

## ASSESSING THE EMOTIONAL INTELLIGENCE LEVEL OF BANK EMPLOYEES AT WORKPLACE

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### Abstract

Contemporary studies have shown that in the past 20<sup>th</sup> century, Emotional Intelligence has gained lot of popularity as well as curiosity among budding researchers in the field of Psychology and management (Grandey, 2000; Law, Wong & Song 2004). This concept is becoming useful for both educational and workplace settings (Brackett, Rivers & Salovey 2011). The purpose of this research work is to assess the level of Emotional Intelligence of Bank employees for which sample size of 124 bank employees working at different managerial positions were interviewed, moreover an attempt has been made to identify if any form of relationship exist between Emotional Intelligence and Demographic variables taken under study. Standardized scales were used to address this issue, a trait model of EI was measured using Self Reported Emotional Intelligence Test (SREIT) developed by Schutte et al (1998) and Emotional Awareness Questionnaire (EAQ) comprising of 36 items by Dr Claude Stenier. The findings revealed that Emotional Intelligence level of bank Employees was 77.3%. The results revealed that with seniority emotional intelligence does not increase. Significant difference was found between gender, bank type and marital status. Our study showed no significant difference between Age and EI level. Besides these variables work experience, Qualification and Role of employees were some other factors which did not affect their emotional intelligence scores.

Key words: Emotional intelligence, Demographic variables.

## **Introduction**

In this fast moving dynamic society where nothing is static, some important factors leading to such changes are social and emotional skills which created the urge to study the emotional aspect of employees in different sectors.

It has its origin when Edward Thorndike (1920) worked on social Intelligence focusing on socially competent behavior. Edger Dole (1935) made an instrument to measure it. This inspired Wechsler to work on non-intelligence factors as he argued that our intelligence model would be incomplete without them. All the above models theories and arguments lead to the foundation for the concept of EI.

EI as a term have first appeared in 1964 by Micheal Beloch and in 1966 in paper by B. Leuner entitled Emotional intelligence & emancipation. Howard Gardner (1983) in his book Frames of mind: The Theory of Multiple Intelligence (MI). He introduced the idea of Multiple Intelligence as traditional types of intelligence fail to fully explain cognitive ability. The term appeared in Wayne Payne (1985) doctoral dissertation, mentioning that emotional awareness was necessary component for the development of children.

However, the first systematic research on EI was conducted by two prominent Psychologists Jack Mayer and Peter Salovey (1990) who have further put forward Ability model to describe EI (1998).

Although the literature available on EI informed people about the concept. Yet the EI as a construct gained popularity only after release of an influential bestselling book: Emotional Intelligence – Why it can matter more than IQ. by Daniel Goleman(1995). After this many models of EI were proposed. But they received lot of criticism and hence till date tools measuring EI have no replaced IQ test as standard measure of intelligence.

Emotional intelligence provides emotional information were philosophers as well as evolutionary are of the view that emotions govern and often signal, motivate responses to situations (Darwin, 1872/1998; Ekman ,2003;Izard, 1993). Each emotion conveys a unique set of identifying signal – Emotional information (Buck, 1984; Ekman , 1973 ;Izard , 1993 ; Scherer , 1993). Emotions were seen as elements that created problems in human life (Cakar , 2002 ; Atabek , 2000).Human thought and emotions are inseparable processes (Goleman , 2001).

Whereas intelligence is one's capacity to deal effectively with situations (Thorndike, 1920). It is the capacity of flexible adjustment (Cyril Burt ).

