**Exploring the Psychosocial Predictors of Career Contentment Among Young Bankers**

**Abstract**

***Aims****: Career contentment, a state where employee experience satisfaction and fulfillment with total career path, is a crucial variable influencing employee’s retention and organizational success, which its psychological determinants remain underexplored, especially among young bank employees. This study was designed to examines the influence of emotional intelligence, work environment, and gender on career contentment among young bank workers.* ***Study design*, place and duration of study***:* *A cross-sectional survey was employed for selecting 246 young bank employees using convenience sampling techniques in gathering data between Tuesdays-Thursdays in February to April, 2023 in Alimosho, Ikeja and Ojo local governments of Lagos state.* **Methodology:** *While a total of 319 bank employees were sampled, but only 246 valid responses from those aged 40 or below were analysed after data cleaning. The final sample included 138 males (56.1%) and 108 females (43.9%).* ***Results:*** *The results of multiple regression analysis revealed a significant joint influence of emotional intelligence and work environment on career contentment (R² = 0.048, F(2, 243) = 6.09, p < .001). Independently, only emotional intelligence predicted career contentment (β = 0.241, t = 3.174, p < .001), while work environment showed no significant effect. Furthermore, an independent t-test showed no significant difference in career contentment between male (M = 32.42, SD = 3.48) and female (M = 32.46, SD = 3.45) employees, t(244) = 0.079, p = .05.* ***Conclusion:*** *These findings highlight the critical role of emotional intelligence in shaping career fulfillment, emphasizing the need for organizations to foster emotional intelligence development programs. The study contributes to understanding the psychological dynamics of career contentment, offering practical insights for enhancing employee well-being and retention in the banking sector.*

**Keywords**: Career Contentment, Emotional Intelligence, Work Environment, Gender, Banking Sector.

**Introduction.**

Employees play a crucial role in determining the success or failure of any organization in achieving its goals. Of all factors of production, human resources are the most valuable and essential of them all, upon which the success of an organisation is largely dependent. For any organisation to attain their set goals, such organizations must prioritize their worker’s well-being by creating a work environment that fosters job satisfaction, support career growth and commitment. Happy and motivated workers, are more likely to stay, committed and contribute to the growth of an organization, leading to reduced turnover rates, increased organizational stability and productivity. Many organisations have failed in reaching their set goals and closed down business due to lack of career contentment or satisfaction among employees resulting in higher turnover of valued and experienced workers (Fitriantini et al., 2019). Employees are more than likely to leave their job due to lack of career contentment, hoping to get another job that can provide them better career contentment or job satisfaction, while a contented employee may likely experience career growth, happy doing their job and less likely to search for new job **(**Mauludin& Harjoyo, 2023; Chadi & Hetschko, 2017).

**Career Contentment**

Career contentment, often linked to job satisfaction, psychological well-being, and professional fulfillment, is a crucial determinant of employee motivation, performance, and retention (Judge & Kammeyer-Mueller, 2012). In a demanding industry such as banking, where employees frequently deal with long working hours, customer service demands, and financial responsibilities, career contentment significantly influences both individual productivity and organizational success. Young bank employees, in particular, may face unique career challenges, including job uncertainty, workplace adaptation, and stress associated with career progression (Akinwale & George, 2020).

Globally youth employment is a matter of serious concern to all stakeholders. In the Sustainable Development Goals, it is a central focus of the International Labour Organisation, the World Bank and other international, regional and national development agencies. This concern is central to the fact that, the supply of young workers in most part of the world, particularly in developing countries outstrip demand for their services, because the rate of job creation is poor in these developing countries when compared to fresh school leavers and graduates from higher institutions (Kim et al., 2024; UNO, 2020). However, the few that are employed frequently lack career contentment when compared to older employees and may frequently change their jobs if they have better offer with the hope of experiencing better career contentment. A study conducted by Pew research centre (PRC, 2023) revealed that young workers more than older workers are more likely to describe their job in negative terms, indicating a low job satisfaction and career contentment, and more likely than older employees to change job when the opportunity comes.

