Emotional Intelligence among Bank Employees Enhances the Job Performance: A Case Study of Selected Banks in Tamil Nadu, India

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Abstract: The relationship between Emotional Intelligence (EI) and Service Performance (SP) was studied by taking the service organization like banking sector in India. The employees in public and private sector banks in Madurai district were taken as targeted population. Out of 346 banks, 145 banks were taken for the study. 1160 employees were identified as samples. Two separate questionnaires (one for EI and another for SP) were used. Convenience and random sampling technique were used to collect data from the employees. Various statistical techniques like, t-test, one way ANOVA, pearson product moment correlation and multiple regression analysis were used for analyzing the data. The findings from the result of the analysis revealed significant relationship between EI and SP. Mostly all the dimensions of the EI and SP correlated with each other except the few. The dimensions of SP mostly regressed significantly with EI.

Key words: Emotional intelligence, service performance, bank, service organization, India

INTRODUCTION

Service sector is being vibrant not only due to Globalization but also the fast changing culture, socioeconomic conditions and the improved literacy among customers. These factors have significant impact on the customers who at present look for better service from the service providers. The commercial banks are very much come under the service sector. The banks are at present facing tremendous responsibility to satisfy customers due to the above factors. In addition, the importance came into being due to Globalization in the way of customer centric business. Invading of foreign banks into India made the Indian origin banks to face unprecedented challenges. Therefore, the banks in India whether Indian origin or Foreign origin have to perform well against each other to come out of the ever increasing challenges. Traditionally, the banks were adapting as many as strategies and procedures to enhance the performance of employees. In the later part of the year, the novel concept of Emotional Intelligence was understood as the important one to play key role in changing and enhancing the job performance in the organization. Therefore, this present study has intended to find out the significant relationship between EI and SP among bank employees in Madurai district, Tamil Nadu, India, since Tamil Nadu has a different culture, socio-economic conditions and educational status.

Development of emotional intelligence concept: EI is often measured as an EI Quotient (EQ) which was coined by Bar (1988). This concept can be traced in early studies in the 1920s (Bar *et al.*, 2000). This concept was actually erupted from the concept of 'Social Intelligence' which was introduced by Thorndike (1920) who defined it, as the ability to understand and manage people to act wisely in human relations. This definition formed the basis for the EI concept. Wechsler (1943) viewed intelligence as an effect rather than a cause and believed that assessments of general intelligence is not sufficient but also non-intellectual factors, such as personality, influence, the development an individual's intelligence. Gardner (1983) developed social intelligence model with two types of social intelligences namely interpersonal and intrapersonal. Pyne coined the term, Emotional Intelligence, in his doctoral dissertation. Later on Bar (1999) christened the term "Emotional Quotient" and described his approach to assess emotional and social competence and also developed an EQ Inventory (EQ-i) to test the EI. Mayer and Salovey (1997) published their article, "Emotional Intelligence" in the journal, Imagination, Cognition and Personality. Goleman (1998) introduced EI to the main stream by saying that it can be utilized in the Human Resource Management (HRM) in the organizations. Many standard measurement scales

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were also developed by many researchers (Gray, 2004; Boyatzis *et al.*, 2001; Bar *et al.*, 2003). In this study, two instruments, one for measuring EI and another one for measuring Service (Job) Performance were used. An instrument developed and used by Hyde and coauthors for measuring EI and another instrument developed by Anju Puri were adapted. Those two instruments have already been tested for their construct validity, reliability (internal constancy) and content validity. Both the instruments are self appraisal ones.

Literatue reviews: Few research studies conducted in respect of EI and Performance have been presented below:

Conceptual framework of EI
The more popular definitions of EI are: Mayer and Salovey (1997) "The ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use the information to guiede one's thinking and action". Weisinger (1998) defines EI as, "the intelligent use of emotions-you intentionally make your emotions work for you by using them to guide your behavior and thinking in ways that enhance your results".

Schmidt (1997) defined as "the ability to recognize and respond to the emotions and feelings of others, as well as the skill to help others manage their emotions". Bar (1988), "the ability to: be aware of, to understand and to express oneself; be aware of, to understand and to relate to others; deal with strong emotions and control one's impulses and adapt to change and to solve problems of a personal or a social nature".

Goleman (1998) defines EI as being: aware of one's emotions; managing one's emotions; recognizing oneself in others and the stability to hand relationships constructively. The definitions by few EI experts have also been present below, Singh (2001) defined EI as "the ability of an individual to appropriately and successfully respond to a vast variety of stimuli being elicited from the inner self and the immediate environment". Orme (2001) defined EI as "being emotionally intelligent involves tuning into emotions, understanding them and taking appropriate action". EI has been defined as "an array of emotional and social abilities, competencies and skills that enable individuals to cope with daily demands and be more effective in their personal and social life" (Bar *et al.*, 2003).

According to Le Roux and De Klerk EI applied tl people with an ability to cope with what is happening to them. They further state that EI includes a number of specific personal and social competencies related to: emotional awareness of self and others; emotional

control; empathy; balanced thoughts, emotions and behavior; anger control and ability to delay gratification.

