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EMPLOYEE EMOTIONAL INTELLIGENCE AND CONSUMER TRUST ON E-COMMERCE BUSINESSES IN NIGERIA

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Abstract

This study investigated how employees' emotional intelligence affects consumer trust in e-commerce businesses in Nigeria. Specifically, the study examined the influence of employee self-awareness, self-regulation, and empathy on consumers' trust in online platforms. A cross-sectional survey research design was adopted to obtain quantitative data from consumers who had interacted with customer service personnel of leading Nigerian e-commerce platforms, including Jumia and Konga. Given the large and indefinite nature of the target population, the Cochran formula was used to determine a sample size of 384 respondents. Out of the questionnaires administered, 295 valid responses were retrieved and analysed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics and multiple regression analysis were employed to analyse the data. The findings showed that all three dimensions of emotional intelligence, namely: self-awareness, self-regulation, and empathy, positively and significantly influence consumer trust. Among these, empathy was found to have the strongest effect, followed by self-regulation and self-awareness. The results suggest that when employees demonstrate emotional intelligence in their interactions with customers, they foster greater confidence, satisfaction, and trust in online transactions. Therefore, the study recommends that e-commerce firms invest in continuous emotional intelligence training, promote empathetic and customer-centred communication, and strengthen customer relationship management practices to enhance consumer trust, encourage repeat patronage, and sustain long-term business success.

Keywords: employee emotional intelligence, consumer trust, e-commerce businesses, self-regulation, empathy

1. Introduction

The rapid growth of e-commerce has transformed the way businesses interact with consumers around the world. Digital platforms, online marketplaces, and virtual customer service systems have reduced the need for face-to-face interactions between businesses and customers, making online communication the primary channel for service delivery (Yahya et al., 2022). As this digital business environment continues to expand, consumer trust has become one of the most important factors influencing online purchasing decisions (Wei et al., 2021).

Unlike traditional retail settings where customers can physically inspect products and communicate directly with sales personnel, online transactions depend largely on the quality of virtual interactions, prompt responses, and the credibility displayed by businesses. Consequently, the emotional competence of employees who engage with customers through digital channels has become increasingly important for building trust and sustaining long-term customer relationships.

Consumer trust plays a central role in reducing the uncertainty and perceived risks associated with online shopping. Customers are often concerned about issues such as payment security, product quality, delivery reliability, and the effectiveness of complaint handling. These concerns are particularly evident in developing economies such as Nigeria, where incidents of online fraud, delayed deliveries, misleading product descriptions, and poor customer service continue to undermine confidence in e-commerce transactions.

As competition among online businesses intensifies, organisations are beginning to realise that technological innovation alone cannot guarantee customer loyalty. Instead, the ability of employees to communicate effectively, demonstrate empathy, and manage customer concerns has become a valuable strategic resource for enhancing trust and satisfaction (Van-Dunem & Loureiro, 2023).

In recent years, emotional intelligence has received considerable attention in organisational behaviour literature because of its influence on workplace relationships, communication, and service delivery (Smith & Jones, 2021; Mayer et al., 2024). Originally introduced by Peter Salovey and John Mayer, emotional intelligence refers to an individual's ability to recognise, understand, manage, and appropriately use emotions during interpersonal interactions.

According to Sanchez-Gomez et al. (2024), emotionally intelligent employees are better able to respond constructively to emotionally charged situations, maintain positive relationships, and deliver quality service even under pressure. In customer-oriented organisations, these abilities enable employees to handle complaints professionally, communicate with empathy, and create positive service experiences that strengthen consumer trust.

The relevance of emotional intelligence is even greater in e-commerce businesses because customer interactions are conducted mainly through electronic channels such as emails, telephone calls, live chats, and social media platforms (Davaei, 2022; Sanchez-Gomez et al., 2024). Unlike face-to-face communication, these channels provide limited non-verbal cues, making it more difficult to understand customers' emotions and expectations. Employees therefore need emotional awareness and interpersonal sensitivity to interpret customers' concerns accurately and respond in ways that provide reassurance and confidence.

Studies have shown that when employees communicate patiently, demonstrate empathy, and regulate their emotions during customer interactions, consumers are more likely to perceive the organisation as trustworthy and customer-oriented (Nuseir & Aljumah, 2020; Tajeddini et al., 2023). Conversely, poor emotional management, insensitive communication, and delayed responses can damage customer confidence and weaken trust.

Among the various dimensions of emotional intelligence, self-awareness, self-regulation, and empathy are particularly important in customer service settings (Lan & Trinh, 2021; Sanchez-Gomez et al., 2024). Self-awareness enables employees to recognise and understand their own emotions and how these emotions influence their behaviour during customer interactions (Channell, 2025; Gkintoni et al., 2024). Self-regulation allows employees to remain calm, control emotional reactions, and maintain professionalism, especially when dealing with dissatisfied customers or service failures (Druskat & Wolff, 2021; Al-Adwan et al., 2022; Tajeddini et al., 2023).

Empathy, on the other hand, enables employees to understand customers' feelings and respond with genuine concern, thereby improving complaint resolution, personalised communication, and overall customer experience (Sorgente et al., 2022; Van-Dunem & Loureiro, 2023). Together, these emotional competencies help strengthen consumers' confidence in online businesses.