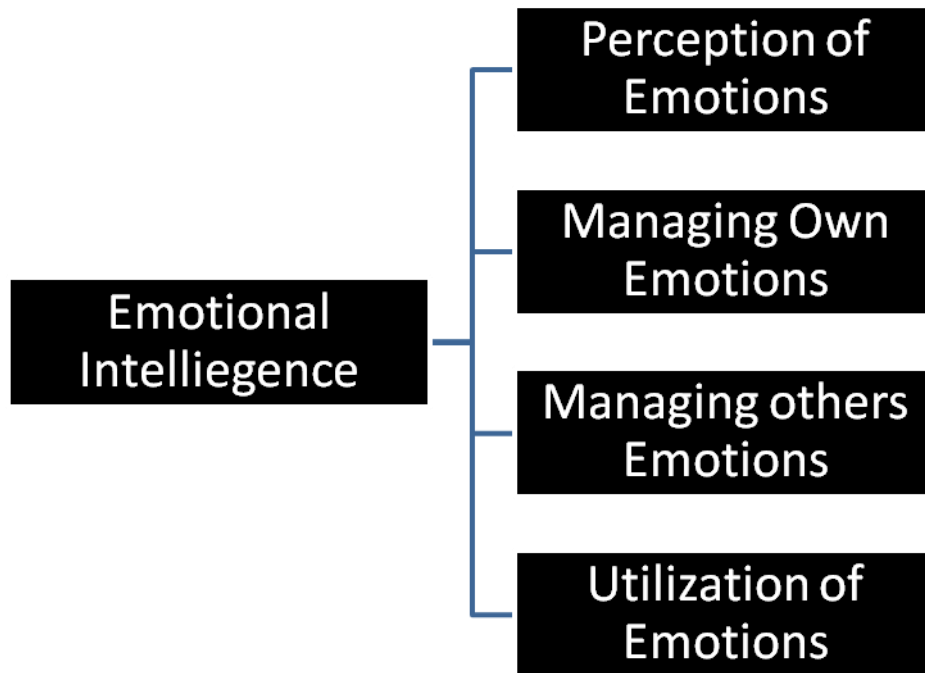
EI as theoretical perspective refers to cooperative combination of intelligence and emotions (Mayer & Salovey, 1997; Roberts, Zeidner & Matthews 2001). Linking emotions and intelligence was relatively novel when first introduced in a theoretical model about 20 year ago (Salovey& Mayer, 1990)

"The concept of intelligence and emotions which are effective in the process of an individual's, adaption, intertwine and create the new concept of emotional intelligence" (Yasarsoy, 2006) [http:// www. Eqi.org/gole.htm](http://www.Eqi.org/gole.htm)) "Solving problems and making wise decisions using both thoughts and feelings or logic & institution is a part of what we refer to as emotional intelligence." (Mayer &Salovey , 1990/1997).

"EI is a form of Social Intelligence that involves the ability to monitor one's own & other feelings &emotions, to discriminate among them and to use this information to guide as one's thinking& action"(Salovey& Mayer 1990).

"Emotional intelligence is the ability to perceive emotions, to access and generate emotions so as to assist thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth." (Mayer & Salovey, 1997)

"The ability to recognize the meanings of emotions and their relationships and problem - solve on the basis of them. Emotional intelligence is involved in the capacity to perceive emotion, assimilate emotion-related feelings, understand the information of those emotions and manage them." (Mayer, Salovey & Caruso, 2000)



Source: Emotion Intelligence scale by Dr. Schutte et al (1998) with its sub constructs

In order to increase organizational success one needs to improve the managerial efficiency and effectiveness of employees enhancing their Job Performance. (Goleman, 1995) claimed that EI is a better predictor of Job Performance than general Intelligence .EI accounted for merely 67% of abilities necessary for superior performance in leaders and matters twice as much as technical expertise or IQ required in managers. (Goleman, 1995).

Higher EI is necessary for better job Performance in banking sector (Patnik, Satpathy & Pradhan, 2011). Employees with higher EI are far more easily adaptive at using their emotions to facilitate job performance (Sy et al , 2006). Different people who have same level of intelligence may not have same Academic success because of difference in the level of Emotional Intelligence (Bracket & Katulak, 2004).