Advancement in technology, higher educational qualifications and other factors has been attributed to low job satisfaction and lack of career contentment among young employees (Xiu-Lan, 2021), with development in technology and the increasing competition for expert and experience workers in the labour market, more and more young employees are considering job-hopping or quit their present organisation (Miao et al., 2021; Fan & DeVaro, 2019; wang et al; 2019). While researchers have done little or nothing on psychological variables predicting career contentment among young employees in order to improve their career contentment, retain these energetic and talented employees (McKinsey & Company**,** 2020; Ng &Feldman, 2010). Entrepreneurs need a deeper knowledge of variables that can leads to turnover intention which can affect the organisational morale and reduce the employee’s loyalty, with negative financial impact on organisation since more resources will be needed for new recruitment and training (Joe et al., 2018), and the organisation may experience brain drain and lower productivity (Belete, 2018). Therefore, how to reduce the turnover intention among the young workforce and improve employee career contentment is an area that most organizations need to consider, since career contentment and job satisfaction are positively correlated with turnover intention, the actual predictor of turnover.

Several psychosocial factors contribute to career contentment, with emotional intelligence, work environment, and gender emerging as key determinants. Emotional intelligence influences how employees manage stress and interpersonal relationships, while the work environment shapes job satisfaction and career growth opportunities (Miao et al, 2022; Adeyemo & Ogunyemi , 2020) . Moreover, gender differences influence career experiences, with varying expectations, challenges, and workplace dynamics affecting career contentment levels being linked to specific gender through years of experiences and our traditions (Ogunyemi & Adebayo, 2019). Understanding the interplay of these factors can provide deeper insights into strategies for improving job satisfaction and reducing turnover rates in the banking sector (Yuan et al., 2022; Akinwale & George, 2020).

**Emotional Intelligence and Career Contentment**

Emotional intelligence defined as an individual's ability to recognize, understand, and regulate emotions in themselves and others to enhance interpersonal relationships and decision-making (Goleman, 1995), has been linked to various positive workplace outcomes. Emotional intelligence plays a crucial role in shaping employees' ability to cope with stress, manage workplace relationships, and sustain job satisfaction, which determines whether employees will be career contented or not. Earlier studies have revealed that employees scoring high on emotional intelligence exhibit better coping mechanisms, enhanced interpersonal skills, and greater resilience in handling workplace challenges when compared to those scoring low (Goleman, 1998). A study conducted among bank workers in India revealed a strong positive relationship between emotional intelligence and job satisfaction, indicating that individuals with higher emotional intelligence experience greater career fulfillment and lower levels of occupational stress (Rathi & Rastogi, 2009). In another study by Côté et al. (2010) which examined the relationship between emotional intelligence and job satisfaction, the study revealed a significant positive influence of emotional intelligence on increased job satisfaction and salary, suggesting that employees high on emotionally intelligent are more stronger and resilience in navigating workplace challenges and achieving career success. Emotionally intelligent employees are better equipped to handle organizational changes, maintain effective communication, and develop supportive professional networks, all of which contribute to their career contentment and long-term career success (Joseph & Newman, 2010). A study by Adeyemo and Ogunyemi (2020) among bank employees showed that employees with higher emotional intelligence exhibit stronger coping mechanisms, greater job engagement, and enhanced job satisfaction and greater career contentment.

Other studies have shown strong positive correlation between emotional intelligence, job satisfaction, job performance and career contentment, while negatively correlating with burnout and having a protective role against work related stress (Miao et al, 2022; Miao et al, 2017; Lee, 2017). The studies concluded that employees with high emotional intelligence can effectively manage workplace challenges, navigate conflicts, and maintain a positive outlook, all of which contribute to career contentment.

In the banking sector, where employees frequently deal with demanding customers, tight deadlines, and complex financial transactions, emotional intelligence plays a crucial role in mitigating workplace stress and fostering resilience.

