

EMOTIONAL INTELLIGENCE: A STUDY ON PUBLIC AND PRIVATE SECTOR BANK MANAGERS

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ABSTRACT

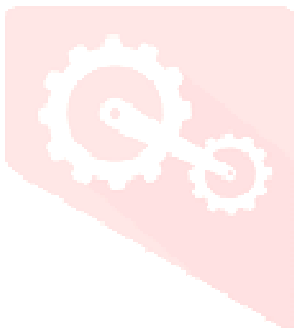
In India, Banking is as old as the hills. The banking system flourished from the ancient Vedic times. Indian Banking is the lifeline of nation and its people. Banking has developed vital sectors of the economy and translated the hopes and aspirations of millions of people into reality

Emotional Intelligence is critical to the success of organizations including banking sectors. In fact, there is substantial evidence that emotional intelligence is more important than job specific (technical) skills and knowledge or IQ. Different jobs require employees of different level of emotional intelligence. So, nowadays, emotional intelligence (EI) has been evolved as a topic of greatest interest.

There are various factors in an organization that are affected by the employees' emotional intelligence. This study was carried out to find the difference among emotional intelligence of managers of banking sector. Data was collected from 600 managers of banking sector using questionnaire method. Emotional intelligence scale developed by the researcher during the study was used as tools for data collection. ANNOVA and t-Test were used as statistical tool for data analysis.

The result of t-test indicated that both public and private sector bank managers had no significant difference on emotional intelligence scale, private sector bank. The results from the ANNOVA test of the study revealed that there was a significant difference between emotional intelligence of different managerial levels.

Keywords: Emotional Intelligence, Bank, Public Sector, Public Sector, Managers.



INTRODUCTION:

In India, Banking is as old as the hills. The banking system flourished from the ancient Vedic times. Indian Banking is the lifeline of nation and its people. Banking has developed vital sectors of the economy and usher in a new dawn of progress on the Indian horizon. The sector has translated the hopes and aspirations of millions of people into reality

In contemporary competitive world, banks play an important role in attaining the objective of economic development through financing every sector of the economy and help for the smooth operation. In the recent decade a number of schemes have been launched by the government for public good as Pradhan Mantri Jana-Dhana Yojna (PMJDY), MAGANREGA-Account link, DBTL (PAHAL), Pradhan Mantri Mudra Yojna (PMMY), Pradhan Mantri Suraksha Beema Yojna (PMSBY), Sukanya Samridhi Khata Yojna (SSKY), and the most recent demonetization scheme to tackle black money in Indian economy. In the implementation of these schemes, bank employees have to face the burden of extra work load. In previous time, bank employees had to deal mostly with the financially educated customers, after launching of the above mentioned schemes, we noticed a drastic increase in number of the bank customers, which includes uneducated, less educated customers and financial uneducated customers also, and bank employees need to deal with them. All these changes in the working pattern of the banking industry demands the employees to be more emotionally intelligent, so that they can be more emotionally stable and can smoothly provide services to their customers. Emotional Intelligence is critical to the success of organizations including banking sectors. In fact, there is substantial evidence that emotional intelligence is more important than job specific (technical) skills and knowledge or IQ. Different jobs require employees of different level of emotional intelligence. So, nowadays, emotional intelligence (EI) has been evolved as a topic of greatest interest.

Emotional Intelligence has become increasingly relevant to organizational development and developing people, because the EQ principles provide a new way to understand and assess people’s behavior, in managing stress, job performance and organizational commitment.

Emotional Intelligence gives a person a competitive edge. Even in certain renowned business establishments, where everyone is trained to be smart, the most valued and productive managers are those who have strong traits of emotional intelligence and not necessarily those with highest IQ. So, if we want to succeed, besides giving importance to technological development and modernization, we should direct our efforts towards using emotional intelligence in our day-to-day routine works. It would not only lead people to improve their own performance level and that of the organization but also of the whole nation.

