

# A STUDY ON IDENTIFYING THE LEVEL OF EMOTIONAL INTELLIGENCE AMONG BANK MANAGERS IN MADURAI DISTRICT, SOUTH INDIA

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### ABSTRACT

In today’s competitive environment, customers are also increasingly aware of the alternatives on offer in relation to the services, provider organization and also of rising standards of service. Consequently, expectations rise and customers become more critical of the quality of service. Service quality, service delivery and customers’ delight are probably the most debatable issues gripping the banking industry of our country in general and Madurai district (Tamilnadu, South India) in particular. The thrust on efficient customer service has increased manifold with the onset of competition from private players and the initiation of banking reforms in India.

Indian Banking system is gearing itself towards more commercial and customer oriented banking system. This is a clear departure from the time it was expected to play only social and developmental role. The marketing and technology orientation has been throwing up new opportunities for the banking system in recent years. Banks have become much more demanding as well as complex and ambiguous places of work. The managers are expected to show their worth in creating conditions in which people can deliver the best results necessitating mastery of a set of new key competencies which includes emotional intelligence related competencies.

Thus an attempt is made by the researcher to identify the level of emotional intelligence among the bank branch managers and the various determinants of emotional intelligence required for a balanced state of emotion in a demanding, complex and ambiguous place of work.

**Keywords:** Emotional Intelligence: Emotional Intelligence is the capacity for recognizing our own feelings and those of others, motivating ourselves and managing emotions well in us and in our relationships.

**Self-awareness:** The ability to recognize and understand one's moods, emotions, and drives as well as their effects on others.

**Self-regulation:** The ability to control or redirect disruptive impulses and moods, the propensity to suspend judgment, to think before acting.

**Self-motivation:** A passion to work for reasons that go beyond money or status, the propensity to pursue goals with energy and persistence.

**Empathy:** The ability to understand the emotional makeup of other people, skill in treating people according to their emotional reactions.

**Social skills:** Proficiency in managing relationships and building networks and the ability to find common ground and build rapport.

**Emotional Intelligence Index:** The Emotional Intelligence of the bank branch managers is measured using the Emotional Intelligence Index.

$$\text{Emotional Intelligence Index} = \frac{\sum_{i=1}^n \text{SEIV}_i}{\sum_{i=1}^n \text{MSEIV}_i} \times 100$$

Whereas, SEIV - Score on Emotional Intelligence Variables  
MSEIV - Maximum Score on Emotional Intelligence Variables  
i = 1 ...n - Number of Emotional Intelligence Variables.

## **INTRODUCTION:**

It is commonly experienced that people who are intellectually the brightest are often not the most successful, either in business or in their personal lives. All of us at some point of time have come across an individual or a business executive who, in spite of a superior intelligence and best possible educational background fails to establish himself in the job, while someone else with a less glamorous track record becomes highly successful in his career. These cases seem to suggest that there is something other than the much acknowledged attribute like intelligence, knowledge or conceptual skill that ultimately matters in the run.

In the present day corporate world, firms are concerned about their ability to create increased corporate value. It is the performance that matters today. After analyzing the performance of a number of managers of Corporations, Government departments, Non-profit organizations etc researchers have identified a combination of 'hard skills', which is the task oriented competencies and 'soft skills', the emotion based competencies as drivers of quality performance.

During the last two decades interpersonal skills have become a more integral part of effective management. In the age-old paradigm, managers were once seen to plan, control and inspect the overall running of an organization. But in today's more service-oriented industries, managers' roles are also to motivate and inspire others, to foster positive attitude at work and to create a sense of contribution and importance with and among employees.

The rules of success are changing with times. The satellite revolution has brought knowledge and learning closer. The functional know-how and expertise is therefore assumed to be of high standards. The question thus arises as to what differentiates a star performer from others. The evidence from enormous research work in the last couple of decades establishes without doubt that what sets a star performer apart from the ordinary ones, is a different way of being competent (i.e.) emotionally competent. Emotional competence can be understood as a learned capabilities based on emotional intelligence that facilitates outstanding performance.

