

A Study on the Influence of Emotional Intelligence Interventions in the Banking Sector

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ABSTRACT

Purpose: *Emotional Intelligence, often referred to as EQ, is a skill set that involves recognizing, understanding, managing, and effectively using our own emotions as well as understanding and influencing the emotions of others. The study of emotional intelligence in the banking sector serves a crucial purpose in enhancing client relationships, conflict resolution, leadership, and stress management. Adaptation to technological changes, and risk management. As the industry continues to evolve, the ability to understand and manage emotions – both our own and those of others – will only become more essential for success. Developing emotional intelligence is a valuable investment that can lead to improved client satisfaction stronger teams, and a more resilient banking sector overall.*

Design: *This research adopted the conceptual research by using a descriptive research design. Secondary data has been collected and analyzed to find out the factors affecting the Banking sector. This will help them to cope with the work environment and to effectively handle different situations. It could be absorbed that the students with high levels of IQ at school levels were also not able to shine in their profession, just because of lacking a moderate level of EQ.*

Findings: *The findings from studies on emotional intelligence in the banking sector underscore its profound impact on customer relationships and leadership effectiveness. Conflict resolution, sales performance. Risk management, employee well-being, and adaptation to technological shifts. As the sector continues to evolve in response to changing market dynamics. These findings emphasize the enduring importance of emotional intelligence as a critical skill set for success. Research consistently shows that employees in the banking sector who possess higher emotional intelligence tend to create more positive and empathetic interactions with clients. These interactions lead to increased customer satisfaction and loyalty. Clients are more likely to feel understood, valued, and supported when they engage with banking professionals who exhibit emotional intelligence skills.*

Originality/value: *This study includes a detailed analysis of the Emotional Intelligence Interventions in the Banking Sector.*

Paper type: *Conceptual Research*

Keywords: *Emotional Intelligence, Banking sector, Performance, Stress, Job analysis*

1. INTRODUCTION :

In the modern era, changes are not predetermined. It will happen according to the nature, geographic border, business policies, and changes in government, financial policies, technological innovation, work environment, or people by themselves. However, the important thing among those is how would individuals face the changes around them and how would they adapt themselves according to the changes and how could they tackle the consequences that arise and accept the effects of changes. The emotional ability of the individual can only support to face the consequences and effects of change. The emotional intelligence will help them to maintain stability in difficult situations and it also helps in relationship management. In recent times there are so many changes that have happened in all sectors

and in particular to the information technology. The impact of IT sector has extended its influence in lot of disciplines. Financial sector is not exception for that. The challenges aroused when the government introduced digital transactions to avoid corruptions. Affective loading in stimulus materials does not enhance the span of attention, per se it inhibits cognition. The result was interpreted in the light of behavioural observation during the experimental conditions as well as the obtained statistical output (Petrides K. (2009). [1]). This study is based on the debate on the impact of digitalization in India, though the government has implemented many other policies like Jan Dhan Yojana, individual accounts for providing direct subsidiaries, using Addhar for e-transaction, LPG providence under usage of account. Even though all that has been made for the improvement of the country, it affects the banking employees who have the responsibility to do the changes in an effective manner and ensure that it has a positive impact on the general public. They are the people who have to convey the changes in financial policies to the general public. Hence, they are the people who are directly get affected by the consequences of financial changes implemented by the government, face it, and solve the basic doubts that arise from the customer. Even though they can easily handle it by their intelligence quotient, sometimes the consequences and effects of changes in the work environment have greatly affected the personal attributes of individual's emotions.

The most formal definition of EI (Nourizade, F. et al. (2014). [2]) refers to the ability to identify and express emotions, understand emotions, assimilate emotions in thought, and regulate positive and negative emotions in oneself and others (Mayer J., et al. (1997). [3]). Talking about competency in perception of emotion: it consists of recognition of emotion-related facial and voice cues of others and awareness of one's own body states relating to emotion. Competency in understanding one's own and others' emotions involves knowing the causes and consequences of different emotions as well as being able to differentiate between varying emotions (Mayer, J. D., et al. (2004). [4]). This conceptualization suggests that the competencies of perception, understanding, utilizing, and managing emotions effectively in the self and others comprise the core of emotional intelligence (Shutte, N. S., et al. (2013), Mayer, J. D., (2004), Mayer, J. D., et al. (2008), and Maul, A. (2012). [5-8]). Obviously, it will add more responsibility, work pressure, and workload to them. It may induce bad emotions like anxiety, fear, lack of concentration, and dissatisfaction with the job and thereby lead to poor performance in job. In addition to that, the consequences of change will directly or indirectly affect the relationship of bank employees both in the work environment and in a personal environment. Finally leading to work-life imbalances, work pressure, and health issues. This will pave the way for job stress. Some people can control their emotions but not everybody can do that. Sometimes people express stress at the workplace. Controlling oneself without expressing emotions is like "sitting in the spring", it will affect the person according to the internal pressure he faces based on the roles and responsibilities. This will cause of role conflict and a dissatisfied work environment and also cause health issues like hypertension, thyroid, and blood pressure among the bank employees. Added to that, the biggest challenge for bank employees is the poor financial literacy of the general public. The recent economic study shows that the level of financial literacy among the general public is just 24 percent in India and 22 percent in Tamilnadu.