Despite the growing recognition of emotional intelligence as a driver of effective customer relationship management, many e-commerce firms continue to place greater emphasis on technological infrastructure and digital marketing than on developing employees' interpersonal capabilities (Sanchez-Gomez et al., 2024; Van-Dunem & Loureiro, 2023).

In Nigeria, complaints relating to poor customer service, ineffective complaint resolution, and insensitive communication remain common despite the rapid expansion of online commerce. Although previous studies have examined emotional intelligence in workplace and organisational settings, limited empirical attention has been given to its influence on consumer trust within Nigeria's e-commerce sector. T

his study therefore, examines the impact of employee emotional intelligence on consumer trust in e-commerce businesses. Specifically, the study seeks to examine the effect of employee self-awareness on consumer trust, determine the influence of employee self-regulation on consumer trust, and evaluate the effect of employee empathy on consumer trust in e-commerce businesses.

2. Literature Review

Emotional Intelligence

Emotional intelligence is one of the most important constructs in organisational behaviour because of its influence on interpersonal relationships, communication effectiveness, employee behaviour, and customer satisfaction (Lan & Trinh, 2021). The concept was first introduced by Peter Salovey and John Mayer. The concept later gained wider recognition through the works of Daniel Goleman. According to Sanchez-Gomez et al. (2024) emotional intelligence involves the capacity to understand emotions, regulate emotional responses, motivate oneself, recognise emotions in others, and manage interpersonal relationships effectively.

In modern organisations, emotional intelligence is being regarded as a valuable intangible resource that enhances employee productivity, teamwork, conflict management, and customer relations (Van-Dunem & Loureiro, 2023). Employees with high emotional intelligence are often better equipped to cope with workplace stress, maintain professionalism during difficult interactions, and establish positive relationships with customers and colleagues (Al-Adwan et al. (2022).

Within the service-oriented industry emotional intelligence contributes significantly to the quality of customer interactions because employees frequently deal with complaints, inquiries, and emotionally charged situations (Gkintoni et al., 2024; Tajeddini et al., 2023). The ability to respond calmly, empathetically, and professionally during such interactions can shape customers' perceptions of organisational credibility and trustworthiness.

The growing relevance of emotional intelligence in e-commerce businesses is associated with the unique nature of online transactions (Lan & Trinh, 2021). Unlike traditional physical stores e-commerce transactions depend largely on virtual communication channels like emails, live chats, social media messages, and telephone conversations. These communication channels often limit the availability of facial expressions, gestures, and other non-verbal cues that support effective interpersonal understanding (Davaei, 2022; Van-Dunem & Loureiro, 2023).

Consequently, employees require strong emotional competencies to interpret customers' concerns accurately and respond appropriately (Al-Adwan et al., 2022; Tajeddini et al., 2023). Emotional intelligence therefore serves as an essential mechanism through which online businesses create positive customer experiences and foster consumer trust. Scholars have identified several dimensions of emotional intelligence. However, this study focuses specifically on three dimensions: self-awareness, self-regulation, and empathy, because of their direct relevance to customer interactions in e-commerce businesses (Gkintoni et al., 2024; Lan & Trinh, 2021).

Self-Awareness

Self-awareness refers to an individual's ability to recognise, understand, and evaluate personal emotions and their influence on behaviour, thoughts, and decision-making (Gkintoni et al., 2024). In other words, it involves having a clear understanding of one's emotional strengths, weaknesses, attitudes, and behavioural tendencies. Thus, employees who possess strong self-awareness are capable of identifying emotional triggers and understanding how their emotional states may influence their interactions with customers (Mayer et al., 2024).

In customer service environments, self-awareness enables employees to maintain emotional balance and professionalism during interactions with dissatisfied or demanding customers. For example, when customers express frustration regarding delayed deliveries or defective products, self-aware employees are more likely to recognise feelings of irritation or stress within themselves and prevent those emotions from negatively affecting communication. Such employees are capable of responding diplomatically rather than react impulsively or defensively.

Within e-commerce businesses, self-awareness is particularly important because communication frequently occurs through written or voice-based digital channels where misunderstandings can easily arise (Davaei, 2022; Van-Dunem & Loureiro, 2023). Employees who understand their emotional tendencies are better able to communicate clearly, professionally, and respectfully (Lewis, 2020; Umoren & Ukpe, 2025). This contributes to positive customer experiences and strengthens perceptions of organisational reliability. Customers are more likely to trust organisations whose representatives display emotional maturity, consistency, and professionalism during interactions.

Furthermore, self-awareness promotes effective decision-making and conflict management. Employees who understand their emotional reactions can adjust their communication style to suit customers' emotional conditions. This adaptability improves customer satisfaction and encourages long-term customer relationships. Consequently, self-awareness is considered an important emotional competence capable of influencing consumer trust in e-commerce businesses.

Self-Regulation

Self-regulation refers to the ability to control emotional impulses, manage reactions, and maintain appropriate behaviour under stressful or emotionally challenging conditions (Druskat & Wolff, 2021). It involves emotional discipline, patience, adaptability, and the ability to remain calm during interpersonal conflicts (Davaei, 2022). According to Van-Dunem and Loureiro (2023) self-regulation enables individuals to respond thoughtfully rather than react impulsively to difficult situations.