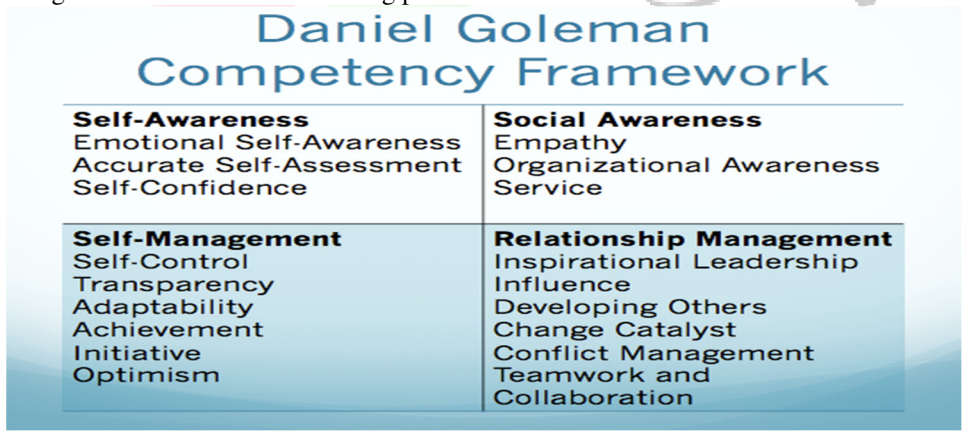
The roles of the today’s workplace are rapidly changing; a new yardstick is being used to judge people and organizations are interested in dealing with emotional intelligence. This is not merely in terms of how smart you are or what your expertise is, but also by how well you are able to handle yourself and other’s emotions.

EMOTIONAL INTELLIGENCE

Ezzatabadi, et al. (2012), defined emotional intelligence as the potential to feel, use, communicate, recognize, remember, describe, identify, learn from, manage, understand and explain emotions.

Goleman (1998, p.317), who was responsible for the popularization of the concept, has defined Emotional Intelligence as “the capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and in our relationships”.

Goleman has given an emotional competence framework model, where emotional competence is a learned capability based on emotional intelligence that results in outstanding performance at work.



Mayer and Salovey (1997) defines Emotional Intelligence as “ the ability of an individual to perceive accurately, appraise and express emotions, the ability to access and/or generate feelings when they facilitate thoughts, the ability to understand emotion and emotional knowledge; the ability to regulate emotions to promote emotional and intellectual growth”.

Emotional Intelligence is the ability to skillfully do two things-

1. The high emotional intelligent person recognizes and deals with inner feelings and thoughts in an effective way.
2. Emotional Intelligence, means the ability to understand one's own impact on others, how to deal with other people's feelings. The leader who is high on his/her skills knows how to harness emotional reactions towards a positive goal she or he can inspire others.

REVIEW OF LITERATURE:

Cote and Miners (2006) conducted study to examine how the emotional intelligence and cognitive intelligence were associated with job performance. They developed and tested a compensatory model that posited that as the cognitive intelligence decreased, the association between emotional intelligence and job performance increased.

Adeyemo (2007) examined the mediating effect of emotional intelligence on the relationship between organizational commitment and job satisfaction. A sample of two hundred and forty employees was drawn using simple random sampling from five parastatals in Oyo State. The questionnaire method was used as tool for the data collection. The data was analyzed using descriptive statistics, Pearson product moment correlation and hierarchical regression analysis. The findings of the study revealed that job satisfaction had a significant impact on organizational commitment, and, also the emotional intelligence mediated the relationship between job satisfaction and organizational commitment. So, it was concluded that emotional intelligence could be used to enhance the organizational commitment among employees.

Gubryuz, Guney, Aydn and Asan (2008) in their research work, "The Mediating Effect of Job Satisfaction Between Emotional Intelligence and Organizational Commitment of Nurses: A Questionnaire Survey", found that job satisfaction was a mediator between emotional intelligence and organizational commitment.

