






“The impact of emotional intelligence, employee empowerment and cultural intelligence on commercial bank employees’ job satisfaction”

AUTHORS	Ayeasha Akhter  Md. Mobarak Karim  K. M. Anwarul Islam  
ARTICLE INFO	Ayeasha Akhter, Md. Mobarak Karim and K. M. Anwarul Islam (2021). The impact of emotional intelligence, employee empowerment and cultural intelligence on commercial bank employees’ job satisfaction. <i>Banks and Bank Systems</i> , 16(4), 11-21. doi: 10.21511/bbs.16(4).2021.02
DOI	http://dx.doi.org/10.21511/bbs.16(4).2021.02
RELEASED ON	Thursday, 21 October 2021
RECEIVED ON	Wednesday, 15 September 2021
ACCEPTED ON	Monday, 11 October 2021
LICENSE	 This work is licensed under a Creative Commons Attribution 4.0 International License
JOURNAL	"Banks and Bank Systems"
ISSN PRINT	1816-7403
ISSN ONLINE	1991-7074
PUBLISHER	LLC “Consulting Publishing Company “Business Perspectives”
FOUNDER	LLC “Consulting Publishing Company “Business Perspectives”



NUMBER OF REFERENCES

62



NUMBER OF FIGURES

2



NUMBER OF TABLES

3

© The author(s) 2021. This publication is an open access article.



BUSINESS PERSPECTIVES



LLC "CPC "Business Perspectives"
Hryhorii Skovoroda lane, 10,
Sumy, 40022, Ukraine
www.businessperspectives.org

Received on: 15th of September, 2021
Accepted on: 11th of October, 2021
Published on: 21st of October, 2021

© Ayeasha Akhter, Md. Mobarak Karim, K. M. Anwarul Islam, 2021

Ayeasha Akhter, Assistant Professor, Department of Marketing, Faculty of Business Studies, Bangabandhu Sheikh Mujibur Rahman Science and Technology University, Bangladesh.

Md. Mobarak Karim, Senior Lecturer, World School of Business, World University of Bangladesh, Bangladesh. (Corresponding author)

K. M. Anwarul Islam, Associate Professor, Department of Business Administration, The Millennium University, Bangladesh.

Ayeasha Akhter (Bangladesh), Md. Mobarak Karim (Bangladesh),
K. M. Anwarul Islam (Bangladesh)

THE IMPACT OF EMOTIONAL INTELLIGENCE, EMPLOYEE EMPOWERMENT AND CULTURAL INTELLIGENCE ON COMMERCIAL BANK EMPLOYEES' JOB SATISFACTION

Abstract

This paper aims to examine the impact of emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ) on commercial bank employees' job satisfaction in Bangladesh. For this purpose, a survey questionnaire was developed based on pre-tested constructs. The study used a convenience sampling technique, supplemented by a non-probability sampling method. 200 bank employees were invited to participate in the survey; finally, 130 responses were received as fully complete, with a 65% response rate. Hence, the sample size is $n = 130$. Cronbach's alpha value was used to determine the internal consistency of the study constructs. SPSS version 26.0 was used to analyze the correlation test and hypotheses test. The findings show that emotional intelligence (EQ) with a beta (β) value of 0.510 has a statistical and positive effect on bank employees' job satisfaction. Also, employee empowerment (EE) with a beta value of (β) 0.418 and cultural intelligence (CQ) with a beta (β) of 0.372 were found to be significant predictors of job satisfaction. This indicates that bank managers should utilize EQ and CQ to increase bank employee satisfaction and focus on employee engagement at the workplace. According to the study, if bank employees become more emotionally stable and culturally intelligent at their workplace, they will be more satisfied with their current jobs. Besides, if bank employees are given more opportunities to carry out their job responsibilities, they will be more satisfied with their jobs. The paper outlines several significant implications for commercial bank managers and offers some notable directions for future research.

Keywords

Bangladesh, emotional intelligence, employee empowerment, cultural intelligence, job satisfaction, banking sector

JEL Classification

J28, M12

INTRODUCTION

Employees are regarded as the most valuable asset of an organization, and their services are treated as a vital indicator to attain organizational goals (Shuvro et al., 2020). Simultaneously, job satisfaction has become a prerequisite for business organizations to accelerate sustainable organizational performance and business growth. In recent times, employees are the essential resources to tackle any business challenges in the competitive market environment (Stefurak et al., 2020). The success of a business organization is essentially driven by employee job satisfaction, and an increase in job satisfaction leads to a higher level of customer satisfaction. Thus, the banking sector has to retain their business growth through providing better services to the customers, and it will be possible when bank employees become satisfied at their workplace. Satisfied employees are expected to foster organizational sustainability in a rapidly changing environment, and employees' job



This is an Open Access article, distributed under the terms of the [Creative Commons Attribution 4.0 International license](https://creativecommons.org/licenses/by/4.0/), which permits unrestricted re-use, distribution, and reproduction in any medium, provided the original work is properly cited.



Conflict of interest statement:

Author(s) reported no conflict of interest

productivity and performance depend on job satisfaction (Culibrk et al., 2018). Satisfied employees will enthusiastically contribute to organizational objectives and performance. Job satisfaction increases employees' job involvement, organizational commitment, and affects business performance and growth. Also, satisfied employees are indispensable for attaining the strategic goals of the business organization. Therefore, the overall success of a banking institution depends on satisfied employees, and employees' job satisfaction has become one of the significant concerns to the banks for their survival and growth (Ali & Anwar, 2021).

