

## **Emotional Intelligence (EI) among Bank Employees: An Empirical Study**

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### **Abstract**

The rules of work are changing increasingly. The increasing complexities both in business as well as in human behavior have created the need for not only people with high Intelligent Quotient (IQ) but people with high Emotional Quotient (EQ) also. In the present era where the slogan “Customer is the King” prevails in every organization the emotionally imbalanced employees may find it hard to achieve their targets or deliver their reports on time. The way a person feels affects the way he behaves and the way he behaves will not only have the relationship with his achievements, but also affects the performance of those around him. Keeping this in view, the present paper is an attempt to unveil the perception of bank employees towards emotional quotient, factors affecting their emotional intelligence and its effect on their performance.

**Keyword: Intelligent Quotient, Emotional Quotient (EQ), Performance, Perception**

### **1. INTRODUCTION**

The rules for work are changing. People are being judged by not just how smart they are but also by how well they handle each other and themselves. The essential premise of EQ is that our each and every action is systematically controlled by emotions. In order to be successful, requires effective awareness, control and management of one's own emotions and those of other people. If IQ starts from head EQ starts from heart. Since the publication of the best selling book Emotional Intelligence by Daniel Goleman (1995), the topic of emotional intelligence has witnessed unparalleled interest. Elementary schools, universities have implemented courses on developing one's emotional intelligence in numerous settings.

### **1.1 MEANING**

Emotional intelligence (E.I.) refers to the ability to recognize and regulate emotions in ourselves and others (Goleman, 2001). Over the years amendments made in the definition of EI concepts and as per revised definition Emotional intelligence has been defined as the ability to perceive emotion, integrate emotion to facilitate thought, understand emotions, and to regulate emotions to promote personal growth (Mayer & Salovey, 1997).