2. THEORETICAL FRAMEWORK OF THE STUDY :

2.1 The Ability Model – Mayor And Salovey:

Peter Salovey and John Mayor (Mayer J., et al. (1997). [3]) first coined the term Emotional Intelligence in 1990 and since then they have conducted research on the significance of the construct. The two terms emotions and intelligence, originate from the research of two different fields. From the intelligence theory, they found that intelligence involves the capacity to carry out abstract reasoning. From the emotion research, they found that emotions are signals that convey regular and discernable meanings about relationships and that a number of basic universal emotions. The revised EI model is framed with a more psychological integrated process which includes four branches. The model of Mayor and Salovey's ability model is shown in Table 1.

Table 1: The Ability Model

S. No.	Emotional Intelligence Dimension	Emotional Abilities
1	Perception, Appraisal, and expression of emotions	The individuals can accurately identify one's emotion

2	Emotional facilitation of thinking	Describe emotional events with intellectual processing
3	Understanding and analysing emotions	The ability to recognize, label and interpret emotions
4	Regulation of emotions to attain intellectual growth	To enhance growth in regulation of emotions

2.2 Emotional Intelligence and its Various Dimensions:

According to Mayor and Salevoy [3], there are four dimensions of Emotional Intelligence and they are, “Emotional Perception, Emotional assimilation, Emotional understanding, and Emotional Management”.

- (1) Emotional Perception – it is the ability to recognize a feeling as it takes place. It is all about the self-awareness of thoughts and feelings.
- (2) Emotional Assimilation- it is the integrated ability of the individual to distinguish the emotions from the thought process.
- (3) Emotional understanding – it is the ability to understand others’ emotions. Empathy is much needed to make interactions and have a positive relationship.
- (4) Emotional Management – it is the ability of an individual to handle the emotions of oneself and others. By this, the individual can learn how to develop a personality and how to be presentable and positive in difficult situations.

Besides Mayor and Salovey’s four dimensions, they have developed eight competencies. They are:

- Self –awareness
- Empathy
- Social awareness
- Creating social bond
- Separate emotions from expressions
- Self-control
- Relationship management

3. DEFINITIONS OF EMOTIONAL INTELLIGENCE :

According to Emmerling & Goleman (2003) [9], there are various definitions of EI that are complementary to each other; each one aims at understanding one’s own and others' emotions. In 1990, Salovey & Mayer [10] coined the term –Emotional intelligence and they defined Emotional Intelligence as a subset of social intelligence that involves the ability to monitor one's own and others feelings and emotions to discriminate among them and touse this information to guide one’s thinking and actions. This was the very first definition of EI which was then redefined in 1997 and it stated EI as, "the ability to perceive and express emotion, assimilate emotion in thought, understand and reason with emotion and regulate emotion in self and others (Mayer, J. D., et al. (2000). [11]). A review of the literature suggests that this definition of EI is accepted and adopted by most of scholars and researchers around the world (Gayathri. N. (2013). [12]). Goleman published his book Emotional Intelligence, Why It Matters more than IQ and it instantly became a worldwide best seller, he defined EI as an ability that includes self-control, zeal and persistence, and the ability to motivate oneself (Goleman, D. (1995). [13]) and later he redefined EI as the capacity for recognizing our own feelings and those of others, for motivating ourselves and for managing emotions effectively in ourselves and others (Goleman, D., (2000). [14]). Bar-On R. (1988) [15] introduced the term emotional Quotient (EQ) in his doctoral dissertation as an analogue to Intelligent Quotient (IQ). He defined emotional intelligence as –an array of noncognitive capabilities, competencies, and skills that influence one’s ability to succeed in coping with environmental demands and pressures| (Bar-On, R. (1997). [16]). The most compendious definition of EI was offered by Martinez M. N. (1997) [17], he defined EI against most common definitions, as non-cognitive skills, which surround skills that help the person in dealing with daily life. He defined EI as "an array of noncognitive skills, capabilities, and competencies that influence a person's ability to copewith environmental demands and pressures" [18].

