. This will develop a strong leader in any sector [24]. It has long been held that our exam scores, academic degrees, successes, and other achievements—which are all indicators of our IQ—reflect our level of cognitive ability, or IQ. In other words, the academic fraternity defines intelligence as having the intellectual credentials necessary to succeed in school, college, and achieve high IQ test results. But how capable are you of facing the challenging times in life? Here, you require a special kind of intelligence known as emotional intelligence [29].

IQ, a measurement of cognitive, academic, or mathematical-logical intelligence, is what most people think of when they think of intelligence. The scholastic aptitude test, grade point average, and other admissions exams serve as substitutes for cognitive intelligence. Programmes are available at academic institutions that are generally related to this intelligence. Unfortunately, the management literature usually accepts that cognitive capacity is insufficient as a predictor of one's success in life or ability to lead effectively. Similar to this, the idea of cognitive intelligence refers to the capacity for factual, novel, and sophisticated problem solving and is seen as a key factor in the survival of species. Cognitive intelligence, as defined by Gregory (2004), is the capacity to reason (acquire knowledge and apply it to future endeavours), learn, and adapt to one's surroundings [21]. A capacity to reason or analyse data and situations that results in or causes effective or superior performance is known as cognitive intelligence. According to Spearman (1904, 1923, 1927a) [21], cognitive intelligence is conceptualised in the current study as a unified notion expressed as general mental capacity.

The emotional intelligence theory, on the other hand, was created primarily to explain the significance of non-cognitive intelligence to occupational outcomes, including job performance [21]. In other words, the new term emotional intelligence (EI) helps to distinguish between the behavioural manifestations of the interpersonal awareness of others' emotions, needs, thoughts, and perceptions as well as navigate the larger social environment and working with others (SI) from the behavioural manifestations of intrapersonal awareness and management of emotions within the self (EI). In contrast, Christopher (2006) described emotional intelligence and cognitive intelligence as two distinct but related sets of skills that, in the hierarchical paradigm, fall under general intelligence. In a way that reflects experience and

education about emotions, emotional intelligence is the specialisation of general intelligence in the field of emotions. This conception is in line, for instance, with Carroll's (1993) conclusion that general intelligence encapsulates psychological ability, which is defined as the "ability to judge correctly the feelings, moods, and motivations of individuals." The specialisation of general intelligence in the area of cognition that reflects knowledge and experience of cognitive processes like memory is represented by cognitive intelligence. Since they represent the specialisation of general intelligence in different content domains, emotional intelligence and cognitive intelligence are distinct constructs [19]. Additionally, social intelligence differs from both emotional and cognitive intelligence [45]. According to M. Babu (2013), social intelligence is "the ability to deal efficiently and thoughtfully, keeping one's own identity, employing opposite social inputs with a wider understanding of social environment; considering empathetic cooperation as a base of social acquaintance." According to Beheshtifar and Roasayee (2012), social intelligence is the capacity to successfully direct and express the difficulties of social events and surroundings. Social intelligence reveals a person's aptitude for things like social support, scientifically supported treatment, social awareness, and social attractiveness. Social assistance, social data processing, social response, and social desire are the four components of social skills in this context. Social intelligence was defined by Albrecht (2006) as "the ability to coexist well with others and to inspire them to collaborate with you." In his opinion, social skill is more important than social intellect. Instead of emphasising competence, the definition of intelligence will focus on the ability to learn and do tasks. Because they serve as the basis for creating and sustaining relationships, cognitive, emotional, and deterministic components are significant in each of these categories [32]. The ability to deal with others is the definition of social intelligence in the same line. Hunt (1928) [37].

Additionally, business intelligence is social intelligence. It removes obstacles, radically enhances performance, and maximises individual and group success. Social intelligence is the capacity to speak with and converse with anyone in order to learn about a topic that has been put forth. Ability to manage interpersonal relationships generally referred to as social intelligence "These skills assist the managers to attain individual employee needs regardless of their generation," write Ngonya and Rashadyazdanifard in 2014. And claims that behaviour has social and emotional consequences. There are many accounts on SI provided by theorists, but they all imply dual community modules: 1) Being aware of others, b) reacting to others and adapting to them, and c) social circumstances. According to Marlowe (1986), clever people in society appear to have had full and fulfilling lives as opposed to having had a limited amount of practical experience. Other components of emotional intelligence include social intelligence, which developed from bettering social problem-solving abilities, experienced leaders, and active interpersonal experience intelligence [32].

HYPOTHESIS DEVELOPMENT

The work of Campbell et al. was expanded upon by Motowidlo et al. in 1997. They both concur that cognitive capacity plays a major role in task performance whereas personality plays a major role in contextual performance. Motowidlo and Van Scotter (1994) gave this approach their strong support. There is little doubt that human cognitive capacities play a significant role in determining the variability in work performance. Measures of general cognitive capacity are still widely accepted by I/O researchers as reliable indicators of job performance and professional achievement. Other than its direct effects on job performance, general cognitive ability may also have indirect consequences through its effects on job knowledge, particularly

in activities requiring skilled performances, according to various research [46]. In this vein, there is significant meta-analytic support for a link between cognitive ability and work performance. In a wide variety of occupations, those with high cognitive abilities outperform people with low cognitive abilities. The majority of authors make the underlying assumption that cognitive ability aids in the acquisition of job knowledge and job skills, which in turn improve job performance [46]. Because cognitive capacity is linked to supervisory executive processing, performance on a variety of difficult attentional tasks is correlated with cognitive ability. For instance, cognitive intelligence was demonstrated to significantly predict sales leader success by E. Boyatzis et al. in 2012. In a similar line, Offermann et al. (2004) looked at how much cognitive and emotional skills contributed to important individual and team performance outcomes in the same population on the same tasks.