### **1.2 BANKING SECTOR**

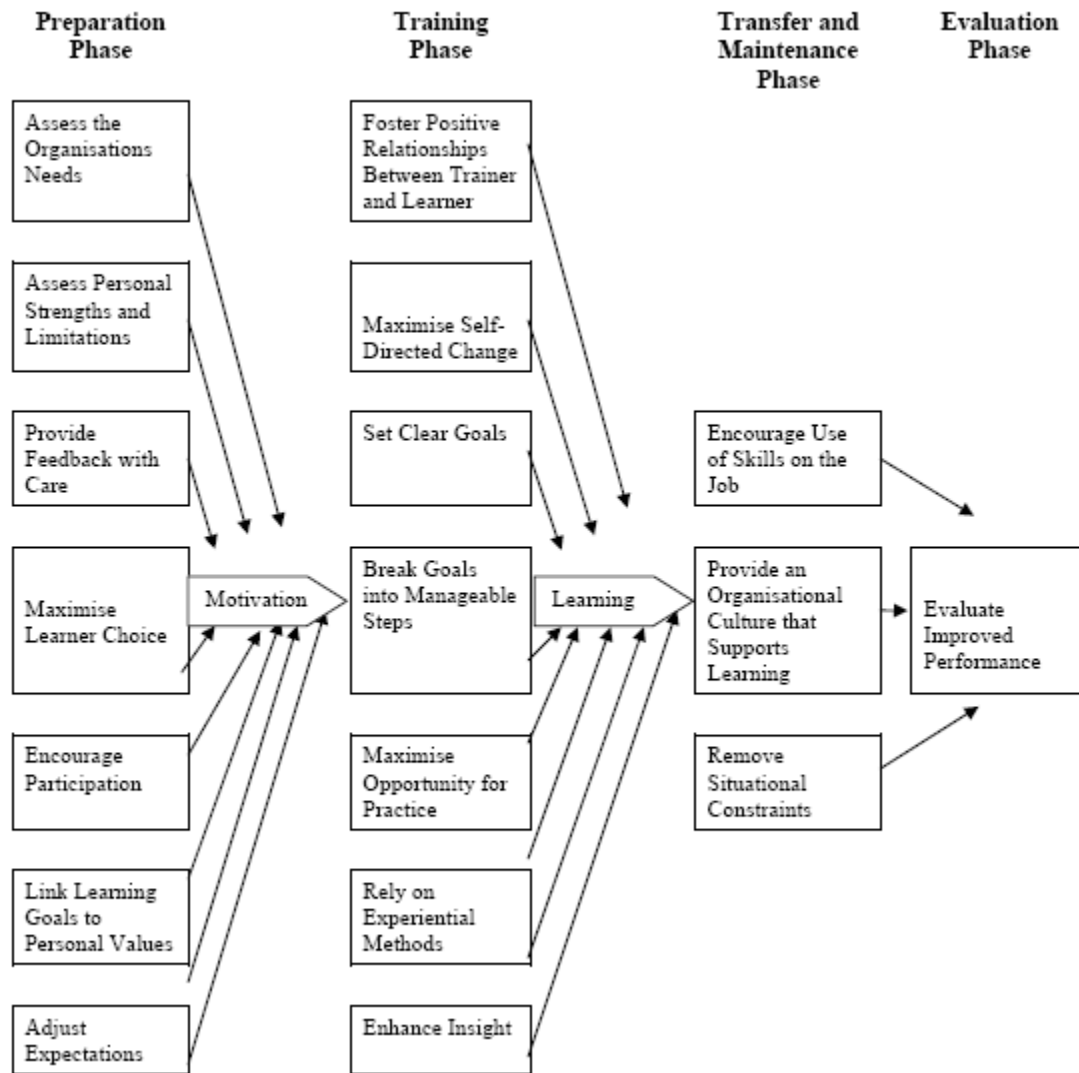
Among Asian countries, Indian economy occupies an extremely important position as a mixed economy having share in varied sectors like textile's sector, the sports goods industry, the agriculture sector, the services sector and other industries. In service sector, Indian banking sector keeps the largest share and growing very fast. After the Liberalization Privatization Globalization (LPG) policy of 1991, the banking sector of India has been transformed from an indolent and slow moving sector to an active, competitive and productive industry. Although the banking sector is on the growth trajectory and providing vast opportunities of employment, however, emotional intelligence of employees and the psychological problems i.e. stress, strain, anxiety, have not been looked upon. The empirical observation reveals that overloading and extreme burden of work, strictly time pressure of completion of tasks, more than 12 hours of work duration, long travel, fear of termination of job contract etc. are very common problems among banking sector. As a result, the bank employees suffer from extremely high level of stress. Despite the researchers have produced many programs for prevention of stress and improving emotional balance among employees in developed countries, they are far lacking in developing country like India. In India, the numerous reforms' programs are just limited to improve the financial performance, innovation of new products, improve the building infrastructure, promotion of modern practices etc., but they are yet to start any reform program, which is relevant to employees' psychological problems. Banking sector is backbone of any economy, so this study focused on the new yet equally important concept of emotional intelligence among bank employees.

**TABLE 1**  
**Historical Perspective of Emotional Intelligence**

<b>Year</b>	<b>Author name</b>	<b>Description</b>	<b>Remarks</b>
1930	Edward Thorndike	Social Intelligence	Social intelligence as the ability to get along with other people.
1940	David Wechsler	Affective components	Affective components of intelligence may be essential to success in life.
1950	Abraham Maslow	Humanistic psychologist	Describes how people can build emotional strength.
1975	Howard Gardner	The Shattered Mind	Introduces the concept of multiple intelligences.
1985	Wayne Payne	Emotional intelligence	“A study of emotion: developing emotional intelligence; self-integration; relating to fear, pain and desire (theory, structure of reality, problem-solving, contraction/expansion, tuning in/coming out/letting go).”
1990	Peter Salovey & John Mayer	Emotional Intelligence	Focused on Imagination, Cognition, and Personality
1995	Daniel Goleman	Emotional Intelligence	Emotional Intelligence: Why It Can Matter More Than IQ.