In the service sector where a lot has been contributed by banking institutions, it is important to assess employee's performance from various perspectives. As employees performance contributes a lot in organizational success or failure. EI is a commonly used instrument for personnel hiring and training (Fineman , 2004).

An emotionally intelligent leader is able to handle group's climate and efficiency by minimizing negative impact that might affect the group's emotional functioning (Kelner, Rivers & O'Connell, 1994).

In our opinion employees with high emotional intelligence will help in creating comfortable mental climate, high team spirit as well as build strong interpersonal and intrapersonal relationship within their organizations. Employees have to work on their own feelings as well as feeling of their coworkers, superiors and subordinates. Hence it is necessary to administer their level of emotional intelligence for smooth and stress free working.

Since the employees in banks are performing different duties they vary in their demographic profiles. In this study we are trying to compare the emotional intelligence level of bank employees with respect to their demographic characteristics.

A pilot study with 47 bank employees was carried out working in different banks. The cronbach alpha was 0.94 and 0.73 respectively for both the scales. Hence the scales were found to be appropriate for the study. Statement no's 5, 28, 33 were reverse coded before calculating alpha values. Alpha values for each sub construct under Emotional intelligence scale are (0.85, 0.83, 0.73, 0.74) respectively.

### **Aim of the study**

The study aims to analyze the emotional intelligence level of bank employees in relation to their demographic profile i.e Type of bank, Age, Gender, Educational qualification and Marital status, working at different positions in Public and Private Banks of Punjab.

### **Hypothesis Development**

This study aims at assessing the relationship between Emotional intelligence and demographic variables of bank employees.

Mayer, Salovey & Caruso submitted that men and women differ in their emotional intelligence score. Many empirical studies have revealed that women scores higher comparative to men in terms of EI. (Charbonneau & Nicol, 2002, King, 1999, Wing & Love, 2001, Ciarrochi, Chan & Bajgar, 2001, Singh, 2002, Brackett et al 2004) Where as on the other hand some researchers also reported that men are more emotionally stronger than women (Chu, 2002, Ahmad et al 2009). There existed another set of researchers who stated that there

is no significant difference between EI and gender i.e Gender is independent of EI ( Tiwari & Srivastvas ,2004 , Depape, hakin-larson, vollkar et al 2006, Devi & Rayulu , 2005, Tyagi , 2004).

Many studies measuring the Emotional Intelligence among different age groups have revealed EI increases with Age, that is it has a positive relationship with Age (Salovey & Mayer, 1990, Goleman, 1996, Boyatzis, 2000, Chapman & Hayslip, 2006, Godhaman & Muragan , 2009)

On the other hand few studies state that EI is independent of age and hence there is no relationship between the both. (Tyagi, 2004, Jacques, 2009)

Hence based on India and Foreign literature, following hypothesis was proposed:

**H1:** There is a significant difference between EI and Gender of bank employees.

**H2:** There is a significant difference between EI and Age of bank employees.

**H3:** There is a significant difference between EI and Bank type of employees.

## **Methods**

### **Population and Sample**

The population of the survey comprised of bank employees performing different roles at three different types of banks. Branches of various banks were randomly selected. Thus sample collected comprised of bank employee (n=124) on convenience basis and an ease of accessibility. Many banks like ICICI, IDBI, Punjab National bank, Bank of India and Oriental bank, etc. were not included in the research survey due to shortage of time and accessibility.

### **Instruments Used**

#### **Demographic details**

Section I of the questionnaire included demographic profile of the bank employees which were part of the sample.

### **Emotional Intelligence Questionnaire**

Emotional Intelligence can be measured using various tools. It can be measured using different models (Ability, trait or mixed model) depending upon the purpose of assessment for desired outcomes.

In section II of the questionnaire we included a standardized scale namely Assessing Emotion Scale which is referred by different names in some literatures as Emotional Intelligence Scale, the Self- Report Emotional Intelligence Test or the Schutte Emotional Intelligence Scale based on Salovey and Mayer's (1990) original trait model of Emotional Intelligence .It is a widely used trait measure of Emotional Intelligence and focuses on expanding the conceptual domain of assessment of EI. Various studies have suggested that scale has good reliability and validity (Schutte 1998, Ciarrochi et al, 2002).