Rastogi and Rathi (2009) explored the relationship among occupational self efficacy, emotional intelligence and organizational commitment. The data of the study was collected from 120 employees working in various organizations in India. The results of the study revealed that there was a positive and significant correlation between EI and occupational self- efficacy ($p < 0.01$), whereas a positive but insignificant relationship was observed between emotional intelligence and organizational commitment. Also, a low but positive association was found between occupational self- efficacy and organizational commitment. The findings of the study implied that emotional intelligence and occupational self-efficacy were related with a variety of organizationally desirable outcomes.

O'Boyle et al. (2010) conducted a meta-analysis to estimate the relationships among personality variables and for cognitive ability and job performance. Their meta-analysis was based on previous meta-analytical studies. The researchers used statistical procedures such as dominance analysis and testing for publication bias to perform tests for differences among streams of EI researches and their relationships with personality and cognitive intelligence. The three streams of EI (ability based model, self-report measures and mixed model) had corrected correlations ranging from 0.24 to 0.30 with the job performance. Dominance analysis demonstrated that all three streams of EI exhibited substantial relative importance in the presence of FFM (five factor model) and intelligence when predicting job performance. Publication bias had negligible influence on observed effect sizes. The results supported the overall validity of EI.

Ali, Garner and Magadley (2011) explored the relationship between emotional intelligence and job performance. A total of 310 police officers working within the Abu Dhabi Police were taken as a sample for the study. The results of the study revealed a significant correlation between EI and job performance among the police officers. Also, the study showed that after controlling for general mental abilities and personality traits, emotional intelligence explained additional incremental variance in predicting job performance among the police officers.

Shooshtarian, Ameli and Lari (2012) conducted a study to determine the effect of labor's emotional intelligence on job performance, job satisfaction and commitment among the employees in Fars Province industries in Iran. The data from a total of 289 filled questionnaires was used for the analysis. Questionnaire method was used as the tool to gather information about employees' emotional intelligence, job satisfaction and organizational commitment. The results of the study revealed that employees' emotional intelligence was positively correlated with their job satisfaction; also, there was a significant relationship between labor's emotional intelligence and their job performance. However, no relationship was found between labor's emotional intelligence and their commitment.

Seyal and Afzaal (2013) conducted a pioneer study among the 90 academic staff of a technical university in Brunei Darussalam. The study used survey method that aimed not only to establish empirical evidence of examining academics' relationship between emotional intelligence and organizational commitment but also to find out their level of job satisfaction. The findings of the study suggested that EI and job satisfaction would be recognized as an important factor in understanding and predicting the academic job satisfaction. The productivity of the institution could also be increased, if this ideal combination would be taken into consideration, also it would foster the staff turnover and satisfaction which is a necessary tool to deal with the issue of under staffing in the newly established technical university.

Fard and Khan (2014) aimed to investigate the relationship between emotional intelligence and the organizational commitment of the employees of municipality. The elements of emotional intelligence were self-awareness, self-control, self-motivation, social consciousness and social skills. The research was descriptive. Simple random method of sampling was used to select a sample of 287 people from the list of municipality employees. Questionnaire method was used to collect the data. The Spearman correlation

coefficient was used to analyze the collected data. The results of the study confirmed the relationship between the components of emotional intelligence and organizational commitment.

Alikhani et al. (2015) examined the relationship between emotional intelligence with organizational commitment and job satisfaction among managers. The study had descriptive correlational design. The sample of 50 managers of different organizations of Samirom was selected using relative random method. Questionnaire method was used to gather the data. To analyze the data Pearson's correlation coefficient was used. The results of the study showed that a significant relationship existed between organizational commitment and emotional intelligence among the managers. Amongst the dimensions of organizational commitment, continuous organizational commitment had a positive significant relationship with emotional intelligence ($r = 0.137$). Organizational commitment and its components (affective commitment and normative commitment) had positive relationship with job satisfaction and its dimensions (nature of work, recognition, success and responsibility) and were significant at the level of 0.01. Therefore, it was concluded that individuals with high emotional intelligence had the ability to manage the pleasant mood, mental state and stress control. They also had high motivation and hope to achieve their aims at the failure.

