Emotional Intelligence & Job Performance in Banking & Insurance Sector in India

S C Davar & Narender Singh

Inadequate evidence with regard to the direct effect of emotional intelligence on job performance has restricted its use as a tool for personnel planning and development.With the help of regression analysis, this study establishes that there is a direct relationship between emotional intelligence and job performance.Therefore,we should restructure our selection procedures in a way that gives due weightage to emotional intelligence while hiring employees. A limitation of this study is that it is confined to banking and insurance sector enterprises of India.

S C Davar (E-Mail:scdavar@rediffmail.com) &. ***Narender Singh*** are from Faculty of Commerce & Management, Kurukshetra University, Kurukshetra

Introduction

Until recently, the government and public sector undertakings dominated the service sector in India. During the last two decades, financial sector reforms and other liberalization measures initiated by the Government of India have increased participation by the private sector in the development and delivery of various services. Thus, keen competition among different segments of banking and insurance sector has emerged. Moreover, the competition has resulted in high levels of stress. This may cause a high rate of employee turnover. Today,the service enterprises depend heavily on quality of manpower and hence, we must give due weightage to emotional intelligence while managing human resources. The recruitment, retention and training functions need to be redefined. In fact,emotional intelligence has been said to matter twice as much as IQ i.e. intelligence quotient (Goleman, 1998).

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The studies abroad e.g. Lagrange &Roodt (2001), Slaski & Cartwright (2002), Sitarenios (1998); Rapisarda (2002), and Donaldo-Feidler & Bond (2004) and in India e.g. Jain & Sinha (2005); Sinha & Jain (2004) suggest that emotional intelligence improves the organizational effectiveness and organizational commitment or job satisfaction. These measures are expected to have a positive effect on the job performance. For example, Jayan (2006) found higher levels of emotional-competence for the "high" managerial performers. Further, Bechara, Tranel &Damasio (2000) found a direct (positive) relationship between emotional intelligence and performance. Recently, O'Boyle Jr. et al., (2010) conducted a meta-analytic study and found that emotional intelligence yields predictive validity above and beyond the five factor model and cognitive ability. The study classified emotional intelligence studies into three streams and found that all three streams of emotional intelligence exhibited substantial relative importance in the presence of FFM and intelligence when predicting job performance. But, there are studies which dispute the existence of a direct relationship between emotional intelligence and job performance. However, these studies imbibe a number of methodological weaknesses. The use of non-standardized measures/scales may generate a low correlation between emotional intelligence and performance. For example, competencies (influence, achievement orientation, empathy, and achievement-orientation) identified as components of emotional intelligence by Rapisarda (2002) cannot be construed to reflect emotional intelligence/competence. Similarly, Jayan (2006) utilized a weaker technique namely, uni-variate ANOVA that fails to abdicate the effects of substantial (measurement) errors. Given the limitations of these studies, the present study re-examines the relationship between emotional intelligence and the job performance. A statistically strong technique, i. e, multiple regression analysis has been used to ascertain the effect, if any, of emotional intelligence on the job performance. Its built-in-procedure neutralizes the measurement error expected in the aforesaid non-standardized domains.

The Sample

The self- report questionnaire was constructed and the data was collected from 250 employees working in public-sector banks, private sector banks, co-operative banks and insurance companies from different districts of Haryana (Yamunanangar, Kurukshetra, Panipat, Sonipat, Panchkula, Kaithal and Ambala), Chandigarh, Mohali (Panjab) and Delhi during 2007 and 2008. The sample is composed of employees from cooperative banks (14.4 %), insurance (19.2 %), private sector banks (16.4%) and public sector banks (50%). None the less, different categories of employees (clerical workers:34.8 percent, supervisory staff: 24.4%, and managerial staff: 40.8%)working in financial undertakings have been represented in the sample.

The Data &Reliability

The emotional intelligence scales focus mostly on the lifestyle and social in-

telligence of employees i.e. trait theory or general values and beliefs. Many of these have major limitations, Schutte Emotional Intelligence Scale(Schutte et al., 1998) consists of 33 items responded to on a 5-point Likert scale. A shortcoming of the SEIS is that it provides incomplete coverage of the trait EI domain because it is exclusively based on the three dimensions postulated in the early Salovey& Mayer (1990) model.