FIGURE 1

Developing Emotional Intelligence in Organisation: An Optimal Process



Source: Cary Cherniss, Daniel Goleman, Robert Emmerling, Kim Cowan, & Michel ([http://www.eiconsortium.org/reports/technical\\_report.html](http://www.eiconsortium.org/reports/technical_report.html))

## **2. REVIEW OF LITERATURE**

**Dawda and Hart (2000)** examined reliability and validity of a new measure of emotional intelligence, the Bar-On Emotional Quotient Inventory. Results indicated that the EQ-i domain and component scales had good item homogeneity and internal consistency as the scores were not unduly affected by response styles or biases. The reliability and validity results for men and women were very similar. Overall, the results suggested that the EQ-i is a promising measure of emotional intelligence.

**Rahim (2002)** investigated the relationships of the five dimensions of emotional intelligence and suggested that self-awareness is positively associated with self-regulation, empathy, and social skills; self regulation is positively associated with empathy and social skills; empathy and social skills are positively associated with motivation; which in turn, is positively associated with problem solving strategy and negatively associated with bargaining strategy.

**Paul (2004)** described emotional intelligence and its importance to the law school curriculum. The goals and preconceptions of the author in offer the class; and the organization, methodology and materials used in teaching the class. Further, it discussed the students' reaction to the class and how the students scored on an emotional intelligence instrument. Finally, the article discusses what modifications the author would make to the course.

**Serge (2004)** argued that recent research in Australia demonstrates that emotional Intelligence is not simply an ingrained trait but can be taught. The continued fascination with emotional Intelligence (EI) goes beyond the fact that if we have only an average IQ we can at least claim that our EI is high. Today, not only can we measure EI we can enhance it as well.

**Nikaloau (2005)** investigated the relationship of emotional intelligence (EI) characteristics, such as perception, control, use and understanding of emotions, with physical and psychological health.

**Parvathy (2006)** described the fact that an individual, both in his career as well as in personal life, takes up different psychological roles. These roles are labeled as distinctive ego-states.

**Mayer (2008)** concluded emotional intelligence (EI) involves the ability to carry out accurate reasoning about emotions and the ability to use emotions and emotional knowledge to enhance thought. He discussed the origins of the EI concept, define EI, and describe the scope of the field

today and for that he reviewed three approaches taken to date from both a theoretical and methodological perspective.

**Rathi (2008)** studied relationship between Emotional Intelligence (EI) and Occupational Self-Efficacy by examining 112 scientists of research organizations, using the emotional intelligence scale developed by Hyde, Pethe and Dhar and occupational self-efficacy scale developed by Pethe, Chaudhari and Dhar. Correlation and regression analysis have revealed that emotional intelligence has a positive relationship with occupational self-efficacy and is found to be one of its significant predictors. The study implies that people with higher emotional intelligence are more effective employees as compared to those with lower emotional intelligence.

**Panda (2008)** investigated the relationship between Emotional Intelligence (EI) and perceived stress among 31 male and 31 female management students in a business school. Correlation analysis has proved that EI is negatively correlated with perceived stress. t-test on the mean result has revealed that there is no gender difference for EI and perceived role stress among management students.

**Vishwanathan (2008)** investigated the effect of EI on academic performance of students, applying a methodology which seeks to reduce, if not eliminate, objections to the traditional measures of study on that linkage. A suitably-designed instrument, administered to more than two hundred students, has disclosed that there indeed could be a significant linkage between students' emotional disposition and their scores in exams.

**Cavelzani,etal. (2009)** conducted a study to determine the advantages of the knowledge and application of emotional intelligence within the hospitality realm, both towards the internal workgroup than towards the relation to guests.