Yoke and Panatik (2016) in their study aimed to assess the mediatory effect of job satisfaction on relation between emotional intelligence and perceived job performance. A total of 640 Teachers of 12 primary and secondary schools in Peninsular Malaysia constituted the sample of the study. Questionnaire method was used for the collection of the primary data. To test the mediation effect of job satisfaction bootstrapping approach was used. The results of the study revealed that the intrinsic factor of job satisfaction were significant in the relationship between all dimensions of emotional intelligence (others' emotional appraisal, use of emotions and regulation of emotions) and perceived job performance, except self emotional appraisal dimension. And the extrinsic factors of job satisfaction did not mediate the direct effect of all dimensions of emotional intelligence on perceived job performance.

Hamdan et. al, (2017) conducted a study on the EI ability of the Jordanian nurses. For this, descriptive, cross-sectional, correlation design was used. A sample from 6- hospitals from Jordanian was included. A total of 250 questionnaires were distributed but only 194 full-filled questionnaires were collected showing a response rate of 78%. The findings of the study revealed a significant and positive relationship between emotional intelligence and job performance, confirming the correlation between nurse EI ability and clinical performance.

RESEARCH OBJECTIVES AND HYPOTHESES:

Objectives:

1. To measure the difference between Public sector bank managers and private sector bank managers on emotional intelligence scale.
2. To access the difference between lower-level, middle-level, top-level bank managers on emotional intelligence scale.
3. To determine the difference between lower-level, middle-level, top-level public sector bank managers on emotional intelligence scale.
4. To access the difference between lower-level, middle-level, top-level private sector bank managers on emotional intelligence scale.

Hypotheses:

Ho1: There is no significant difference between emotional intelligence of managers in public sector and private sector banks.

Ho2: There is no significant difference between lower-level, middle-level, top-level bank managers on emotional intelligence scale.

Ho3: There is no significant difference between lower-level, middle-level, top-level public sector bank managers on emotional intelligence scale.

Ho4: There is no significant difference between lower-level, middle-level, top-level private sector bank managers on emotional intelligence scale.

RESEARCH METHODOLOGY:

The sample:

The respondents for the present study were selected from public and private sector banks located in five cities of Uttar Pradesh (Kanpur, Ghaziabad, Allahabad, Agra, Lucknow).

The sample consists of 600 managers.

The demographic profile of respondents is depicted in table 1.

Table.1. Demographic profile of the respondents:

	Characteristics	Frequency	Percentage
Sector	Public	300	50
	Private	300	50
Gender	Male	470	78.3
	Female	130	21.7
Age	Below-30 Yrs	184	30.7
	31-40 Yrs	187	31.2

	41-50 Yrs	120	20.0
	51- Above Yrs	109	18.2
Marital Status	Single	162	27.0
	Married	438	73.0
Designation	Lower level	240	40
	Middle level	240	40
	Top level	120	20
Experience	Below- 10yrs	266	44.3
	11-20yrs	157	26.2
	21-30yrs	114	19.0
	31yrs-Above	63	13.3
Educational Qualification	Graduation	219	36.5
	Post-Graduation	369	61.5
	Diploma	12	2

Table 1 above presents the demographic profile of the respondents. Out of 600 respondents who have participated in the study, 470 or 78.3% of them are males while the remaining are females (21.7%). The public and private sector banks selected for the study, have equal number of respondents i.e. 300 (50%) each. In terms of age, the highest percentage is from age between 31-40 years (31.2%), followed by below- 30 years (30.7%), 41-50 years (20.0%) and 51-above years (18.2%). As far the marital status is concerned, the highest percentage is for married which is 438 (73.0%) followed by single by 162 (27.0%). The highest academic qualification is a post-graduation degree with 369 (61.5%) respondents followed by a graduate degree with 219 respondents (36.5%) and diploma with only 12 (2%) respondents. Majority of respondents working in the selected banks are having below-10 years work experience (44.3%) followed by 11-20 years (26.2%), 21-30 years (19.0%) and 31-above years (13.3%). In terms of designation, the sample includes respondents of different managerial levels which comprises of lower level managers 252 (39.8%), middle level managers 257(40.6%) and top level managers 124 (19.65%).