## **METHODOLOGY:**

### **SAMPLE DESIGN:**

The sample design adopted for the study is census study. All the commercial banks under the 13 blocks of Madurai District and Madurai city as per the annual credit plan issued by the Lead Bank, Madurai District are included for the study. In total, there are 221 branches in the district. From each bank, the branch manager alone is focused.

### **DATA COLLECTION:**

The data used in the study are both primary and secondary in nature. The secondary data were collected from the reports of the lead banks, journals, technical books and Internet.

The primary data were collected using a questionnaire. Banks in Madurai district are classified into two namely Urban (Madurai city) and Rural (13 blocks in Madurai District) branches. The urban area consists of 115 branches of commercial banks in Madurai city and rural area consists of 106 branches of commercial banks in all 13 blocks put together. The total numbers of banks in Madurai district are 221 branches.

The emotional intelligence related competencies that influences the level of emotional intelligence among the respondents using a "Emotional Competencies Scale", which was devised by Dr.R.S.Dwividi (2002), based on the Daniel Goleman (1998) study to measure the same for Indian managers. It is a 60-item (five point likert type) scale consisting of 5 sub-scales (each consisting of 12 items) seeking to measure five components of emotional intelligence: self-awareness, self-regulation, self-motivation, empathy (social awareness) and social skills. The scale was obtained and was used by the researcher with the permission of its author.

The final set of questionnaire was shown to 10 bank branch managers for content validity. By the pre-test, suitable modifications and alterations have been carried out to enrich the quality of the questionnaire.

The questionnaire was personally administered to all the bank branch managers by the researcher along with a letter of explanation about the study, with a request to complete and return the same through the researcher who delivered the questionnaire. A self-addressed stamped envelope was also enclosed for returning the filled up questionnaire. At the initial stage the response rate was only 43 per cent. One week after distributing the questionnaire, a reminder was made through telephone. Based on the request of a few bank

branch managers another questionnaire was sent through mail. Out of 221 branches, 212 usable completed questionnaires were received. Finally the response rate was 96 per cent.

**EMOTIONAL INTELLIGENCE AMONG THE RESPONDENTS:**

Emotional intelligence is a type of social intelligence that involves the ability to monitor one’s own and other’s emotions to discriminate among them, and to use the information to guide one’s thinking and actions (Salovey and Mayer, 1990). The scope of emotional intelligence includes the verbal and non-verbal appraisal and expression of emotion, the regulation of emotion in the self and others, and the utilization of emotional content in problem solving. Scarr (1989) described the emotional intelligence as a tradition that “lumps all manner of human virtues under the banner of several intelligences”.

There is a great diversity of theories and definitions of emotional intelligence. It is possible to classify emotional intelligence theories into two basic types: i) Emotional Intelligent as a mental ability, and ii) Mixed model of Emotional Intelligence, which consists of both cognitive abilities and aspects of personality that facilitate application of abilities for handling emotion in real-world setting (Mayer, Salovey and Caruso, 2000). Definitions of emotional intelligence also tend to subsume longer-established constructs such as mood regulation, empathy and impulse control.

Goleman’s theory of emotional intelligence (1998), probably the most widely known to the general public, is an example of mixed model. Goleman (1998) listed five essential dimensions of emotional intelligence, each consisting of three or more emotional competencies: 1) Self awareness, 2) Self regulation; 3) Self motivation, 4) Empathy and 5) Social skills. Bar-on (1997) defined Emotional Intelligence as “an array of non-cognitive capabilities, competencies, and skills that influence one’s ability to succeed in coping with environmental demand pressures”. The ability models contend that, as a form of intelligence, objective performance-based scales should measure emotional intelligence. The most scientifically rigorous model of emotional intelligence is arguably the four-branch model of Mayer, Salovey Caruso (2000). Their model groups the psychological processes supporting emotional intelligence into the following four branches: 1. Perception and identification of emotion in the self and others. 2. Utilization of emotion to facilitate cognition and performance. 3. Understanding of the antecedents and consequences of emotions, and 4. Regulation of emotion in self and others.