### **3. NEED AND OBJECTIVES OF THE STUDY**

Perusal of literature revealed that the rules of work are changing increasingly. With the increasing complexities both in business as well as in human behavior created the need for not only people with high IQ but people with high EQ also. In the present era where the slogan “Customer is the King” prevails in every organization the emotionally imbalanced employees may find it hard to achieve their targets or deliver their reports on time. The way a person feels affects the way he behaves and the way he behaves will not only have relation with his performance, but also affects

the performance of those around him. Number of research studies has been conducted on this pressing issue both in developed and underdeveloped countries covering the various aspects of emotions at workplace and the relationship of emotional intelligence (EI) characteristics, such as perception, control, use and understanding of emotions, with physical and psychological health and to determine the advantages of the knowledge and application of emotional intelligence. In developing country especially India, there is dearth of literature focusing on this important aspect of emotional intelligence. So a need arises to study this concept in banking sector which is the back bone of financial system and hence responsible for the overall growth of the economy at a large. Keeping this in view the present study tries to reveal the factors affecting emotional intelligence among bank employees working in Punjab and its affect on their performance. The study was conducted during the period of January 2011- March 2011.

### **3.1 OBJECTIVES OF THE STUDY**

- To check the awareness level of bank employees regarding emotional intelligence.
- To check the importance of emotional intelligence among bank employees.
- To know about the factors affecting emotional intelligence among bank employees
- To compare the employees with high and low levels of emotional intelligence

### **3.2 HYPOTHESES DEVELOPMENT**

Goleman (1995) and Bar-On (1997) claimed that males and females are different in their emotional intelligence profile. On the contrary, some scholars disclosed that men have greater level of emotional intelligence than women (Petrides and Furnham, 2000). On this basis the following hypotheses were developed.

### **3.3 Null Hypotheses:**

Ho<sub>1</sub>: There is no difference in empathy across genders.

Ho<sub>2</sub>: There is no difference in self awareness across genders.

Ho<sub>3</sub>: There is no difference in self management across genders.

Ho<sub>4</sub>: There is no difference in social skills across genders.

Ho<sub>5</sub>: There is no difference in self motivation across genders.

Ho<sub>6</sub>: There is no difference in overall emotional intelligence across gender.

#### **4. DATA BASE AND METHODOLOGY**

##### **4.1 Database**

This paper focuses on the bank employee's awareness regarding the concept of emotional intelligence, their perception towards the same and the factors affecting their emotional intelligence. The survey was carried out through a non-disguised structured questionnaire having close-ended, dichotomous and likert scale based questions. Firstly, the prior studies were reviewed in order to identify various dimensions of emotional intelligence and its impact. Then on the basis of identified dimensions, various factors were identified, on the basis of which final questionnaire was prepared. The questionnaire was filled by 120 bank employees consisting of both private and public sector banks, which were identified on the basis of non-probabilistic judgement sampling.

In order to ensure the content validity of the questionnaire, it was examined in two stages by undertaking an exploratory study: first by two professor from the field of HR and marketing and two HR managers of banking industry. Based on the feedback from the panel, some modifications were incorporated and the final questionnaire was prepared. Secondly, a 'pilot survey' for pre-testing the questionnaire was conducted in case of twenty respondents. After the pilot survey, again certain modifications were introduced in the questionnaire and finally modified questionnaire was used for the detailed study. During editing stage of the responses, it was found that some of the questions in the questionnaires were incomplete and thus was not included in the study and finally only 100 respondents were retained for the purpose of analysis.

##### **4.2 Statistical Tools & Techniques**

The present study had been analyzed by using various statistical tools like Factor Analysis, Sample T test, Likert Scale Ratings, Percentage Method, Mean, Standard deviation etc. The results and analysis had been shown with the help of figures and tables. For analyzing the questionnaire, simple as well as cross tabulation has been used along with percentages. In the present study, in order to apply various methodological tools, SPSS was meticulously used.

#### **5. Results and Findings**

In the present study, data has been analysed and interpreted in the following sub-heads:



### **5.1 Description of the sample**

The sample for the current study demonstrated the following demographics stating age, income and occupation of the respondents under study.