**Work Environment and Career Contentment**

Aside, employees’ emotional capabilities, the work environment is very crucial and important factor influencing career contentment. The work environment is a complex idea involving physical conditions, organizational culture, leadership style and support, job security, and interpersonal relationships (Robbins & Judge, 2019). A conducive, positive and well-structured work environment has been identified as a significant determinant of employee satisfaction and commitment (Herzberg, 1966). In a study that examined the impact of the work environment on job satisfaction and employee performance in selected state universities in Nigeria (Abdulkarim & Johnson, 2024), findings from the study revealed that physical workplace, psychosocial variables, and work-life balance significantly affect employee performance. Among the major workplace challenges identified in the study are: inadequate infrastructure, poor internet access, electricity shortages, and lack of staff accommodations. The study concluded by recommending improving working conditions in order to enhance employee satisfaction and boosting overall performance in state universities. The organizational climate, leadership style, and available professional development opportunities shape employees' experiences and perceptions of job satisfaction and subsequently career contentment (Robbins & Judge, 2019)

Conversely, a toxic work environment, marked by excessive workload, unclear job expectations, lack of recognition, lack of support from colleagues /supervisors and authoritarian leadership, has been found to increase workplace stress and reduce job satisfaction and hinder career contentment (Bakotic, 2016). Young bank employees, who are often in the early stages of their careers, may be particularly susceptible to work environment-related stressors, which can impact their career satisfaction and long-term commitment to the industry (Sharma & Dhar, 2016). Studies among bankers indicates that a positive work environment, with supportive management, clear communication, and opportunities for career advancement, significantly enhances employees' sense of fulfillment and reduces turnover intentions (Akinwale & George, 2020). Furthermore, organizations that prioritize employee well-being by fostering a positive work culture, providing mentorship opportunities, and ensuring equitable career growth paths are more likely to retain satisfied and motivated employees.

**Gender and Career Contentment**

Gender also plays a significant role in shaping career contentment, with differences in workplace expectations, leadership opportunities, and work-life balance affecting overall job satisfaction. Gender differences in the workplace have been widely studied in relation to job satisfaction, career progression, and workplace experiences. The Role Congruity Theory (Eagly & Karau, 2002) suggests that societal expectations and stereotypes influence how men and women experience and navigate their careers. In the education sector, t gender-based differences manifest in areas such as leadership opportunities, salary expectations, and work-life balance considerations, according to Dicke (2023) obstacles such as gender bias, stereotypes, work-life balance challenges, and insufficient support, impedes women's career progression in education. According to Young Women Alliance (2024) who examines the dissatisfaction among young women in the workplace, emphasizes the need for comprehensive policy changes and organizational commitment to fostering inclusive and equitable work environments to address these challenges. Others studies, however, argue that women are more contented than men because their jobs satisfy a need for family adaptions (Grönlund & Öun, 2018), while other studies had mixed results (Andrade et al., 2019).

These factors can lead to lower career contentment among women, especially if organizational policies do not actively support gender equity and career development. However, studies also suggest that women with high emotional intelligence are better equipped to navigate workplace challenges, negotiate career opportunities, and foster positive work relationships, thereby enhancing their career contentment (Salami, 2010). For male employees, career contentment may be influenced by factors such as career progression speed, financial compensation, and leadership expectations. Some studies indicate that men are more likely to report higher career contentment when they perceive clear opportunities for career growth and financial stability (Oshagbemi, 2000). The inconsistencies in findings call for further studies on gender’s role in career contentment.

Understanding the factors that influence career contentment is essential for improving employee well-being, job satisfaction, and reducing turnover, particularly in key sectors of the economy such as banking sector, where the workforce are mostly young people. Fostering emotional intelligence, enhancing workplace conditions, and addressing gender disparities are key strategies to create a more engaging and fulfilling work environment. Satisfied employees are more likely to perform at higher levels, produce quality work, and contribute to greater organizational success. They are also less prone to absenteeism and presenteeism, and exhibit increased loyalty and productivity (Andrade et al., 2019). Conversely, job stressors like role overload, ambiguity, and organizational constraints increase job dissatisfaction, leading to counterproductive work behaviour, which highlights the need to address these stressors to improve workplace outcomes such as career contentment (Yuan et al., 2022)

Despite the prevalence of job satisfaction research, studies focusing on the career satisfaction of young employees in the banking sector, especially in Nigeria, remain scarce. The millennial workforce has become the largest group in the labour market, yet retaining these young professional workforce is an ongoing challenge for many organizations (Chavadi et al., 2021; Jaharuddin & Zainol, 2019). Unlike older workers, who traditionally valued contributing to the family or society, younger employees prioritize personal development and career growth as key motivators (Zhao, 2018). As such, organizations must understand the specific factors influencing career contentment in this demographic, such as emotional intelligence, workplace environment, and gender, in order to improve retention and satisfaction.