Scales higher reliability and reasonable amount of validity has made it widely acceptable for research purpose. It helps in assisting individuals for depicting their emotional functioning and addressing concerns like career goal and experiences, mental health, impulse control, intrapersonal and interpersonal relationships. The scale developed by Dr.Schutte et al has been used in many different studies of emotional intelligence with respondents from a variety of population. The scale has 1700 citation and over 200 publications articles describing it. Emotional Intelligence Scale is a 33 item scale based on Salovey and Mayer's (1990) original model of EI with four sub constructs namely Perception of emotion, Managing own emotions, Managing others emotions and Utilization of emotions. Here the respondents were requested to rate each statement from Strongly disagree to Strongly Agree on a five point likert scale (Ciarrochi et al ,2000). Further total scores were calculated by summing up all the responses against the items after revering the scores of the negative statements (Item no.5, 28, 33).

Higher scores on the scale indicates, respondent possesses high level of EI and are more optimistic, more empathetic, highly cooperative, greater marital satisfaction, better mood, less depression(Oginska- bulik, 2005), greater life satisfaction(Wing, schutte & byrne, 2006) better organisational citizenship(Carmeli & jonsman, 2009).

In section III of the questionnaire another standardized Emotional Awareness Scale by Dr Claude Steiner has been used for assessing the level of emotional awareness. The scale had

36 items with SIX sub constructs (Numbness, Physical sensation, Differentiation, Causality, Empathy, and Interactivity) including six items under each sub construct.

In the study the results drawn from the above scale stated 41% of respondents had high emotional awareness, 37% had average Emotional Awareness and only 22% had low awareness regarding their emotions.

### **Data Analysis**

Analysis was done using SPSS (Statistical packages of social sciences).Cronbach alpha values of complete scale as well as construct wise was calculated separately. Independent sample T test was applied to compare the mean of two groups of employees and ANOVA was used to determine the difference between the Age and EI. For calculating correlation Karl Pearson correlation was used.

### **Demographic analysis**

Section I of the questionnaire include seven statements asking the respondents demographic details and about their bank types.

Table: 1 Demographic Profile of Respondents

Demographic Characteristics	Respondents Characteristics	Number of respondents	Respondents (%)
Gender	Male	80	64.5
	Female	44	35.5
Age	Upto -35	48	38.7
	35 - 45	54	43.9
	45 & above	22	17.4
Bank Type	Private sector bank	72	58.1
	Public bank	52	41.9
Qualification	Graduate	65	52.4
	Post Graduate	28	22.6
	Professional degree	31	25.0
Work Experience	Upto - 6	23	18.6



	6 - 15	63	50.8
	15 and Above	38	30.6
Role	Junior Management	40	32
	Middle Management	66	53.5
	Upper Management	18	14.5
Marital Status	Married	106	85.5
	Unmarried	18	14.5

Source; Researcher's Survey, 2016

### **Bank Employee's gender, age and bank type**

Almost 64.5% of employees in the study are males and 35.5% are females. The respondents fall in the age group of 35 to 45 or above. Approximately 38.7% of employees are in the age group upto -35 years, 43.9% are between the range of 35-45 and only 17.4% are 45 years of age or above.

Almost 58.1% of employees are working in the Private sector banks and 41.9% in Public banks.

### **Work experience & Role of respondents**

Almost 18.6% of participants have less than 6 years of work experience, as much as 50.8% had 6- 15 years of experience to their credit and 30.6% had more than 15 years of work experience.

Data disclosed maximum respondents fall in the category of middle management i.e 53.5%, followed by junior management 32% and 14.5% under senior management.

### **Employee's Qualification**

Almost 52.4% of employees are graduates, 22.6% are post graduates and 25% have professional degrees.