**Table 2: Demographic Profile of Respondents**

<b>Gender</b>	<b>No. of Respondents</b>	<b>%age of Respondents</b>
Male	50	50
Female	50	50
<b>Total</b>	100	100
<b>Age (Years)</b>	<b>No. of Respondents</b>	<b>%age of Respondents</b>
20-29	42	100
30-39	30	0
40-49	18	0
50 or more	10	0
Total	100	100
<b>Designation</b>		
Cashier	40	40
Operation Manager	25	25
Credit Manager	15	15
Assistant Staff	20	20

### **5.2 Awareness Regarding the Concept of Emotional Intelligence**

Emotional intelligence is an entrenched concept in developed countries, but in India it has gained importance off late. The present study attempts to reveal the perception of banking sector employees towards this extremely important concept. In order to unveil the same this question was framed regarding the awareness about the concept and the response is as follows:

**Table 3: Awareness Regarding Emotional Intelligence**

<b>Awareness among respondents</b>	<b>No. of Respondents (%age)</b>
Aware	82 (82)
Unaware	18 (18)
<b>Total</b>	<b>100 (100)</b>

The study revealed that majority of the respondents (82%) were aware of the concept of emotional intelligence and only few (18%) were ignorant about the same. This clearly depicts that Indian banking sector is no exception, as major chunk of employees were aware of the widely used concept popularly known as EI.

### **5.3 Importance of Emotional Intelligence**

Though both the male and female respondents of the study were aware of the concept of emotional intelligence, the present question was asked to know whether they consider it important or not. The response is as follows:

**Table 4: Importance of Emotional Intelligence**

<b>Importance</b>	<b>No. of Respondents</b>		<b>%Age of Respondents</b>
	<b>Male</b>	<b>Female</b>	
Very important	24	28	52
Important	18	12	30
Least important	0	0	0
Not important	0	0	0
No response	8	10	18
<b>Total</b>	<b>50</b>	<b>50</b>	<b>100</b>

The study revealed that both males (42%) and females (40%) consider it very important concept. During the personal administration of questionnaire the female employees responded that it is important not only at work place but at home front too.

#### **5.4 Gender and Emotional Intelligence**

Goleman (1995) and Bar-On (1997) claimed that males and females are different in their emotional intelligence profile. In order to test the same the following hypotheses were tested:

**Ho<sub>1</sub>: There is no significant difference in empathy across genders**

**Table 5: Relation between Gender and E.I Traits**

<b>E.I Traits</b>	<b>Sex</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>Empathy</b>	<b>Male</b>	<b>3.743</b>	<b>.562</b>
	<b>Female</b>	<b>3.985</b>	<b>.574</b>
<b>Self Awareness</b>	<b>Male</b>	<b>5.242</b>	<b>.543</b>
	<b>Female</b>	<b>5.135</b>	<b>.524</b>
<b>Self Management</b>	<b>Male</b>	<b>4.785</b>	<b>.627</b>
	<b>Female</b>	<b>4.295</b>	<b>.638</b>
<b>Social Skills</b>	<b>Male</b>	<b>4.392</b>	<b>.597</b>
	<b>Female</b>	<b>4.215</b>	<b>.558</b>
<b>Self Motivation</b>	<b>Male</b>	<b>3.658</b>	<b>.503</b>
	<b>Female</b>	<b>3.532</b>	<b>.607</b>

The study revealed that as far as empathetic attitude is concerned, females are more empathetic than males. The statistical score of females (Mean 3.985, S.D 0.574) as compared to men (Mean 3.743, S.D 0.562) makes it clear. Thus it can be said that females are more considerate than males under study.

**H<sub>02</sub>: There is no difference in self awareness across genders.**

Self awareness is the most important trait, which needs to be present in an emotionally intelligent person. The study revealed that males (Mean 5.242, S.D .543) are more self aware than females (Mean 5.135, S.D 0.524). Hence it can be concluded that there exist a significant difference across genders in respect of self awareness.

**H<sub>03</sub>: There is no difference in self management across genders.**

The survey rejected the null hypothesis that gender does not make a difference in self management and is because the statistical score of males (Mean 4.785, S.D .627) is more than females (Mean 4.295, S.D.638). Thus it can be concluded that bank males employees are more self managed than female bank employees studied.

**H<sub>04</sub>: There is no difference in social skills across genders.**

The statistical score for social skills show significant difference across genders. Males (Mean 4.392, S.D .597), while the statistical score for females were (Mean 4.215, S.D .558). This makes it clear that EI traits possessed differs by gender.