Bangladesh is now considered a newly developing country in the Asian context (Tu et al., 2021). The banking sector of Bangladesh has now been flourishing and passing through a development stage, where many local and foreign banking intuitions are actively engaged in this sector. The competition in the banking sector has increased over the years as new banks are being approved to enter the financial market of Bangladesh. It is also assumed that competition between public and commercial banks will be intensive in the future (Shuvro et al., 2020). In this competitive environment, it is very challenging for a bank institution to survive in the long run. To survive and grow, banks pay more attention to meeting up the satisfaction of their bank customers. Hence, to compete in the financial market, bank institutions essentially need to develop their customer-oriented marketing strategies and emphasize fulfilling customers' needs and demands. If the bank employees remain satisfied and energetic about their job life, generally, they strive to offer better customer services that will lead to a higher level of customer satisfaction (Sobaih & Hasanein, 2020). Similarly, the success of a business organization has been reliant on satisfied employees. Hence, it is critically important for bank managers to keep tracking the satisfaction level of their employees so that they can produce a higher level of performance (Girdwichai & Sriviboon, 2020). Without having satisfied employees, organizational growth and performance can be hindered in the long run. Henceforth, bank managers of Bangladeshi commercial banks should identify the determining factors of bank employees' job satisfaction. Henceforth, the study aims to explore the impact of emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ) on job satisfaction of bank employees.

1. LITERATURE REVIEW

In the current literature, it is noted that there have been several studies on emotional intelligence (EQ) in various aspects. All of these studies especially highlighted the relationship of emotional intelligence (EQ) with employee performance (Sembiring et al., 2020), workplace behavior of bank employees in the Indian context (Makkar & Basu, 2017), academic achievement in higher education in Kuwait (Halimi et al., 2020), job fulfillment in the hospitality industry (Jung & Yoon, 2016). But the relationship between EI and employee job satisfaction in the banking sector has been merely explored. Again, some research studies have been conducted to measure the impact of employee empowerment (EE) on employee performance in the UAE (Bose, 2018), on job gratification in five-star hotels in Jordan (Al-Ababneh et al., 2017), on job contentment among the nursing staff in Pakistan (Shah

et al., 2018), and on job performance of manufacturing workers in South Africa (Mukwakungu et al., 2018). But scarce studies were conducted to determine the impact of employee engagement on bank employees' job satisfaction in developing countries such as Bangladesh. On the other hand, several prior studies have investigated the effect of cultural intelligence (CQ) on employee burnout, engagement, job performance, and job fulfillment (Min et al., 2021; Jyoti & Kour, 2017). Again Masrek et al. (2021) determined the effect of CQ on the job performance of academic librarians in Indonesia. In addition, Livia et al. (2015) measured the impact of CI on job performance in multinational companies in Brazil. Again, Kadam et al. (2019) examined the effect of CQ on SME performance through the mediating effect of entrepreneurial orientation in the UAE. However, very limited studies have measured the impact of CI on bank employees' job satisfaction at the workplace. To

the best of the author's knowledge, limited research has been conducted by considering the influence of emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ) on employee job satisfaction in the banking sector, which has led to a research gap in the existing literature. Therefore, taking the issues mentioned earlier into account, the current study fills the research gap. Therefore, this study examines the effect of emotional intelligence, employee empowerment, and cultural intelligence on bank employees' job satisfaction in Bangladesh.

Emotional intelligence (EQ) is an essential concept for organizational behavior; EQ can be defined as the self-perceived ability or skills to ascertain, assess and control the emotions of oneself, groups, and others (Setiawan, 2020). EQ is an ability that directly affects job satisfaction and job activity (D. Kim & B. Kim, 2021). EQ refers to the combination of skills and the ability to regulate and understand emotions properly. It helps to encourage a person to recognize, produce, express, understand, and evaluate others and themselves to escort the thoughts, emotions, and actions to incredulous environmental anxieties and compressions (Sembiring, et al., 2020). In a broader viewpoint, culture is another essential ingredient that is supposed to play a fundamental role in the emotional capability of employees (Alkahtani et al., 2021). Basically, it is the essential factor that acts as an initiative to accomplish a target, and actualize the organization's potential objective (Gopinath & Chitra, 2020). However, EQ is the most significant factor of employee job satisfaction that provides skills, knowledge, abilities, and capabilities to achieve organizational goals and objectives in a specified time (Arfara & Samanta, 2016). Nevertheless, EQ is derived from social intelligence where societal people are needed to make better judgments and decisions. It also helps to monitor peoples' own feelings and the feelings of others (Halimi et al., 2020). Therefore, every organization has its society that is a combination of different employees and employers where emotional intelligence determines their feelings. Empirical research indicates that emotional intelligence (EQ) has a significant and positive impact on job satisfaction (Orhan &

Dincer, 2012). This investigation stated that the higher level of job satisfaction depends on high emotional recognition. Another study found that the higher emotional intelligence level conveys the higher job satisfaction level among employees (Praveen, 2015). Higher emotional intelligence will maintain a higher job satisfaction level in the workplace (Shooshtarian et al., 2013). Likewise, Greiner and Ennsfellner (2010) also conclude that emotional intelligence positively correlates with job satisfaction. Similarly, it is the key indicator that positively affects customer satisfaction and job satisfaction among employees in companies (Sarinnapakorn & Sucaromana, 2013), and emotional intelligence is linked with organizational behavior, job satisfaction, performance in the service sector, including in bank industries (Koc & Boz, 2020).