Emotional intelligence: Emotional Intelligence skills are essential to achieve leadership in senior level manger (Dulewicz *et al.*, 2003). Fleming and Bay (2004) argue that social and emotional skills can be generalized to many settings. Davie *et al.* (1998) argued that EI seemed to be an elusive and fluid construct. Their definition clarified the EI constructs as appraisal and expression of emotion in oneself, appraisal and recognition of emotion in others, regulation emotion in oneself and use of emotion to facilitate performance. Complying with the above definition by Davie *et al.* (1998), Wong and Law confirmed the arguments of Mayer *et al.* (2000) by stating that EI is an attribute which is distinct from the Big Five personality dimensions, EI is a facet of intelligence which is mildly correlated with general mental abilities and EI is developmental in nature which allows EI to increase with age and life experiences. Ashforth and Humphrey (1993) argue that emotions are an integral and inseparable part of organizational life and that more attention should be given the employee's emotional experience. EI has been cited as a crucial contributor to organization success (Goleman, 2001; Salovey and Mayor, 1990; Weinberger, 2002).

EI and performance: Shahzad *et al.* (2011) have found positive relationship between social awarness and relationship management and employee's performance. Anjali Ahuja conducted a study on 100 call centre executives and proved that the employees having greater emotional intelligence can manage stress, better communicate well, perform good quality work according to the standards, have better interpersonal relationship and are better team player and excellent overall work performance. Rahim (2010) studied the EI and Performance among 196 employees of Pakistan Banks in the areas of Peshawar and Islamabad. The major findings are that the female segment of the bank employees is sore emotionally intelligent than their male counterparts and the age of the male and female employees have inverse relationship with the EI and as the level of education increases the EI level increases as well. The more satisfied the employees are the more they will be in a better position to perform well in an organization. Emotions and cognition can be integrated to influence performance on variety of tasks (Gray, 2004). Zeidner *et al.* (2004) and have also found that higher EI as having better management performance. Savoie (2001) has found that mental ability and emotional intelligence were associated with job performance rating. EI has been linked

to numerous important organizational outcomes and is frequently studied as a correlate with performance (Boyatzis, 2001; Goleman, 1995, 2001). Nel has demonstrated a significant relationship between EI competencies and performance. The emphasis is that EI predicts better performance. According to Salove and Brunet, team performance assessment should include at least four different measures: group experience quality, that is the degree upon which group experience contributes to well-being and personal growth of team member; team output which relies on objective, measurable and quantifiable performance criteria, for example, number of mistakes, waste ratio or in the present context, percentage of technical acts meeting hygiene and safety standards; team viability that is the capability of the team to continue to function as a unit and team legitimacy which relates to the appraisal of team's effectiveness by external actors who have a close ties with it (managers, clients, suppliers etc.). The performance tends to enhance while EI training is given optimistically to employees.

Research gap: There were as many studies pertaining to EI and Performance in the organizations. Most of the studies were conducted in the Foreign environment, whose culture and socioeconomic status were entirely different from Indian culture and socioeconomic status. That too, in the southernmost part of India itself, the above components were uniquely differed. There were very few studies available about Indian conditions. But, those studies never did in Tamil Nadu, that too in Madurai district. A sincere attempt was made to fill up this gap and hence this study has been taken up. Further, this study intended to evaluate the EI and Performance in Service organization like Public and Private sectors banks in Madurai District.

Need for the study: In the context of importance given to service sector in the present age of globalization, the performance of employees was considered as the central axis and hence they have to occupy a pivotal position in the service organization to serve the customer in a better way. Hussain *et al.* (2012) in their paper entitled "an Emotional Intelligence Approach to service Orientation Banking Sector", argued that EI can act as a catalyst in enhancing service orientation behaviors. This study throws some light on that aspect by reviewing literature and putting forward a concept which requires serious research as to the nature of relationship between EI and service behaviors especially in the context of banking sector. Further, it highlighted the need for incorporating EI in selection and staff training programs, thus, An attempt has been made to analyse the impact of EI

on job (service) performance in the banking sector taking a case of public and private sector banks in Madurai district.

Objectives: Following are the objectives of this study:

- To study the association of profile factors with EI and SP
- To study the relationship between EI and SP
- To suggest suitable recommendations to service organizations particularly banks in the study area and to other banks to implement EI process through training to enhance the performance

Hypotheses: Following null hypotheses were framed to test the results:

- H_{01}: There is significant difference of perception among the subgroups of the profile factors in respect of EI and Job Performance
- H_{02}: The dimensions of EI and SP are not correlated.

MATERIALS AND METHODS

This study was conducted by obtaining data from the perceptions of respondents, namely, gender, age, education and cadres.

Population and sample: The targeted population was employees of selected banks from the total of 346 branches of 44 banks (Madurai District-A statistical Handbook-2011-12) in Madurai District, Tamil Nadu, India. All the public and private sectors banks were considered for this study.

