Role of Personality Traits and Emotional Intelligence as a determinant of Marital Satisfaction among Married Female Bankers in Fidelity Bank, Abuja, Nigeria

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Abstract

The study investigated the role of personality traits and emotional intelligence as determinants of marital satisfaction among married female bankers of Fidelity Bank plc, Abuja, Nigeria. The study adopted a cross-sectional survey design approach which did not allow for manipulation of the study variables. Simple random sampling technique was used to select thirty-eight (38) married female bankers across branches of the bank, with their age ranging from 25 to 45 years. In addition to providing demographic data, participants responded to the BIG-Five Personality Scale (20 items, α =.879). The Emotional Intelligence Scale (33 items, α=927), and the Marriage Satisfaction Scale (10 items, α =.946). Data were analyzed using descriptive and inferential statistics. On the whole, three hypotheses were tested and results showed that agreeableness [t (1.36) =2.369; p<.05], and conscientious [t(1.36)=2.94; p<.05] predict marital satisfaction. While openness to experience [t (1.36) =089; p> .05], extraversion [t (1.36) = -1.038; p>.05], and neuroticism [t (1.36) =1.029;p>.05] were not predictors of marital satisfaction of female married bankers. On the other hand, result shows that emotional intelligence [F(13,24) = 16.219; p<.000] significantly influence marital satisfaction. However, age did not significantly predict marital satisfaction [t (1,36) = -.778; p>.05]. The study concluded based on the findings that personality traits and emotional intelligence can be used to predict an individual's behaviour in different life situation including marital life situation. Based on the findings, the study recommended that individual personality traits and emotional intelligence should be considered in human organizations and situation of marital life.

Keywords: Emotional intelligence, Fidelity Bank, Abuja, Marital satisfaction, Personality traits

Introduction

Across the globe, marital satisfaction has long been an issue and area of contention among social scientists. Of course, marital satisfaction and its factors have been the most researched topics surrounding marriage (Fincham & Linfield, 1997). It is the most important factor and determinants of mental health, emotional stability of couples, successful marriage, successful family life and personal growth (Heshmati *et al*, 2017; Azeez, 2013). More importantly, marital satisfaction is considered as the most important social unit, which many factors are involved in its stability and strength (Ada & Valentina, 2020). Hence, the quality of marriage as described by Khorasani *et al* (2017) is the most powerful factor predicting the psychological health of married persons.

In the context of this study, the case of female bankers is not different as many seems to be coping with a large number of problems to get their partners to make a relationship, preserve intimate relationships, and understand each other's emotions. For female bankers', it is assumed that the significance of marriage in the individual's life has the prospect of affecting other facets of life such as the physical and psychological health. More so, female bankers are having stress

in relation with job uncertainty, multi-tasking, long hours of duty, low payment. Apart from these, they are playing dual role as breadwinners and care takers of the family (Azeez, 2013; Ada & Anake, 2015). As a result, their responsibilities as bankers is having untold predicaments with their marital relationship. Aside, meeting the needs of partners in marital relationship seems to be becoming a daunting task (Taylor *et al*, 1997; Ada *et al*, 2015). However, marital satisfaction could be seen as an individual's positive assessment of his/her marital relations. It is a state of satisfaction in marriages which is defined by the intra personal or interpersonal perception. It is further seen as a measure that shows how much a person's feeling and needs are met (Ja'farzadeh, 2011). Marital satisfaction is influenced by many factors viz., education, socio-economic status, love, commitment, marital communication, conflict, gender, duration of marriage, the presence of children, sexual relations, personality and the division of labor (Hendrick & Hendrick, 1992).