The Emotional Intelligence among the respondents was measured with the help of emotional intelligence related competencies that influences the level of emotional intelligence among the respondents using an “Emotional Competencies Scale”, which was devised by Dr.R.S.Dwividi (2002) based on the Daniel Goleman (1998) study to measure the same for Indian managers. It is a 60-item (five point likert type) scale consisting of 5 sub-scales (each consisting of 12 items) seeking to measure five components of emotional intelligence: self-awareness, self-regulation, self-motivation, empathy (social awareness) and social skills. The scale was obtained and used by the researcher with the permission of its author.

In the present study, 60 statements related to the emotional intelligence have been given to the respondents. The respondents are asked to rate the sixty statements at five point scale namely almost always, mostly, moderately, sometimes and rarely. The scores assigned on the statements are 5, 4, 3, 2 and 1 respectively.

**DETERMINANTS OF EMOTIONAL INTELLIGENCE:**

The score of emotional intelligence variables have been taken for the narration purpose with the help of factor analysis. Before applying the factor analysis, the reliability of data for factor analysis has been examined with the help of KMO measures and Bartlett’s test of sphericity. The KMO measure of 0.7237 and the zero percent level of significance of the chi-square value satisfy the validity of data for factor analysis. The factor analysis results in five important determinants of emotional intelligence (EI) namely self-awareness, self-regulation, self-motivation, social awareness and social skills. The number of statements in each determinant of emotional intelligence its reliability co-efficient, eigen value and the per cent of variation explained are illustrated in Table 1.

**Table 1: Determinants of Emotional Intelligence Among The Respondents**

S.No.	Determinants of Emotional Intelligence	No. of Statements involved it	Reliability Co-efficient	Eigen Value	Per cent of Variation explained
1.	Self awareness	12	0.7183	2.1086	17.32
2.	Self regulation	12	0.7604	1.9408	15.08

3.	Self motivation	12	0.8194	3.2197	22.98
4.	Social awareness	12	0.7339	1.3324	12.11
5.	Social skills	12	0.6964	2.3383	19.43
KMO measures of sampling adequacy: 0.7237			Bartlett's Test of sphericity <b>Chi-Square: 132.47*</b>		

\*Significant at zero percent level.

The narrated five determinants of emotional intelligence, explain the Emotional intelligence variables to the extent of 86.92 per cent. The most important determinant of emotional intelligence is self motivation since its eigen value and the per cent of variation explained are 3.2197 and 22.98 per cent respectively. This determinant of emotional intelligence consists of statements with the reliability co-efficient of 0.8194.

The second important determinant of emotional intelligence is social skills. It consists of statements with the reliability co-efficient of 0.6964. The eigen value and the per cent of variation explained are 2.3383 and 19.43 per cent respectively.

The third and fourth determinants of emotional intelligence narrated by the factor analysis are self-awareness and self-regulation since the respective eigen values are 2.1086 and 1.9408. The self-awareness consists of statements with the reliability co-efficient of 0.7183. This factor explains the emotional intelligence variables to the extent of 17.32 per cent. The self-regulation factor consists of emotional intelligence variables with the reliability co-efficient of 0.7604. This factor explains the emotional intelligence variables to the extent of 15.08. Per cent.

The last determinant narrated by the factor analysis is social awareness. It consists of statements with the reliability co-efficient of 0.7339. The eigen value and the per cent of variation explained by this factor are 1.3324 and 12.11 per cent respectively. The result of factor analysis infers that the important determinants of emotional intelligence among the respondents are self-motivation, social skills, self-awareness, self-regulation and social awareness.

In order to analyse the important determinants of emotional intelligence, the score of each determinant of emotional intelligence has been computed from the mean score of the statements in each determinants.