Sampling technique: It was very difficult to ascertain the details of the strength of employees working in the banks. Therefore, to make the data collection easy, 50% of branches were considered for the banks having 5-20 branches and 25% of branches were considered of the banks having >20 branches. Those banks having braches 1-5 were kept as it was. Total 145 banks that is altogether 50% of the total braches were selected for this study as detailed in Table 1. Total 1160 employees were fixed as sample that is 8 employees per branch. The employees include from lower cadre to upper cadre. Convenience and Random sampling method was adapted to collect the data from 1160 employees.

Research instruments: Two research instruments one for measuring EI and another one to measure service performance were adapted from Hyde and Anju Puri, respectively. Since, those two instruments were already tested the construct and content validity and reliability, no necessity aroused to subject

Table 1: List of banks operating in madurai district

Name of bank	No. of branches	No. of branches selected	No. of sample selected
Allahabad Bank	2	2	16
Andhra Bank	3	3	24
Bank of Baroda	5	3	24
Bank of Maharashtra	2	2	16
Bank of India	12	6	48
Canara Bank	35	7	56
Catholic Syrian Bank	1	1	8
Central Bank of India	8	4	32
City Union Bank	6	3	24
Corporation Bank	6	3	24
Dena Bank	1	1	8
Dhanalakshmi Bank	1	1	8
Feral Bank	1	1	8
Indian Banm	26	7	56
Indian Overseas Bank	42	10	80
Karnataka Bank	1	1	8
Karur Vysya Bank	11	5	5
Lakshmi Vilas Bank	3	3	24
Oriental Bank of Commerce	1	1	8
Punjab National Bank	5	3	24
State Bank of India	45	11	88
State Bank of Hyderabad	1	1	8
State Bank of Mysore	1	1	8
State Bank of Travancore	6	3	24
South Indian Bank	4	4	32
Syndicate Bank	7	3	24
Tamilnadu Mercantile Bank	11	5	40
TIIC	1	1	8
Union Bank of India	10	5	40
United Bank of India	1	1	8
UCO Bank	4	4	32
Vijaya Bank	2	2	16
ING Vysya Bank	1	1	8
Pandian Grama Bank	9	4	32
Industrial Credit and Investmenbt of India (ICICI)	17	8	64
Industrial Development Bank of India (IDBI)	3	3	24
Housing Development Finance Corporation (HDFC)	6	3	24
AXIS Banak	3	3	24
Madurai District Central Cooperative Bank	31	7	56
SLARD Bank	7	3	24
State Bank of Patiala	1	1	8
Kotak Mahindra Bank	1	1	8
TAICO	1	1	8
Indus Ind Bank	1	1	8
Total	346	145	1160

Madurai District-a statistical Handbook (2011-12)

Table 2: Variables' frame of EI self assessment inventory

Criterions (dependent variables)	No. of predictor variables	Statement Nos. in the questionnaire
Self awareness	4	6,12,10 and 24
Empathy	5	9,10,15,20 and 25
Self motivation	6	2,4,7,8 31 and 34
Emotional stability	4	14,19,26 and 28
Managing relations	4	1,5,11 and 7
Integrity	3	16, 27 and 32
Self development	2	30 and 33
Value orientation	2	21 and 22
Commitment	2	23 and 24
Altruistic behavior	2	3 and 13
Total	34	1-34

Table 3: Variables' frame of Self Performance Assessment (SPA) inventory

Criterions (dependent variables)	No. of predictor variables	Statement Nos. in the questionnaire
Quality of work	4	8,10,11 and 22
Conflict resolution	3	7,17 and 32
Initiative	3	1,2 and 20
Interpersonal skills	3	4,21 and 25
Communication	3	6,15,18 and 31
Ethics	3	9,14 and 30
Supervisory abilities	6	3,12,13,23,26 and 29
Customer satisfaction/cooperation	3	5,27 and 28
Completion of targets	4	16,19,24 and 33
Total	33	1-33

Table 4: Age-wise distribution of respondents (total no. of samples in each profile is 1160 i.e., 100%)

Profile factors and sub groups of profiles	Frequency	Percentage
Gender		
Male	681	58.7
Female	479	41.3
Age (years)		
Below 30	252	21.7
31-40	332	28.6
41-50	431	37.2
Above 50	145	12.5

the instruments for validity and reliability again. There are 34 constructs under ten dimensions in EI measurement tool and the Service Performance measurement tool consists of 33 constructs under 9 dimensions. The details of the tools have been presented in Table 2 and 3.

Emotional intelligence scale: The above scale developed, validated, standardized and used by Hyde, Pathe and Dhar was adapted in this study to measure the EI of the employees. It is the self assessment scale. The instrument consists of 34 constructs (variables) fewer than ten critical factors. The reliability of the model was 0.88 and the validity confirmed 0.93 (Nunnally, 1967). The details have been given in Table 2.