The addition of emotional intelligence to traditional intelligence tests has the potential to influence attitudes, behaviours, and results. The capacity of employees to use their emotions to support performance has an impact on job performance, claim George and Brief (1996). Employees with high levels of emotional intelligence are better able to control their own emotions as well as those of others, which promotes pleasant interactions and organisational citizenship behaviours that improve performance. High levels of emotional intelligence encourage challenge appraisals and greater performance, while low levels encourage threat appraisals and worse performance, according to Lyons and Schneider's (2005) research. High emotional intelligence requires both efficient interpersonal interaction management and effective emotional regulation of both antecedent and response-focused emotions [26]. Eze et al. (2019) claim that emotional intelligence is a crucial component that has a direct impact on how well service counter staff perform their jobs in microfinance banks in Lagos. They emphasised the critical significance that emotional intelligence plays in determining how well service counter staff in the microfinance subsector perform on the job. In a similar line, Hummayoun Naeem (2008) carried out research to examine the connection between emotional intelligence and customer satisfaction in both international and domestic banks. The study discovered that international banks typically have greater emotional quotients. Employees with high emotional intelligence also frequently improve the quality of their services [29]. Troy Heffernan (2008) also used an online survey to look into the effects of emotional intelligence and trust on bank performance. The study found that dependability, knowledge, and expectations are the three main building blocks of trust. Trust and emotional intelligence were found to be significantly correlated with a relationship manager's financial performance. In the meantime, Saddam Hussain Rahim (2010) discovered that female employees often have greater levels of emotional intelligence than their male counterparts in his study on emotional intelligence and organisational performance within the banking sector in Pakistan. Additionally, the study found that emotional intelligence and education levels are positively correlated [29]. Thavaraj.M.M. (2012) conducted research on emotional intelligence among commercial bank managers in Madurai and discovered that emotional intelligence was significantly influenced by self-motivation. In addition, compared to rural branches, urban branches typically have higher levels of emotional intelligence. The study on customer orientation as a mediating factor between emotional intelligence and service quality in banks was done by S. Radha in 2013 [29].

Numerous academic studies have found a link between social intelligence and workers' success on a particular activity. Employee behaviours in the workplace are important, according to Jex

(2002), and Goleman (2005) backed up this statement by arguing that emotionally intelligent people typically perform better in organisations. Scullen, Mount, and Goff (2000) found that job performance is also influenced by the research culture in organisations. High job performance promotes team effectiveness, staff retention, recognition, and a favourable work attitude [32]. Numerous investigations into the connections between social intelligence and various variables have also been made. Examples include Saxena and Jain's (2013) study of social intelligence among graduate college students in Bhilai, India, and Ebrahimpoor, Zahed, and Elyasi's (2013) investigation of the connection between social intelligence and organisational performance among managers of the Ardabil regional water company in Iran. In Slovenia, Jug (2015) looked into personality traits, social support, and juvenile criminality; in India, Dhanda and Ninaniya (2017) looked at the aspects of social intelligence among adolescents in the Panipat district of Haryana. Additionally, Eketu and Edeh (2015) investigated the link between social intelligence and employees' intentions to remain in the Nigerian city of Port Harcourt [41]. Given the aforementioned justifications, it is clear that service personnel with high emotional and social intelligence are more likely to pay attention to the needs of their international clients, leading to improved service delivery. Employees with high emotional and social intelligence typically provide better job results in successful service interactions, which raises overall levels of work performance [26]. In light of this, the current study postulates that:

- H1: There is a positive significant relationship between cognitive intelligence and job performance among employees in banking industry.
- H2: There is a positive significant relationship between emotional intelligence and job performance among employees in banking industry.
- H3: There is a positive significant relationship between social intelligence and job performance among employees in banking industry.

The moderating role of self-efficacy is investigated in this study for the following reasons. First of all, one of the most crucial concepts for comprehending human cognition, action, motivation, and emotion is self-efficacy [44]. Self-efficacy refers to the conviction that one is capable of successfully overcoming life's obstacles through motivation, intelligence, experience, and actions [12]. Regarding their perception of their abilities to handle various situations, this is the main opinion they have about themselves [5]. High self-efficacy workers frequently persevere in reaching their objectives [5]. In order to improve performance, a person must mobilise effort, cognitive action, resources, and other actions. Self-efficacy serves as a tool for encouraging this behaviour. Employees that have strong self-efficacy tend to think more positively, better themselves, set higher objectives for themselves, sustain motivation, and are less prone to stress and depression [38]. They will also focus on possibilities and challenges rather than obstacles. The more confident people are in their ability to manage the workplace and take initiative, the more effectively they will perform. An employee who has self-efficacy is confident in their ability to work well and overcome difficulties so they can complete the activities that have been set as their aim [54]. Self-efficacy, in accordance with Bandura, can help a person carry out their tasks [64]. In this line, a person will feel more at ease at work if they are confident in their skills and think they have control over their task. A person with a high sense of self-efficacy will have more knowledge and skills, which will improve performance [65]. The retail industry, high schools, project management, China, and South Africa are just a few of the fields where a positive perception of self-efficacy has been linked to improved individual performance over the past 30 years.

In the same vein, numerous empirical investigations [31; 54] and a meta-analysis [57] has shown a substantial relationship between self-efficacy and job performance. Self-efficacy is thought to be a particular domain that is proposed to motivate better performance in several ways, including self-efficacy affects feelings of competence and confidence in a person to achieve the desired goals, self-efficacy increases one's sense of control to regulate self, environment, and using strategies and experiences to achieve better performance, and self-efficacy is related to the perception of oneself that business will result in success, which is an important factor in self-efficacy. Employees that have a high level of self-efficacy are more likely to put up more effort, even in challenging situations, and subsequently create progressively favourable results, according to Agarwal and Mishra (2016). High self-efficacy workers would be more motivated [44]. Furthermore, self-efficacy is the most crucial personal resource, according to Guglielmi et al. (2012), since it serves as a method for motivating oneself and supports motivation by influencing the challenges that people take on. A tough work environment can be handled by those with strong self-efficacy by developing greater resources [58]. Employee performance has been proven to be significantly positively impacted by self-efficacy at both the individual and organisational levels by employees who are motivated and confident in their abilities, according to Carter (2016) and De Clercq (2018). With the confidence they employ to complete their duties, those who have high self-efficacy are said to have efficient working methods [31].