While there has been extensive research on job satisfaction and employee motivation, the interaction of emotional intelligence, work environment, and gender in shaping career contentment among young employees in the banking sector remains underexplored. This study aims to bridge that gap, examining how these factors influence career contentment. Given the demanding nature of banking jobs, young employees may face unique stressors that impact their long-term career contentment. Without a deeper understanding of these factors, organizations may struggle to effectively develop strategies for improving employee well-being, reducing turnover, and fostering a positive work environment.

By exploring the interplay between emotional intelligence, work environment, and gender, this research will provide valuable insights for organizations striving to enhance career contentment and by extension retention, ultimately contributing to their long-term success.

**Research Hypotheses.**

1. Emotional intelligence and work environment will have a joint and independent influence on career contentment among young bank employees.
2. There will be a significant difference in career contentment between male and female young bank employees.

**Materials and Methods**

**Research Design**

This study adopted a cross-sectional survey design, which allows for data collection from a diverse group of bank employees at a single point in time, irrespective of age, gender, religion, tribe and other personal variables. The design gives an ample opportunity to the researcher in understanding the interplay between emotional intelligence, work environment, and gender in shaping career contentment among young bank employees. The study was carried out in Lagos State, Nigeria, the country’s commercial hub with over 20 million people. Lagos is the hub for banking and financial institutions, making it an ideal location for investigating career contentment within the banking sector. A total of 319 bank employees were initially sampled from various bank branches across Lagos using convenience sampling technique, by approaching staff of the selected banks in Alimosho, Ikeja and Ojo local government areas, all in Lagos statebetween Tuesdays-Thursdays in February to April, 2023. Conducting surveys with bank employees can be challenging due to logistical constraints, time limitations and schedules, and its highly cost effective, convenience sampling helps to address these issues by targeting those participants who are available at the time of the study. However, to maintain the study’s focus on young bank employees, only responses from participants aged 40 years or below were included in the final analysis. As a result, after data cleaning and the removal of incomplete or improperly filled questionnaires, 246 valid responses were analysed. Among the final sample, 138 respondents (56.1%) were male, while 108 respondents (43.9%) were female.

**Instrumentation**

Data were collected from participants using questionnaires containing standardized scales and respondent’s socio-demographic data which include variables such as sex, age, marital status and religion.

**Employees Career contentment** was measured with Greenhaus et al. (1990) Career Satisfaction Scale (CSS). The scale comprises of five items, on a Likert scale, ranging from 1- strongly disagree (SD-1) to 5- strongly agree (SA-1), each targeting a specific facet of career satisfaction such as: Satisfaction with overall career success, satisfaction with progress toward overall career goals, satisfaction with progress toward income goals, satisfaction with progress toward advancement goals, and satisfaction with progress toward the development of new skills. Thereby, measuring an individual's satisfaction with various aspects of their career progression. Higher aggregate scores indicate greater career satisfaction, reflecting positive evaluations of one's career achievements. Studies have reported a Cronbach's alpha of 0.88, demonstrating high internal consistency.

**Work Environment** was assessed with Work **Environment Services Scale (WESS),** developed by **Patrick et al.** (2021). The scale designed to assess various aspects of the work environment, covering **interpersonal and emotional** factors such as relationships, social support, organizational culture, stressors, organizational practices, hierarchy, and workplace norms, making work environment a psychosocial variable capable of influencing employee satisfaction, engagement, and overall organizational effectiveness. The scale uses a 5-point Likert scale for responses ranging from 1- strongly disagree (SD-1) to 5- strongly agree (SA-1) for the 32-item scale. The authors reported a Cronbach's Alpha coefficient of 0.92 and internal consistency of Cronbach’s Alpha values ranging from 0.80 to 0.88 for individual dimensions of the subscales.

 **Data Analysis Methods**

Data was analysed using SPSS. Hypothesis one and two were analysed using multiple regression and t-test for independent groups respectively.