Self performance assessment inventory (SPA): In order to find out the impact of EI on the performance of the employees, self Performance Assessment (SPA) inventory developed, validated, standardized and tested by Anju Puri was adapted. The SPA inventory includes 33 constructs (predictor variables) stated as statements under nine criterions (dependent). In this inventory, The reliability was found to be 0.83 and he self-correlation of whole test as estimated by the Spearman-Brown prophecy formula has been found to 0.92. The present scale is highly flexible as per the criteria suggested by Edwards. The details of number of statements allotted under the criterions have been presented in Table 3 (Gardner and Stough, 2002).

Profile factors: This study was conducted on the data obtained from the perceptions of two profile factors, namely. 'Gender', 'Age' 'Education' and 'Cadre'. The frequency distribution of the four profile factors (Table 4).

It was ascertained from Table 4, out of 1160 employees, 681 (58.7) are male and 479 (41.3) are female. The male outnumbered the female in this study. The profile 'age' of employees were stratified into four groups and the frequency and the percentage of employees according to the groups was that the employees with below 30 years of age were 252 (21.7). 31-40 years were 332 (28.6), 41-5 years 431 (37.2) and above 50 years of age were 145 (12.5).

The majority of employees were in the age group of 41-50 years. If 31-50 years were considered as middle aged group, then both form the biggest majority in the sample population. The meager presence in the sample population is the employees above 50 years of age. The employees qualified up to Higher secondary were 110 (9.5), the under graduates were 549 (47.3), post graduates were 396 (34.1) and the employees having Professional degree were 105 (9.1). The employees having UG degree forms the majority in the sample population and next comes the post graduates. The population of professional degree holders is so meager.

The cadres have been stratified into three 659 (56.8) were from the lower level, 385 (33.2) were from Middle level and 116 (10.0) were from senior level of cadres. The employees with lower level (Clerks, Tellers, attenders, Guards) have formed the majority in the sample population. Middle level employees (senior clerks, cashiers) come next to the lower level. Senior level of employees that is, managers, senior cashiers, accountants form the least majority. The reason for minimum presence of senior level employees is that the supervisory posts are less in number in the banks (Weisinger, 1998).

RESULTS AND DISCUSSION

Analysis: The association of profile factors with EI and SP were analyzed by using t-test and One Way ANOVA. The association of critical factors, with job performance in the workplace that in the selected banks in Madurai District, Tamil Nadu, India, was analyzed by fitting the data gathered from the EI scale as perceived by male and female employees with 't' test. The result of the 't' test has been presented in Table 5. In this regard, the following null hypothesis was framed.

Null hypothesis: There is no significant difference between the perception between male and female employees in respect of ten critical factors which influence EI towards job performance.

It is observed from Table 5 that since the $p<0.01$, the null hypothesis is rejected at 1% level with regard to dimensions of EI namely, empathy, self motivation,

managing relations, integrity and commitment. Hence, there is significant difference of perceptions between male and female employees with regard to the above dimensions. Since, the p-values of other dimensions are >0.05 there is no significance difference in perceptions of male and female employees and hence the null hypothesis is accepted in respect of these dimensions. However, the overall perception of the male and female employees indicates the highly significant difference in their perception. It shows the high influence of dimensions over EI.

The influence of EI with job performance perceived by the difference age groups of employees has been presented in Table 6. The data obtained from the perception of employees were fitted to the One Way ANOVA test and the result is presented.

Null hypothesis: There is no significant difference of perception among different age groups of employees in respect of ten dimensions with regard to influence of EI toward job performance.

It is observed from Table 6 that F values of the dimensions, self-awareness (14.887), integrity (5,457), self development (8.761), value orientation (8.158) were found to be significant at 1% level and the overall EI is found to be significant at 5% level. Therefore, the null hypothesis is rejected with regard to the four dimensions which show the significant difference of perceptions. The overall significance of the EI indicates the overall influence of the dimensions over EI. In spite overall significance obtained, remaining six dimensions are found to be insignificant due to no significant difference of perception found among the difference age groups of employees in respect of those factors.

Correlation study: It was decided to find out the inter correlation of the ten dimension in influencing the EI towards job performance. The Pearson Product Moment Correlation technique was used. The job performance was taken as the base and to which how the EI dimensions correlate to achieve the object was seen. The result of the evaluation has been presented in Table 7.

It is observed from Table 7 that, the dimension 'managing relations' has been highly and significantly correlated with the dimension 'empathy' (0.669). The correlation between value orientation and integrity (0.646), self motivation and self awareness (0.634), emotional stability and self awareness (0.622), integrity with managing relations (0.603), commitment and self awareness (0.599), integrity with empathy (0.583), managing relations with self motivation (0.578), managing relations with self awareness (0.575), emotional stability