On one hand, personality is worth nothing to play a role in marital relationship or predicting satisfaction in couples. Karney and Bradbury (1997) also have emphasized on this issue and believe that the personality characteristics have an important role in successful or unsuccessful marital relationship. More so, marital compatibility is affected by the personality characteristics that the two people bring to their marriage (Zoby, 2005). To this end, personality refers to constant traits expressing in various situations (Decuyper, 2012). Global assessments of personality have shown that the personality characteristics found among satisfied couples are different from those found among dissatisfied couples. According to this model, personality has five dimensions: neuroticism, extraversion, openness, agreeableness, and conscientiousness (Costa & McCrea, 1999; Nweke *et al*, 2021). Similarly, Karney and Bradbury (1995) concluded that personality predicted life satisfaction. Though, people tend to impose their behavioral and performance characteristics to their partner; therefore, their personality can act a stressor in their marital relationship (Sadeghi *et al*, 2021).

On the other hand, emotional intelligence as a construct is therefore implicated in this study. As a kind of capability, emotional intelligence consists of capacity perception and stating, recognizing, applying and managing self-emotions and emotions by others. Emotional intelligence according to Egbule (2009) is the ability to validly reason with emotions and to use emotions to enhance thought. It involves the ability to utilize emotional knowledge to accurately observe, understand, generate, access and assist feelings or emotions so as to promote emotional and intellectual growth (Salovey & Mayer, 1990). Thus, in the context of this study, emotional intelligence refers to the married female bankers' ability to monitor, recognize, understand, each other's feeling and be able to manage their thoughts and emotions and that of their partner. Evidence suggests that in today's societies, couples have many pervasive problems establishing and maintaining a friendly relationship and understanding of their spouse's feelings. It is evident that deficits in the emotional and emotional qualities of spouses will have undesirable effects on their marital life, in addition to a number of other factors, such as economic, cultural and social factors. Ilyas and Habib (2014) for instance explored the relationship of marital satisfaction and emotional intelligence among different professionals. Findings of the study indicated significant relationship between marital satisfaction and emotional intelligence. From the foregoing, emotional intelligence could thus play a significant role in a happier relationship and a more stable marriage. Consequently, a person with high emotional intelligence knows how to deal with and adjust himself with others and their emotions (Bar-On & Parker, 2000; Ada *et al*, 2020). In the light of the importance of

the above, the study the role of personality traits and emotional intelligence as determinants of marital satisfaction of married female bankers in fidelity bank, Abuja, Nigeria.

Statement of the Problem

The face of the Nigerian family and marriage in particular, has changed dramatically as more women of working age go into full–time employment with Nigerian women showing their presence in different professions with the greater percentage in human services professions, such as bank jobs (Aigbiremhon *et al*, 2019). Today, Nigerian female bank employees are deeply engrossed in their jobs that are characterized by high level of interpersonal involvements, exposure to emotionally demanding situations and customers, longer working hours and the pressure to deliver and meet their expected deadlines (Aigbiremhon *et al*, 2019). As a result of the increase of women in the workforce, there is considerable conflict generated in families as work experience spillover into marital lives. These challenges are likely to affect marital satisfaction and enhancing divorce among married couples (Onokpegu, 2018; Vasumathi, 2018). The 2016 National Bureau of Statistics report on Marital Status Statistics in Nigeria indicates that in 2016, within a total population of approximately 180 million Nigerians, 0.5% (900,000) are divorced while 1% (1,800,000) are separated (The Economist, 2016). All these constitute serious threat to social stability in the country.

The phenomenon has also created psychological and social instabilities among female public servants in many institutions of human endeavors, which have resulted in lack of concentration in their places of work, absolute break-up, rise in children's anti-social behaviour, increase in prostitution among married women and irresponsible behaviour by married women (National Bureau of Statistics, 2016; Elom & Eya, 2021; Ada *et al*, 2020). Given this statistical report, both social and psychological, and of course contextual factors have been adduced to impact marital satisfaction in this context (Azeez, 2013; Ada & Anake, 2015). It is based on this premise that this study investigates the role of personality traits and emotional intelligence as determinants of marital satisfaction of female married bankers in Abuja, Nigeria.