In the meantime, Damayanti (2019) demonstrated that those with high self-efficacy will perform well at work compared to people with low self-efficacy. Lai and Chen (2012) discovered that a high level of self-efficacy will improve an individual's performance in this regard. The moderating influence of self-efficacy on job burnout, which is the opposite of work engagement and job performance, was also demonstrated by Akhtar & Khan in 2019. Additionally, Bandura and Locke (2003) made a strong case for the importance of self-efficacy for a person's motivation and performance. In addition, self-efficacy may improve performance since someone who is highly efficacious in their own eyes may exert more effort to complete a task than others. Additionally, Akhtar and Khan (2019) demonstrated the effect of self-effect on job performance, specifically for the front-line bank staff. However, when Udayara et al. (2020) looked at how self-efficacy mediated the relationship between intelligence and performance, they found that it was not significant and that the study model did not suit the data.

Second, because self-efficacy serves as a type of self-motivation, it may be that persons with higher levels of self-efficacy have more beneficial effects of cognitive, emotional, and social intelligence on job performance [58]. More specifically, it was discovered that high levels of self-efficacy as a motivation for accomplishment enhanced the impacts of high cognitive capacity [46]. On the other hand, Bandura (1997) thought that both self-awareness and emotion regulation were crucial for the development of self-efficacy, thus those with higher levels of self-awareness and better emotional regulation are more likely to experience increasing self-efficacy [12]. Similarly, Judge (2007) and his colleagues discovered that emotional stability had a substantial impact on the growth of self-efficacy in the meta-analysis that looked at the association between individual difference and self-efficacy. The development of self-awareness and self-control is essential to emotional intelligence. Additionally, highly emotionally intelligent workers are more likely to increase self-efficacy by having a heightened awareness of their emotional state and directly regulating it, according to Gundlach et al. (2003) [12]. In a similar line, Gharetepeh et al. (2015) discovered that for students with good academic

achievement, emotional intelligence is a superior predictor of self-efficacy. Additionally, they demonstrated how an improvement in emotional intelligence will lead to pupils feeling more capable of succeeding. A leader with strong emotional intelligence, however, has been found by Ming-Ten Tsai to be able to increase staff self-efficacy. Numerous researchers also found a connection between social intelligence and both the social and cognitive facets of self-efficacy. Additionally, group self-efficacy is directly and significantly impacted by social competences [39]. Because they are better able to proactively organise these activities to accommodate them, employees who are highly self-efficacious may use more and better adaptive behavioural techniques, such as helping coworkers with work-related problems or choosing to attend meetings [27]. Other studies in this area suggested that self-efficacy affects how people perceive their work in a social setting [66]. In the meantime, Kahn (1990) contended that an employee's self-efficacy may be forged by the psychological availability dimension. The sense of ownership of the physical, emotional, and psychological resources needed for self-investment in carrying out a work is what is meant by the psychological availability dimension. According to Robinson & Judge (2017), this dimension can be met when an individual is confident in their standing or job-related skills. It is debatable whether self-efficacy can satisfy the requirement for psychological availability, which ultimately results in successful work outcomes [47].

Thirdly, Bandura's (1986) social cognitive theory similarly describes self-efficacy as a self-regulation of competence [12]. The social-cognitive paradigm emphasises the notion that people behave differently depending on their own personal traits [5]. Self-efficacy is a key component of the individual traits in social cognitive theory. In a similar line, studies on self-efficacy demonstrate that people only engage in activities for which they are certain that they possess the skills required to succeed. As a result, self-efficacy emerges as a potent behavioural predictor since it influences all aspects of behaviour, including the decision to engage in a behaviour, the effort put forth, the persistence displayed, and even the interpretation of the behavior's results. The positive potential of self-efficacy is one of its fundamental features. Individuals and organisations as a whole have benefited from targeted interventions to promote self-efficacy or the more general intervention to increase psychological capital. Results in a variety of job outcomes have shown how self-efficacy promotes [59]. Evidently, research demonstrates that a team of employees with high levels of efficacy reported higher levels of engagement and superior team performance. According to research (Consiglio et al. 2016; Zuo et al. 2021), self-efficacy may have a moderating effect on how personal resources affect people's capacity to regulate their surroundings.

Finally, self-efficacy is important under some circumstances but not others. Because effect sizes can fluctuate based on the performance measure [28]. It is evident that self-efficacy does contribute uniquely to work-related performance in a variety of situations. Self-efficacy does not, however, consistently predict performance in all circumstances [28].

Therefore, it would seem that the moderating role of self-efficacy in the link between intelligence and performance needs to be reconsidered [28]. A few research have looked at the connection between self-efficacy and performance in extra roles, despite the fact that the favourable impact of self-efficacy on work performance is well recognised in the literature. Prior to now, this idea was primarily explored from the perspectives of teachers, nurses, or consultants, and rarely from that of bank personnel [1].

Hence, the following hypotheses are developed:

- H4: Self-efficacy moderates the relationship between cognitive intelligence and job performance among employees in banking industry.
- H5: Self-efficacy moderates the relationship between emotional intelligence and job performance among employees in banking industry.
- H6: Self-efficacy moderates the relationship between social intelligence and job performance among employees in banking industry.