Sampling Method:

As the population from which sample had been drawn did not consist of a homogeneous group, so stratified random sampling technique was used for selecting the sample for the study.

A sample of 600 bank employees had been taken which comprised of 300 managers from public sector and 300 managers from private sector banks. Further, both public and private sector bank managers were divided into three different strata: top level managers (60), middle level managers (120) and lower level managers (120) each.

Tools used for data Collection:

Emotional Intelligence and Job Performance scales developed by the researchers have been used for the data collection. The Emotional Intelligence scale consists of 23 items and Job Performance scale consists of 12 items. To attain the responses related to the Organizational Commitment, a scale developed by Meyer, Allen and Smith (1993) was used.

The reliability of all three scales has been estimated with the help of Cronbach’s alpha and values of reliability are presented in table.2.

Table.2. Reliability Analysis

Variables	No. of items	Cronbach’s alpha
Emotional intelligence	23	0.923

The Cronbach’s values for the scale emotional intelligence was 0.92.

DATA ANALYSIS AND INTERPRETATION:

Table.3. Comparison of Emotional Intelligence between the Public Sector Bank Managers and Private Sector Bank Managers.

Variable	Public sector (N=300)		Private sector (N=300)		t-value	NS – Not significant. Table 3 represents the
	Mean	SD	Mean	SD		
Emotional intelligence	4.0459	0.61872	3.9837	0.45058	1.406 NS	the

comparison of the emotional intelligence between public and private sector bank managers. The mean score of emotional intelligence was found to be higher for public sector bank managers than that of the private sector, but the difference was found to be insignificant.

TABLE 4. Comparison amongst Lower Level Bank Managers (Level 1), Middle Level Bank Managers (Level 2), and Top Level Bank Managers (Level 3) on the basis of Emotional Intelligence and its dimensions (Total Sample, N=600) (One-way ANOVA)

Dimensions	Level 1(N=240)		Level 2(N=240)		Level 3(N=120)		F-value
	Mean	SD	Mean	SD	Mean	SD	
Realization of self (EDIM1)	4.0417	0.66843	4.0900	0.62919	4.3433	0.53022	9.752**
Realization of others (EDIM2)	3.7578	0.58742	3.8630	0.55684	4.2260	0.52041	28.318**
Regulation of others (EDIM3)	4.2062	0.55513	4.2167	0.63692	4.3528	0.51503	2.850 NS
Regulation of self (EDIM4)	3.5823	0.84354	3.8760	0.72932	4.1063	0.65759	20.553**
Emotional intelligence (E-Total)	3.8970	0.55037	4.0114	0.53664	4.2571	0.44993	18.739**

NS – Not significant.

**-Significant at .01 level.

Table 4 represents the comparison of overall emotional intelligence and its dimensions amongst lower level bank managers (level-1), middle level bank managers (level-2), and top level bank managers (level-3). The difference in mean values amongst different managerial levels on dimensions of emotional intelligence: realization of self (EDIM1), realization of others (EDIM2), regulation of others (EDIM3), regulation of self (EDIM4), and overall emotional intelligence (E-Total) have F-values of 9.752, 28.318, 2.850, 20.553, and 18.739 respectively. The differences is significant at 0.01 level for overall emotional intelligence (E-Total), realization of self (EDIM1), realization of others (EDIM2), and regulation of self (EDIM4), and not significant for regulation of others (EDIM3) dimension of emotional intelligence. The top level managers have high scores of emotional intelligence (mean=4.2571, SD=0.44993) than middle level managers (mean= 4.0114, SD=0.53664), and the lower level managers (mean=3.8970, SD=0.55037) among the three managerial levels of banks (top, middle and lower). The mean scores for realization of self (EDIM1), realization of others (EDIM2), regulation of others (EDIM3), and regulation of self (EDIM4) dimensions of emotional intelligence are higher for the top level managers than the middle level managers and that of the lower level bank managers.