Objectives of the Study

The study aims at identifying the role of personality traits and emotional intelligence as determinants of marital satisfaction of female married bankers in Abuja, Nigeria. The specific objectives are:

 i. To ascertain the personality traits prediction on marital satisfaction among married female Fidelity Bankers, Abuja, Nigeria.
 ii. To evaluate the influence of emotional intelligence on marital satisfaction among married female bankers of Fidelity Bankers, Abuja, Nigeria.
 iii. To identify the age prediction in marital satisfaction among married female bankers of Fidelity Bankers, Abuja, Nigeria

Hypotheses

Based on the extensive reviewed of literature, the following hypotheses are formulated and tested at 0.05 level of significance:
 i. Personality traits will significantly predict marital satisfaction among married female bankers of Fidelity Bank, Abuja Nigeria.
 ii. Emotional intelligence will influence marital satisfaction among married female bankers of Fidelity Bank, Abuja, Nigeria.

iii. Age will significantly predict marital satisfaction among married female bankers of in Fidelity Bank, Abuja, Nigeria.

Significance of the Study

The study will be of immense significant in many ways. For instance, findings from this study would encourage married people to put their emotional intelligence and personality traits to use in addressing the issue of marital satisfaction. In addition, findings from this study will espouse the significance of demographic factors particularly role of age in marital satisfaction. Furthermore, findings of this study will benefit the guidance counselors, psychologists and therapists in addressing issues of marital satisfaction among female public servants. Through the findings of this study, scholars, practitioners, counselors etc. will be equipped with the knowledge of social-psychological factors that may likely play a role in marital satisfaction. Moreso, the knowledge of the study variables will help professionals in understanding how various factors interplay in fostering existence of mutual understanding among married female workers in relation to their job. Finally, the result of this finding will serve as reference point to intending scholars who may be interested in carrying-out research in this area of endeavor.

Theoretical Review

Social Exchange Theory

This study is anchored on Social Exchange theory. This theory posits that all human relationships are formed by the use of subjective cost-benefit analysis and compassion of alternatives (Thibault & Kelly, 1952). The roots of this theory are in economics, psychology and Sociology. Costs are the elements of relational life that have negative value to a person, such as the effort put into a relationship and the negative responses of a partner; it can be time, money, effort, and so on (Nzenweaku, 2012). The social exchange perspective argues that people calculate the overall worth of a relationship by subtracting its costs from the rewards. It provides: Worth = Rewards - Costs.

Gender Theory

Mill (2012) distinguishes between sex, gender and sexual orientation. He states that sex is the biological component of being male or female, gender is the social and psychological component, and sexual orientation is the way people experience sexual pleasure. These terms are often confused, and in a marriage, they play a major role in determining an individual's satisfaction. Children Jearn at a young age that there are distinct expectations for boys and girls. Cross-cultural studies reveal that children are aware of gender roles by age two or three, at four or five, most children are firmly entrenched in culturally appropriate gender roles (Dunson, 2012). Children acquire these roles through socialization, a process in which people learn to behave in a particular way as dictated by societal values, beliefs, and attitudes. This explains why there are gender differences in marital satisfaction.

Marital satisfaction Theory

Marital satisfaction theory was developed by Zhang *et al* (2012), to explain how satisfaction can sustain and achieve in marital relationship. The theory further stressed that husbands are more likely to be satisfied with their sexual and marital relations if they are two to four years older than their wives, and less likely to be satisfied if their wives were five or more years older. The literature shows that successful marriage is found mostly if the couple feels satisfied in running their

marriage life (Lawrence *et al*, 2008). Hawkin and Booth (2005) stated that low level of marital quality may influence some factors in marriage life such as happiness, life satisfaction, health and self-confidence.