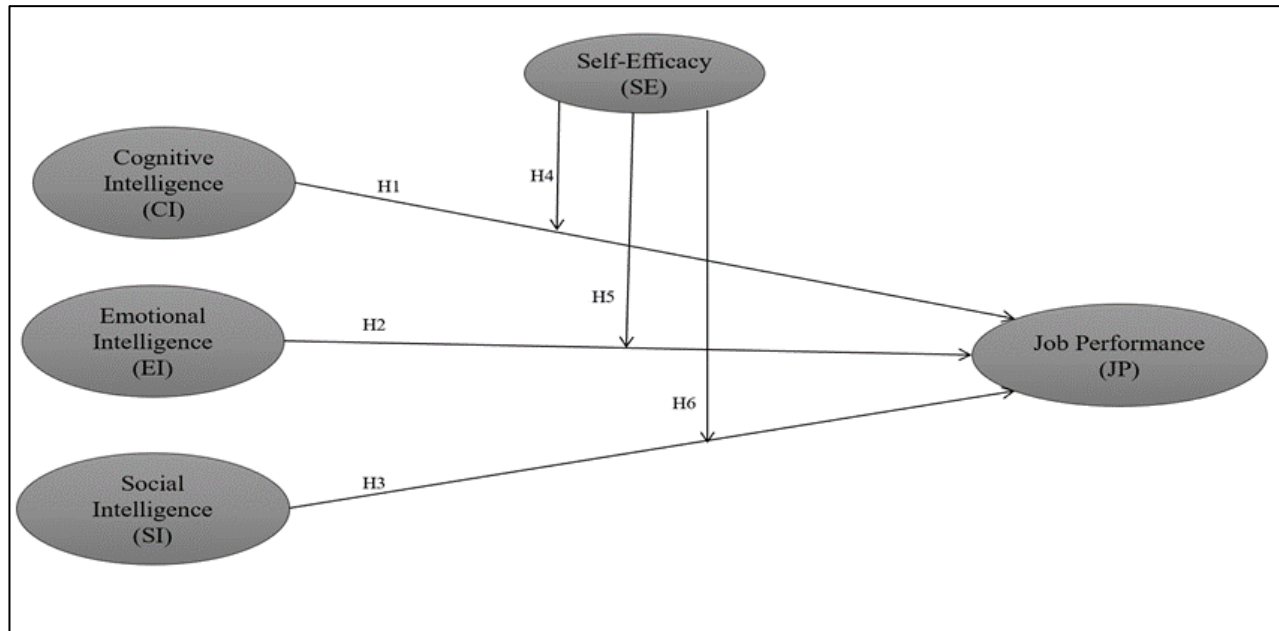


Figure 1. Conceptual framework

METHODOLOGY OF RESEARCH

Sampling and Procedures

The participants of this research are service counter employees in Malaysian local commercial banks located in Kuala Lumpur and Selangor areas. This selection was made because these regions have the highest volume of business activities and transactions in the country [3]. According to Randstad's 2018 report, the top five banks in Malaysia are Maybank, CIMB, Public Bank, RHB Bank, and Hong Leong Bank, with 393, 294, 259, 278, and 329 branches, respectively [4]. Since these banks are considered as Malaysian local commercial banks, they were chosen for the study of job performance in the Malaysian banking sector. However, obtaining a comprehensive list of service counter employees working in Malaysian local commercial banks was difficult, and the researcher used non-probability sampling.

In this study, G*Power 3.1 software utilized for a priori analysis [68]. In total, 450 questionnaires were distributed among employees, and a structured questionnaire was used to conduct the survey. After one week, completed questionnaires were collected, and follow-up efforts were made through phone calls, emails, and text messages. Out of 450 questionnaires, 362 were returned, resulting in an effective response rate of 80.44%. After examining the responses, 16 questionnaires were excluded due to in-complete and invalid data, leaving a total of 346 usable questionnaires.

This study employed the survey method, which involves the collection of numerical data to describe the behaviour of a sample population [67]. The survey method is appropriate for providing numerical data to support generalizations and inferences about the population. Questionnaires are a common tool for collecting descriptive or explanatory data related to attitudes, opinions, or organizational practices, which can be used to identify and explain variability in different phenomena.

Measurements

To measure employees' job performance in this study, the Role-Based Performance Scale (RBPS) developed by Welbourne et al. (1998), was employed. The RBPS contains 20 items measuring five dimensions of job performance: Job Role, Career Role, Innovator Role, Team Role, and Organization Role. The responses were collected using a five-point response format ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Emotional Intelligence was measured using the Trait Emotional Intelligence Questionnaire- Short Form (TEIQue-SF) [71].

The TEIQue-SF consists of 24 items designed to measure three categories: well-being, self-control, and emotionality. Previous studies have reported Cronbach alpha reliabilities ranging from 0.70 to 0.87. Social intelligence was measured using the Tromsø Social Intelligence Scale (TSIS), which included 21 items in three dimensions: Social Information Processing (SIP), Social Skills (SS), and Social Awareness (SA). Social Information Processing involves the ability to predict other people's behaviors and understand how they feel and what they wish for, and predict their reaction to one's behavior. Social Skills refers to the ability to have a good conversation with other people, while social awareness concerns the ability to understand others and predict their behavior. Lastly, self-efficacy was measured by Rigotti et al. (2008)'s short version of the occupational self-efficacy scale. The scale consists of six items (e.g., "When I am confronted with a problem in my job, I can usually find several solutions"). A five-point Likert-type scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). High values reflected increased occupational self-efficacy. The value of Cronbach's alpha for self-efficacy measure is between the range of 0.80 and 0.90 [60].

Data Analysis

The demographic items of the questionnaire, which included gender, age, race, religion, marital status, level of education, and job tenure. The data revealed that the largest age group among the respondents was those aged 31-40 years, which represented 160 (46.2%) participants. The next largest age group was respondents aged 41-50 years, comprising 102 (29.4%) participants, followed by those aged less than 30 years, which accounted for 77 (22.2%) participants. Only 7 (2.2%) of the respondents were over 50 years old. Among the 346 participants, the majority were female, representing 218 (63%) of the sample. The distribution of races was predominantly Malay, with 241 (69.7%) respondents, followed by Chinese with 72 (20.8%) participants, Indian with 29 (8.3%) participants, and other races with 4 (1.2%) participants. Based on the analysis of religion, the majority of respondents were Muslim, comprising 241 (69.9%) of the participants, followed by Buddhism with 60 (17.3%) respondents, Hinduism with 25 (7.2%) respondents, and Christianity with 20 (5.8%) respondents. Regarding marital status, most of the participants, 272 (78.7%), were married, while 65 (18.8%) were single, and only a few respondents were divorced (7 or 2%) or widowed (2 or 0.5%). Examining the level of education, the majority of the respondents, 234 (67.6%), had a degree, followed by 67 (19.4%) with a diploma, 25 (7.2%) with the Malaysian

Certification of Education or SPM, and 20 (5.8%) with a master's degree. Finally, concerning job tenure, the highest number of respondents, 138 (39.9%), had between one to five years of experience, followed by 133 (38.4%) with six to ten years of experience, while 75 (21.7%) had more than ten years of experience on the job.