**Results**

The hypothesis which stated that emotional intelligence and work environment will have a joint and independent influence on career contentment among young bank employees was tested using multiple regression and the result is presented on table 1 below:

**Table 1:** Summary table of multiple regression showing a joint and independent influence of emotional intelligence and work environment on career contentment among young bank employees.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  **Model** |  **R** |  **R2** |  **F** |  **P** |  **Β** |  **T** | **P** |
|  **Constant** | .218 | .048 | 6.09 | <.001 |  |  |  |
|  **Emotional Intelligent** **Work Environment** |  |  |  |  | .241-.045 | 3.174-.589 | <.001=.05 |
|  |  |  |  |  |   |   |  |

From the table, emotional intelligence and work environment jointly predicted career contentment **(R² = 0.048, F(2, 243) = 6.09, p < .001**). Together, the two variables explain for 4.8**% of the increase** in career contentment among young bank employees. Independently, **emotional intelligence** predicted career contentment **(β = 0.241, t = 3.174, p < .001),** while there was no significant independent influence of **work environment** on career contentment. This finding implies that emotional intelligence plays a more critical role in shaping career satisfaction than work environment among young bank employees in Lagos State. Therefore, our stated hypothesis was partially supported.

The second hypothesis which tested for differences between male and female bank employees on career contentment was tested using independent t-test and the result is presented in table 2:

**Table 2:** Summary table of independent t-test showing influence sex on career contentment.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  **Sex**  | **N** | **Mean** | **Std**  | **Df** | **t-value** | **Sig** |
| **Career contentment** |  Male | 138 | 32.42 | 3.48 | 244 | .079 | =.05 |
|  Female  | 108 | 32.46 | 3.45 |

The independent t-test results indicate no significant difference in career contentment between male **(M = 32.42, SD = 3.48)** and female (**M = 32.46, SD = 3.45**) bank employees, **t(244) = 0.079, p =.05**. This suggests that gender does not play a significant role in determining career contentment among young bank employees in Lagos. Though there was a slight difference between the mean score, with female employees having a higher score difference of .04 than their male counterparts, this difference was not statistically significant enough to conclude that differences exist on career contentment among male and female employees and therefore, the stated hypothesis is thereby rejected.

**Discussion**

The first hypothesis which tested for a joint and independent influence of emotional intelligence and work environment on employee’s career contentment was tested using multiple regression analysis, the result reveals a joint influence of emotional intelligence and work environment on career contentment. The result from the regression analysis revealed that employees with high levels of **emotional intelligence** and **positive perception of their work environment,** experience an increase of **4.8%** in their career contentment. Suggesting that these two variables together contribute to employees' overall contentment with their careers, although the effect is relatively modest. However, **independently emotional intelligence** was the only factor that showed a significant influence on career contentment. This finding suggests that emotionally intelligent employees are better equipped to handle workplace stress, navigate challenges, and maintain positive interpersonal relationships, which ultimately contributes to greater career contentment, while on the other hand, the **work environment** did not have a statistically significant independent effect on career contentment. This indicates that while the work environment may play a role in shaping employees' experiences and perceptions of their job, its impact is not as pronounced when considered alone. Thus, the **hypothesis** that both emotional intelligence and work environment would significantly influence career contentment is **partially accepted**, as only emotional intelligence was found to independently contribute to career contentment, while the work environment did not demonstrate a direct effect.

The findings on independent influence of emotional intelligence on career contentment is consistent with the previous studies, which suggests that employees with higher emotional intelligence are better equipped to manage workplace challenges, maintain positive interpersonal relationships, and navigate organizational changes. Goleman (1998) and Joseph and Newman (2010) highlighted that emotionally intelligent individuals are more resilient and possess stronger coping mechanisms, all of which contribute to higher levels of job satisfaction and career fulfillment. Given the characteristics of the banking environment where employees frequently face high-stress situations, including dealing with demanding customers, tight deadlines, and complex financial transactions, emotional intelligence becomes a crucial factor in promoting career contentment. The finding is further supported by other studies such as Rathi and Rastogi (2009) and Adeyemo and Ogunyemi (2020) which showed that employees with high emotional intelligence exhibit greater job engagement, better stress management, and greater career satisfaction. Therefore, the significant positive impact of emotional intelligence on career contentment in the current study is in line with these previous findings.