### **Employee's marital status**

Majority of employees (85.5%) are married comparative to unmarried accounting for 14.5% only.

## **Results and Discussions**

The Emotional intelligence scale used is a five point Likert scale with the response followed as: 1= "Strongly Disagree, 2= "Disagree', 3= "Neither agree nor disagree", 4= "Agree", 5= "Strongly Agree". The total score of Emotional intelligence for each respondent was calculated by summing up all the values against each statement. (After reversing the values of negative statements).

After summing up the values and reaching the total scores of Emotional intelligence against each respondent (>110 score/low level of EI, 110-140 score/medium level of EI and <140 score/high level of EI)the results disclosed 47% of respondents had medium level of Emotional Intelligence, 35% had high level of Emotional Intelligence and 18% had lower Emotional Intelligence.

## **Results of Demographic variables**

### **Gender**

Women with higher EI scores are able to recognize facial effects, understand social behavior and are more emotionally expressive. On the other hand men were less expressive, slower in social judgments and were able to recognize only anger and aggression traits.

H1: There is a significant difference in the level emotional intelligence in relation to gender of bank employees. In order to determine the difference between the both (EI and Gender) independent sample t-test was applied.

### **T-Test results**

#### **Group Statistics**

	Gender:	N	Mean	Std. Deviation	Std. Error Mean
Total EI	Male	80	140.5125	10.49170	1.17301
	Female	44	103.6818	15.02056	2.26444

**Table: 2 T-test results of emotional intelligence of bank employees in relation to gender**

**Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
<b>Total EI</b>	Equal variances assumed	20.151	.000	15.980	122	.000	36.83068	2.30483	32.26804	41.39333
	Equal variances not assumed			14.442	66.564	.000	36.83068	2.55022	31.73981	41.92155

Since  $p < 0.05$  ( $t_{\text{sign}} = .000$ ) there is a significant difference between the EI and gender of Bank Employees. Here the total scores of EI of males were more than that of females. Hence the H1 Hypothesis was accepted stating there was considerable difference that could be analyzed between EI and gender.

### Age

Increasing age results in higher level of emotional intelligence among the bank employees.

So following hypothesis has been formulated:

H2: There is a significant difference in the level emotional intelligence in relation to Age of bank employees. Senior employees have more emotional intelligence than junior employees. For examining the difference between EI scores and age of employees ANOVA was conducted.

**Table: 3 ANOVA results of emotional intelligence of bank employees in relation to Age**

**ANOVA**

Total Emotional Intelligence

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	853.892	2	426.946	.922	.401
Within Groups	56050.713	121	463.229		
Total	56904.605	123			

Since  $p > 0.05$  (Sig.401) it states that there is no significant difference between EI and age of bank employee. The variable age is independent of EI among employees. Therefore, hypothesis H2 has been rejected specifying not much difference could be analyzed between EI and Age.

**Bank type**

Employees working in private sector banks had higher Emotional intelligence scores than Public sector banks.

Hence, this study tries to analyze the difference between the type of bank and level emotional intelligence of bank employees.

H3: There is a significant difference in the level emotional intelligence in relation to Type of bank.

**T-Test results**

**Group Statistics**

	Bank type	N	Mean	Std. Deviation	Std. Error Mean
Total EI	Private Bank	72	136.4306	16.80026	1.97993
	Public Bank	52	115.0000	21.23538	2.94482

Table : 4 T-test results of emotional intelligence of bank employees in relation to bank type

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Total	Equal variances assumed	9.417	.003	6.270	122	.000	21.43056	3.41812	14.66405	28.19707
	Equal variances not assumed			6.039	93.767	.000	21.43056	3.54853	14.38464	28.47647

Since  $p < 0.05$ ,  $t$  (sign) = .003 study reveals the there is a significant difference between EI and Type of bank an employee is working with. Hence hypothesis H3 is accepted revealing considerable amount of difference exist between Private sector bank and Public sector bank employees in relation to Emotional Intelligence scores.

