In the last few decades, services delivery challenges in the banking sector have remained contentious with studies alluding to varied reasons responsible for unsatisfactory banking services in spite of diverse strategies deployed by Management of these banks to curb it. Review of literature focused on employees’ emotional intelligence and service delivery as well as theoretical grounds suitable for explaining issues in the discourse. This study examined employees’ emotional intelligence and service delivery of deposit money banks in Lagos and Monrovia. Specifically, assess customers’ complaints rate on bank services in the two countries; investigate bank employees’ EI in both countries; identify employees’ EI proxy that contribute more to the quality of bank service delivery in both countries; and determine the combined effect of the predictors of employees’ EI on bank service delivery in both countries.

Data for this study was primarily sourced. The population of the study was made up of both customers and bank employees of the Main branches of the selected banks in the commercial nerve centers of both countries. The responders were sampled using both purposive and convenience sampling techniques. Two sets of questionnaires were designed for the study; one for the customers and the other for bank employees. Out of 710 questionnaires administered in the two countries, 514 retrieve and was considered good for the study. Data collected were analyzed with appropriate statistical tools such as Mean, Standard Deviation, T-test, Correlation Matrix, Regression, and ANOVA.

Findings from the study revealed that there is no significant difference in the deposit money banks customers’ complaint rate in Lagos and Monrovia Banks (t (418) =1.941, P >0.05); there is no significant difference between the Emotional Intelligence level of bank employees in Lagos and bank employees in Monrovia (t (94) = 0.169, P>0.05); self-management is the only significant contributor to the quality of service delivery in Nigeria (β =1.093, t =4.860, p <4.860); while social skill, self-management and social awareness were the predictors that significantly contributed to the quality of banks service delivery in Liberia ((β =0.432, t =2.402, p <0.05), (β =594, t =2.680, p <0.05), (β =0.638, t =3.476, p <0.05); Also, there is a significant combined influence of the predictors of employees’ emotional intelligence in bank service delivery to customers in both countries.

The study concluded that employees’ emotional intelligence is significant to bank service delivery in both Lagos and Monrovia. It was recommended that bank Management in both countries need to come up with purposeful employees’ emotional training programs to improve employees’ emotional intelligence competencies while individual employees’ should also seek knowledge on how to continuously enrich their emotional intelligence level.