In e-commerce, Al-Adwan et al. (2022) posit that customer service employees frequently encounter emotionally sensitive situations involving complaints, delayed deliveries, refund disputes, payment failures, and product dissatisfaction. Therefore, customers experiencing such problems may communicate frustration, anger, or disappointment.

According to Umoren and Ukpe (2025) employees who possess strong self-regulation skills are more capable of maintaining composure and responding politely despite pressure or provocation. Such behaviour reassures customers that the organisation is professional, dependable, and customer-oriented.

Self-regulation also contributes to effective problem-solving and service recovery because employees who control negative emotions are more likely to focus on resolving customers' concerns rather than engaging in confrontational behaviour. Calm and respectful communication can also reduce customer anxiety and restore confidence in the organisation. In contrast, emotionally unstable responses such as impatience, rudeness, or defensiveness may worsen customer dissatisfaction] and damage organisational reputation.

In addition, self-regulation enhances consistency in service delivery. In fact, customers tend to trust organisations whose employees display predictable and professional behaviour during interactions (Tajeddini et al., 2023). Thus, emotional stability is an important factor influencing consumer perceptions of reliability and credibility. In highly competitive e-commerce environments where customer switching costs are relatively low, emotionally regulated interactions can strengthen customer retention and trust.

Empathy

Empathy refers to the ability to understand, appreciate, and respond appropriately to the feelings, emotions, and perspectives of others (Gkintoni et al., 2024). It involves emotional sensitivity and the capacity to place oneself in another person's situation (HelpGuide, 2026). Empathetic employees demonstrate concern, compassion, and understanding during customer interactions.

Empathy is particularly relevant in service-oriented industries because customers often desire emotional reassurance in addition to technical assistance (Gkintoni et al., 2024). In e-commerce businesses, customers may become anxious about payment security, delivery timelines, product quality, or unresolved complaints (Tajeddini et al., 2023).

Employees who demonstrate empathy can acknowledge customers' frustrations and communicate genuine concern regarding their experiences. Such interactions create feelings of emotional support and reassurance that contribute to stronger customer relationships (Van-Dunem & Loureiro, 2023).

Empathy also improves communication effectiveness and complaint resolution. When employees actively listen to customers and acknowledge their emotional concerns, customers are more likely to feel respected and valued Gkintoni et al., 2024). This positive emotional experience can reduce perceptions of risk and uncertainty associated with online transactions. Customers who believe that an organisation genuinely cares about their welfare are more likely to trust the organisation and remain loyal to its services.

Indeed, empathy supports personalised service delivery. Employees who understand customers' emotional conditions can tailor communication and solutions to individual needs. This personalised approach enhances customer satisfaction and strengthens perceptions of organisational sincerity and credibility. In digital business environments where physical interaction is absent, empathy serves as an important mechanism for humanising online customer experiences and building consumer trust.

Concept of Consumer Trust

Consumer trust refers to the confidence consumers have in the reliability, integrity, honesty, and competence of a business organization (Davaei, 2022; Tajeddini et al., 2023). When we look at customer trust from the point of view of e-commerce it reflects customers' belief that online businesses will fulfil their obligations, protect personal information, deliver products as promised, and respond appropriately to customer concerns. Trust reduces customers' perceptions of uncertainty and perceived risks associated with online transactions (Al-Adwan et al., 2022).

Consumer trust is considered a fundamental determinant of online purchasing behaviour because e-commerce transactions involve greater uncertainty compared to traditional physical shopping (Van-Dunem & Loureiro, 2023). Customers cannot physically inspect products before purchase, and interactions with sellers often occur remotely. Consequently, consumers rely heavily on their perceptions of organisational credibility and service quality when making purchasing decisions (Umoren & Ukpe, 2025).

Several factors influence consumer trust in e-commerce businesses, including website security, organisational reputation, service quality, responsiveness, transparency, and customer experience. However, employee behaviour during customer interactions also plays a critical role in shaping trust perceptions. Employees who communicate respectfully, resolve complaints effectively, and demonstrate emotional sensitivity can significantly improve customers' confidence in online businesses.

In Nigeria and other developing economies, consumer trust remains a major challenge for many e-commerce businesses because of concerns relating to online fraud, fake products, delayed deliveries, and poor customer service. Customers often evaluate the trustworthiness of online businesses based on their interactions with customer service representatives. Positive emotional interactions therefore become essential for enhancing trust and sustaining customer loyalty in the digital marketplace.

Conceptual Framework

The conceptual framework for this study illustrates the relationship between employee emotional intelligence and consumer trust in e-commerce businesses. The independent variable is employee emotional intelligence, measured through self-awareness, self-regulation, and empathy, while the dependent variable is consumer trust.