Empirical Review

Studies have been conducted by numerous researchers like Ada and Valantine (2020) investigate the relationship between individual factors and marital satisfaction. For instance, self-reports and spousal reports of personality traits have been examined individually and in relation to marital outcomes; however, the discrepancy between self-reports and spousal reports of personality has rarely been studied (Claxton *et al*, 2012). Several authors have examined the relationship between personality traits and marital satisfaction among couples. For instance, Claxton *et al* (2012) in their study which sought to examine both spouses' personality traits and relative differences in partner perceptions of personality as predictors of marital satisfaction, simultaneously for both husbands and wives, found out that comparatively greater extraversion, openness to experience, agreeableness, conscientiousness, and lower neuroticism reported by spouses vis-a`-vis their partners' self-descriptions significantly correlate with marital satisfaction among couples.

Specifically, findings of Claxton *et al* (2012) suggest that conscientiousness is the trait most broadly associated with marital satisfaction in the sample of long-wed couples. Furthermore, in a longitudinal study by Fisher and McNulty (2008) with 72 couples in Ohio, United States, high levels of neuroticism predicted low levels of marital satisfaction 1 year later. Individuals high in neuroticism often experience such feelings as sorrow, anger, and dissatisfaction with self, feelings that can reduce their overall happiness in life. Because these people are more likely to be moody and irritable, they are not expected to experience higher levels of marital satisfaction (Seidman, 2013). Similarly, Barelds (2005) showed that neuroticism reduced marital satisfaction.

Moreover, Taraghijah (2017) notes that people high in Neuroticism feel less happiness because they put more emphasis on negative life events. In the study of Ayehmiri *et al* (2020), a strong correlation was found between marital satisfaction and conscientiousness that is consistent with the findings of Claxton *et al* (2012). Given that conscientious people are self-disciplined, principled, and able to effectively handle relationship issues, they are expected to experience high levels of marital satisfaction.

Relationship between emotional intelligence and couple's satisfaction abound in literature. For instance, several studies denote that some basic thinking ability is definitely required for maintaining and strengthening any relationship. In a review of seven studies the link between emotional intelligence and interpersonal relation was examined. The study by Vadnais (2005) indicated that the participants with higher scores on emotional intelligence had higher scores for empathic perspective taking, self-monitoring in social situations, social skills, cooperative behaviour, close and affectionate relationships and greater marital satisfaction. Also, Meyer *et al* (2008) in their studies showed a strong correlation between the couples' emotional intelligence and marital satisfaction. In another study the results of multistage regression analysis showed that attention accounted for 19% of marital satisfaction, clearance component accounted for 7% and emotional reconstruction for 3% of marital satisfaction (Lavalekar et al., 2010). It seems that considering the efficacy and role of EI in the domain of marital

relationships, EI may help resolve or eliminate the problems of discordant couples (Ratra *et al*, 2004).

Different models of EI were proposed by Mayer and Salovey (Cognitive model of emotional intelligence), Bar-on (Relational model), Daniel Goleman – (Emotional competencies model) etc. Goleman's model proposes five core dimensions namely, self-awareness, self-Control, motivation, empathy, and social skills, consisting of 25 sub-competencies (Goleman, 1995). It has been found that individuals who are emotionally mature are more comfortable with themselves and much less chaotic than those who are emotionally immature (Dildar *et al*, 2012). Another study was conducted in the Gujrat (Pakistan) to check out the relationship between marital adjustment and emotional intelligence (EI) among couples and the result revealed that emotional intelligence has a positive relationship with marital intelligence. Results also indicated that emotional expression is a key factor in developing and structuring relationships. It has been noted that spouse's emotional expressivity is highly related to their reports of marital satisfaction, which is positively associated with marital satisfaction. A surprising finding denotes that positive emotional expressivity was positively correlated with marital satisfaction for wives, but no such association was found for husbands (Rauer & Volling, 2005). This can further guide us in shaping the emotional abilities for gaining more satisfaction through marital relationship or any intimate relationship.