Employee empowerment (EE) refers to giving power, and it is one kind of intrinsic motivation of employees that supports mental satisfaction to work in the organization (Widodo et al., 2020). Essentially, it is considered inherent work motivation that directly impacts an employee's productivity at work (Hasan & Kashif, 2020). EE is defined as a predictor of work motivation where employees are granted authority and given responsibilities (Marta et al., 2021). Also, empowerment is defined as giving power where employees are given authority to make a decision, and it is one kind of motivational factor that influences an employee's behavior and his/her job satisfaction in the organization (Francis & Alagas, 2020). Moreover, it is a process to give employees power, authority, obligation, liberty, and resources to solve problems and make profitable decisions (Selvi et al., 2020). EE also provides control to employees at every level, and it gives the authorization to allocate responsibilities, resources, power, and liberty (AlKahtani et al., 2021). Therefore, employee empowerment is the essential factor of organizational efficiency, accomplishment, and development (Baird et al., 2018). According to Dizgah et al. (2018), empowerment is an information-sharing atmosphere wherever all types of information, such as goals and objectives, employees' performance, reward-based, and performance, are widely shared, and also it gives the power to take decisions and direction. Nevertheless,

EE is one kind of a management technique that helps to think of the workers as the work owner, and subordinates are re-empowered and become final decision-makers in the organization (Ulutas, 2018). Several studies have found that empowerment helps foster commitment and trust in an organization (Zaraket et al., 2018). Empowerment has a significant and positive effect on job satisfaction (Hanaysha & Tahir, 2016). Also, Sarwar and Khalid (2011) found that employee empowerment positively affects job satisfaction. Moreover, Ugboro and Obeng (2000) also informed that a lower degree of empowerment decreases the level of job satisfaction of employees in their workplace. However, when the employees get empowerment, they participate in decision-making, which increases job satisfaction among them (Widodo & Damayanti, 2020). Additionally, Sadati (2012) also reported a positive and significant association between empowerment and job satisfaction.

Cultural intelligence (CQ) can be delineated as the driving force behind effective work in culturally diverse conditions, and it is the critical determinant factor of job satisfaction (AlMazrouei & Zacca, 2020). CQ is the ability of an individual to establish positive working relationships from a cultural viewpoint. Besides, Earley and Ang (2003) stated that cultural intelligence is an individual's competence to function and manage work effectively in culturally different situations. CQ refers to the individual's capacity where one person can efficiently interact with others from different cultural contexts and cultural backgrounds (Brislin et al., 2006). Also, cultural intelligence is the strong ability to adjust and adapt oneself to one's environmental condition that helps to function effectively and efficiently in different cultural circumstances (Ang et al., 2007). It comprises four related dimensions: motivational, behavioral, cognitive, and metacognitive (Earley & Ang, 2003). Each dimension signifies a different capability that combines to produce what is recognized as CQ (Ang et al., 2007). Cultural intelligence or cultural quotient (CQ) is the capacity to adjust to new cultural situations in the workplace. It is viewed as a construct involving four dimensions: behavior, motivation, metacognitive, and cognitive (Ang et al., 2007). Consequently, other researchers have described

three lines of reasoning as the idea of cultural intelligence, namely:

- 1) CQ can predict job satisfaction (Henderson et al., 2018);
- 2) openness to experience can predict CQ (Ang et al., 2006); and
- 3) CQ has previously been researched as a mediator (Oolders et al., 2008).

Previous research has found that high cultural intelligence can satisfy the employees who may lead to greater engagement in culturally diverse situations, and it can help employees effectively navigate the potential challenges of diversity as communication (Bücker et al., 2014), negotiation (Groves et al., 2015) and cooperation (Imai & Gelfand, 2010). High CQ can also lead to a greater sense of autonomy. Employees feel more capable of exercising influence and control of their environment, since CQ allows them to better monitor, analyze and adapt their behaviors (Tay et al., 2008). Moreover, Bücker et al. (2014) also noticed that CQ has a positive effect on job satisfaction.

2. AIM AND HYPOTHESES DEVELOPMENT

This paper aims to examine whether the three independent variables – EQ, EE, and CQ – affect bank employees' job satisfaction, as there has been very little research done to examine bank employees' job satisfaction, especially in the Bangladesh perspective. Based on previous research, the following hypotheses are advanced:

- H1: Emotional intelligence (EQ) has a significant impact on employee job satisfaction.*
- H2: Employee empowerment (EE) has a significant impact on employee job satisfaction.*
- H3: Cultural intelligence (CQ) has a significant impact on job satisfaction.*

Based on the literature review and the developed hypotheses, the study proposes the following research model (see Figure 1).

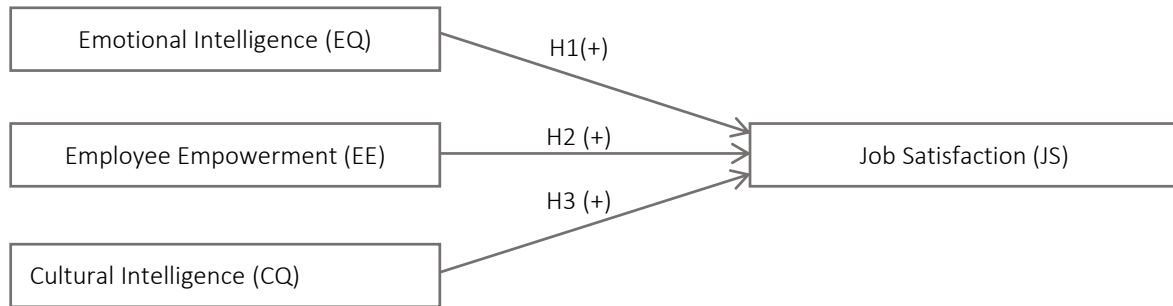


Figure 1. Research model of the study

3. METHODOLOGY

To justify the need for this study, a convenience sampling method has been used because the exact number of bank employees of Bangladesh is unknown. Therefore, the Bangladeshi bank employees were the targeted population of this study. Therefore, this study was quantitative and exploratory, and primary data have been used. The study developed an online survey questionnaire, and the questionnaires were adapted from previous studies. Using a Google form, the questionnaire was emailed to 200 bank employees in Bangladesh. The clarification of emotional intelligence, employee empowerment, and cultural intelligence was given in the survey questionnaire so that the respondents could easily understand. In return, 145 responses were received in response emails, and it was observed that out of 145 responses, 15 responses were removed for incompleteness. Hence, the final sample size of the study was $n = 130$. The survey questionnaire had two parts. The first part included demographic information of the respondents (such as gender, marital status, age (years), educational level, and experience (years)). And the second part described the Likert-based questionnaire on study variables like emotional intelligence (“self-perceive ability or skills to control the emotions”), employee empowerment (“autonomy or power in work to create encourage among the employees”), and cultural intelligence (“individual’s competence to function and manage effectively in culturally different situations”).