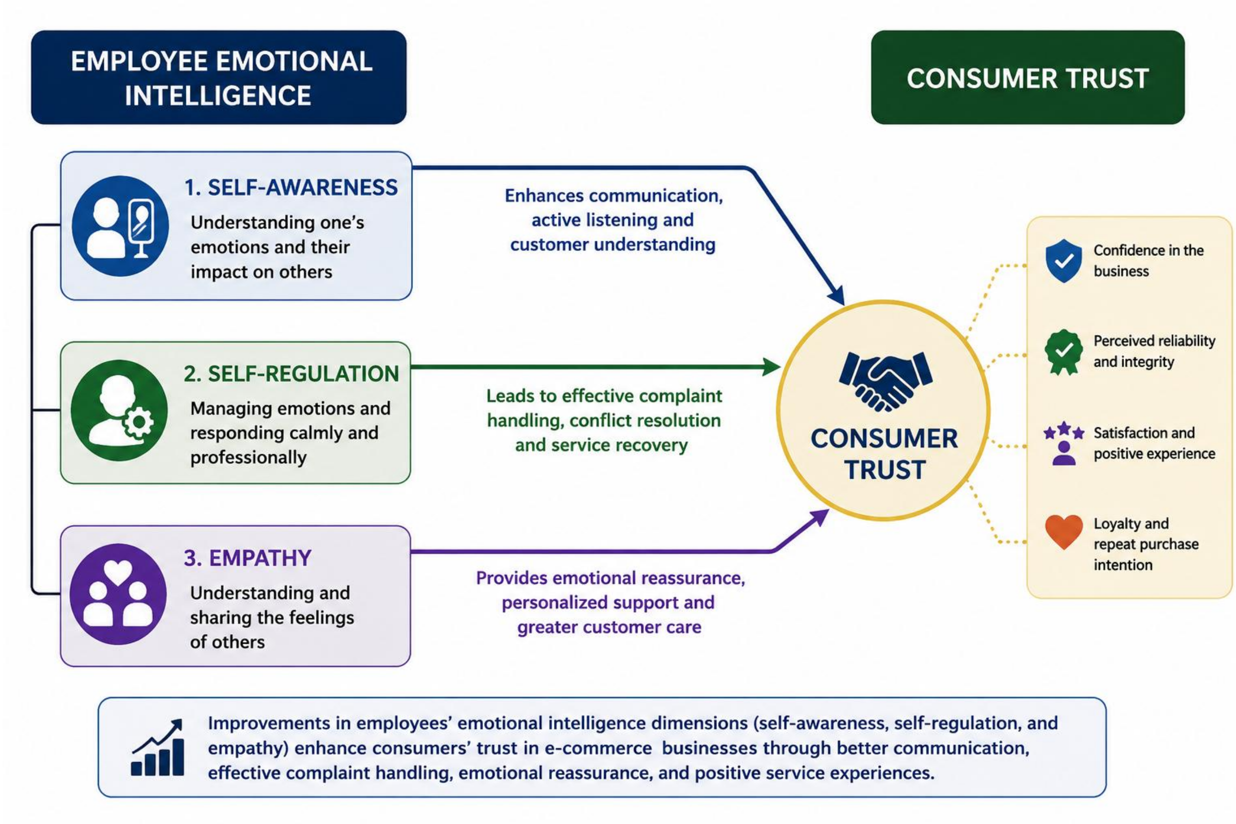

Figure 1
Source: Atuor's Compilation, 2026

The framework suggests that improvements in employees' emotional intelligence dimensions are likely to enhance consumers' trust in e-commerce businesses through better communication, effective complaint handling, emotional reassurance, and positive service experiences.

Theoretical Review

Emotional Intelligence Theory

This study is anchored on the Emotional Intelligence Theory developed by Daniel Goleman. The theory emphasises that emotional competencies significantly influence individual behaviour, interpersonal relationships, and workplace effectiveness. Goleman argued that emotional intelligence is as important as cognitive intelligence in determining personal and organisational success. According to the theory, emotionally intelligent individuals possess the ability to recognise emotions, regulate emotional reactions, motivate themselves, understand the emotions of others, and manage social relationships effectively.

The theory identifies several dimensions of emotional intelligence, including self-awareness, self-regulation, empathy, motivation, and social skills. However, this study focuses specifically on self-awareness, self-regulation, and empathy because of their direct relevance to customer interactions in e-commerce businesses.

This theory is relevant to this study because customer service employees in e-commerce organisations frequently interact with consumers who may experience uncertainty, frustration, or dissatisfaction during online transactions (Gkintoni et al., 2024).

According to Tajeddini et al. (2023) employees who possess emotional intelligence are better able to understand customers' emotional conditions, communicate effectively, manage complaints professionally, and provide emotional reassurance. Such positive interactions can strengthen customers' perceptions of organisational credibility and trustworthiness.

The theory further explains that emotional competence enhances relationship management and customer satisfaction. In online business environments where face-to-face interaction is absent, emotionally intelligent communication becomes essential for establishing trust and maintaining customer loyalty. Employees who demonstrate empathy, emotional control, and self-awareness are more likely to create positive customer experiences that encourage repeat patronage and long-term trust.

Hypotheses Development

Employee Self-Awareness and Consumer Trust

Employee self-awareness plays a significant role in influencing consumer trust in e-commerce businesses because it affects how employees understand and manage their emotions during customer interactions (Tajeddini et al., 2023). Self-aware employees possess a clear understanding of their emotional strengths, weaknesses, attitudes, and behavioural tendencies. This awareness enables them to communicate professionally and avoid emotional reactions that may negatively affect customer experiences. In e-commerce environments where communication often occurs through digital platforms such as live chats, emails, and telephone conversations, emotionally conscious employees are better able to maintain respectful and constructive interactions with customers.