Table 5: Association of profile factors male and female with "emotional Intelligence"

| | Male N = 681 | | Female N = 479 | | | Level of |
Profile factors	Mean ($\bar{x}$)	SD ('S')	Mean ($\bar{x}$)	SD ('S')	t-value	significance
Self Awareness-SA (6,12,18,29)	16.67	2.19	16.73	2.48	-0.504	0.614
Empathy-EMP (9,10,15,20,25)	19.70	2.78	19.11	3.14	3.378	0.001**
Self Motivation-SM (2,4,7,8,31 and 34)	24.09	2.25	23.57	3.09	3.315	0.001**
Emotional Stability-ES (14,19,26 and 28)	15.50	2.74	15.39	2.26	0.743	0.0458
Managing Relations-MR (1,5,11 and 17)	15.73	2.04	15.24	2.20	3.902	0.000**
Integrity-ITY (16,27 and 32)	11.89	1.80	11.54	1.67	3.272	0.001**
Self Development-SD (30 and 33)	8.08	1.48	8.14	1.18	-0.715	0.475
Value Orientation-VO (21 and 22)	7.99	1.43	7.88	1.40	1.361	0.174
Commitment-CMT (23 and 24)	8.27	1.45	7.66	1.45	7.036	0.000**
Altruistic Behaviour-AB (3 and 13)	7.89	1.41	7.88	0.94	0.120	0.904
Overall Perception on EI	133.78	9.33	128.69	12.52	3.039	0.002**

**Significant @ 1% level in 2 tailed significance: Figures in the parenthesis are serial nos.of statement in the questionnaire

Table 6: Association of profile factor 'age' with emotional intelligence

Critical factors	N = 1160	Sum of squares	df	Mean squares	F-ratio	Sig.
CF1-SA	BG =	231.163	3	77.054	14.887**	0.000
	WG =	5983.195	1156	5.176		
	Total = 1160	6214.358	1159			
CF2-EMP	BG =	63.505	3	21.168	2.446	0.062
	WG =	10005.982	1156	8.656		
	Total = 1160	10069.486	1159			
CF3-SM	BG =	8071.367	3	3.912	0.560	0.641
	WG =	8083.103	1156	6.982		
	Total = 1160	11.736	1159			
CF4-ES	BG =	14.414	3	4.805	0.738	0.530
	WG =	7530.978	1156	6.515		
	Total = 1160	7545.392	1159			
CF5-MR	BG =	18.578	3	6.193	1.379	0.248
	WG =	5192.646	1156	4.492		
	Total = 1160	5211.224	1159			
CF6-ITY	BG =	49.717	3	16.572	5.457**	0.001
	WG =	3510.752	1156	3.037		
	Total = 1160	3560.469	1159			
CF7-SD	BG =	48.143	3	16.048	8.761**	0.000
	WG =	2117.387	1156	1.832		
	Total = 1160	2165.530	1159			
CF-8VO	BG =	48.4432	3	16.148	8.158**	0.000
	WG =	2288.244	1156	1.979		
	Total = 1160	2336.686	1159			
CF9-CMT	BG=	1.501	3	0.500	0.228	0.877
	WG=	2532.002	1156	2.190		
	Total=1160	2533.503	1159			
CF10-AB	BG=	2.069	3	0.690	0.453	0.715
	WG=	1760.911	1156	1.523		
	Total=1160	1762.979	1159			
Overall EI of		1848.390	3	616.130	2.855*	0.036
Employees		249441.864	1156	215.780		
		251290.254	1159			

**Significant at 1% level; *Significant at 5% level

Table 7: Inter correlation matrix-variables under emotional intelligence

CFs	Self awareness	Empathy	Self motivation	Emotional stability	Managing relations	Integrity development	Self orientation	Value commitment	Altruistic	Behaviour
SA	1.0000									
EMT	0.556**	1.0000								
SM	0.634**	0.555**	1.0000							
EMS	0.622**	0.483**	0.567**	1.0000						
MR	0.575**	0.669**	0.578**	0.371**	1.0000					
INT	0.479**	0.583**	0.554**	0.317**	0.603**	1.0000				
SD	0.523**	0.283**	0.529**	0.514**	0.351**	0.423**	1.0000			
VO	0.313**	0.428**	0.392**	0.368*	0.274**	0.646**	0.326**	1.0000		
COT	0.599**	0.549**	0.542**	0.563**	0.408**	0.477**	0.346**	0.374**	1.0000	
AB	0.433**	0.524**	0.597**	0.404**	0.432**	0.514**	0.394**	0.337**	0.419**	1.0000

**Significant at the 0.01 level (2-tailed)

Table 8: Association of "emotional intelligence" with service performance as perceived by male and female respondents

	Male N = 681		Female N = 479			Level of
Profile factors	Mean ($\bar{x}$)	SD ('S')	Mean ($\bar{x}$)	SD ('S')	t-value	significance
Quality of work-QW (8,10,11 and 22)	15.82	1.87	15.46	2,.05	3.146**	0.002
Conflict Resolution-CR (7,17 and 32)	12.69	1.58	12.37	1.45	3.538**	0.000
Initiative-IN (1,2 and 30)	10.80	1.18	10.29	1.43	6.726**	0.000
Interpersonal Skills-IPS (4,21,25)	12.73	1.39	12.32	2.17	3.928**	0.000
Communication-CMN (6,15,18 and 31)	16.26	1.78	15.41	2.24	7.242**	0.000
Ethics-ETS (9,14 and30)	12.14	1.67	11.37	1.84	7.334**	0.000
Supervisory Abilities-SA (3,12,13,23,26 and 29)	24.85	2.35	24.00	2.65	5.743**	0.000
Customer Service/Cooperation-CS (5,27 and 28)	11.11	1.29	10.56	1.83	6.083**	0.000
Completion of Targets-CT (16,19,24 and 33)	17.37	1.79	16.91	2.51	3.608**	0.000
Overall Service Performance of Employees	133.78	9.33	128.69	12.52	7.934**	0.000