4. REVIEW OF LITERATURE :

Salovey P., et al. (1990) [19] defined *Emotional intelligence*, a set of skills hypothesized to contribute to the accurate appraisal and expression of emotion in oneself and in others, the effective regulation of emotion in self and others, and the use of feelings to motivate, plan, and achieve in one's life. We start by reviewing the debate about the adaptive versus maladaptive qualities of emotion.

Cote and Morgan (2002) [20] noted that suppression of negative emotions decreased job satisfaction, which in turn increased the intention to quit. Overall, turnover is a negative indicator of organizational efficiency and effectiveness and is not considered a desirable thing in organizations. It costs heavily if their trained employee leaves the organization. Even in the present work scenario, retaining valued assets has become a very critical issue for organizational success. The research evidence demonstrates the negative relationship between organizational commitment and turnover.

Salovey P., et al. (1995). [21] studied the Emotional abilities of children perceived by their parents are quite close to those provided by children themselves. However, the mothers, in particular, were able to report these EI abilities more closely, showing, in comparison to fathers, a more accurate emotional adjustment in relation to their children's EI.

Miao C., et al. (2017) [22] postulated that emotional intelligence and job satisfaction are of particular importance in the workplace environment, The aim of this research is to investigate, the impact of emotional intelligence training on job satisfaction in an education firm located in the United Arab Emirates (UAE). The results can help organizations realize human capabilities and the way to improve them by providing more attention to the human aspect.

5. OBJECTIVES OF THE STUDY :

- (1) To study the difference between male & female bank employees on emotional intelligence and its influencing factors.
- (2) To study the difference among demographic factors of bank employees with emotional intelligence and its influencing factors.
- (3) To study the dependency among the demographic factors of bank employees.
- (4) To study the impact of emotional intelligence on job performance and job stress.

6. RESEARCH METHODOLOGY :

This research adopted a descriptive research design using the case study method to analyze the data that was collected. Specifically, this study used, Cross sectional research design entails the collection of data on more than one case (usually quite a lot more than one) and at a single point in time in order to collect a body of quantitative or quantifiable data in connection with two or more variables (usually many more than two), which are then examined to detect patterns of association.

6.1 INDUSTRY PROFILE:

India is considered a big market not only for trade and business but also for banking and financial sectors. The financial sector reform has been framed under the broad program of structured economic reform started in 1992. With the initiation of the Narasimhan committee report and later in 1994, by the Constitution Board of Financial Supervision, the Indian Government took several important steps to strengthen the functioning of the financial sector. Some of the important steps were a reduction in the level of cash reserve ratio and the creation of a more competitive environment in the financial sector through reform measures like relaxation in entry and exit norms, reduction in public ownership in the banking industry, and letting the banking sector access capital market for meeting their fund requirements. In spite of all these reformatory measures taken by the government, the main objective of the government is to provide a level playing field to the nationalized banks of the country. The government had constituted the Verma committee to identify the weak public sector banks and develop a restructuring policy for them with the motive to sustain them in this new liberalized regime. The Indian banking system has several outstanding accomplishments to its credit and the most striking part is its reach. The banking sector in India is now spread out into the breadth and length of the nation. The development and diversification of the country's economy and the process of growth have been accelerated not in small measure but because the banking sector played an efficient role in the financial economic factors among the diverse factors. It should be acknowledged that the banking system in any

country is an integral part of the growth of the financial segment of the economy. Meta-analyses have confirmed that EI predicts a series of important outcomes. For example, two meta-analyses have found that EI is related to physical, mental, and psychosomatic health (Miao C., et al. (2017). [22]). The banking system in India comprises both the cooperative and commercial banks. Commercial banks dominate the banking sector in India and have widespread branches all over the country. The commercial banks in India are divided into two such as scheduled banks and non-scheduled banks, as categorised by The Reserve Bank of India. The scheduled commercial banks are characterized by the predominance of public sector elements that include the State Bank of India and its associate banks, regional rural banks, and other nationalized banks. Co-operative banking divisions also render important services mainly in the area of rural credit.