Customers tend to develop trust in organisations when employees demonstrate emotional maturity, patience, and professionalism during service encounters (Chen & Li, 2021; Wei, Hou, & Zhou, 2021). Self-aware employees are capable of recognising feelings of frustration, stress, or irritation and preventing such emotions from influencing their responses to customers. This contributes to effective complaint management and positive communication experiences.

Furthermore, self-awareness promotes transparency and accountability because emotionally conscious employees are more likely to acknowledge mistakes and respond honestly to customer concerns (Szczygiel & Bazińska, 2021; Chen & Li, 2021). Such behaviours strengthen customers' perceptions of organisational reliability and credibility. Consequently, employee self-awareness can significantly improve consumer trust by creating consistent, respectful, and emotionally balanced customer interactions.

Hypothesis One: Employee self-awareness has no significant effect on consumer trust in e-commerce businesses.

Employee Self-Regulation and Consumer Trust

Employee self-regulation is strongly associated with consumer trust because it determines employees' ability to control emotional impulses and maintain professionalism during difficult customer interactions (Szczygiel & Bazińska, 2021; Kaur & Soch, 2022). In e-commerce businesses, customers frequently experience concerns relating to delayed deliveries, payment failures, poor product quality, or refund disputes. Such situations may generate emotional reactions from both customers and employees. Employees with high self-regulation are capable of remaining calm, patient, and solution-oriented even when confronted with complaints, criticism, or aggressive customer behaviour.

The ability of employees to regulate emotions contributes significantly to customers' perceptions of organisational dependability and service quality. Customers are more likely to trust organisations whose employees display emotional stability and courteous behaviour during interactions (Wei, Hou, & Zhou, 2021; Kaur & Soch, 2022). Self-regulated employees avoid rude responses, impulsive reactions, or confrontational communication that may worsen customer dissatisfaction. Instead, they focus on resolving problems professionally and reassuring customers. This emotional discipline promotes effective service recovery and enhances customer confidence in the organisation's ability to handle issues responsibly.

Indeed, self-regulation supports consistency in service delivery, which is an important determinant of trust in online business environments. When customers consistently receive calm, respectful, and professional treatment, they are more likely to perceive the organisation as reliable and trustworthy. Therefore, employee self-regulation can positively influence consumer trust in e-commerce businesses by improving communication quality, complaint handling, and customer satisfaction.

Hypothesis Two: Employee self-regulation has no significant influence on consumer trust in e-commerce businesses.

Employee Empathy and Consumer Trust

Empathy represents one of the most important dimensions of emotional intelligence influencing consumer trust in e-commerce businesses (Balaji, Jiang, & Singh, 2021; Tran & Choi, 2022). Empathy enables employees to understand customers' emotions, perspectives, and concerns and respond in ways that demonstrate care, compassion, and emotional support. In online business environments where physical interaction is absent, empathetic communication helps to humanise customer experiences and create emotional connections between consumers and organisations.

Customers are more likely to trust businesses when they believe employees genuinely care about their welfare and concerns (Suhartanto, Dean, Ismail, & Sundari, 2021; Tran & Choi, 2022). Empathetic employees actively listen to customers, acknowledge their frustrations, and provide reassuring responses during service interactions. Such behaviour reduces customers' feelings of uncertainty and anxiety, especially in situations involving delayed deliveries, payment issues, or product dissatisfaction. By demonstrating understanding and concern, employees create positive emotional experiences that strengthen customers' confidence in the organisation.

Empathy also contributes to effective complaint resolution and personalised customer service (Gkintoni et al., 2024). Employees who understand customers' emotional conditions are better able to tailor communication and solutions to individual needs (Help-Guide, 2026). This personalised attention enhances customer satisfaction and encourages long-term relationships with the organisation.

In highly competitive e-commerce environments where customers can easily switch between online platforms, empathetic service interactions serve as an important strategy for building trust and customer loyalty (Kaur & Soch, 2022). Therefore, employee empathy is likely to have a positive effect on consumer trust in e-commerce businesses.

Hypothesis Three: Employee empathy has no significant effect on consumer trust in e-commerce businesses

3. Methodology

The study adopted a cross-sectional survey research design to examine the impact of employee emotional intelligence on consumer trust in e-commerce businesses in Nigeria. The survey design was considered suitable because it enabled the researcher to obtain quantitative data from a large number of respondents regarding their experiences and perceptions of online customer service interactions.

The study focused on consumers of e-commerce businesses across Nigeria who had previously engaged in online transactions and interacted with customer service employees through digital communication channels such as live chats, telephone conversations, emails, and social media platforms. Nigeria was selected as the focus of the study because of the rapid expansion of e-commerce activities within the country and the increasing concerns relating to customer trust, online fraud, delayed deliveries, and poor complaint management among online businesses.

The population of the study comprised online consumers in Nigeria who patronise e-commerce platforms for example, Jumia and Konga. Since the exact population of online consumers could not be accurately determined due to the continuously growing nature of e-commerce activities, the population was treated as infinite.

Consequently, the Cochran formula for infinite population was used to determine a sample size of 384 respondents. However, to minimise the effect of non-response and incomplete questionnaires, a total of 420 questionnaires were distributed. The study adopted purposive and convenience sampling techniques to select respondents who actively participate in e-commerce transactions and possess sufficient experience regarding customer service interactions in online business environments.

