DEMOGRAPHIC PREDICTORS OF EMOTIONAL INTELLIGENCE: A CASE STUDY OF J&K BANK

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Abstract

This study analyzes the impact of demographic predictors namely, gender, age and marital status on the emotional intelligence level of the banking employees. The descriptive study was conducted with 750 employees in a stratified random sample from J&K bank employees in India. The final data were collected from 602 employees using Emotional Competency Inventory (ECI) developed by Boyatzis, Goleman and colleagues. Data were assessed by descriptive statistics, t-test and One-way ANOVA, using SPSS 21 software. The results revealed that the demographic variables such as gender, age and marital status significantly impact the emotional intelligence of banking employees. The findings of this study will facilitate management to incorporate Emotional Intelligence skill as one of the criteria for selecting an employee. Moreover, training programs on EI can be designed for the existing employees so that they can enhance their individual performance which would lead to organisational success in a better way

Keywords: Emotional Intelligence, employees, gender, age, marital status

1. Introduction

From the past few decades, 'emotional intelligence' has become a delicate issue in the field of management and psychology and gained the interest of

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professionals, academia and psychologists (Cheung et al., 2015; Coetzee & Harry, 2014). It is considered to be significant as it persuades the different aspects of life (Fernandez-Berrocal et al., 2012). Emotional intelligence (EI) is defined as the ability of a person to understand, assess and control the emotions of oneself, of others and of groups (Harms & Crede, 2010). It can be regarded as the individual capacity to precisely and effectively comprehend the emotional information (Salovey & Mayer, 1990).

Emotional intelligence involves the capacity to recognize, assess and evaluate the emotions, to generate feelings and to understand emotions and emotional knowledge in such a way that promotes the emotional and intellectual growth of an individual (Mayer & Salovey, 1997). Research of Luxmi & Vashisht (2017) also showed that it is the emotional intelligence which is required for the growth and survival of any organization. And moreover, there is a direct relationship between emotional intelligence and organizational outcomes (Namdar et al., 2008). Therefore, it is the Emotional Intelligence which is one of the major predictor of the performances of individuals and organisations. If employees have high emotional intelligence then they are better able to achieve the desired goals in both personal and professional life, thereby significantly contributing towards the organisational performance (Carmeli & Josman, 2006). Moreover, it has been stated that emotional intelligence contributes towards success at work and in personal life (Heckman, 2004; Goleman, 1999; 1998; Higgs & Dulewicz, 1999).

Emotional intelligence is well acknowledged in service delivery (Goleman, 1995; Mahyari, 2010). However its impact on business performance cannot be underestimated (Rahim & Malik, 2010), particularly in banks. Basically, it is the EI that enhanced the relationship between customer and employees which thereby boosts the performance of the organization (Ghalandari et al., 2012; Hashem, 2010). In this context, Manisha (2012) also stated that acquisition and use of emotional intelligence in banks maximizes the growth of the organization. As acknowledged earlier that relationship between employees and customers is largely contributed by the emotional

intelligence, which thereby influences customer satisfaction (Kenbach & Schutte, 2005; Yaghoubi et al. 2011; Danquah & Wireko, 2014), customer loyalty (Danquah, 2014; Kim, 2010) and financial performance (Danquah, 2014; Rehman et al., 2012).

The influence of demographic factors namely, gender, age and marital status on EI has been reported widely (Bar-On, 1997; Stein & Book, 2006; Adeyemo, 2008; Nagar, 2017) which further epitomizes that Emotional Intelligence is a developable trait. Literature from previous studies corroborated the fact that there is a significant difference between males and females with respect to their emotional intelligence level. A study carried out in Abuja, Nigeria, found that in technical college, female students have higher EI than males (Aloiseghe, 2018). In India, the EI of female employees is more than males in the banking sector (Pradeebai & Perumal, 2017). It has also been said that age and EI is related to each other, as younger employees showed lower EI scores (Nayebi, Saiedy & Rahmani, 2014). Moreover, research also highlights that marital status is an important factor associated with EI (Madahia, Javidib & Samadzadeh, 2013).

From the above discussion, it can be derived that emotions are transmittable and an individual can influence the emotions of others' also. Additionally, most of the work in the organisation is performed with the interaction and communication of employees, which makes EI an important concern in the service sector. Therefore, this study makes a modest attempt to find out the impact of demographic factors of bank employees on their emotional intelligence which can help them further to perform efficiently at their workplace. This research will focus on Jammu and Kashmir Bank in J&K only.

2   Review of Literature

The term "Emotional Intelligence" was first coined by Salovey and Mayer (1990), but popularized by Goleman (1995) with his bestselling book,

Emotional Intelligence: Why It Can More Matter Than IQ. Emotional Intelligence (EI) is made of two concepts: emotion and intelligence. Emotions are natural and strong feelings of a person; while intelligence is the ability of an individual to deal with the surroundings (Rossen & Kranzler, 2009). Thus, emotional intelligence can be defined as the ability of a person to monitor his own and others' feelings and emotions, to distinguish among them and to use this information for guiding his own actions and opinions (Rossen & Kranzler, 2009).