Furthermore, study by Levelekar (2010) focused on emotional intelligence and marital satisfaction in India. From his research it seems clear that there is positive association between both emotional intelligence and marital satisfaction. Levelekar (2010) also highlights the factors of emotionality that manipulate marital satisfaction.

Soleymani and Akram (2009) investigated the relationship between marital satisfaction and emotional intelligence among students of higher studies in Bojnord. The findings of the study revealed positive correlation between emotional intelligence and marital satisfaction. The results also indicated that emotional intelligence is significantly higher in women. On the basis of the conclusion, it has been suggested that in premarital and marital counseling, couples should introduce the competencies of emotional intelligence (Ortese & Tor-Anyiin, 2008).

Age and Marital Satisfaction

Several studies have shown that couples' marital satisfaction can be influenced by age. In their study, Dildar *et al* (2012) revealed that age is not a significant predictor of marital satisfaction among married couples. Furthermore, there is virtually unanimous agreement that there is an inverse association between the age at first marriage and the probability of divorce; meaning that the younger one is when married, the higher the likelihood of divorce (Lee, 1977). People who marry early are at a higher risk of marital instability than those who marry later in life. One major reason for addressing age is that factors which are negatively related to marital "success" (i.e. whether one divorces or remains married) include many which are related to age at time of marriage, such as low education, premarital pregnancy, short premarital acquaintance, personality maladjustment, and low socioeconomic background (Burchinal, 1965).

Lee (1977) studied the relationship between marital satisfaction, age at marriage, and marital role performance. "Role performance" was defined as the extent to which a person acts out what is perceived to be his or her role socioeconomically and interpersonally in marriage. Lee, used the used data from a non-random sample of 394 married couples, including spouses'

evaluations of role performance in order to gain a more accurate response. All respondents were in their first marriage, had been married six years or less at the time of the study, and were under 35 years of age. Through use of multivariate analysis, Lee found a positive correlation between age at time of marriage and marital satisfaction after controlling for the antecedent variables of length of marriage, education, socioeconomic background, and religious importance. This means that as the age at marriage increased, marital satisfaction increased as well. He hypothesized that those who marry young may be cognizant of their better potential to remarry in the event of a divorce, and may then be less willing to tolerate dissatisfaction.

Methodology

This study adopted survey design. Participants were selected by non-random sampling technique. In this study, personality trait is the free variable, while marital satisfaction was the bound variable. The population for this study comprised all married female bankers of Fidelity Bank in Federal Capital Territory (FCT), Abuja. There are 62 female professional bankers across 8 branches of Fidelity Bank in FCT, out of which 57 are married (Central Bank Statistics, 2022). The target population consists of all married female bankers in fidelity bank plc, FCT, Abuja. The characteristics of the sample are married female bankers and, age [(25-35; N= 27; 71.1%); 36-45; N= 11; 28.9%] and length of Service [New (1-5ys; N= 26; 68.4%); Old (6yrs+; N= 12; 31.6%]. The study employed multi-stage sampling technique. At the first stage, stratified random sampling technique was adopted to select one branch each from the 6 area council in FCT. At the second stage, simple random sampling technique was employed to choose 3branches of the fidelity bank from each of the selected 6 branches. At the third stage, purposive sampling procedure was used to select 47 respondents who were willing to participate in the study from each of the chosen branches. In all, a total of 38 married female bankers were chosen to participate in the study.