Primary data were gotten through the administration of a structured questionnaire designed in line with the objectives of the study. The questionnaire contained items measuring the dimensions of employee emotional intelligence, namely self-awareness, self-regulation, and empathy, as well as consumer trust. Responses were measured using a five-point Likert scale ranging from strongly disagree to strongly agree.

To ensure validity, the instrument was examined by experts in organisational behaviour and research methodology, while reliability was established through a pilot study using Cronbach's Alpha reliability coefficient with an acceptable threshold of 0.70. The questionnaires were administered both physically and electronically through emails and social media platforms to reach respondents across different parts of Nigeria. Respondents were assured of confidentiality and informed that the information provided would be used strictly for academic purposes.

Data collected from the field were analysed using the Statistical Package for Social Sciences (SPSS). Descriptive statistics such as frequencies, percentages, mean scores, and standard deviations were used to summarise respondents' demographic characteristics and responses. In addition, multiple regression analysis was employed to examine the effect of employee self-awareness, self-regulation, and empathy on consumer trust in e-commerce businesses in Nigeria.

The regression model was considered appropriate because it enabled the researcher to determine the individual and combined effects of the independent variables on the dependent variable. The hypotheses formulated for the study were tested at a 0.05 level of significance, while decisions were based on the probability values generated from the statistical analysis.

4. Results and Discussion

Table 1

Demographic Characteristics of Respondents

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	161	54.2
	Female	135	45.8
Age	18–25 years	121	40.7
	26–35 years	109	37.3
	36 years +	66	22.0
Frequency of Online Shopping	Weekly	91	30.5
	Monthly	150	50.8
	Occasionally	55	18.6

Source: Field Survey, 2026

The demographic analysis of 296 respondents reveals a predominantly male (54.2%) and young demographic, with 40.7% aged 18–25 years and 37.3% aged 26–35 years. Older participants aged 36 and above comprise the remaining 22.0% of the sample. In terms of e-commerce behavior, online shopping is a regular activity for most respondents.

Over half of the participants (50.8%) shop online on a monthly basis, while 30.5% engage in weekly shopping. Conversely, a smaller segment of 18.6% shops only occasionally, reflecting high overall digital commerce engagement among the surveyed group.

Table 2

Descriptive Statistics for Employee Self-Awareness

Items	Statements	Mean	Std. Dev.
SA1	Employees recognise their emotional state during customer interactions	3.92	0.81
SA2	Employees understand how their emotions affect customer service delivery	4.01	0.78
SA3	Employees remain conscious of their behaviour when dealing with complaints	3.84	0.84
SA4	Employees are aware of their strengths and weaknesses in handling customers	3.95	0.83
SA5	Employees reflect on their emotional reactions after customer interactions	4.06	0.80
	Grand mean = 3.95		

Source: Field Survey, 2026

Based on the descriptive statistics in Table 2, the grand mean of 3.95 indicates a high level of employee self-awareness overall. Employees demonstrated the highest level of reflection regarding their emotional reactions after customer interactions (SA5: Mean = 4.06, SD = 0.80), followed closely by an understanding of how their emotions affect customer service delivery (SA2: Mean = 4.01, SD = 0.78).

Awareness of personal strengths and weaknesses in customer handling also scored highly (SA4: Mean = 3.95, SD = 0.83). While still positive, employees scored lowest on maintaining consciousness of their behavior during complaints (SA3: Mean = 3.84, SD = 0.84) and recognizing their emotional state during live interactions (SA1: Mean = 3.92, SD = 0.81).

Table 3

Descriptive Statistics for Employee Self-Regulation

Items	Statement	Mean	Std. Dev.
SR1	Employees control their emotions when dealing with difficult customers	4.12	0.76
SR2	Employees remain calm during customer complaints	4.05	0.73
SR3	Employees avoid reacting impulsively to customer criticism	3.88	0.82
SR4	Employees maintain professionalism under pressure	4.1	0.77
SR5	Employees respond politely even when customers are rude	3.91	0.85
	Grand mean = 4.01		

Source: Field Survey, 2026

The descriptive statistics in Table 3 reveal a high level of employee self-regulation, as evidenced by a strong grand mean of 4.01. Employees excel most at controlling their emotions when dealing with difficult customers (SR1: Mean = 4.12, SD = 0.76) and maintaining professionalism under intense pressure (SR4: Mean = 4.10, SD = 0.77).

Remaining calm during customer complaints also scored remarkably high (SR2: Mean = 4.05, SD = 0.73). Conversely, the lowest agreements were observed for responding politely when customers are rude (SR5: Mean = 3.91, SD = 0.85) and avoiding impulsive reactions to customer criticism (SR3: Mean = 3.88, SD = 0.82), highlighting minor vulnerability during active provocations.