The Multi-factor EI Scale (MEIS) has been developed by Mayer, Salovey and Caruso (1999) popularly called Four Branches Model. Most of the reliabilities of MEIS sub-tests have been found weak for the Indian sample (Pant &Parkash, 2004:134). Another scale, Mayer, Salovey and Caruso Emotional Intelligence Test (MSCEIT) has been criticized for a set of reasons. The meta-analysis examining the relationship between emotional intelligence and job performance (O'Boyle et al, 2010) used the three-stream approach for classifying EI research; (1) ability-based models that use objective test items; (2) self-report or peer-report measures based on the four-branch model of EI; and (3) "mixed models" of emotional competencies. Streams 2 and 3 have the largest incremental validity beyond cognitive ability and the Five Factor Model (FFM). It means that ability- based models (MEIS and MSCEI etc) do not measure EI accurately. Moreover, Ashkanasy& Daus (2005: 441) argue that researchers in the third stream have developed comprehensive measures such as the ECI and the Bar-On measures that included social skills and abilities, whereas the researchers in the Mayer–Salovey tradition have developed more narrow measures that focus on perceiving emotions, understanding emotions, and regulating emotions.

The present study utilizes self-report inventory proposed by Bhattacharya, Dutta & Mandal (2004) for the assessment of EI (see question-items in Annexure I). It may be added that their inventory is more or less a compilation of question items from available Scales on EI, especially Bar-On Emotional Quotient Inventory (EQ-i). Bar-On (1997) is one of the most widely used measures of trait EI in the literature (Mayor, Salovey & Crusco, 2004). The EQ-i is a mixed model with 133 items and 15 sub-scales. It recognizes 5 higher-order factors namely, "intrapersonal" skills, "inter-personal" skills, "adaptation", "stress management", and "general mood". The inventory implemented by us includes five categories – negative emotions, positive emotions, inter personal, intra-personal and emotional facilitation.

Doubts have been expressed by Mayor, Salovey & Crusco (2004) about EQ-i model for EI. It may be pointed out that EQ-i Scale assesses non-cognitive ability and not the IQ. It has a primary focus on the outcome of emotions rather than the personality differences as postulated by FFM. This is clear from the finding by Dawda & Hart (2000) that correlation between measures of five personality factors (Neuroticism, Extroversion, Openness, Agreeableness and Conscientiousness) and general EI (derived from the Bar-On—Emotional Quo-

tient Inventory) was low (.5). Moreover,we obtained the reliability estimate of 0.7181for the appraisal of negative emotions, 0.8152 for the appraisal of positive emotions, 0.5405 for intra-personal conflicts and difficulty,0.7329 for inter-personal skills and flexibility, and 0.7655) for emotional facilitation and goal-orientedness, Overall reliability for the EI construct is 0.8132.The component estimates as well as overall estimate of reliability for the EI reflects that they do fall within the acceptable range for the measurements of abstract or "qualitative" variates. Similarly, It is noteworthy that the EQ-I (self-report instrument) developed by Bar-On (1997) has been found to predict successful job performers across several occupations (Tori, Nauriyal & Bhalla, 2006).

The measure of job performance is believed to differ from the traditional measure of task performance or work performance. Johari et al. (2009) examined the construct validity of job performance in Malayasian-settings and find that four dimensions of Organizational Citizenship Behavior (OCB), namely sportsmanship, courtesy, civic virtue, and conscientiousness, loaded on the task performance factor. Given this, Job Performance can be treated as a multi-dimensional measure that integrates OCB (contextual performance) with task performance, (The contextual performance represents items on altruism and innovative behavior). We have developed and used the question items that measure Job Performance as a multi-dimensional construct. The question-items were compiled from the current literature and selected/ restructured on the basis of judgment in consultation with experts from psychology. The self-report inventory on Job Performance (see question items Annexure II) may have certain limitations but the size of reliability (0.8286) for Job Performance Scale (Annexure II) suggests that it can be used as an approximate measure of Job Performance.

Scoring of Responses

The EI scale (Annexure I) comprises 40 question items and each question item (statement) seeks the response in terms of a *5*-point rating scale. It may be highlighted that the scoring system followed by us is based on the logical analysis of relationship with EI i.e. negative or positive nature of question item. Positive question items indicate positive effect on EI. Hence, the scores have been assigned as: always true = 5; often true=4; occasionally true=3; seldom true=2; and never true = 1. For negative items, the scores assigned by us are: always true = 1; often true=2; occasionally true=3; seldom true=4; and never true = 5. For example, 'always true' response on question item 24 – "I think that my performance at work is affected by my family problems" implies that there is lower level of EI of respondent and hence , a low score i.e. 1 is assigned to the response.