The instrument of data collection for the study was questionnaire with four sections. **Section A** of the instrument contains demographic details of the respondents such as: age and length of service. **Section B** measures participants' personality traits. The Big Five Inventory developed by John *et al* (1991) was used to measure personality traits from a five-dimension perspective (i.e. extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience). The BFI contains 44-items designed and scored on 5–point Likert-format ranging from 1 (Disagree Strongly) to 5 (Strongly Agree). All items of the BFI are scored directly. Umeh (2004) validated the Big Five Inventory (BFI) and provided the psychometric properties for Nigerian samples. John et al, (1991) and Siedzik et al, (2014) obtained a coefficient alpha of .80 and a 3-month test-retest coefficient of .85. The Big Five Inventory has mean convergent validity coefficient of .75 and .85 with the Big Five Instrument authored by Costa and McCrea (1992) and Golberg (1992) respectively. The divergent validity Coefficients obtained by Umeh (2004) correlating the BFI with University Maladjusted Scale (Kleinmuntz, 1961) are Extroversion .05, Agreeableness .13, Conscientiousness .11, Neuroticism .39, and Openness .24. The norms for the scale are extraversion 27.10, agreeableness 28.75, conscientiousness 29.60, neuroticism 24.48, and openness to experience 35.18. Scores equal to or higher than the norms indicate that the individual manifests the specific personality trait while scores lower than the norm indicates that the individual does not manifest the specific personality trait. Direct scoring is used for all items. It is scored on a 5-point scale ranging from 1-5, 1-Disagree strongly, 2-Disagree a little, 3-Neither agree nor disagree, 4-Agree a little, 5-Agree strongly.

The reliability for the present study was 0.76. **Section C** was made up of emotional intelligence scale (EIS) developed by Schutte *et al,* (1998). The emotional intelligence scale was rated on a 5-point Likert scale ranging from 1 to 5. 1 as "strongly disagree" 2 as "somewhat disagree", 3 as "neither agree nor disagree", 4 as "somewhat agree" and 5 as "strongly agree", with a reliability coefficient for the present study yielding a Cronbach's alpha of 0.78. **Section D,** marital satisfaction was measured using the Marriage and Relationships Questionnaire (MRQ) developed by Russell and Wells (1993). Specifically, the 9-item version of the MRQ ("Love Scale") was used because it has been found to be appropriate for cross-cultural use in terms of satisfactory psychometric characteristics (Lucas *et al*, 2008; Weisfeld *et al*, 2011).Sample questions from this questionnaire included: "Do you enjoy your husband's/wife's company?"; "Do you enjoy doing things together?"; "Are you proud of your husband/wife?". Participants answered these questions on a 5-point scale, which ranged from 1 (yes) to 5 (no). A higher number indicated higher marital satisfaction. The author's Cronbach's alpha coefficient was 0.83, but this study obtained 0.65. Cronbach's alpha coefficient.

In order to ensure that the instrument has content and face validity, the instruments were given to the experts in the Department of Psychology, Nasarawa State University, Keffi. Their inputs, suggestions and corrections were taken into consideration while producing the final draft of the instrument. The experts' views were that the instrument was suitable for this research, and was adjudged to have content and face validity. Test-retest method was used to determine the reliability of the three used instruments. The instruments were administered twice with an interval of four weeks to the same group of respondents. The scores from the two administrations were correlated using Pearson Product Moment Correlation Co-efficient method. The correlation co-efficient obtained were 0.76, 0.78 and 0.65 for personality traits (section B), emotional intelligence (section C) and marital satisfaction (section D) respectively. Based on this, the instrument was adjudged reliable for this study.

Participants who met the inclusion criteria were given questionnaire to fill. Participants were informed about the research's purpose, what it comprised, and the benefits that there was no consequence of participating or not participating, and that it was being undertaken as a research investigation that would be peer-reviewed. Participants were made to be aware of the need of maintaining their confidentiality while participating in the study, as well as the fact that all responses were anonymous and could not be traced back to a single person. Participants were notified of their ability to withdraw at any time during the process.

The data obtained were subjected to statistical analysis. The statistical methods that were employed were both descriptive and inferential statistics. Descriptive analysis was used to explain the data in the demographic section (i.e. frequency counts and percentages). Mean rating and standard deviation were used to provide answers to the research questions. In the process of testing the hypothesis, stepwise regression and one-way analysis of variance was employed to test the hypothesis at 0.05 level of significance.