To measure the reliability of the constructs, the Cronbach Alpha (α) value of 0.70 or more than 0.70 was considered as an acceptable value. The item-wise questionnaire was taken from the previously tested concept. Emotional intelligence (EQ)

was adopted from Jung and Yoon (2016) and was examined by four items. The construct of EI was found reliable ($\alpha = 0.937$). The Employee empowerment (EE) was adopted from Appelbaum et al. (2000) and Paré and Tremblay (2007) and was assessed by three items. The reliability score of the construct of EE was found reliable ($\alpha = 0.752$). Cultural intelligence (CQ) was adopted from Gozzoli and Gazzaroli (2018) and was surveyed by six items. This variable was found reliable as the value of α is 0.759. Finally, Job satisfaction was adopted from Jung and Yoon (2016) and Vuong et al. (2021) and also measured by four items. In the five-point Likert scale dimension, point “1” stands for “Strongly Disagree” and point “5” stands for “Strongly Agree”. This study has applied SPSS software (version 26.0) for data analysis. In this study, hypotheses are tested using SPSS, where the 5% significance level is considered to accept hypotheses.

4. RESULTS

4.1. Respondents’ demographic statistics

The respondents of this study were bank employees ($n = 130$) who were working at several commercial banks in Bangladesh. Out of 200 online survey questionnaires, 130 bank employees fully completed the survey forms as respondents, and the study estimated 130 as the final sample size. Table 1 shows the basic information about the bank employees. In respect of demographic information, 53% were male bank employees, and 47% were female bank employees among respondents. 65% of the respondents’ age was between 20-35 years, while 32% of the respondents were between 35-

45 years. Only 4 employees' age was found above 45 years of age (3%). In this study, there were no respondents who had age less than 20 years (see Table 1). Hence, it is lucid from Table 1 that the majority of the bank employees were in their mid-age career. Out of 130 respondents, 60% respondents were single, and 68% were married. Only 2% were divorced among the total 130 respondents. As per the working experience as bank employees, 42% of the respondents' working experience was less than five years as bank employees, while the working experience of 26% was between 5 to 10 years, and 29% was between 10 to 15 years. Only 4 respondent's working experience was found above 15 years (3%). In respect of educational background, about 22% of the respondents ($n = 130$) had a master's degree and 49% had a bachelor degree. Only 24% of the respondents have completed their study up to the HSC (higher secondary school certificate) level, and only 8 respondents (6%) were the SSC degree holders (see Table 1).

Table 1. Demographic information

Demographic variables	Frequency	Percentage (%)
Age		
Less than 20 years	–	–
20 to 35 years	84	64.6
35 to 45 years	42	32.3
Above 45 years	4	3.1
Gender		
Male	69	53.1
Female	61	46.9
Marital Status		
Single	60	46.2
Married	68	52.3
Divorced	2	1.5
Experience		
Less than 5 years	54	41.5
5 to 10 years	34	26.2
10 to 15 years	38	29.2
Above 15 years	4	3.1
Education		
Master Degree	28	21.5
Bachelor Degree	63	48.5
Higher Secondary School Certificate	31	23.8
Secondary School certificate	8	6.2

Note: $n = 130$.

4.2. Hypotheses testing and regression analysis

From Table 2, it is found that the value of the Durbin-Watson test of this study is 1.257, which is considered as an acceptable value as it fell in the recommended value range from 1.5 to 2.5 (Durbin & Watson, 1950). Furthermore, in this study, the values of VIF (variance inflation factor) are found to fall under the down value of 5.00, and also tolerance values are fallen within the permissible range of 0.1 to 1.0 (Kutner et al., 2004); this essentially points out that no multi-collinearity problems were found in the given research model of this study.

Table 2. Regression analysis

Independent variables	β value	t-value	Sig.	Tolerance	VIF
Emotional Intelligence (EQ)	0.510	7.758	0.000	0.311	3.211
Employee Empowerment (EE)	0.418	4.894	0.000	0.185	5.415
Cultural Intelligence (CQ)	0.372	4.649	0.517	0.108	9.230

Note: ** – $p < 0.05$; *** – $p < 0.01$; $n = 130$; $R^2 = 0.830$ or 83 %; Durbin Watson value = 1.257; Dependent variable: Employee Job Satisfaction (JS).

Table 2 and Figure 2 also show the analysis of the regression coefficient results. The R^2 value of 0.830 indicates the research model explains 83 percent variance, which implies that three independent variables: emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ), have explained about 83 percent variance in determining employee job satisfaction in the study context. Table 2 shows that EQ, EE, and CQ have been found a significant determinants of bank employee job satisfaction as all the hypotheses are accepted at the 5% significance level. Table 3 also indicates the summary of the hypotheses test.

Table 3. Summary of hypotheses testing

Proposed Hypotheses	Decision
H1: Emotional Intelligence (EQ) has a significant impact on employee job satisfaction.	Accepted
H2: Employee Empowerment (EE) has a significant impact on employee job satisfaction.	Accepted
H3: Cultural Intelligence (CQ) has a significant impact on employee job satisfaction.	Accepted