Correlation between employees' emotional level and demographic variables is shown in the table below:

Table: 5 Correlation between emotional intelligence and demographic variables

	EMOTIONAL INTELLIGENCE SUBDIMENSIONS				
	Total Emotional Intelligence	Perception of emotions	Managing own emotion	Managing other emotions	Utilization of emotions
Gender	-0.823**	-0.801**	-0.790**	-0.690**	-0.698**
Age					

Bank Type	-0.494**	-0.408**	0.473**	-0.527**	-0.470**
Role					-0.153*
Qualification	0.162*			0.190*	
Work Experience					
Marital status	0.185*	0.182*	0.166*	0.174*	0.150*

\*Correlation is significant at the 0.05 level (1-tailed)

\*\* Correlation is significant at the 0.01level (1-tailed)

Table 5 shows positive relationship between marital status of employees and emotional intelligence scores ( $p < 0.05$ ). There is also positive correlation between marital status and the sub dimensions of emotional intelligence: perception of emotions ( $p < 0.05$ ), managing of emotions ( $p < 0.05$ ), managing others emotions ( $p < 0.05$ ), utilization of emotions ( $p < 0.05$ ). Thus, married employees are more emotionally aware and are able to perceive, manage and utilize their emotions better.

Furthermore, there is a significant positive relationship between qualification and total emotional intelligence ( $p < 0.05$ ). There is also a positive correlation between qualification and subscale of emotional intelligence: individuals are able to manage others emotions ( $p < 0.05$ ).

There is a significant negative correlation between gender of employees and emotional intelligence ( $p < 0.01$ ). There is also negative correlation between gender and among all the following sub constructs of emotional intelligence scale: perception of emotions ( $p < 0.01$ ), managing own emotions ( $p < 0.01$ ), managing others emotions ( $p < 0.01$ ) and utilization of emotions ( $p < 0.01$ ).

Additionally, there is significant negative correlation between type of bank an employee is working with and emotional intelligence scores ( $p < 0.01$ ). There is also negative correlation between bank type and subscales of emotional intelligence ( $p < 0.01$ ). The research suggests that role is associated with utilizing emotions. Finally the study reveals that there is no correlation between Age and emotional intelligence as well as work experience and emotional intelligence of respondents.

## **Conclusion**

The average score of emotional intelligence of employees is 77.3% where 35% of them having high level of emotional intelligence. In terms of emotional literacy 41% of respondents were highly aware about their emotions and were more empathic as well as interactive. In the study there is an association between high emotional intelligence scores and bank type, gender, marital status and qualification ( $p < 0.05$ ). The findings did not reveal any significant difference between age, work experience and role. On the contrary when subscales were considered, slight difference was found between role and Utilization of emotions ( $p < 0.05$ ). Possibly as the employees grow older, their work experience increases, it does not affect their emotional intelligence level. The total scores of emotional intelligence of respondents working in private sector bank are higher due to congenial environment, extra perk, more provisions and flexible working hours. Sum total of EI may also vary by qualification of the respondents. Managers who have higher level of EI have the capacity to monitor their emotions. They stay intended and do not pay any heed to petty issues among their co-workers. Awareness about an individual's Emotional Quotient can make him think creatively, plan his actions efficiently and motivate himself in a given situation. Thus, it is an undeniable fact that Emotional intelligence hits the priority list in comparison to IQ and technical knowledge for framing a perfect manager. As literature states that emotional intelligence can be enhanced and upgraded at any phase of life through logical and consistent approach (Goleman, 1998, Cooper, 1997). Hence, it is advised that banking industry should develop customized training programs in order to develop as well as to improve EI of their employees and EI should be considered as an important factor at the time of recruitment for organizational success (Goleman, 1995), organizational commitment (Gunn & Oladepo, 2014; Gardner et al, 2003) and better decision making (George, 2000) etc.

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