This study employed the Statistical Package for Social Science version .22 and Structural Equation Modelling (PLS-SEM) version 3.0. The research model is assessed using a two-step process which are; the assessment of the measurement model (outer model) and the assessment of the structural model (inner model). In this research, the construct of social intelligence was identified as reflective models due to their similar nature, whereas emotional intelligence and job performance were determined to be formative constructs.

The internal consistency of the reflective measurement model was validated through various tests, including the Dhillon-Goldstein Rho, indicator reliability, convergent validity, and discriminant validity [69]. Table 1 displays the indicators loading, composite reliability (CR), and average variance extracted (AVE) of the reflective construct, social intelligence. A loading value equal to or greater than 0.708, as suggested by Hair et al. (2014), indicates that a latent variable can account for at least 50% of an indicator's variance. However, items with loadings below 0.708 to 0.60 were still included in this study. According to Byrne (2010), loading values equal to or greater than 0.5 are acceptable if they result in high loading scores, leading to AVE scores above 0.5.

In summary, for this study, composite reliability (CR) values above 0.7 and average variance extracted (AVE) values above 0.5 are considered satisfactory (Hair et al., 2012).

All the observed constructs' composite reliability in this study exceeded the minimum threshold of 0.7, and all AVEs were greater than 0.5 (Hair et al., 2014). Therefore, the constructs satisfied the reliability and convergent validity criteria.

Table 1: Composite Reliability and Convergent Validity of the Constructs

Indicators	Indicators	Loading Factors	CR	AVE
Social Intelligence				
Social Awareness	Q26	0.718	0.898	0.558
	Q29	0.749		
	Q32	0.760		
	Q35	0.763		
	Q37	0.710		
	Q40	0.749		
	Q45	0.776		
Social Information Processing	Q25	0.784	0.884	0.522
	Q27	0.694		
	Q30	0.693		
	Q33	0.729		
	Q38	0.715		
	Q41	0.703		
	Q43	0.735		
Social Skills	Q28	0.679	0.880	0.512

	Q31	0.644		
	Q34	0.735		
	Q36	0.721		
	Q39	0.782		
	Q42	0.678		
	Q44	0.759		
Self-efficacy	Q46	0.751	0.866	0.520
	Q47	0.733		
	Q48	0.683		
	Q49	0.811		
	Q50	0.681		
	Q51	0.658		

The study also evaluated the discriminant validity of the reflective measurement model. Discriminant validity confirms that a construct is unique and not represented by other constructs in the model [69]. To assess discriminant validity, this study used the Hetero-trait-Monotrait (HTMT) ratio of correlations. HTMT is the ratio of correlations within the constructs to correlations between the constructs [69]. The results showed in Table 2 revealed that all reflective constructs had passed the HTMT.90 and the HTMT.85, indicating that the discriminant validity of the model has been con-firmed.

Table 2: Discriminant Validity using Heterotrait-Monotrait (HTMT) Criterion

	Cognitive Intelligence	Social Intelligence	Self-efficacy
Cognitive Intelligence		0.168	0.171
Social Intelligence	0.168		0.382
Self-efficacy	0.190	0.358	

The study also assessed collinearity among the indicators and the significance and relevance of outer weights for both reflective and formative constructs. For reflective constructs, the collinearity among indicators was measured using the Variance Inflation Factor (VIF). A VIF value of 5 and higher suggests a potential collinearity issue. The VIF values in Table 5.5 were below the threshold of 5, indicating that collinearity is not a problem for any of the reflective constructs.

On the other hand, the significance and relevance of outer weights were examined for formative constructs. While some indicators were not significant, they were retained in the model based on previous research supporting their relevance in measuring job performance. Dropping these indicators may result in poor content validity.

Furthermore, the structural model was evaluated using lateral collinearity (VIF), path coefficient, coefficient of determination (R²), effect size (f²), and predictive relevance (Q²).