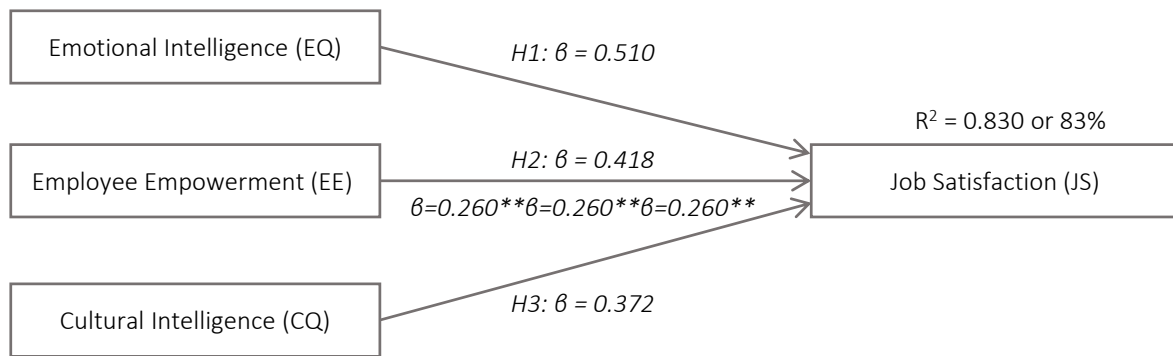


Figure 2. Analysis of the regression coefficient result

5. DISCUSSION AND IMPLICATIONS

This study measures the impact of emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ) on job satisfaction of commercial bank employees in the Bangladeshi context. In this study, three hypotheses based on the research objective were developed, which were tested using regression analysis. The first hypothesis reports that emotional intelligence (EQ) has a significant impact on employee job satisfaction (H1), and the first hypothesis is accepted ($\beta = 0.510$, $p < 0.05$). From this study, it is assumed that emotional intelligence has a stronger influence on employee job satisfaction. This result correlates with the past research findings. Emotional intelligence has an impact on employee job and psychological satisfaction in the workplace (Naz

& Liaquat, 2015). The second hypothesis of this study indicates that employee empowerment (EE) has a positive and significant impact on employee job satisfaction (H2), and the second hypothesis is accepted ($\beta = 0.418$, $p < 0.05$). The result is consistent with prior studies. Employee empowerment has a significant and positive effect on job satisfaction (Hanaysha & Tahir, 2016). The third, and final, hypothesis assumed that cultural intelligence (CQ) has a significant impact on employee job satisfaction in the banking sector (H3), and the hypothesis is accepted ($\beta = 0.372$, $p < 0.05$). This indicates that cultural intelligence (CQ) always helps increase job satisfaction among workers in their workplace. This finding aligns with the past literature. Employees are not fatigued when dealing with interactions and can experience a higher level of job satisfaction by addressing cultural intelligence.

CONCLUSION AND FUTURE RESEARCH

This study intends to examine job satisfaction of a commercial bank's employees and to fulfill the research aim. Emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ) have been considered as the independent variables and significant predictors of job satisfaction. In the study, data were obtained from the current commercial bank employees in Bangladesh. The study proposed a research model, which was developed based on prior literatures, and the regression analysis was administered to test hypotheses. The regression result of this study indicates that emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ) have a positive and significant impact on employee job satisfaction in a developing country context: Bangladesh. Therefore, bank managers should promote active employee engagement at the organizational level to enhance the level of job satisfaction of their bank employees so that they can remain pleased with their current responsibilities. Because employees will have a high contribution to the organization if they are satisfied with getting different facilities, they will stay in the organization, not move to another organization. The study adds value to the literature by examining the relationship of EQ, EE, and CQ with job satisfaction of commercial bank employees. The study finds that all three independent variables: emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ), have been evidenced to be a significant

predictor of job satisfaction. The study also found that EQ, EE, and CQ have explained 83 percent variance in job satisfaction, which provides solid knowledge and empirical findings in the current body of knowledge. In this study, it is proven that CQ has been a vital factor in helping employees to improve job satisfaction levels. Furthermore, a higher level of EQ also has been linked to a greater level of employee's job satisfaction.

The study has offered several future research directions for future researchers. First, the study has utilized a quantitative approach to test the research model by applying the regression method through SPSS software. So, future researchers might think of applying qualitative research tools to find new research findings that will enrich the body of literature. The study has measured the impact of three variables on job satisfaction. However, bank authorities should consider different policies and strategies to enhance employee job satisfaction by considering other variables such as work-life balance and mindfulness, refresher training, and career progressivism. To overcome the limits of generalization of the current findings, future studies should consider public banks to collect data from their current bank employees to measure their job satisfaction.

AUTHOR CONTRIBUTIONS

Conceptualization: Ayeasha Akhter, Md. Mobarak Karim.

Data curation: Ayeasha Akhter.

Formal analysis: Ayeasha Akhter, K. M. Anwarul Islam.

Funding acquisition: Ayeasha Akhter, K. M. Anwarul Islam.

Investigation: Md. Mobarak Karim, K. M. Anwarul Islam.

Methodology: Ayeasha Akhter, Md. Mobarak Karim.

Project administration: K. M. Anwarul Islam.

Resources: K. M. Anwarul Islam.

Software: Md. Mobarak Karim, K. M. Anwarul Islam.

Supervision: Md. Mobarak Karim, K. M. Anwarul Islam.

Validation: Md. Mobarak Karim, K. M. Anwarul Islam.

Visualization: Md. Mobarak Karim, K. M. Anwarul Islam.

Writing – original draft: Ayeasha Akhter, Md. Mobarak Karim.

Writing – reviewing & editing: Md. Mobarak Karim, K. M. Anwarul Islam.