Analysis of Data

According to the scheme of scoring adopted by us, total EI score for an employee-respondent may range from a minimum of 40 to a maximum of 200. A high score implies that the employee has

high EI and a realization of low score indicates low level of EI. Similarly, score on Job Performance may range between 10 and 100. In the past, studies have used grouping method and t-test and the correlation measure to ascertain the effect, if any, of EI on the one or another measure of performance. We have analyzed the data with the help of multiple regression analysis. It is a strong statistical technique in the sense that the role of other factors including measurement error is controlled. This may be the reason that despite low-end correlations (.24 to .30) of various streams of EI with Job Performance, beta coefficients (Table 6 of Boyle et al. 2010) indicate the substantial effects. We need not be alarmed by "not-too-high" R^2 for different equations.The smaller R^2 simply suggests that Job Performance is not an exclusive function of Emotional Intelligence. Questions have been raised about the results based on self–report inventories. However, reasonable estimates of reliability may be taken as pointer to the generation of unbiased (valid) data.

Results & Discussion

There is a significant effect of EI on the Job Performance of Employees.

The results in Table-I show that there is a significant effect of EI on the Job Performance of employees. The beta-coefficient is .632 and t = 12.324 is significant for á =.000. The multiple regression model produced R^2 = .393. R=.627. The finding is supported by Jayan (2006) who found that emotional intelligence/competencies exert influence upon the performance level among middle-level managers of a sample of public sector chemical factories. Moreover, the results are in line with meta-analytic study by Boyle et al (2010).The dominance analysis conducted by them on the results of past studies indicates major (direct) effect of EI on the job performance.

Our study supports the idea that certain industries may require higher levels of EI. For example, EI may be especially important in the service sector and in other jobs where employees interact with customers. It is likely that leaders high on EI would be better at helping the employees maintain positive moods while interacting with customers and performing emotional labor. Emotional labor occurs when employees must alter their emotional expressions in order to meet the display rules of the organization (Ashforth& Humphrey, 1993). This is in line with the findings by Joseph and Newman (2010) who did a meta-analysis and found that EI was a better predictor of performance for jobs that required emotional labor. Brotheridge (2006: 139) also concluded that ''the key role of EI seemed to be as a predictor of the perceived situational demands, which, in turn, predicted the nature of emotional labor that was performed.''.

The nationalized and private sector banks generate significant regression coefficients for the effect of EI on the performance of employees. R square for private sector banks is 0.524

Table 1 Effect of Emotional Intelligence on Job Performance(N =250)

	Non-standardized Coefficients		Standardized Coefficients		
	b-coeff.	Std. Error	Beta	t-value	Significance
(Constant)	12.843	2.770		4.637	.000
Designation	-.174	.390	-.023	-.447	.655
Education	-.489	.560	-.047	-.873	.383
Job-experience	-.017	.036	-.025	-.479	.632
EI score	.222	.018	.632	12.324	.000

(R=0.724). The R-square for the public sector is 0.424 (R= 0.651).Multiple regression analysis (Tables 2&3) reveals that the private sector banks (t-value = 3.81) do not have an edge over the nationalized banks (t-value =9.160)in terms of EI effect on performance. The public sector banks seem to have adapted to new competitive framework after economic liberalization. Apparently, these banks are competing well with private sector banks which generally claim higher level of customer-care and service-quality.

Private sector banks (do not have an edge over the nationalized banks in terms of EI effect on performance.

Table 2 The Effect of Emotional Intelligence on Job Performance in Public-Sector Banks (N =125)

	Non-standardized Coefficients		Standardized Coefficients		
	b-coeff.	Std. Error	Beta	t	Significance.
(Constant)	8.794	4.302		2.044	.043
Designation	-.457	.545	-.064	-.838	.403
Education	-.472	.863	-.041	-.547	.585
Job- experience	.024	.054	.033	.452	.652
EI score	.246	.027	.647	9.160	.000

The private sector banking got a shot up with the introduction of second-generation economic reforms instituted about a decade ago and is still in an infancy stage. The job experience is low for most of employees.This appears to make some negative contribution to the EI and hence, may reduce the Job Performance. Further, it could be due to the reason that to begin with, private sector banks may not have hired the employees with fail-safe methods of selection. These banks more or less follow target-led performance (task-oriented performance) and lack in the long-term development of banking.

The cooperative banks (Table 4) produced significant regression coefficient (beta = .529 and t= 3.974) for the relationship between EI and Job Performance. The R-square for the model is .431 (and R= .656). The effect-size matches with private sector banks. Since EI affects Job Performance in a signifi-

Table 3 The Effect of Emotional Intelligence on Job Performance in Private-Sector Banks

	Non-standardized coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	sig
(Constant)	4.844	7.839		0.618	.541
Designation	.865	1.459	.097	0.593	.557
Education	-.305	1.873	-.022	- 0 .163	.872
Job-experience	-.134	.115	-.149	-1.167	.252
EI score	.264	.069	.656	3.810	.001

cant manner, the cooperative banks must take measures like training for EI and recruit persons with higher levels of EI. The operating environment like in terms of better infrastructure and computerized along with internet must be introduced in the rural-settings as well. An interesting and useful outcome is that in case of co-operative banks, job experience (beta = .215) contributes to EI positively (t= 1.67 significant at 10.4 percent). It did not improve the Job Performance in case of public and private sectors. Similar to private and public sector banks, education did not contribute directly to the Job Performance in the case of cooperative banks.