### SELF-AWARENESS AMONG THE RESPONDENTS:

The self-awareness represents the level of awareness about self, (i.e.) understanding about the strength and weaknesses of oneself on various issues among the respondents. The scores of self-awareness among the respondents are drawn from the mean score of the related statements in self-awareness. The respondents are asked to rate these statements at five-point scale from almost always, mostly, moderately, sometimes and rarely. The scores assigned on these scales are from 5 to 1 respectively. The level of self-awareness among the respondents is confined to up to 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their level of self-awareness is presented in Table 2.

**Table 2: Distribution of respondents on the basis of their self awareness**

Sl.No.	Score on Self Awareness	Number of Respondents in banks at		Total
		Urban	Rural	
1.	Up to 2.00	41	33	74
2.	2.01–3.00	26	32	58
3.	3.01–4.00	19	23	42
4.	Above 4.00	17	21	38
<b>Total</b>		<b>103</b>	<b>109</b>	<b>212</b>

The dominant levels of self-awareness among the respondents are up to 2.00 and 2.01 to 3.00, since they constitute 34.91 and 27.36 per cent to the total respectively. The respondents with above 4.00 are very few, that constitute 17.92 per cent to the total. The dominant scores on self-awareness among the respondents in urban branches are up to 2.00 and 2.01 to 3.00, which constitute 39.81 and 25.24 per cent to its total respectively. Among the respondents in rural branches, these two scores are up to 2.00 and 2.01 to 3.00, which constitute 30.28 and 29.36 per cent to its total respectively. The level of self-awareness among the respondents in rural branches is identified higher, than the respondents in the urban branches.

**SELF-REGULATION AMONG THE RESPONDENTS:**

The self-regulation is one of the important determinants of emotional intelligence (EI). The levels of self-regulation among the respondents are drawn from the mean score of various statements included in self-regulation. The respondents are asked to rate these statements at five-point scale from almost always, mostly, moderately, sometimes and rarely. The scores assigned on these scales are from 5 to 1 respectively. The level of self-regulation among the respondents is confined to up to 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their level of self-regulation is presented in Table 3.

**Table 3: Distribution of respondents on the basis of self-regulation**

Sl.No.	Score on Self Regulation	Number of Respondents in banks at		Total
		Urban	Rural	
1.	Up to 2.00	42	43	85
2.	2.01–3.00	29	25	54
3.	3.01–4.00	17	28	45
4.	Above 4.00	15	13	28
<b>Total</b>		<b>103</b>	<b>109</b>	<b>212</b>

The important scores on self-regulation among the respondents are up to 2.00 and 2.01 to 3.00, which constitute 40.09 and 25.47 per cent to the total respectively. The respondents with the score of above 4.00 constitute 13.21 per cent to the total. The important scores on self-regulation among the respondents in urban branches are up to 2.00 and 2.01 to 3.00, which constitute 40.78 and 28.16 per cent to its total respectively. Among the respondents in rural branches, these two are up to 2.00 and 3.01 to 4.00, which constitute 39.45 and 25.69 per cent to its total respectively. Regarding the level of self-regulation, the respondents in urban branches are slightly higher than the respondents in rural branches.

**SELF MOTIVATION AMONG THE RESPONDENTS:**

The self-motivation indicates the level of motivation among the respondents in various organisational activities without the influence of others. The level of self-motivation among the respondents is drawn from the mean score of the various statements attached to this factor. The respondents are asked to rate these statements at five-point scale from almost always, mostly, moderately sometimes and rarely. The scores assigned on these scales are from 5 to 1 respectively. The level of self-motivation among the respondents is confined to up to 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their self-motivation is exhibited in Table 4.

**Table 4: Distribution of respondents on the basis of their self-motivation**

Sl.No.	Score on Self-Motivation	Number of Respondents in banks at		Total
		Urban	Rural	
1.	Up to 2.00	36	35	71
2.	2.01–3.00	26	29	55
3.	3.01–4.00	24	21	45
4.	Above 4.00	17	24	41
<b>Total</b>		<b>103</b>	<b>109</b>	<b>212</b>

The dominant level of self motivation among the respondents is up to 2.00 and 2.01 to 3.00, which constitute 33.49 and 25.94 per cent to the total respectively. The respondents with the score on self-motivation, of above 4.00 constitute 19.34 per cent to the total. The dominant level of self motivation among the respondents in urban branches is up to 2.00 and 2.01 to 3.00, which constitute 34.95 and 25.24 per cent to its total respectively. Among the respondents in rural branches, these two are up to 2.00 and 2.01 to 3.00, which constitute 32.11 and 26.61 per cent to its total respectively.