*Significant at 5% level in 2 tailed significance

Table 9: Association of "emotional intelligence" with service performance as perceived by different age groups of respondents

Critical factors	N = 1160	Sum of squares	Degree of freedom	Mean squares	F-ratio	Sig.
Quality of work-QW	BG =	4404.595	3	1.525	0.400	0.753
(8,10,11 and 22)	WG =	4409.172	1156	3.810		
	Total = 1160	4.576	1159			
Conflict Resolution-CR	BG =	2724.205	3	1.269	0.539	0.656
(7,17 and 32)	WG =	2728.014	1156	2.357		
	Total = 1160	3.808	1159			
Initiative-IN	BG =	0.533	3	0.178	0.103	0.958
(1,2 and30)	WG =	2000.142	1156	1.730		
	Total = 1160	2000.676	1159			
Interpersonal Skills-IPS	BG =	157.181	3	52.394	17.531**	0.000
(4,21,25)	WG =	3454.833	1156	2.989		
	Total = 1160	3612.014	1159			
Communication-CMN	BG =	226.974	3	75.658	19.355**	0.000
(6,15,18 and 31)	WG =	4518.880	1156	3.909		
	Total = 1160	4745.854	1159			
Ethics-ETS	BG =	9.366	3	3.122	0.985	0.399
(9,14 and 30)	WG =	3663.338	1156	3.169		
	Total = 1160	3572.703	1159			
Supervisory Abilities-SAB	BG =	6.652	3	2.217	0.351	0.789
(3,12,13,23,26 and 29)	WG =	7309.345	1156	6.323		
	Total = 1160	7315.997	1159			
Customer Service/Cooperation-CS	BG =	46.287	3	15.429	6.434**	0.000
(5,27 AND 28)	WG =	2772.234	1156	2.398		
	Total = 1160	2818.521	1159			
Completion of Targets-CT	BG =	153.435	3	51.145	11.595**	0.000
(16,19,24 and 33)	WG =	5099.185	1156	4.411		
	Total = 1160	5252.620	1159			
Overall Service Performance of Employees (OSP)	BG =	2033.655	3	677.885	5.620**	0.001
	WG =	139426.116	1156	120.611		
	Total = 1160	141459.772	1159			

**Significant at 1% level

with self motivation (0.567) were highly and significantly correlated with each other in the process of achieving job performance. The correlation result is very much promising that all the ten dimensions correlate significantly with each other either with high significance or with moderate significance. No correlates are with less significant. This is an encouraging study, to confirm the previous studies, that, these dimensions influence EI towards job performance.

Service performance: As such, the data obtained from Male and Female employees in respect of the self performance in the workplace as perceived by them was fitted to t test and the result has been shown in Table 8.

Null hypothesis: There is no significant difference of perception between male and female employees with regard to association of nine criterions towards influencing Service Performance. The 't' test result in table 8 shows that the 't' values of all the nine critical factors evaluated were statistically significant at 1% level of significance which shows the high influence of EI on performance which leads to good service quality. The overall all score of the SP also found to be highly significant. This shows that all the nine dimensions (critical factors) play important and greater role in influencing the SP. The data obtained from four age groups of employees was fitted to One Way ANOVA test and the result has been presented in Table 9.

Table 10: Inter correlation matrix-dimensions under service performance

	Quality of work	Conflict resolution	Initiative	Inter personal skills	Communication	Ethics	Supervisory abilities	Customer service	Completion Cfs of gets
QW	1.0000								
CR	0.255**	1.0000							
INI	0.142**	0.250**	1.0000						
IPS	0.199**	0.287**	0.252**	1.0000					
CM	0.414**	0.329**	0.243**	0.599**	1.0000				
ETS	0.219**	0.433**	0.491**	0.456**	0.401**	1.0000			
SA	0.228**	0.522**	0.240**	0.605**	0.453**	0.645**	1.0000		
CS	0.158**	0.117**	0.289**	0.343**	0.312**	0.277**	0.292**	1.0000	
CT	0.249**	0.413**	0.074*	0.701**	0.549**	0.374**	0.580**	0.324**	1.0000

**Significant at the 0.01 level(2-tailed); *Significant at the 0.05 level(2-tailed)

Table 11: Inter-correlation matrix-emotional intelligence vs service performance of employees