Table 4

Descriptive Statistics for Employee Empathy

Items	Statement	Mean	Std. Dev.
EM1	Employees show understanding of customers' feelings	4.08	0.72
EM2	Employees listen attentively to customer complaints	4.25	0.70
EM3	Employees express concern for customer problems	4.12	0.74
EM4	Employees try to put themselves in customers' situations	4.28	0.69
EM5	Employees provide emotionally supportive responses to customers	4.07	0.77
	Grand mean = 4.16		

Source: Field Survey, 2026

Table 4 demonstrate an exceptionally high level of employee empathy, reflected in a robust grand mean of 4.16. Employees achieved their highest score for their cognitive effort to put themselves in the customers' situations (EM4: Mean = 4.28, SD = 0.69), followed closely by listening attentively to customer complaints (EM2: Mean = 4.25, SD = 0.70).

Expressing concern for customer problems also yielded a strong positive response (EM3: Mean = 4.12, SD = 0.74). Meanwhile, showing understanding of customer feelings (EM1: Mean = 4.08, SD = 0.72) and providing emotionally supportive responses (EM5: Mean = 4.07, SD = 0.77) were the lowest-rated items, indicating a minor gap in translating internal empathy into external verbal support.

Table 5

Descriptive Statistics for Consumer Trust

Items	Statement	Mean	Std. Dev.
CT1	I trust e-commerce businesses to deliver products as promised	3.88	0.84
CT2	I believe online payment systems used by e-commerce firms are secure	3.72	0.89
CT3	I trust customer service responses from e-commerce employees	4.05	0.81
CT4	E-commerce businesses are reliable in handling complaints	3.93	0.85
CT5	I feel confident purchasing from online platforms in Nigeria	3.98	0.83
CT6	E-commerce firms act honestly in their dealings with customers	3.91	0.88
	Grand Mean	3.91	

Source: Field Survey, 2026

Table 5 demonstrate a strong level of consumer trust toward e-commerce businesses in Nigeria, as reflected by a grand mean of 3.91. Consumers expressed the highest level of trust in customer service responses from e-commerce employees (CT3: Mean = 4.05, SD = 0.81), followed closely by general confidence in purchasing from online platforms in Nigeria (CT5: Mean = 3.98, SD = 0.83).

Reliability in handling complaints (CT4: Mean = 3.93, SD = 0.85) and honest dealings with customers (CT6: Mean = 3.91, SD = 0.88) also scored above the overall average. Conversely, lower mean scores were recorded for trust in promised product delivery (CT1: Mean = 3.88, SD = 0.84) and the perceived security of online payment systems (CT2: Mean = 3.72, SD = 0.89), signaling critical areas where consumer anxiety persists despite general optimism.

Inferential Statistics

Table 6

Correlation Matrix of Study Variables (n = 295)

Variables	SA	SR	EM	CT
Self-Awareness (SA)	1			
Self-Regulation (SR)	0.612**	1		
Empathy (EM)	0.584**	0.667**	1	
Consumer Trust (CT)	0.598**	0.645**	0.701**	1`

Source: Field Survey, 2026

Note: Correlation is significant at 1% significant level (2-tailed)

The correlation results indicate that all dimensions of employee emotional intelligence are positively and significantly related to consumer trust in e-commerce businesses in Nigeria. Empathy shows the strongest relationship with consumer trust (r = 0.701), followed by self-regulation (r = 0.645), and self-awareness (r = 0.598). This suggests that emotionally intelligent employee behaviours are strongly associated with higher levels of consumer trust in online business environments.

Table 7

Model Summary of Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.782	0.612	0.608	0.421

Source: Field Survey, 2026

The regression model shows an R value of 0.782, indicating a strong positive relationship between employee emotional intelligence and consumer trust. The R^2 value of 0.612 implies that 61.2% of the variation in consumer trust is explained by self-awareness, self-regulation, and empathy. The remaining 38.8% is explained by other factors not included in the model, such as pricing, logistics, website security, and brand reputation.

Table 8

ANOVA (Overall Model Significance)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	52.318	3	17.439	98.76	0.000
Residual	33.223	291	0.114		
Total	85.541	294			

Source: Field Survey, 2026

The ANOVA result shows that the regression model is statistically significant (F = 98.76, $p < 0.05$). This indicates that employee emotional intelligence dimensions jointly have a significant effect on consumer trust in e-commerce businesses in Nigeria.

Table 9
Regression Coefficients

Variables [1]	Unstandardized (B)	Std. Error	Standardized (β)	t-value	Sig.	Decision
(Constant)	0.842	0.213	—	3.95	0.000	—
Self-Awareness (SA)	0.218	0.061	0.198	3.57	0.000	Significant
Self-Regulation (SR)	0.264	0.058	0.252	4.55	0.000	Significant
Empathy (EM)	0.392	0.052	0.418	7.54	0.000	Significant

Source: Field Survey, 2026

The regression results show that all three dimensions of employee emotional intelligence, namely self-awareness, self-regulation, and empathy, have positive and significant effects on consumer trust in e-commerce businesses in Nigeria. Self-awareness ($\beta = 0.218$, $p = 0.000$) has a significant positive effect on consumer trust, indicating that when employees are emotionally aware and understand their behaviour during customer interactions, consumer trust improves.

Self-regulation ($\beta = 0.264$, $p = 0.000$) also significantly influences consumer trust. This suggests that employees who can control their emotions and remain calm during customer complaints contribute positively to customer confidence and satisfaction. Empathy ($\beta = 0.392$, $p = 0.000$) has the strongest influence on consumer trust among all variables. This implies that when employees demonstrate understanding, compassion, and emotional support, customers are more likely to trust e-commerce businesses.