**SOCIAL AWARENESS AMONG THE RESPONDENTS:**

The social awareness indicates the level of awareness on the society, social changes, social problems and social orientation among the respondents. The social awareness is one of the important determinants of the emotional intelligence. The mean score of various related statements in the social welfare measures the level of social awareness among the respondents. The respondents are asked to rate these statements at five-point scale from almost always, mostly, moderately, sometimes and rarely. The scores assigned on these scales are from 5 to 1 respectively. The level of social awareness among the respondents is confined to up to 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The social awareness among the respondents is given in Table 5.

**Table 5: Distribution of respondents on the basis of social awareness**

Sl.No.	Score on Social Awareness	Number of Respondents in banks at		Total
		Urban	Rural	
1.	Up to 2.00	26	40	66
2.	2.01–3.00	28	28	56
3.	3.01–4.00	26	22	48
4.	Above 4.00	23	19	42
<b>Total</b>		<b>103</b>	<b>109</b>	<b>212</b>

The dominant levels of social awareness among the respondents are up to 2.00 and 2.01 to 3.00, which constitute 31.13 and 26.42 per cent to the total respectively. The respondents with the score of above 4.00 constitute 19.81 per cent to the total. The dominant level of social awareness among the respondents in urban branches are 2.01 to 3.00, up to 2.00 and 3.01 to 4.00 which constitute 27.18, 25.24 and 25.24 per cent to its total respectively. Among the respondents in rural branches, these two levels are up to 2.00 and 2.01 to 3.00, which constitute 36.70 and 25.69 per cent to its total respectively.

**SOCIAL SKILLS AMONG THE RESPONDENTS:**

The social skill among the respondents indicates the level of skill possessed by the respondents to overcome the social problems in the organisation. It also includes the level of adjustment according to the changes in the social environment. The mean score of various statements in the social skills measures the social skills among the respondents. The respondents are asked to rate these statements at five-point scale from almost always, mostly, moderately, sometimes and rarely. The scores assigned on these scales are from 5 to 1 respectively. The level of social skills among the respondents is confined to up to 2.00, 2.01 to 3.00, 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their social skills is shown in Table 6.

**Table 6: Distribution of respondents on the basis of social skills**

S.No.	Score on Social Skills	Number of Respondents in banks at		Total
		Urban	Rural	
1.	Up to 2.00	40	35	75
2.	2.01–3.00	29	31	60
3.	3.01–4.00	19	22	41
4.	Above 4.00	15	21	36
<b>Total</b>		<b>103</b>	<b>109</b>	<b>212</b>

The dominant level of social skills among the respondents is up to 2.00 and 2.01 to 3.00 which constitute 35.38 and 28.30 per cent to the total respectively. The respondents with the score on social skills of above 4.00 constitute 16.98 per cent to the total. The dominant level of social skills among the respondents in urban branches is up to 2.00 and 2.01 to 3.00 which constitute 38.83 and 28.16 per cent to its total respectively. Among the respondents in rural branches, these two levels are up to 2.00 and 2.01 to 3.00, which constitute 32.11 and 28.44 per cent to its total respectively.



**EMOTIONAL INTELLIGENCE INDEX AMONG THE RESPONDENTS:**

The Emotional Intelligence Index reveals the summative view on various factors involved in emotional intelligence. The Emotional Intelligence Index is calculated by

$$EII = \frac{\sum_{i=1}^n SEIV_i}{\sum_{i=1}^n MSEIV_i} \times 100$$

Whereas,

SEIV – Score on Emotional Intelligence Variable

MSEIV – Maximum score on Emotional Intelligence Variable

i=1. . . n – Number of statements included in Emotional Intelligence

The Emotional Intelligence Index in the present study is confined to less than 21 per cent, 21 to 40, 41 to 60, 61 to 80 and above 80 per cent. The distribution of respondents on the basis of their Emotional Intelligence Index is shown in Table 7.