TABLE 5. Comparison amongst Lower Level Bank Managers (Level 1), Middle Level Bank Managers (Level 2), and Top Level Bank Managers (Level 3) on the basis of Emotional Intelligence and its dimensions (Public Sector, N=300) (One-way ANOVA)

Dimensions	Level 1(N=120)		Level 2(N=120)		Level 3(N=60)		F-value
	Mean	SD	Mean	SD	Mean	SD	
Realization of self (EDIM1)	4.1250	0.75818	4.0700	0.73182	4.4133	0.59928	4.813**
Realization of others (EDIM2)	3.8125	0.58608	3.7542	0.65824	4.3333	0.58570	19.406**
Regulation of others (EDIM3)	4.3028	0.57491	4.1236	0.76039	4.3694	0.59509	3.565*
Regulation of self (EDIM4)	3.7729	0.79388	3.8688	0.78521	4.1417	0.73555	4.523**
Emotional Intelligence (E-Total)	4.0033	0.58400	3.9541	0.65883	4.3144	0.53155	7.575**

*Significant at .05 level.

**Significant at .01 level.

Table 5. represents the comparison of overall emotional intelligence and its dimensions amongst lower level bank managers (level-1), middle level bank managers (level-2), and top level bank managers (level-3) of public sector. The difference in mean values amongst different managerial levels on dimensions of emotional intelligence: realization of self (EDIM1), realization of others (EDIM2), regulation of others (EDIM3), regulation of self (EDIM4), and overall emotional intelligence (E-Total) have F-values of 4.813, 19.406, 3.565, 4.523 and 7.575 respectively. The differences is significant at 0.01 level for overall emotional intelligence (E-Total), realization of self (EDIM1), realization of others (EDIM2), and regulation of self (EDIM4), and is significant at 0.05 level for regulation of others (EDIM3) dimension of emotional intelligence. The top level managers of public sector banks have high emotional intelligence (mean=4.3144, SD=0.53155) than lower level managers (mean= 4.0033, SD=0.58400), and the middle level managers (mean=3.9541, SD=0.65883) among the three managerial levels of banks (top, middle and lower). The mean scores for realization of self (EDIM1), realization of others (EDIM2), regulation of others (EDIM3), and regulation of self (EDIM4) dimensions of emotional intelligence are higher for the top level managers than the lower level managers and that of the middle level managers of public sector banks.

TABLE 6. Comparison amongst Lower Level Bank Managers (Level 1), Middle Level Bank Managers (Level 2), and Top Level Bank Managers (Level 3) on the basis of Emotional Intelligence and its dimensions (Private Sector, N=300) (One-way ANOVA)

Dimensions	Level 1(N=120)		Level 2(N=120)		Level 3(N=60)		F-value
	Mean	SD	Mean	SD	Mean	SD	
Realization of self (EDIM1)	3.9583	0.55543	4.1100	0.50865	4.2733	0.44488	7.738**
Realization of others (EDIM2)	3.7031	0.58609	3.9719	0.40689	4.1188	0.42400	16.961**
Regulation of others (EDIM3)	4.1097	0.51924	4.3097	0.46807	4.3361	0.42463	6.836**
Regulation of self (EDIM4)	3.3917	0.85180	3.8833	0.67202	4.0708	0.57322	21.900**
Emotional Intelligence (E-Total)	3.7907	0.49448	4.0687	0.37111	4.1998	0.34506	23.014**

*- Significant at .05 level.