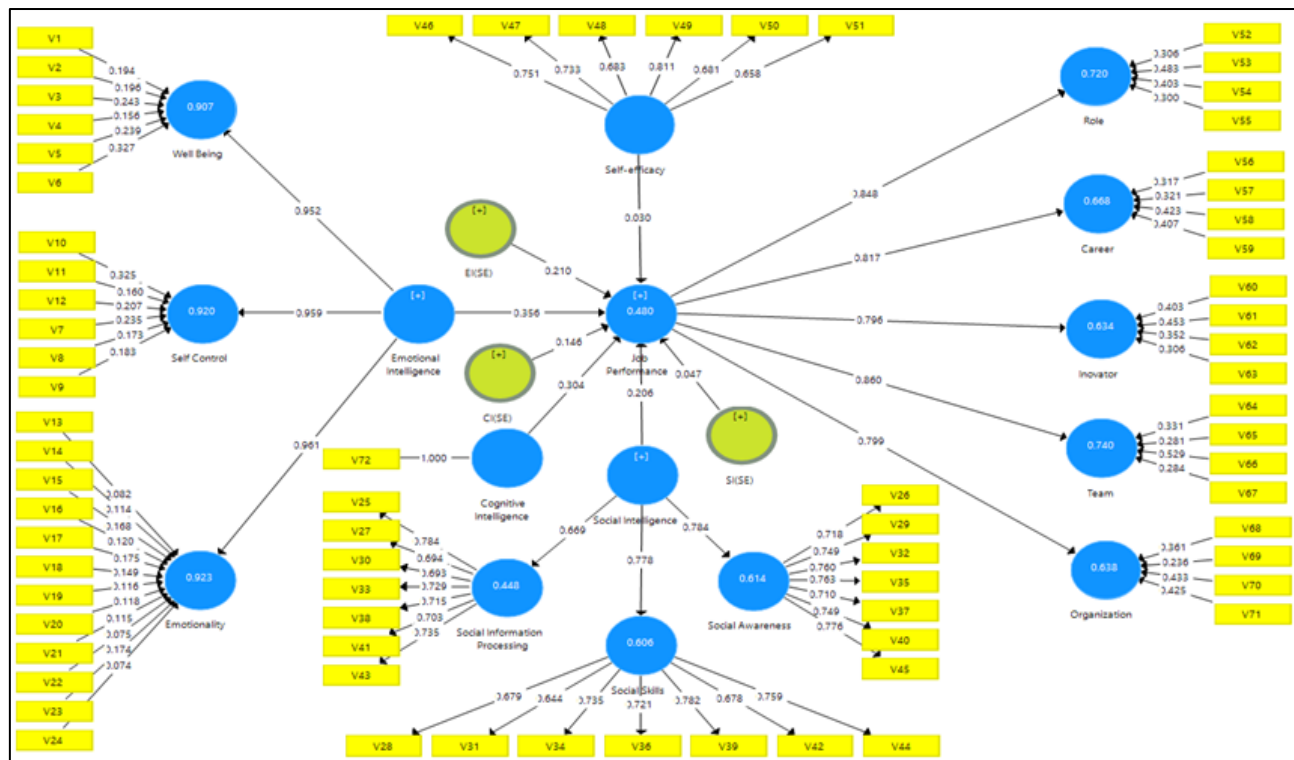


Figure 2: Structural Model

Before examining the structural model, it is important to verify that there are no lateral collinearity problems. In other words, we need to make sure that there is no high correlation among the independent variables. According to Hair et al. (2014), a VIF value of 5 or higher suggests the presence of lateral multicollinearity issues. However, the VIF values for each individual construct (Cognitive intelligence: 1.069; Emotional intelligence: 1.128; Social intelligence: 1.138) are consistently below the threshold value of 5. Therefore, we can conclude that lateral multicollinearity is not a concern in this study.

The path-coefficient plays a crucial role in determining the significance of hypothesized relationships between the constructs. In this study, six direct hypotheses were developed to investigate the relationships between the constructs (refer to table 3). To assess the level of significance, t-values for all paths were generated using bootstrapping in SmartPLS. The t-statistic was run on a sample size of 346 respondents, and the six direct hypotheses were tested for significance. The results indicated a significance level of 0.05 or higher, with a value of ≥ 1.645 . Based on the path coefficient assessment, it was found that five out of six hypothesized relationships had t-values ≥ 1.645 and were therefore deemed significant at the 0.05 level.

Table 3: Path-Coefficient Assessment (N=346)

Hypothesis	Relationship	Beta	Std Beta	t-value	p-value	Result
H1	CI -> JP	0.304	0.041	7.374**	0.000	Significant
H2	EI -> JP	0.356	0.043	8.326**	0.000	Significant
H3	SI -> JP	0.206	0.043	4.847**	0.000	Significant

Note: ** $p < 0.01$, * $p < 0.05$, CI: Cognitive Intelligence, EI: Emotional Intelligence, SI: Social Intelligence, JP: Job Performance.

Hair et al. (2014) suggest that the R2 value reflects the amount of variance in the endogenous construct that can be accounted for by all the exogenous constructs linked to it. The R2 value of 0.480 for the exogenous construct (i.e., job performance) indicates that cognitive, emotional and social intelligence contribute to 48% of the variance in job performance. As per Hair (2014), acceptable R2 values depend on the complexity of the model and research field, and it can be difficult to justify the interpretation of R2 scores. According to Hair et al. (2013), an R2 score of 0.75 is considered substantial, 0.50 is moderate, and 0.25 is weak. Therefore, in this study, the R2 value is about moderate.

In order to determine the effect size in this study, Cohen (1988) recommends using values of 0.02, 0.15, and 0.35 to represent small, medium, and large effects, respectively. The effect sizes of cognitive intelligence (0.161) and emotional intelligence (0.181) in producing the R2 for job performance were found to be medium. However, social intelligence (0.063) in producing the R2 for job performance was found to be small. However, Hair et al. (2010) suggests that the acceptability of the rules of thumbs for producing a high f2 is difficult to ensure, as effect size depends on the complexity of the research model and the research discipline. Moreover, Sullivan and Feinn (2012) proposed that effect size is typically small due to the complexity of a research model and the specific conditions of industries.

To examine the predictive power of exogenous constructs over the endogenous constructs, the blindfolding procedure was used to evaluate predictive relevance Q2. According to Hair et al. (2014), if the Q2 value is greater than 0, this indicates that the exogenous constructs have predictive ability on the endogenous constructs, also known as cross-validated redundancy. In this study, the endogenous construct, job performance (0.131), had a Q2 value greater than 0, indicating the predictive relevance and validity of the model.

Finally, the moderation effect of self-efficacy was analyzed by calculating the interaction effect of an independent variable and proposed moderators. It is being suggested that significant interaction confirms the moderation effect. Results of Table 4 shows that self-efficacy moderates the relationship between cognitive intelligence ($\beta=0.146$, t-value =4.994 p<0.01) and emotional intelligence ($\beta=0.210$, t-value =4.823 p<0.05) towards job performance (H4/5). However, results shows that self-efficacy does not moderate the relationship between social intelligence ($\beta=0.047$, t-value =1.41) towards job performance(H6). Hence, H6 is rejected. Findings are discussed in the next section of the paper.

Table 4: Assessment of Moderation Effects

Hypothesis	Relationship	Beta	Std Beta	t-value	p-value	Decision
H4	CI*SE→JP	0.146	0.029	4.994**	0.000	Supported
H5	EI*SE→JP	0.210	0.043	4.823 **	0.000	Supported
H6	SI*SE→JP	0.047	0.041	1.141	0.255	Not Supported

Note: **p<0.01, *p<0.05, CI: Cognitive Intelligence, EI: Emotional Intelligence, SI: Social Intelligence, SE: Self-efficacy, JP: Job Performance.