6.2 COMPANY PROFILE:

A total number of 20 banks were nationalised during the two rounds of nationalisation. In the first round 14 banks such as “Allahabad Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Central Bank of India, Canara Bank, Dena Bank, Indian Bank, Indian Overseas Bank, Punjab National Bank, Syndicate Bank, UCO Bank, Union Bank and United Bank of India” were nationalised on 19th July 1969, and during the second round 6 other Banks such as “Punjab and Sind Bank, Vijaya Bank, Oriental Bank of India, Corporate Bank, Andhra Bank and New Bank of India (later it is merged with PNB)” were nationalised on 15th April 1980. Out of the 20 nationalised Banks one, The New Bank of India is merged with Punjab National Bank in the year 1993. So that the number of nationalised banks at present are 19 nationalised banks in number and on RBI website too. Since Bharat Mahila Bank are merged with State Bank of India on 31st March 2017, and as of date there are twenty nationalised banks in India. The following are the types of banks in India, they are:

(1) SBI and its 5 Associate Banks namely State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, and State Bank of Travancore and Bharatiya Mahila Bank are set to be merged with SBI with effect from 1st April, 2017, (2) Nationalised Banks, (3) Other Public Sector Banks, (4) Private Sector Banks – Indian Banks, (5) Private Sector Banks – Foreign Banks, (6) Scheduled State Co-Operative Banks, (7) Non-Scheduled State Co-Operative Banks, (8) Co-Operative Banks- Scheduled Urban Co-Operative Banks, (9) Co-Operative Banks – Non-Scheduled Urban Co-Operative Banks, (10) Co-Operative Banks- State Co-Operative Banks, (11) Co-Operative Banks – District Co-Operative Banks, and (12) Regional Rural Banks.

7. ANALYSIS AND INTERPRETATION :

Z-test is based on the normal probability distribution and it is used for judging the significance of several statistical measures, especially the mean. The relevant test statistic z is worked out and compared with its probable value which has been shown under the normal curve, at a specific level of significance for judging the significance of the measure concerned. This is the most frequently used test in research studies.

- Z - Test is generally used for comparing the mean of a sample to some hypothesized mean for the population in case of a large sample that is $n \geq 30$, and the population variance is known.
- It is also used for judging the significance of the difference between means of two independent samples in case of large samples or when the population variance is known.
- It is also used for comparing the sample proportion to a theoretical value of population proportion or for judging the difference in proportions of two independent samples when n happens to be large.
- Besides this test may be used for judging the significance of median, mode, coefficient of correlation, and several other measures.

7.1 Z –TEST ANALYSIS :

(1) Indicating mean score between male and female bank employees on emotional intelligence and its influencing factors.

H₀ 1: There is no difference between males and females in emotional intelligence and its study variables.

H₁ 1: There is a difference between males and females in emotional intelligence and its study variables.

Table 2: Z - Test Scores of Male and Female Respondents on Emotional Intelligence and its Study Factors

Attributes	Gender	Mean	SD	Z-value	Two-tailed P-value	Results
Emotional Intelligence	Male	95.6550	13.93330	-2.039	.042	Rejected
	Female	97.7612	12.35247			
Job performance	Male	23.1885	4.51205	-4.869	.000	Rejected
	Female	24.8269	4.05204			
Job stress	Male	19.8594	4.89368	2.568	.010	Rejected
	Female	18.9729	3.83605			

Note: *Significant at 0.05 level, **significant at 0.01 level, ***significant at 0.001 level

Interpretation:

From the above table 2, illustrates the Z-test scores of all the study variables on gender. The score of mean and standard deviation were compared between males and females. The Z-test scores of emotional intelligence, job performance, and job stress on gender are listed in the above table. The Z test value of all the study variables is - 2.039, -4.869 and -2.568. This is evidenced by the Z test scores of males and females were statistically significant for all the study variables. The mean score of the female categories was significantly higher than the male category for emotional intelligence and job performance whereas the mean score of the male categories was significantly higher than the female category for job stress. Consequently, the p-value of emotional intelligence, job performance, and job stress are less than 0.05. Therefore, the null hypothesis is rejected and accepted for all study variables. Finally, it is concluded that there is a significant difference between males and females in emotional intelligence, job performance, and job stress.

8. MAJOR FINDINGS :

➤ **Z-test on gender with emotional intelligence:**

Z-test was applied to identify the significant difference between males and females with emotional intelligence. The result reveals that there is a significant difference in emotional intelligence among bank employees. Since males and females have different opinions on emotional intelligence it is important to make new strategies to create a common impact of emotional intelligence by providing a good working environment and conducting more workshops. As a result, having concern over the emotional intelligence of bank employees will lead to excellent organizational performance.