Emotional Intelligence (EI) is regarded as the concept of social intelligence that entails an individual's ability to monitor his own and others' emotions and feelings, to discriminate among them and to utilize this information to direct one's thinking and action (Salovey & Mayer, 1990). This definition encompasses that EI includes both intrapersonal (cognitive skills to access one's self) intelligence and interpersonal (ability to understand others' mood, intentions and feelings) intelligence (Naseer et al., 2011). In other words, EI embraces the individual's capability to accurately understand and comprehend the emotional knowledge (Salovey & Mayer, 1990). This involves the capacity to identify, understand and administer emotions. According to Salovey & Grewal (2005), emotional intelligence involves the ability of a person to process the emotions accurately which significantly affects their lives, for instance improves their work performance and overall wellness. It also involves an individual's capability to perform an adequate emotional behavior, positive attitudes and outcomes (Carmeli, 2003).

The literature of Emotional Intelligence provides two main models, namely ability model and mixed model. The ability model was developed by Mayer and Salovey (Mayer & Salovey, 1997), while mixed models was initiated by Bar-On and then underpinned by Goleman (Goleman, 2001). The mixed emotional intelligence is widely used in the literature (Cross & Travagline, 2003). It is defined as the ability to identify, assess and regulate the emotions of oneself and others (Goleman, 2001). The mixed model of Goleman (1996) encompasses five elements of emotional intelligence, namely self-awareness, self-regulation, social skill, empathy and

motivation. Later on, Goleman (1997) revised the model and provided four dimensional model (i.e. self awareness, self management, social awareness and relationship management).

Earlier studies provided blended reactions between males and females where overall EI is concerned. It was noticed that there was a significant difference in emotional intelligence of males and females (Alumran & Punamaki, 2008; Anuradha & Kalapriya, 2015; Bachchan, Rabindranath & Azad, 2016; Olugbemi & Bolaji, 2016; Petrides & Furnham, 2000; Szymanowicz & Furnham, 2013). On the contrary, some studies indicated that there were no significant differences in males and females with respect to EI (Brown & Schutte, 2006; Depape et al., 2006; Kar et. al., 2014; Shah & Thingugam, 2008). Thus, a gender difference with respect to emotional intelligence was inconsistent, which characterizes the first hypothesis for this research.

$H_0 1 =$ There are no difference between the Emotional Intelligence of males and females in the select organizations.

A person moves through different phases of life in his age span. At each stage there are different prospects of learning and development. Emotional intelligence is one of the pertinent factor that can be learned (Goleman, 1998) and developed (Emmerling & Goleman, 2003). It is well noted that few researches suggested that there is a positive and significant relationship between EI and age (Dhillon, 2018; Goleman, 1998; Labouvie-Vief et al., 1989; Maddocks & Sparrows, 1998; Salovey & Mayer, 1990). On the other hand, there are studies which claimed that age is not a predictor of EI (Carstensen et al., 2000; MacCann et al., 2011). The literature provides conflicting results, which makes it relevant to measure EI at different stages of age of employees. Thus, the second hypothesis for this study is:

$H_0 2 =$ There is no significant relationship between Emotional Intelligence and the age of employees of the select organizations.

Emotional intelligence is regarded as one of the important factor in achieving success both in personal and professional lives (Goleman, 1999). Thus, emotionally and intellectually smart means regulating one's own behavior in a given situation or interacting with others. Many researchers have studied emotional intelligence relationship with marital status. Few of them found that there is a significant impact of emotional intelligence on the marital status of the respondents (Ealias & George 2012; Kalyoncu, 2012; Vanishree, 2014). While, some researchers provide an insignificant relationship between emotional intelligence and marital status (Aremu & Tejumola, 2008; Bibi, Chaudhry & Awan, 2015; Saeed et al., 2013). With this backdrop, this study seeks to investigate the relationship between emotional intelligence and marital status. Thus, the third hypothesis for this study is:

$H_0 3$= There is no significant relationship between Emotional Intelligence and the marital status of the employees of the select organizations.

3   Method

3.1   Participants

The sample consists of 602 employees of J&K Bank from Jammu & Kashmir. There were 347 (57.6%) males and 255 (42.4%) females in the sample. The employees under study who belonged to the age group of 20-29 were 177 (29.4%), 30-39 were 158 (26.2%), 40-49 were 116 (19.3%) and 50-59 were 151 (25.1%). 74.6% (449) of the employees under study were married and 25.4% (153) were unmarried.