The non significant independent influence of work environment on career contentment contrasts with studies that emphasize the crucial role of work environment factors, such as organizational culture, leadership style, job security, and professional relationships, in enhancing job satisfaction and career contentment (Herzberg, 1966; Adegoke, 2019).

 The present findings suggested that while the work environment is an important factor, it may not have a substantial and independent influence on career contentment as emotional intelligence does. The lack of significant impact from the work environment in this study may be explained by the sample's demographic characteristics or the nature of the banking sector in Lagos, where young employees may face unique stressors that overshadow the influence of their physical and organizational environment. Additionally, the work environment might act more as a moderating or supportive factor, amplifying the effects of emotional intelligence rather than independently contributing to career contentment. Therefore, there is a need for further study on roles of work environment on career contentment among young employees in the banking industry and other populations within and outside bank setting.

The joint influence of emotional intelligence and work environment was found to be modest, with emotional intelligence playing a more significant role in shaping career contentment. This aligns with the findings from studies such as those by Miao et al. (2022), and Lee.(2017) which asserted that employees high on emotional intelligence can effectively manage workplace challenges, navigate conflicts, and maintain a positive outlook, all of which contribute to career contentment, likewise other studies which indicates that a positive work environment, with supportive management, clear communication, and opportunities for career advancement, significantly enhances employees' sense of fulfillment and reduces turnover intentions (Akinwale & George, 2020). This finding is further supported by Joseph and Newman (2010) and Côté et al. (2010) studies, which emphasize the critical role of emotional intelligence in determining career success and satisfaction, particularly in a demanding work environments like banking. However, the relatively smaller contribution of the work environment in the joint analysis might suggests that other unexamined factors, such as personal characteristics, job autonomy, or organizational policies, may also play an essential role in influencing career contentment.

The results of the independent t-test indicating no significant difference in career contentment between male and female bank employees in Lagos stand in contrast with much of the existing literature on gender differences in the workplace. Several studies, such as those by Dicke (2023), Young Women Alliance (2024) acknowledged the presence of some obstacles such as gender bias, stereotypes, work-life balance challenges, and insufficient support, which impeded women's career progression in the workplace, other studies stressed the importance of engagement and career meaning in job satisfaction, and reported that men tended to experience higher satisfaction levels when compared to their women counterparts, more importantly in leadership and career advancement opportunities and hence, female employees often report lower career contentment (Westover & Andrade, 2024; Sarker et al, 2024). These findings suggest that societal expectations and workplace biases affect career contentment differently for men and women.

However, **some studies** suggest that women may be more contented than men in certain cases. **Grönlund and Öun (2018)** argue that women often find greater career satisfaction because their jobs fulfill familial needs, which could be more significant for them than for their male counterparts. Meanwhile, **Andrade et al. (2019)** note that some studies have found mixed results regarding gender and career contentment, underlining the complexity of gender dynamics in the workplace.

The **Role Congruity Theory** (Eagly & Karau, 2002) offers an insightful framework for understanding why men and women experience different levels of career contentment. According to this theory, women and men are often judged based on different criteria, with women being expected to fulfill nurturing, communal roles while men are expected to display leadership qualities (agentic traits). In banking and other sectors, even though engagement and career meaning contributed positively to job satisfaction, men tended to report higher satisfaction levels than women, especially in leadership and career advancement opportunities and in most of these sectors men where traditionally dominant, these gender-based expectations may cause women to feel less satisfied with their careers, particularly when they face barriers in reaching top positions or in balancing work and family responsibilities (Sarka et al, 2024; Westover & Andrade, 2024).

Nevertheless, recent shifts in the banking sector, particularly the increasing number of females Managing Directors (MDs) and Chief Executive Officers (CEOs), suggest that these gender-related barriers may be diminishing**.** For instance**,** Dame Adara Umeoji (Zenith Bank, GMD/CEO), **Miriam Olusanya (GTBank,MD), Yemisi Edun (FCMB, MD/CEO), Nneka Onyeali-Ikpe (Fidelity Bank, MD/CEO), Oluwatomi Somefun (Unity Bank. MD/CEO), Yetunde Oni (Union Bank, MD/CEO), and Bolaji Agbede (Access Bank, Ag. GCEO)** these are few of women head of top r banks in the country (Oamen, 2024), representing the growing presence of women at the top echelons of the Nigerian banking sector. This trend reflects a departure from the traditional “glass ceiling” that once hindered women from advancing to the peak of their careers. With such representation, it is possible that **younger female employees**, especially those in the early stages of their careers, have more equal access to opportunities, leadership training, and development programs, allowing them to navigate the workplace with fewer gender-based challenges.