REFERENCES

- Al-Ababneh, M., Al-Sabi, S., Al-Shakhsheer, F., & Masadeh, M. (2017). The influence of employee empowerment on employee job satisfaction in five-star hotels in Jordan. *International Business Research*, 10(3), 133-147. <https://doi.org/10.5539/ibr.v10n3p133>
- Ali, B. J., & Anwar, G. (2021). An Empirical Study of Employees' Motivation and its Influence Job Satisfaction. *International Journal of Engineering, Business and Management*, 5(2), 21-30. <https://doi.org/10.22161/ijebm.5.2.3>
- AlKahtani, N., Iqbal, S., Sohail, M., Sheraz, F., Jahan, S., Anwar, B., & Haider, S. (2021). Impact of employee empowerment on organizational commitment through job satisfaction in four and five stars hotel industry. *Management Science Letters*, 11(3), 813-822. <http://dx.doi.org/10.5267/j.msl.2020.10.022>
- AlMazrouei, H., & Zacca, R. (2020). Cultural intelligence as a predictor of expatriate manager's turnover intention and creative self-efficacy. *International Journal of Organizational Analysis*, 29(1), 59-77. <https://doi.org/10.1108/IJOA-10-2019-1904>
- Ang, S., Van Dyne, L., & Koh, C. (2006). Personality correlates of the four-factor model of cultural intelligence. *Group and Organization Management*, 31(1), 100-123. <https://doi.org/10.1177/1059601105275267>
- Ang, S., Van Dyne, L., Koh, C., Ng, K. Y., Templer, K. J., Tay, C., & Chandrasekar, N. A. (2007). Cultural intelligence: Its measurement and effects on cultural judgment and decision making, cultural adaptation and task performance. *Management and Organization Review*, 3(3), 335-371. <https://psycnet.apa.org/doi/10.1111/j.1740-8784.2007.00082.x>
- Appelbaum, S. H., Karasek, R., Lapointe, F., & Quelch, K. (2015).

- Employee empowerment: factors affecting the consequent success or failure (Part II). *Industrial and Commercial Training*, 47(1), 23-30. <https://doi.org/10.1108/ICT-05-2013-0034>
8. Arfara, C., & Samanta, I. (2016). The impact of emotional intelligence on improving team-working: the case of Public Sector (National Centre for Public Administration and Local Government-NCPALG). *Procedia-Social and Behavioral Sciences*, 230, 167-175. <https://doi.org/10.1016/j.sbspro.2016.09.021>
 9. Baird, K., Su, S., & Munir, R. (2018). The relationship between the enabling use of controls, employee empowerment, and performance. *Personnel Review*, 47(1), 257-274. <https://doi.org/10.1108/PR-12-2016-0324>
 10. Barakat, L. L., Lorenz, M. P., Ramsey, J. R., & Cretoi, S. L. (2015). Global managers: An analysis of the impact of cultural intelligence on job satisfaction and performance. *International Journal of Emerging Markets*, 10(4), 781-800. <https://doi.org/10.1108/IJoEM-01-2014-0011>
 11. Bose, I. (2018). Employee empowerment and employee performance: An empirical study on selected banks in UAE. *Journal of Applied Management and Investments*, 7(2), 71-82. Retrieved from http://www.jami.org.ua/Papers/JAMI_7_2_2018_71-82.pdf
 12. Brislin, R., Worthley, R. & MacNab, B. (2006). Cultural intelligence understanding behaviors that serve people's goals. *Group and Organization Management*, 31(1), 40-55. <https://doi.org/10.1177/1059601105275262>
 13. Bückner, J. J., Furrer, O., Poutsma, E., & Buyens, D. (2014). The impact of cultural intelligence on communication effectiveness, job satisfaction and anxiety for Chinese host country managers working for foreign multinationals. *The International Journal of Human Resource Management*, 25(14), 2068-2087. <https://doi.org/10.1080/09585192.2013.870293>
 14. Culibrk, J., Delic, M., Mitrovic, S., & Culibrk, D. (2018). Job satisfaction, organizational commitment and job involvement: The mediating role of job involvement. *Frontiers in Psychology*, 9, 132. <https://doi.org/10.3389/fpsyg.2018.00132>
 15. Dizgah, M. R., Mehrabian, F., & Jani Pour, M. (2018). Study the effect of emotional intelligence on job satisfaction considering the mediator role of job burnout, emotional labor, emotional inconsistency, personality deprivation and deficiency of individual success in the staff of Guilan University of Medical Sciences. *Health and Safety at Work*, 8(1), 1-14. Retrieved from <http://jhs.w.tums.ac.ir/article-1-5803-en.html>
 16. Durbin, J., & Watson, G. S. (1950). Testing for serial correlation in least squares regression I. *Biometrika*, 37(3-4), 409-428. <https://doi.org/10.2307/2332391>
 17. Earley, P. C., & Ang, S. (2003). *Cultural intelligence: Individual interactions across cultures*. Stanford Business Book, USA.
 18. Francis, R. S., & Alagas, E. N. (2020). Hotel employees' psychological empowerment influence on their organizational citizenship behavior towards their job performance. In *Organizational Behavior Challenges in the Tourism Industry* (pp. 284-304). IGI Global. <https://doi.org/10.4018/978-1-7998-1474-0.ch016>
 19. Girdwichai, L., & Sriviboon, C. (2020). Employee motivation and performance: do the work environment and the training matter? *Journal of Security and Sustainability Issues*, 9, 42-54. [http://doi.org/10.9770/jssi.2020.9.J\(4\)](http://doi.org/10.9770/jssi.2020.9.J(4))
 20. Gopinath, R., & Chitra, A. (2020). Emotional intelligence and job satisfaction of employees 'at sago companies in Salem district: relationship study. *Adalya Journal*, 9(6), 203-217. <https://doi.org/10.37896/aj9.6/023>
 21. Gozzoli, C., & Gazzaroli, D. (2018). The cultural intelligence scale (C.Q.S.): a contribution to the Italian validation. *Frontiers in Psychology*, 9, 1183. <https://doi.org/10.3389/fpsyg.2018.01183>
 22. Greiner, L., & Ennsfellner, I. (2010). Management consultants as professionals, or are they? *Organizational Dynamics*, 39(1), 1-34. <https://doi.org/10.1016/j.orgdyn.2009.10.003>
 23. Groves, K. S., Feyerherm, A., & Gu, M. (2015). Examining cultural intelligence and cross-cultural negotiation effectiveness. *Journal of Management Education*, 39(2), 209-243. <https://doi.org/10.1177/1052562914543273>
 24. Halimi, F., AlShammari, I., & Navarro, C. (2020). Emotional intelligence and academic achievement in higher education. *Journal of Applied Research in Higher Education*, 13(2), 485-503. <https://doi.org/10.1108/JAR-HE-11-2019-0286>
 25. Hanaysha, J., & Tahir, P. R. (2016). Examining the effects of employee empowerment, teamwork, and employee training on job satisfaction. *Procedia-Social and Behavioral Sciences*, 219, 272-282. <https://doi.org/10.1016/j.sbspro.2016.05.016>
 26. Hasan, F., & Kashif, M. (2020). Psychological safety, meaningfulness and empowerment as predictors of employee well-being: a mediating role of promotive voice. *Asia-Pacific Journal of Business Administration*, 13(1), 40-59. <https://doi.org/10.1108/APJBA-11-2019-0236>
 27. Henderson, L. S., Stackman, R. W., & Lindekilde, R. (2018). Why cultural intelligence matters on global project teams. *International Journal of Project Management*, 36(7), 954-967. <https://doi.org/10.1016/j.ijproman.2018.06.001>
 28. Imai, L., & Gelfand, M. J. (2010). The culturally intelligent negotiator: the impact of cultural intelligence (CQ) on negotiation sequences and outcomes. *Organizational Behavior and Human Decision Processes*, 112(2), 83-98. <https://doi.org/10.1016/j.obhdp.2010.02.001>