**Table 7: Emotional Intelligence Index (Eii) Among The Respondents**

S.No.	Emotional Intelligence Index (in per cent)	Number of Respondents in banks at		Total
		Urban	Rural	
1.	Less than 21	14	23	37
2.	21-40	22	19	41
3.	41-60	29	33	62
4.	61-80	22	20	42
5.	Above 80	16	14	30
	<b>Total</b>	<b>103</b>	<b>109</b>	<b>212</b>

The dominant Emotional Intelligence Index among the respondents is 41 to 60 and 61 to 80 per cent, which constitute 29.25, and 19.81 per cent to the total respectively. The respondents with an Emotional Intelligence Index of above 80 per cent constitute 14.15 per cent to the total. The dominant Emotional Intelligence Indexes among the respondents in urban branches are 41 to 60, 21 to 40 and 61 to 80 per cent, which constitute 28.16, 21.36 and 21.36 per cent to its total respectively. At the same time among the respondents in rural branches, the two dominant levels are 41 to 60 and less than 21 per cent, which constitute 30.28 and 21.10 to its total respectively.

**FINDINGS OF THE STUDY:**

**EMOTIONAL INTELLIGENCE :**

The study reveals that among the five determinants of emotional intelligence taken for the study, self-motivation plays a vital role, followed by social skills. (Table 1)

**SELF-AWARENESS:**

It is found that the level of self-awareness among the respondents in rural branches is identified higher than that of the respondents in the urban branches. (Table 2)

**SELF-REGULATION:**

It is also found that the levels of self-regulation among the respondents in rural branches are slightly higher than those of the respondents in urban branches. (Table 3)

**SELF-MOTIVATION:**

The study also revealed that with regard to self-motivation, the respondents in urban and rural branches exhibit more or less the same level. (Table 4)

### **SOCIAL AWARENESS:**

The study reveals that the levels of social awareness among the respondents in rural branches are identified lower than among the respondents in the urban branches. (Table 5)

### **SOCIAL SKILLS:**

With regard to social skills, the respondents in urban branches are identified lower than among the respondents in the rural branches. (Table 6)

### **EMOTIONAL INTELLIGENCE INDEX (EII):**

The study reveal that the summative view on various factors involved in measuring the level of emotional intelligence, among the urban branches is higher than among the respondents in the rural branches. (Table 7)

### **CONCLUSION :**

The opening up of the Indian economy through liberalization, privatization, globalization and natural thrust towards information technology had made the task of the Indian bank branch managers more demanding. The challenges get multiplied when the banking industry executives have to work in diversified work cultures. The challenge in the work has not only affected the emotional stability of the executives but also has come in the way of managerial behaviour and effectiveness.

There is rich potential in the application of emotional intelligence to the management of banking industry. Very often, organizational systems fail to recognize the softer skills of the people and slot them into assignments for which they are inherently incapable. Such situations result in conflict and behaviour that is at times uncontrollable and bitter. Job design with an eye on the emotional intelligence content of a role is as important as the definition of role, the competencies it requires and the clean execution of tasks. A successful integration of these elements can lead to far greater banking industry success than that of those banks on board today and probably far healthier work environments in the banking industry as well.

Despite the rapid growth of interest in emotional intelligence, the measurement of emotional intelligence using ability-based indices is still in an early stage. The area of emotional intelligence is in need of energetic investigators interested in helping to refine the ability-based assessment of emotional intelligence, and, subsequently, studying the predictive validity of emotional intelligence in banking industry. The fact is, we are in the early phase of research on emotional intelligence, both in terms of measuring it as ability and in showing that such measures predict significant outcomes. We need to remind ourselves that work on emotional intelligence is still in progress, and what the field and general public need is more investigators treating it with serious empirical attention.

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