DISCUSSIONS AND CONCLUSIONS

According to the results of the current study, employee job performance is significantly positively correlated with cognitive, emotional, and social intelligence. There is ample evidence to support the claim that cognitive competence may accurately predict work success in the majority, if not all, occupations [19, 21]. According to meta-analyses conducted in the previous ten years [70], this is accurate. Additionally, it was discovered that Nguyen et al.'s (2019) research, which identified the critical role of cognitive intelligence in explaining job performance, supports the conclusions of the current study. According to Joseph and Newman (2010), people with higher cognitive intelligence typically learn more job-related information, which leads to better performance. This is because knowledge, a component of cognitive intelligence, has a significant impact on job performance [40]. Furthermore, this is consistent with the findings of the Gottfredson study from 2002, which showed that cognitive competence was a major predictor of work performance and accounted for 25% of variance. Additionally, this is in line with a study by Schmidt and Hunter (2004) that found that people's cognitive talents typically allow them to anticipate their professional accomplishments. They have also thought that intellect is a great indicator of professional performance. According to Kuncel, Ones, and Sackett (2010), cognitive intelligence outperforms more established predictors of work performance such as talent, personality traits, and temperament. According to J. E. Hunter and Hunter's (1984) findings, cognitive intelligence is crucial for determining an individual's work success [56]. Byington and Felps (2010) demonstrated that cognitive intelligence enables people to improve their learning abilities while participating in work-related training programmes in a similar vein. Furthermore, these results support earlier suggestions made by Spearman regarding the importance of "general mental abilities" in determining an individual's undertakings. Ree and Earles (1992) also made note of the relevance of using intelligence-based hiring criteria to guarantee top performance in both the academic and industrial sectors. When developing the performance rating system, Schmidt (2002) emphasised that an individual's cognitive talents have a significant impact on how well they perform at work [56].

Additionally, this result is in line with earlier studies that have demonstrated a connection between emotional intelligence and job success [49]. The Malaysian public sector study by Supramaniam and Singaravelloo (2021) indicated that emotional intelligence had a favourable effect on organisational performance. In a similar vein, Castillo and Del Valle (2017) found that workers in low-skilled back-office professions perform better when they have stronger emotional intelligence. Emotional intelligence and job performance have a considerable association, according to Roy and Tiwari (2019). Wu (2011) also discovered that job performance is significantly predicted by emotional intelligence [21]. It has been discovered that persons with strong emotional intelligence do better than those with low emotional intelligence on challenging and irritating tasks [21]. It has been discovered that emotional intelligence predicts job performance more accurately in high emotional labour positions than in low emotional labour jobs [21]. By demonstrating that emotional intelligence supports customer-related organisational performance by influencing employee behaviour, Kearney et al. (2017) have expanded the emotional intelligence theory. They discovered that emotional intelligence and behaviour have an impact on both financial and non-financial performance for both front-line and back-office staff.

In the meantime, Roy & Tiwari (2019) discovered that staff members with strong social skills typically have better relationships and teamwork, which eventually helps them achieve their

goals. This result is in line with the findings of a study by Sabuhari et al. (2020), which shown that employee competency has a favourable impact on performance, particularly when intellectual, emotional, and social skills are used. Ling et al. (2020) presented opposing results, arguing that social intelligence has no effect on performance. Similarly, Castillo & Del Valle (2017) discovered that social intelligence-related interpersonal abilities did not significantly affect performance. The fact that emotional intelligence and social intelligence are complementary to one another may help to explain these differences. Adetula (2016) discovered that when paired with emotional and cognitive intelligence, social intelligence has a major impact on performance. It's vital to remember that social intelligence testing alone might not have a big influence. The relationship between social intelligence and performance may also be influenced by the job environment and other factors. According to Sreeja and Nalinilatha's (2017) research, a positive work environment is essential for the growth of social intelligence, and in the absence of one, social intelligence may not significantly affect performance.

The results of this study are in line with Albert Bandura's Social Cognitive Theory from 1986. This theory holds that cognition and self-efficacy, which allow people to calculate and alter their thoughts and behaviour through self-regulation processes, are the essential concepts in describing individual behaviour [11]. Through its effect on self-satisfaction with personal growth and the demands of the goals chosen, perceived self-efficacy effects cognitive functioning (Tabernero & Hernández, 2011). This hypothesis, according to Pajares (2002), contends that people's emotional states, behaviour, and level of enthusiasm are all influenced by their beliefs and convictions. Thus, it may be inferred that those who are confident are expected to perform efficiently in order to reap personal and professional rewards. According to Bandura's self-efficacy theory from 1977, a person's positive cognitive beliefs won't be triggered if their self-efficacy is high. Higher job performance can be attained by a person who has a strong sense of confidence in their capacity to handle workplace pressures [61]. While those with low self-efficacy are more likely to give up too soon and fail, those with high self-efficacy will exert sufficient effort that, if completed properly, will provide successful results [62]. Tabatabaei et al. (2013), who demonstrated a favourable association between emotional intelligence and self-efficacy, were found to validate the findings of the present study [62]. Similar to this, Yazici et al. (2011) examined the relationship between emotional intelligence and self-efficacy as indicators of academic achievement and found that self-efficacy is a highly important indicator of students' academic performance [62].