Variables	Quality of work	Conflict resolution	Initiative	Inter personal skills	Communi-cation	Ethics	Supervisory abilities	Customer service	Completion of gets	Overall service performance of employee
Self awareness	0.034	0.210**	0.284**	0.716**	0.425**	0.527**	0.578**	0.408**	0.489**	0.630**
	-0.244	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Empathy	0.243**	0.498**	0.247**	0.552**	0.494**	0.604**	0.626**	0.262**	0494**	0.692**
	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Self motivation n	0.229**	0.435**	0.059	0.577**	0.359**	0.409**	0.563**	0.366**	0.592**	0626**
	((0.000)	-0.045	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Emotional stability	-0.012	0.284**	0.146**	0.459**	0.179**	0.513**	0.588**	0.165**	0.237**	0.446**
	(.0.691)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Managing relations	0.314**	0.385**	0.265**	0.390**	0.348**	0.598**	0.407**	0.249**	0.383**	0.564**
	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Integrity	0.105**	0.445**	0.218**	0.524**	0.416**	0.356**	0.361**	0230**	0.491**	0.533**
	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Self development	0.04	0.267**	0.037	0.380**	0.154**	0.271**	0.319**	0262**	0.292**	0.347**
	-0.169	((0.000)	-0.212	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Value orientation	0.025	0.269**	0.215**	0418**	0.330**	0.257**	0.270**	0.156**	0.294**	0.376**
	-0.386	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Commitment	0.118**	0.305**	0.213**	0.560**	0.374**	0.449**	0.594**	0.184**	0.476**	0.572**
	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Altruistic behaviour	0.155**	0.414**	0.084**	0.497**	0239**	0.336**	0.389**	0.260**	0.480**	0.490**
	((0.000)	-0.004	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)	((0.000)
Overall EI of employees	0.182**	0.484**	0.247**	0698**	0465**	0.618**	0.669**	0.354**	0.580**	0.739**

**Significant at the 0.01 level (2-tailed); *Significant at the 0.05 level (2-tailed)

Null hypothesis: There is no significant difference of perceptions among different age groups of employees with regard to influence of nine critical factors on SP. It is reviewed from Table 9 that the F values of the criterions interpersonal skills (171.531), communication (19.365), customer service (6.434) and completion of targets (11.595) and hence were found to be statistically significant at 1% level of significance. This shows the significant difference in perception of the employees in respect of those four criterions. The remaining five criterions were not shown significance due to the low F values. Therefore, the null hypothesis is partially rejected with regard to the significant criterions and accepted with regard to the insignificant criterions. Therefore, it can be concluded that the above four significant criterions have greater influence on service performance.

Correlation study: How the nine dimensions correlates to influence the SP was evolved by using pearson product moment correlation technique. The result obtained has been presented in Table 10.

Table 10 portrayed the result of the correlation analysis. It is observed that all the nine dimensions are significantly correlates with each other mostly with 1% significance level. The correlation of one pair of dimension that is 'Completion of Targets'(CT) with 'Interpersonal Skills'(IPS) (0.074) was observed as 5% in significance level. The highest level of correlation was observed in between, Completion of Targets with Interpersonal Skills (0.701), Supervisory Abilities (SA) with Ethics (ETS) (0.645), SA with IPS (605), Communication (CMN) with IPS (0.599), CT with SA (0.580), ETS with Initiation (IN) (0.491), ETS with IPS (0.456), ETS with Conflict Resolution (CR) (0.433), CMN with Quality of Work (QW) (0.414), ETS with CMN (0.401), CT with ETS (0.374), Customer Service (CS) with IPS (0.343), CS with CMN (0.312). However, all the other correlation of dimensions is with moderate significance.

Comparative analysis: A correlation analysis was done with the correlates (dimensions) of EI with the correlates (dimensions) of Service Performance. The result has been tabulated in Table 11. It is to be noted that the first

Table 12: Estimation of overall service performance of employees

Critical factors-emotional intelligence	Un-standardized coefficients		Standardized coefficients		
	B	SE	β	t-values	Significance
(Constant)	57.805	1.989	-	29.069*	0.000
Self Awareness	1.183	0.140	0.248	8.426*	0.000
Empathy	1.409	0.111	0.376	12.683*	0.000
Self Motivation n	0.919	0.124	0.220	7.433*	0.000
Emotional Stability	-0.450	0.120	-0.104	-3.757*	0.000
Managing Relations	0.031	0.153	0.006	0.200	0.841
Integrity	0.125	0.204	0.020	0.611	0.541
Self Development	-0.229	0.197	0.028	-1.165	0.244
Value Orientation	0.192	0.202	0.025	0.950	0.342
Commitment	0.983	0.194	0.132	5.067*	0.000
Altruistic Behaviour	0.281	0.220	0.031	1.274	0.203
R^2	0.611				
Adjusted R^2	0.608				
R	0.782(a)				
F Value	180.715*				

Dependent variable: overall service performance of employee; predictor variable: emotional intelligence; *Significant at 0.05 level

mentioned dimensions are from emotional intelligence and the second would be from service performance. Only high values of correlation has been exhibited in the interpretation (i.e., from 0.750 down 0.500). Other correlations have been mentioned as moderate.