Summary of Hypotheses Testing

Hypothesis	Statement	Result
H01	Self-awareness has no significant effect on consumer trust	Rejected
H02	Self-regulation has no significant effect on consumer trust	Rejected
H03	Empathy has no significant effect on consumer trust	Rejected

The results of the statistical analysis indicate that employee emotional intelligence significantly influences consumer trust in e-commerce businesses in Nigeria. Among the dimensions, empathy emerged as the most powerful predictor of consumer trust, followed by self-regulation and self-awareness. This confirms that emotional competence in customer service interactions is a critical driver of trust in digital business environments.

Discussion of Findings

The first finding reveals that employee self-awareness has a positive and significant effect on consumer trust in Nigerian e-commerce businesses ($\beta = 0.218$, $p = 0.000$), leading to the rejection of the first null hypothesis. This statistically indicates that when digital commerce personnel possess a high internal clarity of their emotional states, strengths, and weaknesses, it directly improves the consumer's perception of reliability. This outcome aligns with the foundational work of Mayer and Salovey (1997) regarding the emotional intelligence framework, which posits that recognizing one's own internal feelings is the foundational step required to properly manage social interactions.

In the service industry, employees who exhibit high self-awareness are more capable of evaluating how their non-verbal or verbal responses affect a client's perspective during virtual service touchpoints. Empirical research conducted by George (2000) similarly supports this finding, demonstrating that emotionally self-aware workers can assess their psychological state to ensure their expressions do not negatively leak into customer transactions. In the distinct atmosphere of Nigerian e-commerce, where physical detachment creates a higher perception of financial risk, a self-aware employee's structured, self-corrected communication style establishes an initial atmosphere of safety that heavily fosters consumer validation.

The second finding indicates that employee self-regulation exerts a significant positive influence on consumer trust ($\beta = 0.264$, $p = 0.000$), resulting in the rejection of the second null hypothesis. This dynamic demonstrates that an employee's capacity to control internal impulses, preserve calmness during customer complaints, and uphold professionalism under immense pressure actively drives consumer satisfaction and trust. This directly reinforces the behavioral assertions of Goleman (1998), who stated that emotional self-regulation acts as an internal protective mechanism that prevents destructive emotional outbursts during volatile or stressful organizational situations.

When workers purposefully manage disruptive moods, they shift volatile customer grievances into constructive service recovery phases. This result strongly corroborates the findings of Grandey (2003), whose research on emotional labour confirmed that deep acting and emotional regulation decrease consumer friction and build long-term transactional trust. Within the Nigerian online retail market, consumers frequently experience logistical uncertainties such as unpredictable delivery timelines and payment gateway issues. Consequently, when frontline support representatives systematically display composure instead of defensive or erratic feedback, it significantly reassures anxious buyers, thereby solidifying brand credibility.

The third finding establishes that empathy has a positive, significant, and exceptionally powerful impact on consumer trust ($\beta = 0.392$, $p = 0.000$). Notably, empathy emerged as the strongest predictor of consumer trust across all investigated emotional intelligence dimensions. This statistical dominance reveals that a consumer's decision to trust an online brand relies heavily on whether they feel heard, validated, and accommodated by the company's personnel. This outcome strongly echoes the SERVQUAL model developed by Parasuraman (1988), which identifies personalized, empathetic attention as a core determinant of service quality and customer retention.

When frontline agents display cognitive and emotional empathy, by stepping into the consumer's shoes and actively extending support, they bridge the digital divide inherent to e-commerce. This finding also mirrors the empirical evidence provided by Wieseke et al. (2012), who demonstrated that employee empathy creates an emotional contagion effect that triggers profound psychological safety and trust in buyers. Given the high-risk perception historically linked with electronic transactions in Nigeria, an employee’s deep display of compassion transforms an otherwise cold, mechanical transaction into a trustworthy relationship.

5. Conclusion and Recommendations

The study concluded that employee emotional intelligence plays a significant role in enhancing consumer trust in e-commerce businesses in Nigeria. The findings demonstrated that self-awareness, self-regulation, and empathy positively influence consumers' confidence in online business transactions and customer service interactions.

Among the dimensions examined, empathy emerged as the strongest predictor of consumer trust, indicating the importance of compassionate and emotionally supportive communication in digital business environments. The study further established that employees who understand and manage their emotions effectively are more capable of handling customer complaints and building positive online experiences. Therefore, the study affirmed that emotional intelligence constitutes a critical strategic resource for improving customer trust, satisfaction, and long-term sustainability in Nigeria's rapidly growing e-commerce sector.

The study recommends the following:

1. E-commerce businesses should organise regular emotional intelligence training programmes to improve employees' self-awareness, enabling them to better understand their emotions, behaviours, and communication patterns during customer interactions.
2. Management of e-commerce firms should develop policies and support systems that encourage emotional self-regulation among customer service employees, particularly in handling customer complaints, delivery issues, and online disputes professionally and calmly.
3. E-commerce businesses should prioritise empathy-driven customer service by training employees to demonstrate understanding, compassion, and emotional support during interactions with consumers, as empathy was found to have the strongest influence on consumer trust.

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