➤ **Z-test on gender with job performance:**

Z-test was applied to identify the significant difference between males and females in job performance. The result reveals that there is a significant difference in the job performance of bank employees. Since males and females have different opinions on job performance it is important to make new strategies to create a common impact on job performance by providing proper work allocation and motivation. As a result, proper job allocation and delegation to bank employees will lead to better job performance and in turn lead to excellent organizational performance.

➤ **Z-test on gender with job stress:**

Z-test was applied to identify the significant difference between male and female employees with job stress. The result reveals that there is a significant difference in job stress among bank employees. Since males and females have different opinions on job stress it is important to make new strategies to create a positive impact of job stress by providing appropriate counseling and conducting more workshops. As a result, if job stress is reduced or eliminated will lead to better organizational performance.

9. SUGGESTIONS :

The employee’s job performance and job stress are purely dependent on emotional intelligence. In order

to capture excellent organizational performance, it is important to concentrate on the emotional intelligence of employees. However, based on the emotional intelligence of employees two factors will change. Whenever the employee's emotional intelligence is above the ground then automatically job performance will increase. In contrast, if the employee's emotional intelligence is low then job stress will increase. Hence in order to bring excellent organizational performance it is important to concentrate on emotional intelligence. Emotional intelligence can be to bank employees through some strategies like conducting workshops, seminars, proper counseling, motivation, etc. It is notable that male and female employees have different opinions on emotional intelligence and it is important to make new strategies that create a common impact of emotional intelligence by conducting one-on-one discussions with related problems and providing a good working environment. Further, it will also lead to a common impact on job performance and job stress. Autonomy, competence, and relatedness explained significantly more variance than previous factors alone in psychological distress, although only autonomy and competence correlated with less psychological distress. Unexpectedly, relatedness correlated with more psychological distress. Furthermore, resilience played a mediating role between key variables and psychological distress [23]. Based on the age of bank employees their job performance and job stress are changing. The EI of leaders and followers should have positive effects on job performance and attitudes. We also propose that the emotional labor of the job moderates the EI-job outcome relationship. Our results show that the EI of followers affects job performance and job satisfaction, while the EI of leaders affects their satisfaction and extra-role behavior (Wong C. S., et al. (2002). [24]). It is important to maintain uniformity among the employees then it will eliminate the dissimilarity in job performance. Proper delegation of work will help to get rid of the job stress. Our results show that the EI of followers affects job performance and job satisfaction, while the EI of leaders affects their satisfaction and extra-role behavior. For followers, the proposed interaction effects between EI and emotional labor on job performance, organizational commitment, and turnover intention are also supported (Santa, R., et al. (2023). [25]). Leadership concerns the interaction of leaders with other individuals. Once social interactions are involved, emotional awareness and emotional regulation become important factors affecting the quality of the interactions (Saha, S., et al. (2023). [26]).

10. SCOPE FOR THE RESEARCH :

The researcher has some scope for further study. In order to cover the entire area, the following further studies are listed below.

- Further study can be conducted with other sectors like rural banking, teaching, IT and automobile industries, etc.
- The study can be conducted on other factors like organizational culture, work environment, work-life balance, etc.
- The study can also be extended to the relationship between Job Satisfaction, and work work-life conflict.

11. CONCLUSION :

On the whole, this study helps to understand the bank employee's emotional intelligence and how its impact on job performance and job stress varies. Emotional intelligence is not only for the banking sector but it is also extended to the whole corporate world (Jordan P. J., et al. (2002). [27]). When employees know to control or express one's emotions and to enhance smooth interpersonal relationships then it is easy to overcome job stress and afford better job performance. In the present study bank employee's emotional intelligence shows that there is more job stress and cannot enhance job performance (Marchena-Giráldez, C., et al. (2021). [28]). Due to a lack of emotional intelligence, the employee's job performance may be affected and it paves the way for a rise in job stress. In order to overcome the lack of emotional intelligence there are some strategies which will help to organization i.e., conducting workshops, training should be given about stress management, and emotional management, seminars, proper counseling, and motivation, etc. can be accomplished (Austin E. J., et al. (2004). [29]) & (Davies K. A., et al. (2010). [30]). In conclusion, the evidence from studies in the present paper converged to show that trait EI is a composite construct that belongs to the lower-order stratum of established personality taxonomies. It is important that this finding be replicated with more comprehensive measures of trait EI (Bunce L., et al. (2019). [31]).

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