This shift in the banking sector could explain the **lack of significant differences** in career contentment between male and female employees in the study. Both genders may now have relatively equal access to career advancement opportunities, fair treatment, and support systems, resulting in similar levels of career satisfaction. The younger workforce, with more access to inclusive career development initiatives, may not face the same gendered expectations or barriers that previous generations encountered. As such, the findings of this study may reflect the changing dynamics of gender roles in the banking sector, where the opportunities for career contentment have become more equitable across genders.

Thus, while traditional studies have highlighted gender differences in career satisfaction, the results of this study could be indicative of the ongoing transformation in the banking industry, where women now enjoy more equal access to career.

**Conclusion**

This study was designed to examines the influence of emotional intelligence, work environment, and gender on career contentment among young bank workers in Lagos state, Nigeria. The results revealed a direct positive impact of emotional intelligence on career contentment, showing that emotional intelligence helps employees manage stress and interpersonal relationships, ultimately leading to greater career satisfaction, work environment did not independently influence career contentment, while gender differences in career contentment were not significant also, reflecting the evolving dynamics in the banking sector, with increasing female representation.

**Recommendations**.

* **Banks should invest more in emotional intelligence development programs**
as this will equip employees with emotional intelligence skills to manage stress, enhance relationships, and navigate challenges, boosting job satisfaction and career fulfillment.
* Management should build a more po**sitive work environment, with job security, open-communication, supportive culture, and opportunities for advancement.**
* **There should be an intention management programme for promoting gender equality and equal opportunities for career advancement, such policies should ensure equal access to career growth resources, fair and inclusive workplace practices irrespective of gender.**
* Banks can also introduce flexible work hours and work-family friendly policies with aim of improving overall career contentment.
* Organizations can establish regular recognition programs to celebrate achievements and emotional intelligence, boosting morale, motivation, and career satisfaction.
* Banks should encourage further research into work environment factors in order to identify how they impact career contentment and employee well-being.
* Banks should design programmes and policies targeted at addressing specific challenges of young employees, providing mentorship, clear promotion paths, and necessary career development support.
* Remove and actively challenge gender stereotypes, norms, cultures hindering gender equality in the workplace and promote equal leadership opportunities for all employees, ensuring career satisfaction is not hindered by traditional norms.

**Limitations of study.**

This study has several limitations just like any other studies. First, the sample was limited to young bank employees in Lagos, which may not be representative of the broader banking sector or other industries, future research in this area should cover more areas and other sectors for wider generalization. Additionally, the cross-sectional design restricts the ability to draw causal conclusions or observe changes over time in this sector. Also, the reliance on self-reported data may introduce biases, affecting the accuracy of the findings. The study also focused on emotional intelligence and work environment, excluding other potential factors like job autonomy or financial compensation. Moreover, it did not account for how career contentment evolves across an individual's career. Finally, the cultural context of Nigeria may influence the results, making them less generalizable to other countries or sectors.

**ETHICAL CONSIDERATION**

The researcher strictly adhered to the APA’s (American Psychological Association) guidelines on research demographics ethics. The researcher ensured that participants understood the research’s purpose and that taking part in it was completely voluntary. They were also given the assurance that the information gathered from this study would be used purely for scholarly pursuits.

**CONSENT**

As per international standards or university standards, respondents’ consent were sought for before the commencement of data collection and has been preserved by the author(s).

**COMPETING INTERESTS DISCLAIMER:**

Authors have declared that they have no known competing financial interests OR non-financial interests OR personal relationships that could have appeared to influence the work reported in this paper.

**Disclaimer (Artificial Intelligence).**

Authors hereby declared that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc.) and text-to-image generators have been used during the writing or editing of this manuscript.

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