Table 1: Demographic Profile of the Respondents

Factor		No. of Respondents	Percentage
Gender	Male	347	57.6
	Female	255	42.4
Age (in years)	20-29	177	29.4

	30-39	158	26.2
	40-49	116	19.3
	50-59	151	25.1
Marital Status	Married	449	74.6
	Unmarried	153	25.4

3.2   Measures

Emotional Competency Inventory (ECI) developed by Boyatzis, Goleman and colleagues is used to measure the emotional intelligence of the employees (Boyatzis, Goleman & Rhee, 2000; Goleman, 1995). This self-reporting EI scale contains 35 items measuring 4 dimensions of EI, namely self awareness, social awareness, self management and relationship management.

3.3   Procedure

Questionnaires were given to over 750 employees in various organizations out of which 602 completed questionnaires were finally selected using stratified sampling technique. The response rate for this study is 80.3% which is much more than the requirement (Bayyurt & Rizvi, 2015; Chen & Hsieh, 2011). Moreover, data normality is also checked with the help of skewness ($\pm$1) and kurtosis ($\pm$3). All were found to be in the acceptable range as recommended by Hair et al., (2009).

4   Results and Analysis

In order to examine the first hypothesis i.e. there is no difference between the Emotional Intelligence of males and females in the select organization, independent sample t-test is applied. It is found that there is a significant difference in the EI scores for male (3.90) and female (3.78) respondents (refer table 2). The result of t-test reveals that t value= 2.572 and p value= 0.20. Thus, the null hypothesis stands rejected and alternate hypothesis is

accepted that females are better as compared to males with respect to their emotional intelligence level.

Table 2: Gender differences in EI

Gender	Mean	Std. Deviation	t	Sig.
Male	3.90	0.468	2.572	.020
Female	3.78	0.514		

In order to check the second hypothesis, one-way ANOVA has been applied. The descriptive statistics table 3 presents the values of mean and standard deviation of EI across the various age groups. Further, analysis of variance (table 4) depicts F-values to be 11.232. Moreover, the calculated p-value =.000 (less than.05), thereby suggesting that an alternate hypothesis is accepted that there is a significant difference in the emotional intelligence among respondents of different age groups. Therefore, the results signify that emotional intelligence improves with the increase in the age of employees.

Table 3: Descriptive Statistics- Age

Age (in years)	Mean	Std. Deviation
20-29	3.72	0.554
30-39	3.80	0.469
40-49	4.02	0.308
50-59	3.99	0.456

Table 4: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.815	4	2.454	11.232	.000
Within Groups	130.425	597	.218		

Total	140.239	601			

Further, to investigate the third hypothesis i.e. there is no significant difference between EI and marital status of the employees, another t-test has been performed. The result shows that there is a significant difference in the EI scores for married (3.89) and unmarried (3.78) employees (refer table 5). Further, t-test result unveil that t value= 2.356 and p value= 0.019. Hence, it can be suggested that married respondents have high emotional intelligence as compared to unmarried employees of the bank. This might be due to the reason that the level of commitment among married people is more as compared to unmarried ones.

Table 5: Marital status and EI

Marital Status	Mean	Std. Deviation	T	Sig.
Married	3.89	0.471	2.356	.019
Unmarried	3.78	0.513		

5   Conclusion

This study endeavours to investigate the impact of demographic background on Emotional Intelligence among the employees of J&K Bank. The findings of this study also reveal that the demographic variables such as gender, age and marital status significantly impact the emotional intelligence of banking employees. The results show that female employees have higher overall EI than their male counterparts. This present finding is in agreement with the literature (Chandra, Gayatri, & Devi, 2017; Craig et al., 2009; Dhani & Sharma; 2017; Harrod & Scheer, 2005; Goleman, 2001) which shows that males and females are different with respect to EI and it is more relevant to females. This might be due to the reason that females are better able to express themselves when compared with males. Furthermore, the results provide differences in the emotional intelligence with respect to the age of the respondents. It has been seen that emotional intelligence increases with the advancement in the age of the respondent

which is duly supported by previous studies (Aloiseghe, 2018; Nayebi, Saiedy & Rahmani, 2014; Nikolaou & Tsaousis, 2002; Stein, 1997). Moreover, this study also identified that marital status is an extremely important factor for predicting emotional intelligence which is in line with the previous study (Lavalekar, Kulkarni & Jagtap, 2010; Shukla & Srivastava, 2016). This may be due to the reason that married employees are better able to understand others feelings and emotions as compared to single status employees.

The findings of this study will facilitate management to incorporate Emotional Intelligence skill as one of the criteria for selecting an employee. Moreover, training programs on EI can be designed for the existing employees so that they can enhance their individual performance which would lead to organisational success in a better way. Although the study was limited to banking employees only, future research can be done on employees working in different service sectors. Further, cross-sectional studies can be conducted across different cultures to understand more deeply the relationships used in the study.

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