**H<sub>05</sub>: There is no difference in self motivation across genders.**

Self Motivation is considered to be the backbone of emotional intelligence. As if the person himself is motivated, only then he can create a motivated environment around. The results supported the facts but revealed that there is difference between male (Mean 3.658, S.D 0.503) and females (Mean 3.532, S.D 0.607) in respect of self motivation.

**H<sub>06</sub>: There is no difference in overall emotional intelligence across gender**

The study revealed that though on individual EI traits male and female differs. On certain traits males were better and on some females were better. But for a successful person what matter is overall control of all emotions. Thus it was needed to test that among men and women which gender is more emotionally intelligent. The results are as follows:

**Table 6: Group Statistics (Emotional Intelligence)**

<b>Emotional Intelligence</b>	<b>Sample</b>	<b>Mean</b>	<b>Std. deviation</b>
	<b>Male</b>	<b>122.64</b>	<b>20.229</b>
	<b>Female</b>	<b>123.01</b>	<b>19.714</b>

**t- value = 1.313, p = < 0.10**

The scrutiny of the table and value of t statistics (1.313) makes it clear that women are more emotionally intelligent than men.

### **5. 5 Dimensions of Emotional Intelligence**

Daniel Goleman has stated certain dimensions of emotional intelligence which are tried to reveal in this question and the results as follows:

**Table 7: Dimensions of Emotional Intelligence**

<b>Dimensions</b>	<b>No. of Respondents (%age)</b>
Empathy	44 (18)
Self awareness	42(17)
Self management	52(21)
Social skills	40(16)
Self motivation	52(21)
No response	18(7)
<b>Total</b>	<b>248*</b>

The study focused the fact that Emotional Intelligence as a trait can be learnt only through self management (21%) and self motivation (21%) followed by empathy (18) % and self awareness (17%).

### **5.6 Factor affecting emotional intelligence**

We generally talk about the fact that some people are able to manage the thing and people around well, while others find it difficult. In order to answer the same, this question was framed to reveal the factors that affect the levels of emotional intelligence of a person. The responses are as below:

**Table8: Factors Affecting Emotional Intelligence**

<b>Factors</b>	<b>Summated Score</b>	<b>Rank</b>
<b>Communication skills</b>	<b>438</b>	<b>1</b>
<b>Assertiveness</b>	<b>308</b>	<b>2</b>
<b>Problem Solving Capacity</b>	<b>304</b>	<b>3</b>
<b>Social Intelligence</b>	<b>262</b>	<b>4</b>
<b>Optimism</b>	<b>242</b>	<b>5</b>
<b>Empathy</b>	<b>168</b>	<b>6</b>

In order of ranks the study discovered that communication skills (Rank 1), assertiveness (Rank2) problem solving capacity (Rank 3), social intelligence (Rank 4) and optimism (Rank 5) are the factors that affect the emotional intelligence the most. Hence it can be concluded that those who can communicate well and are assertive are found to be more emotionally intelligent, as they re able to express themselves well.

### **5.7 Level of Emotional Intelligence among Respondents**

In order to reveal the level of EI among bank employees, likert scale was administered using statements related to various aspects of emotional intelligence. The results are as follows:

**Table 9: Levels of Emotional Intelligence among employees**

<b>EI factors among employees</b>	<b>Summated Score</b>
<b>Upset</b>	<b>250</b>
<b>Depressed and Looser</b>	<b>280</b>
<b>Uneasy</b>	<b>250</b>
<b>Bored</b>	<b>272</b>
<b>Thinking about unnecessary things</b>	<b>268</b>
<b>Unhappy for unknown reasons</b>	<b>258</b>

The various statements given to employees revealed the fact that majority of the surveyed employees were not emotionally intelligent as they agree to the statement that they feel depressed and consider themselves losers (Summated Score 280) often. This is a serious concern for banking sector and sufficient efforts should be done to decrease stress among employees and make them more emotionally stable.