29. Jung, H. S., & Yoon, H. H. (2016). Why is employees' emotional intelligence important? The effects of EI on stress-coping styles and job satisfaction in the hospitality industry. *International Journal of Contemporary Hospitality Management*, 28(8), 1649-1675. <https://doi.org/10.1108/IJCHM-10-2014-0509>
30. Jyoti, J., & Kour, S. (2017). Factors affecting cultural intelligence and its impact on job performance: Role of cross-cultural adjustment, experience and perceived social support. *Personnel Review*, 46(4), 767-791. <https://doi.org/10.1108/PR-12-2015-0313>
31. Kadam, R., Rao, S., Abdul, W. K., & Jabeen, S. S. (2019). Impact of cultural intelligence on SME performance: the mediating effect of entrepreneurial orientation. *Journal of Organizational Effectiveness: People and Performance*, 6(3), 161-185. <https://doi.org/10.1108/JO-EPP-12-2018-0101>
32. Kim, D. K., & Kim, B. Y. (2021). The Effect of Emotional Intelligence on Job Satisfaction: A Case Study of SME. *Management Consultants in Korea. The Journal of Asian Finance, Economics and Business*, 8(5), 1129-1138. <https://doi.org/10.13106/jafeb.2021.vol8.no5.1129>
33. Koc, E., & Boz, H. (2020). Development of hospitality and tourism employees' emotional intelligence through developing their emotion recognition abilities. *Journal of Hospitality Marketing & Management*, 29(2), 121-138. <https://doi.org/10.1080/19368623.2019.1608885>
34. Kutner, M. H., Kutner, M. H., Nachtsheim, C., & Neter, J. (2004). *Student solutions manual for use with applied linear regression models*. McGraw-Hill/Irwin, New York, U.S.A.
35. Makkar, S., & Basu, S. (2019). The impact of emotional intelligence on workplace behaviour: A study of bank employees. *Global Business Review*, 20(2), 458-478. <https://doi.org/10.1177/0972150917713903>
36. Marta, I. A., Supartha, I., Dewi, I. G. A. M., & Wibawa, I. (2021). Job enrichment, empowerment, and organizational commitment: the mediating role of work motivation and job satisfaction. *The Journal of Asian Finance, Economics, and Business*, 8(1), 1031-1040. Retrieved from <https://www.kci.go.kr/kciportal/ci/sereArticleSearch/ciSereArtiView.kci?sereArticleSearchBean.artiId=ART002681904>
37. Masrek, M. N., Yuwinanto, H. P., Atmi, R. T., Soesantari, T., & Mutia, F. (2021). Cultural intelligence and job performance of academic librarians in Indonesia. *The Journal of Academic Librarianship*, 47(5), 102394. <https://doi.org/10.1016/j.acalib.2021.102394>
38. Min, H., Kim, H. J., & Agrusa, J. (2021). Serving Diverse Customers: The Impact of Cultural Intelligence on Employee Burnout, Engagement, and Job Satisfaction. *Journal of Hospitality & Tourism Research*, 10963480211016031. <https://doi.org/10.1177/10963480211016031>
39. Mukwakungu, S. C., Mankazana, S., & Mbohwa, C. (2018). The impact of employee empowerment on organizational performance in a flavors and fragrance manufacturing company in South Africa. In *GBATA's 20th Anniversary Annual International Conference*. Bangkok, Thailand. Retrieved from <https://core.ac.uk/download/pdf/160156751.pdf>
40. Naz, S., & Liaquat, S. (2015). Impact of emotional intelligence on job satisfaction and psychological ownership among public and private employees: a case study of Multan city. *Pakistan Journal of Social Science*, 35(2), 1121-1131. Retrieved from <http://pjss.bzu.edu.pk/website/journal/article/5ea29e7cd0c25/page>
41. Oolders, T., Chernyshenko, O. S., & Stark, S. (2008). Cultural intelligence as a mediator of relationships between openness to experience and adaptive performance. In S. Ang and L. Van Dyne (Eds.), *Handbook of cultural intelligence: Theory, measurement, and applications* (pp. 145-158). Routledge. Retrieved from https://digitalcommons.usf.edu/psy_fac-pub/1985/
42. Orhan, N., & Dincer, H. (2012). The impacts of emotional intelligence competency on job satisfaction in the service sector: An application on the Turkish banking sector. *Asian Economic and Financial Review*, 2(5), 617-634. Retrieved from [http://www.conscientiabeam.com/pdf-files/eco/3/2\(5\)%20617-634.pdf](http://www.conscientiabeam.com/pdf-files/eco/3/2(5)%20617-634.pdf)
43. Paré, G., & Tremblay, M. (2007). The influence of high-involvement human resources practices, procedural justice, organizational commitment, and citizenship behaviors on information technology professionals' turnover intentions. *Group & Organization Management*, 32(3), 326-357. <https://doi.org/10.1177/1059601106286875>
44. Praveena, S. (2015). Emotional intelligence on job performance of bank managers in Sri Lanka. *OUSL Journal*, 9, 41-59. <http://doi.org/10.4038/ouslj.v9i0.7326>
45. Rehman, K., Rehman, Z., Saif, N., Khan, A. S., Nawaz, A., & Rehman, S. (2013). Impacts of job satisfaction on organizational commitment: a theoretical model for academicians in HEI of developing countries like Pakistan. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 3(1), 80-89. Retrieved from <https://ideas.repec.org/a/hur/ijaraf/v3y2013i1p80-89.html>
46. Sadati, S. (2012). A survey relation of organizational culture and organizational citizenship behavior with employees' empowerment. *Management Science Letters*, 2(6), 2175-2186. <http://dx.doi.org/10.5267/j.msl.2012.05.030>
47. Sarinnapakorn, F., & Sucaromana, U. (2013). Emotional intelligence among business consultants: A comparative study. *Asian Social Science*, 9(3), 1-6. <https://doi.org/10.5539/ass.v9n3p1>
48. Sarwar, A., & Khalid, A. (2011). Impact of Employee Empowerment on Employee's Job Satisfaction and Commitment with the Organization. *Interdisciplinary Journal of Contemporary Research in Business*, 3(2), 664-684.