The study was not without limitations. Thus, the study was only limited to married female bankers in Fidelity Bank in, Abuja. As such, it did not cover other banks and this could affect the generalibility of the findings to the population at large. Another limitation of this current study was that, the study did not distinguish between dual-earner and single-earner families, and such structural differences can affect the type of work-family conflict experiences. Lastly, the study was cross-sectional in nature and it sampled only one part of the participants' characteristics and lives, as such, causality could not be determined.

Results of the findings

Table 1: Demographic Characteristics of Respondents

Demographics		Frequency	Percentages
Age	25-35	27	71.1
	36-45	11	28.9
	Total	38	100%
Length of Service	New (1-5yrs)	26	68.4
	Old (6yrs+)	12	31.6
	Total	38	100%

Hypothesis Testing

Hypothesis One: This hypothesis stated that personality traits will significantly predict marital satisfaction among female Fidelity Bankers in Abuja, Nigeria.

Table 2: Prediction of personality traits on marital satisfaction among married female bankers

Marital satisfaction	B	t	df	Sig	P
Agreeableness	-.367	-2.369	1,36	.023	<.05
Conscientiousness	.312	2.094	1,36	.044	<.05
Openness to Experience	.014	.089	1,36	.929	>.05
Extraversion	-.161	-1.038	1,36	.306	>.05
Neuroticism	.160	1.029	1,36	.310	>.05

Sig @ p < .05

Table above presents the results of the first hypothesis which stated that personality traits will significantly predict marital satisfaction among married female bankers in Abuja. From the step-wise regression analysis, results of the findings indicates that agreeableness predicts marital satisfaction [t (1,36) = -2.369; p<.05]. Similarly, conscientiousness [t (1,36) = 2.094; p<.05] predicts marital satisfaction. While, openness to experience did not predict marital satisfaction [t (1,36) = .089; p>.05]. Also, extraversion did not account for marital satisfaction [t (1,36) = -1.038; p>.05]. Lastly, neuroticism [t (1,36) = 1.029; p>.05] did not predict marital satisfaction of female married bankers. Hence, the hypothesis is partially supported.

Hypothesis Two: The hypothesis stated that emotional intelligence will significantly influence marital satisfaction among married female bankers in Fidelity Banker Abuja, Nigeria.

Table 3: Influence of Emotional intelligence on Marital Satisfaction among Married Female Bankers

Sources of Variation	Sum of Squares	df	Mean Squares	F	Sig
Between Groups	4281.873	13	329.375	16.21	.000
Within Groups	487.390	24	20.308		
Total	4769.263	37			

Sig @ p < .05

Table 3 shows that there was significant influence of emotional intelligence on marital satisfaction among age on quality of life among married female bankers in Abuja, Nigeria [F(13,24)= 16.219; p<.000]. Based on this result, the hypothesis which stated that 'emotional intelligence will

significantly influence marital satisfaction was therefore accepted**.** This shows that emotional intelligence of married female bankers is significant of marital satisfaction**.**

Hypothesis Three: The hypothesis indicated that age will significantly predict marital satisfaction among married female bankers in Abuja, Nigeria.

Table 4: Prediction of age on marital satisfaction among married female bankers

Marit Satisfaction	B	df	t	sig	*p*
Age	-.311	1,36	-.778	.442	>.05

Significant @ **p < .05**

Result in table 4 shows that there was no significant prediction of age on marital satisfaction among married female bankers in Abuja, Nigeria [t (1,36) = -.778; p>.05]. In this view, hypothesis three which stated that 'age will significantly predict marital satisfaction among married female bankers in Abuja, Nigeria was therefore not accepted.