### **5.8 Emotional Factors Possessed by respondents**

Every individual is different from one other in terms of his nature and behavior. The extent to which the emotional factors are possessed by one, make him or her more emotionally stable and hence help in his as well as organization growth. With a view to unveil the same among the surveyed respondents the said question was framed and the responses are as follows:

**Table 10: Emotional Intelligence Factors possessed by Employees**

<b>Factors</b>	<b>No. of Respondents</b>	<b>%Age of Respondents</b>
Adaptability	50	13
Assertiveness	46	12
Emotional expression	44	12
Self management	20	5
Emotional perception	22	6
Impulsiveness	22	6
Social skills	46	12
Self esteem	40	10
Stress management	18	5
Social competence	24	6
Self motivation	50	13
<b>Total</b>	382*	100

\*(Total is not equal to sample size because of multiple option question)

The survey revealed that self motivation and adaptability were the two main qualities possessed by majority (13%) of the respondents followed by assertiveness, emotional expression and relationship skills (12%). The emotional factors least possessed by employees were self management and stress management (5%). This is to be noted here that stress management and self management need to be improved as bank employees have to deal on daily basis with stressful work.

### **5.9 Development of Emotional Competencies**

In a banking company the employees have to deal on a daily basis with the customers. So they should be aware of the fact that how they can build their emotional competence in order to be the most favored employee among customers. With a view to explore this fact the following question was asked and the response is as follows:



**Table 11: Modes to develop emotional intelligence**

<b>Different Ways</b>	<b>No. of Respondents</b>	<b>%Age of Respondents</b>
Identify and express feelings and emotions	24	24
Problem solving and decision making	32	32
Understand consequences of feelings and emotions	6	6
Manage own and others feelings.	20	20
No response	18	16
<b>Total</b>	100	100

The study also revealed that (32%) employees feel that problem solving ability is the most required EI trait in order to build customer relation. The results are supporting the study by (Berry, 1983), which states that customer relationship building is based on the problem solving ability of employee. Further the survey highlighted that identification of feelings and emotions and understanding the both is required in order to win the customers.

#### **5.10 Reaction under Crisis situation**

In order to check the level of emotional intelligence among the surveyed employees this question was framed. The basic idea behind the question was how well the employees are able to control their emotions under crisis situation. The results are as follows:

**Table12: Reaction under Crisis Situation**

<b>Reactions</b>	<b>No. of Respondents (%age )</b>
Reacts aggressively	24 (24)
Demands grace time	32(32)
Try to make excuses	6(6)
Use your intelligence	20(20)
No response	18(18)
<b>Total</b>	100(100)

The survey revealed that majority (32%) of the respondents instead of reacting in any manner ask for the grace time so that they can solve the crisis situation while other major chunk (24%) reacts aggressively to the situation. This clearly depicts that the bank employees need to be give certain emotional control training programs in order to achieve better results and good customer rapport.

## **6. CONCLUSION**

Every organization aims to reach at the level of optimum productivity. Certainly, skillful and competent human force is one of the most important elements that help organization to achieve their goals, because human force plays a noteworthy role in changing the level of productivity. Abraham (1999) claimed that emotionally intelligent individuals are more skilled to cope with life activities and they have productive thinking which often includes affective awareness. As banking sector is considered to be back bone of any economy, the study was conducted to reveal the perception and factors affecting emotional intelligence among employees. The present study reveals that employees of selected banks were completely aware of this comparatively new concept and also unveil the fact that there is significant difference between male and female on various EI traits. However, females scored better on overall emotional intelligence than males. As far as levels of EI among surveyed employees are concerned, the survey brought into light that the employees are not emotionally stable. This is really a matter of concern for bank authorities as it affects the performance as well. The study also highlighted that the surveyed employees consider

self management, self awareness and empathy as the major emotional intelligence traits required by anyone. Similar to the earlier studies the survey respondents also agrees that individuals who are more emotionally intelligent have much more life satisfaction, partake in others emotion, and also usually are more ordered, warm, prosperous, and optimistic (Salaski and Gartwright, 2002).

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