While observing Table 11, high and significant correlation could be seen among the following dimensions, that are; Overall Emotional Intelligence with overall service performance (0.739), Self Awareness (SA) with Interpersonal Skills (IPS) (0.716). Overall EI (OEI) with IPS (0.698), Empathy (EMP) with Overall SP (0.692), Overall EI with Supervisor Ability (SAB) (0.669), SA with Overall SP(OSP) (0.630), Self Motivation (SM) with OSP (0.626), EMP with SA (0.626), OEI with Ethics (ETS) (0.618) and EMP with Ethics (ETS) (0.604). The dimensions, Managing Relations (MR) with ETS (0.598), Commitment (CMT) with Supervisory Ability (SAB) (0.594), Emotional Stability (ES) with SAB (0.588), OEI with Completion of Targets (CT) (0.580), SA with SAB (0.578), Self Motivation (SM) with IPS (0.577), CMT with OSP (0.572), MR with OSP (0.564), SM with SAB (0.563), CMT with IPS (0560), EMP with IPS(0.552), SA with ETS (0.527), Integrity(IN) with IPS (0.524) and Emotional Stability (ES) with ETS (0.513). Other correlations are moderate. The Overall EI correlated with Overall SP with high and significant correlation (0.739). This result shows mostly the EI and SP is greatly related to each other.

However, few dimensions of EI were not correlated with few dimensions of SP. That are; Self Awareness and Quality of Work (QW), Emotional Stability (ES) and QW, Self Development (SD) and QW, Value Orientation (VO) and QW, Self Motivation (SM) and Initiative (IN) and SD and IN. Quality of work and the Initiative were identified as mostly non-correlates with few dimensions of EI.

Regression analysis: The relationship and the contribution of EI towards SP was estimated using multiple regression model. The result has been shown in Table 12. The SP was taken as the dependent variable and the EI as the predictor variable.

The value of multiple correlation coefficients R between the independent variables and the dependent variable was 0.782. The R^2 for the model was 0.611, thus showing that about 61.10% of the variability in the outcome is accounted for by the predictors (independent variables). The adjusted R^2 for the model is 0.608. It can be seen that the difference between the values of R^2 and adjusted R^2 (0.611-0.608 = 0.003 or 0.3%) is not very high. This implies that if the model was derived from the population instead of the sample, it would have accounted for ~3% or less variance in the outcome. The f statistic obtained is 180.715 (p = 0.000), thus indicating that the independent variables have a significant influence on the dependent variable at 5% level of significance and that the model is effective. The potentiality of the dimensions towards EI was estimated as self awareness (118.30%), empathy (140.90%), self motivation (91.90%), emotional stability (45.00%) and commitment (98.30%). Other dimensions have either no or less significant contribution to EI.

Male and female employees perceived only the four dimensions, self management, emotional stability, commitment and altruistic behavior have significant role among employees in the process of EI. The different age groups of employees have perceived the dimensions, self awareness, integrity, self development, value orientation have influence over EI among bank employees.

In regard to Service Performance, the male and female employees perceived all the nine dimensions have the significant influence over service performance. At the same time, different age groups of employees have perceived only four dimensions, interpersonal skills, communication, customer service and completion of

targets have the significant influence over the service performance. On analyzing the above, both profiles have different opinions on EI and SP.

CONCLUSION

It could be concluded from the findings of the analysis that EI has significant relationship with SP. This result confirms the previous studies (Gray, 2004) and the recent study by Ali Akbar Behbahani. If there is more EI then the performance of employees will relatively be high. The low presence of EI among bank employees results the low level of performance. EI has been cited as a crucial contributor to organization success (Goleman, 1998; Salovey and Mayor, 1990, Weinberger, 2002). Zeidner *et al.*, 2004) have found that higher EI as having better management performance. Accordingly, if proper training is given to employees of banks to enhance the EI abilities, then the banks can ripe more by attracting more new customers besides retaining the existing customers.

LIMITATIONS

Following are few limitations of this study. In the present study, was conducted by ascertaining perceptions of bank employees presently working and the live customers of the banks and who are having the stake and actual experience in enjoying the benefits. As such it can be seen that the present study has given the paramount importance to the perception of the employees and customers of the selected banks and hence the result can be treated as a perceived one rather than an "actual" conceptualization. The generalizability of the findings of this study are limited, because those respondents who participated in this study through their responses were from different organizational set up and hence the need, expectations and employment parameters may be different according to their nature and size of the organizations.

A convenience and purposive sampling method was used for ease of accessing information in these organizations. This may lead to a degree of bias. Sincere effort by the higher ups may cause the practical difficulty in giving right response by the respondents. In such a situation, it is a big question, how far and how much the employees are actually practicing the EI skills. This may lead to bias in their responses.

RECOMMENDATIONS

The EI, in present time, occupied the important role in managing Human Relations in the organizations. Particularly service organizations have to be more vigilant and prone to adapt the EI process in their organizations.

This study was conducted only in the banks situated in Madurai District, Tamil Nadu, a part of the Indian continent. This can be extended to other service sectors like, schools, hospitals, hotels and other service providing organizations.

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