49. Selvi, M. S., & Maheswari, G. S. (2020). Effects of Employee Empowerment on Organizational Success. *Journal of Xian University of Architecture & Technology*, 12(3), 2018-2025. Retrieved from <https://www.xajzkjdx.cn/gallery/169-mar2020.pdf>
50. Sembiring, N., Nimran, U., Astuti, E. S., & Utami, H. N. (2020). The effects of emotional intelligence and organizational justice on job satisfaction, caring climate, and criminal investigation officers' performance. *International Journal of Organizational Analysis*, 28(5), 1113-1130. <https://doi.org/10.1108/IJOA-10-2019-1908>
51. Setiawan, L. (2020). The effect of emotional intelligence, organizational commitment on the team performance of hospital officers in South Sulawesi and Central Sulawesi province, Indonesia. *International Journal of Pharmaceutical and Healthcare Marketing*, 15(1), 64-82. <https://doi.org/10.1108/IJPHM-04-2019-0028>
52. Shah, S. M. M., Ali, R., Dahri, A. S., Brohi, N. A., Maher, Z. A., & Hameed, W. U. (2018). Determinants of job satisfaction among nurses: Evidence from South Asian perspective. *International Journal of Academic Research in Business and Social Sciences*, 8(5), 19-26. <http://dx.doi.org/10.6007/IJARBS/v8-i5/4082>
53. Shooshtarian, Z., Ameli, F., & Amini Lari, M. (2013). The effect of labor's emotional intelligence on their job satisfaction, job performance and commitment. *Iranian Journal of Management Studies*, 6(1), 27-43. Retrieved from <https://iranjournals.nlai.ir/bitstream/handle/123456789/323865/FA3B7225EC20B9A0AA383D-FE42BD4209.pdf>
54. Shuvro, R. A., Saha, S., & Alam, M. J. (2020). Measuring the level of job satisfaction of the employees of Grameen bank: an empirical study. *Canadian Journal of Business and Information Studies*, 2(1), 1-11. <https://doi.org/10.34104/cjbis.020.01011>
55. Sobaih, A. E. E., Hasanein, A., & Elshaer, I. (2020). Influences of green human resources management on environmental performance in small lodging enterprises: The role of green innovation. *Sustainability*, 12(24), 10371. <https://doi.org/10.3390/su122410371>
56. Stefurak, T., Morgan, R., & Johnson, R. B. (2020). The Relationship of Public Service Motivation to Job Satisfaction and Job Performance of Emergency Medical Services Professionals. *Public Personnel Management*, 49(4), 590-616. <https://doi.org/10.1177/072F0091026020917695>
57. Tay, C., Westman, M., & Chia, A. (2008). Antecedents and consequences of cultural intelligence among short-term business travelers. In S. Ang and L. Van Dyne (Eds.), *Handbook of cultural intelligence: Theory, measurement, and applications* (pp. 126-144). Routledge. Retrieved from <https://culturalq.com/wp-content/uploads/2019/03/Tay-et-al-2008-Handbook.pdf>
58. Tu, B., Bhowmik, R., Hasan, M., Asheq, A. A., Raha-man, M., & Chen, X. (2021). Graduate Students' Behavioral Intention of toward Social Entrepreneurship: Role of Social Vision, Innovativeness, Social Proactiveness, and Risk Taking. *Sustainability*, 13(11), 6386. <https://doi.org/10.3390/su13116386>
59. Ugboro, I. O., & Obeng, K. (2000). Top management leadership, employee empowerment, job satisfaction, and customer satisfaction in TQM organizations: an empirical study. *Journal of Quality Management*, 5(2), 247-272. [https://doi.org/10.1016/S1084-8568\(01\)00023-2](https://doi.org/10.1016/S1084-8568(01)00023-2)
60. Ulutaş, M. (2018). The effect of empowerment on employees' job satisfaction: a research on Konya industrial zone. *MANAS Sosyal Araştırmalar Dergisi*, 7(1), 589-600. Retrieved from <https://dergipark.org.tr/tr/download/article-file/578288>
61. Widodo, W., & Damayanti, R. (2020). Vitality of job satisfaction in mediation: the effect of reward and personality on organizational commitment. *Management Science Letters*, 10(9), 2131-2138. <http://dx.doi.org/10.5267/j.msl.2020.1.016>
62. Zaraket, W., Garios, R., & Malek, L. A. (2018). The impact of employee empowerment on the organizational commitment. *International Journal of Human Resource Studies*, 8(3), 284. <https://doi.org/10.5296/ijhrs.v8i3.13528>