**-. Significant at .01 level.

Table 6. represents the comparison of overall emotional intelligence and its dimensions amongst lower level bank managers (level-1), middle level bank managers (level-2), and top level bank managers (level-3) of private sector banks. The difference in mean values amongst different managerial levels on dimensions of emotional intelligence: realization of self (EDIM1), realization of others (EDIM2), regulation of others (EDIM3), regulation of self (EDIM4), and overall emotional intelligence (E-Total) have F-values of 7.738, 16.961, 6.836, 21.900, and 23.014 respectively. The differences are significant at 0.01 level for overall emotional intelligence (E-Total), realization of self (EDIM1), realization of others (EDIM2), regulation of others (EDIM3), and regulation of self (EDIM4). The top level managers of public sector banks have high emotional intelligence (mean=4.1998, SD=0.34506) than middle level managers (mean= 4.0687, SD=0.37111), and the lower level managers (mean=3.7907, SD=0.49448) among the three managerial levels of banks (top, middle and lower). The mean scores for realization of self (EDIM1), realization of others (EDIM2), regulation of others (EDIM3), and regulation of self (EDIM4) dimensions of emotional intelligence are higher for the top level managers than the middle level managers and that of the lower level managers of private sector banks.

DISCUSSION AND CONCLUSION

Present study has been conducted to find the difference between public sector bank managers and private sector bank managers on emotional intelligence scale and to access the difference between lower-level, middle-level, top-level bank managers on emotional intelligence scale. Keeping in view the objectives of the research, the study added the relevant literature related to the concept of emotional intelligence. The t-test, ANNOVA analysis have been used as statistical tools to analyze the data. The results from the t-value in table 3 have been found to be insignificant at both 0.01 and 0.05 level of significance. So, it can be interpreted that on emotional intelligence scale there is no difference between the managers of public and private sector banks, so the hypothesis (Ho1) has been accepted. The results are consistent with the study of Deshwal (2015). The results of his study clearly indicated that there was no significant difference in emotional intelligence between the government sector and private sector employees. Table 4 shows the comparison of overall emotional intelligence among top, middle and lower level bank managers. The F-value result of the present investigation reveals that there is a significant difference among top level, middle level and lower level bank managers on emotional intelligence. The null hypothesis (Ho2) that there is no significant difference among top level, middle level and lower level bank managers on emotional intelligence has been rejected. Table 5 shows the comparison of overall emotional intelligence among top,

middle and lower level public sector bank managers, the F-value result of the present investigation reveals that there is a significant difference among top level, middle level and lower level public sector bank managers on emotional intelligence. The null hypothesis (Ho3) that there is no significant difference among top level, middle level and lower level public sector bank managers on emotional intelligence has been rejected. The comparison of overall emotional intelligence among top, middle and lower level private sector bank managers has been shown in table 6, the F-value in the table reveals that there is a significant difference among top level, middle level and lower level private sector bank managers on emotional intelligence, so our null hypothesis (Ho4 :There is no significant difference among top level, middle level and lower level private sector bank managers on emotional intelligence) has been rejected. From the above findings and discussion, it can be concluded emotional intelligence gives a person a competitive edge. Even in certain renowned business establishments, where everyone is trained to be smart, the most valued and productive managers are those who have strong traits of emotional intelligence and not necessarily those with highest IQ. So, if we want to succeed, besides giving importance to technological development and modernization, we should direct our efforts towards using emotional intelligence in our day-to-day routine works. It would not only lead people to improve their own performance level and that of the banking sector but also of the whole nation.

IMPLICATION FOR FUTURE RESEARCH AND LIMITATION OF THE STUDY

The emotional intelligence among the employees plays an important role in the success of an organization .So, by using different measures the emotional intelligence of the managers can be increased as we know that emotional intelligence is not innate, it can be learned. Hence, it is suggested that the banks' human resource department should try to provide different training programs, organize various workshops , as well as create positive environment to motivate their managers to attend such programs and workshops that lead to the development of the managers and management of their emotions. If the managers would be able to know the importance of the emotional intelligence, they would be more interested to attend such training programs and the workshops. After attending such training programs and workshops they may become more energized and possess high emotional intelligence.

The study has been conducted only in banking sector; future researchers may be conducted for investigation on emotional intelligence in relation to various important demographic variables. Further, generalizing the results, the future research should be replicated in other sectors/industries as well.

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