This study has important theoretical and applied ramifications. This study adds to the body of knowledge on job performance by studying the moderating effect of self-efficacy on the link between cognitive, emotional, and social intelligence towards job performance in the Malaysian banking industry. Even though there is more research on job performance, results from studies done in Western nations cannot be extrapolated to other parts of the world, such as Asia. This study was conducted to better understand how cognitive, emotional, and social intelligence, as described by Campbell et al. in their 1990 model, play a significant role in a person's capacity to perform better. According to the triadic reciprocal determinism [5], individual differences in cognitive processes can be used to explain how behaviour, environmental factors, and personal factors interact because people are self-organizing, self-reflecting, self-regulating, and proactive by nature [6]. A person's behaviour changes in a potential environment will determine which sort of behaviour is generated and stimulated, according to the Social

Cognitive Theory's triadic reciprocal. Although it was discovered that a person's higher scores on measures of their cognitive, emotional, and social intelligence will lead to work performance, a person's self-confidence also has an impact on how well they do. This is supported by the study's findings, which show that the relationship between emotional and cognitive intelligence and job performance is moderated by self-efficacy. Additionally, the assessments were chosen with care to minimise bias associated with self-reported components. Furthermore, self-reporting is the most accurate method for assessing the attribute of emotional intelligence. Typical-performance is a construct made up of self-perceived talents and affect-related behavioural inclinations [72]. The latter, however, needs to undergo tests with maximum performance. Maximum-performance cognitive talents are those that are actually emotion-related [71]. Additionally, due to the great difficulty in evaluating emotional intelligence as a cognitive skill, Petrides and Furnham (2001) demonstrated that emotional intelligence is a trait rather than a cognitive ability. They contend that while individuals possess the most accurate source of information necessary to assess their level of emotional ability, the majority of components of emotional intelligence are not susceptible to objective scoring systems [72]. Trait emotional intelligence may also have weak associations with cognitive intelligence, moderate relationships with personality, and strong correlations with performance markers. Therefore, it would not be expected that trait emotional intelligence would highly correlate with tests of general cognitive ability. These factors led to the implementation of the Trait emotional intelligence model in this study, which best serves the objectives of the current investigation.

The results of the current study also have a number of consequences for managers, HR professionals, policy makers, and employees generally in organisations in the banking sector. The purpose of human resource development (HRD) is to raise employee productivity in order to enhance organisational performance. In this regard, HRD is crucial in the planning and execution of several training and development initiatives aimed at enhancing job performance. Programmes that assist the growth and nurture of self-efficacy could be included as part of training and development initiatives [17]. According to the social cognitive theory, individuals can increase their sense of self-efficacy by looking at colleagues who have demonstrated how to accomplish important goals and by having a variety of prior successes at tackling difficult tasks [12]. Self-efficacy can be fostered through going through a sequence of situations when you successfully overcome big problems, seeing other people achieve big triumphs, getting honest support, and keeping up a healthy physical and emotional state [12]. Understanding whether an employee has entered a dysfunctional belief cycle and, as a result, is experiencing a motivation problem or not, appears essential given that self-efficacy is related to beliefs about the competent execution of a task [17]. For the employees, it is recommended that knowledge of their self-perceptions, which heightens their awareness of their own capacities, talents, and skills, would really pave the way for them to choose work settings and careers that have the potential to boost their performance and engagement. Individuals and organisations as a whole have benefited from targeted interventions to promote self-efficacy or the more general intervention to increase psychological capital [59]. Individuals can be actively and fully involved in the entire performance of their function by investing in cognitive, emotional, and physical resources for their work [73]. Finally, it is important to acknowledge and value the emotional and social intelligence of employees. Many private organisations, including banks, have been able to recognise that emotional and social intelligence might boost job productivity as a result of the advantages afforded by these skills [50].

LIMITATIONS AND FUTURE RESEARCH

In every field of study, there are always potential restrictions that could have an impact on a research effort. This restriction results from the fact that it is virtually impossible to carry out a study that takes into account all aspects. There aren't many limitations known with reference to the current study. According to the constraints, more studies can be done to further explore the subject and range of the study so that future research may be done more effectively. The behaviour at the person level that produce value for organisations are the only ones covered by this study. This study was conducted in the banking industry, which is why. There cannot be team performance, organisational performance, or economic sector without individual performance. Optimal person performance promotes corporate success and has an impact on an organization's profitability, according to prior study. Contrarily, poor job performance is frequently linked to reduced organisational effectiveness, profitability, and productivity [36]. Future research could also examine employees' job performance from situational or performance regulation perspectives [46] by taking into account important environmental factors like organisational culture and ethical climate. This is because Campbell (1990) largely ignores situational variables as predictors of performance. From a different angle, impression management could be seen as a job skill that managers should consider when evaluating employee performance because it might enable workers to complete jobs appropriately. Future studies should investigate the significance of impression management in the relationships between emotional intelligence, cognitive intelligence, and work success [19].

Due to time restrictions, this study's research design was solely quantitative, even though using a mixed method could have had a more significant impact on the study's findings. Therefore, to produce more robust conclusions, future study should think about combining the two approaches. For instance, interviews can be held to learn more about the many types of intelligence that employees possess. Thirdly, it should be highlighted that the provided data and findings were from exploratory research conducted in a single nation and the banking business. This restriction calls into doubt the applicability of this study to various sectors and cultural contexts. As a result, the findings are relevant to the Malaysian banking sector, and they may also offer insights into the banking sectors of other nations. It is necessary to conduct more study, especially with reference to other nations, as this expansion might help to better understand how well employees accomplish their jobs. Future studies could specifically look at how well employees function on the job in various nations with diverse cultures. Additionally, the research's cross-sectional methodology means that no causal relationship can be deduced and that the findings may differ from those of studies using longitudinal or experimental methods. The service counter personnel of Malaysian local commercial banks in Kuala Lumpur and Selangor make up the final sample for this study. Where businesses and firms focus their operations, this region is thought to be the most developed. The data cannot be gathered from local commercial banks throughout Malaysia due to time restrictions. The results of this study need to be supported by another research that confirms them using a larger sample size. For improved validity generalisation, future study should involve larger sample numbers and a variety of occupational levels, like management levels. Last but not least, the Petrides (2009) short form of the emotional intelligence scale was only created and verified in western nations [7] earlier. As a result, the researcher thinks that using this measure in a non-western nation like Malaysia could have significant drawbacks. Therefore, more scale validation is strongly encouraged, particularly in the context of Malaysia.

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