Discussion

The study examined the role of personality traits and emotional intelligence on marital satisfaction among married female bankers of fidelity bank in Abuja, Nigeria. In relation to the first hypothesis which stated that personality traits (Extraversion, Agreeableness, Conscientiousness, Openness to experience, and Neuroticism) will significantly predict marital satisfaction among married female bankers. The result of the step-wise regression analysis, results indicates that increase in marital satisfaction was not associated to personal attribute experienced by these female bank workers in Abuja. This is contrary to previous studies (e.g. Duxbury & Higgins, 2005; Regan, 1994; Voydanoff, 1988, 1989; Allen, 2001; Byron, 2005; Clark, 2001) which found both positive and negative relationships between personal attributes and marital satisfaction. The present result is also consistent with some studies who affirmed that understanding the role of personality on intimate relationships such as marriage requires specialized knowledge and skills so that if there is any incompatibility between the couple in this aspect of the interior, the effort to adjust or modify should be done immediately by the couple involved (Oishi, 2015; John & Srivastava, 1999).

Regarding the second hypothesis which indicated that emotional intelligence will significantly influence marital satisfaction among married female bankers was confirmed as revealed by the study's result. This implies that there was association between emotional intelligence and marital satisfaction among the participants. The reason for this may be that emotional expression is a key factor in developing and structuring relationships. It has been noted that spouse's emotional expressiveness is highly related to their reports of marital satisfaction, which is positively associated with marital satisfaction. A surprising finding denotes that positive emotional expressiveness was positively correlated with marital satisfaction for wives, and such association was found for husbands (Rauer & Volling, 2005). Result also agree with the study of (Singh, 2001; Schutte *et al*, 2001) that people high on emotional intelligence strike a balance between emotion and reason, are aware of their own feelings, are emphatic and compassionate towards others and also show signs of high marital satisfaction.

The third hypothesis which stated that age will significantly predict marital satisfaction was not confirmed by the result. This further indicates that age is negatively related to marital

satisfaction. The personal explanation for this outcome could be that other demographic factors apart from age are heavily guided by culturally determined norms, customs, and expectations of the financial institution. The result tallies and in agreement with the finding of (Smart, 2008; Amato & Rogers, 1997) who sees that marriage at an early age is highly related to poor marital satisfaction.

The findings of this study demonstrated the theoretical and practical roles of some major theories explained in enhancing marital satisfaction among bank staff especially married female bank workers. To this end, if organizations (banks) can effect changes in the jobs of the married female employees to alleviate the stressful effects of balancing work and family, including flexibility on when and where work could be completed, increased supervisors support and discretion over certain work-related decisions, then it will likely lessen or prevent work and marital conflict and strengthen marital satisfaction. Similarly, government, non-governmental organizations (NGOs), counselors and other mental health professionals/practitioners and researchers involved in marital role quality and in the work-family environment could best be served by the findings of this research.

Conclusion

In the light of the above, the importance of understanding and measuring marital satisfaction through personality traits and emotional intelligence status of female married bankers are important in determining marital satisfaction. Based on the findings, the study concludes that personality traits (Openness to experience, extraversion and neuroticism) do not predict marital satisfaction while (agreeableness and conscientiousness) predicted marital satisfaction of female bank employees in Abuja. On the other hand, emotional intelligence significantly influenced marital satisfaction while age does not predict marital satisfaction.

Recommendations

Based on the findings of this study, the following are recommended:
 i. The management should provide mechanisms to orientate married female employees' on how to improve their personality dimension in the work place.
 ii. Married female bankers who are neurotic, openness to experience, and   extraversion in the work organization should be encouraged through counseling, training or behaviour modification in order to enhance their marital satisfaction, and of course achieve the organizational goals and objectives.
iii. Furthermore, the bank management should look into the development of training programmes that can aid, as well as sustain emotional intelligence among employees.
iv. Management should involve the services of psychologists in the examination and assessment of staff's personal variables like (age, gender, levels of education etc) in order to boost employees' job outcome and productivity
 v. Aside the bank management, healthcare providers including psychologists and marriage counselors should pay more attention to factors that may influence married female employees', because evaluation of personality traits and emotional intelligence of married female bankers have considerable role in determining marital satisfaction which in turn affects productivity at workplace.

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