The cooperative banks must take measures like training for EI and recruit persons with higher levels of EI.

Table 4 The Effect of EI on Job Performance in Cooperative Banks (N =36)

	Non-standardized Coefficients		Standardized Coefficients.		
	B	Std. Error	Beta	T	Sig
(Constant)	15.922	6.879		2.314	.026
Designation	-.865	.857	-.139	-1.009	.320
Education	.091	1.095	.011	.083	.934
Job-experience	.188	.112	.215	1.670	.104
EI score	.167	.042	.529	3.974	.000

The Insurance sector (Table 5) too shows that there is a significant effect–size (beta = .519, t = 3.650 á = .001)for EI.The model yields R^2 = 0 .308 (and R=.555).A significant (negative)effect of education (á = .085) on the performance (beta coefficient = -.225, t= -1.765) is somewhat an awkward outcome in the case of insurance sector. It indicates high pressure selling of insurance policies. Insurance sector has been recently opened to private sector. The less qualified insurance agents/development officers probably do not bother for the long-term image of their company and prefer to indulge in high–pressure selling. These desperate managers may flout the rules and regulations codes to meet the innocuous demands of the customers.

Table 5 The Effect of Emotional Intelligence on Job Performance in Insurance Sector

	Non-standardized Coefficients		Standardized Coefficients	
	B	Std. Error	Beta	t-value
(Constant)	24.227	6.789		3.568
Designation	- 0.465	1.289	- 0.047	-.361
Education	-2.528	1.432	- 0.225	-1.765
Job-experience	0.040	0.133	0.042	.298
EI score	0.182	0.050	0.519	3.650

Conclusions & Future Research

The significant estimates of direct effect of EI on Job Performance across the board (public sector, private sector, co-operative sector, banking and insurance) generated by the present study suggest that there is a global (positive) effect of EI on the Job Performance of employees. The direct effect findings are supported by Van Rooy &Viswesvaran (2004) as well as a meta-analytic study by Boyle et al. (2010). In no case these findings should be taken to imply that the EI does not affect variables (e. g. leadership effectiveness, team performance) that mediate between EI and Job Performance. These findings suggest that we may focus on the development of EI among employees as a long-term measure especially in service industries. There is need for investment in promoting the learning of emotional skills and de-learning of stereotypes . Moreover, we should evaluate the testing procedures for recruitment of employees in the service sector and design the training programs to meet the stress being encountered by work-force and supervisors in 24-Hr a day and seven days a week industries. What changes can be made in the selection tests? How could we strike a balance between the level of EI and traditional IQ especially in the service sector industries (e.g. the hospitality and telecom industry, airlines, software) in the public as well as private sectors. Important background variables such as education, designation and job experience were introduced along with the EI to control for the direct or indirect effect of such variables on the Job Performance. The noticeable effect of job experience in the case of co-operative banks and the education level in the case of (the insurance sector does suggest a direct impact on the Job Performance. It means that while developing and executing the EI programs, we should consider key background variables.

The findings suggest certain areas for future research. Given that EI acts through leadership effectiveness and /or team cohesiveness etc,we may undertake a study that utilizes path-analytic approach to assess the role of EI in job performance. Furthermore, EQ-i Scale appears to be good and may be further developed to improve its effectiveness. Further we find that several other terms are being used as synonyms of EI. We must develop a distinct and indisputable scale for measurement of EI. The stress is an important new concept that could affect performance. To what extent, EI

plays its role in managing the stress?. Similarly, to move away from task-oriented definition of job, we may develop and standardize a different scale for measurement of Job Performance. Lastly, the regression model for evaluation of the role of EI may be postulated in terms of two factor theory i.e. general intelligence (IQ) plus specific factor (EI). In our study, we did not control for IQ directly. We attempted to control for it in the indirect way i.e. education and job experience.

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Annexure 1 Emotional Intelligence (EI) Scale

I. Appraisal of negative emotions (question item 1-13)

These are negative question items and hence, the response on each item has been assigned score in the reverse order ie..in terms of : Always true =1;often true=2; occasionally true=3;seldom true=4; and never true=5.

1. I get unnecessarily tensed in certain work situation.
2. I am stressed even in day-to-day affairs.
3. I feel sad in some specific issues.
4. I often get depressed.
5. I feel that there is no respite from stress.
6. I feel helpless in bad moods.
7. I cannot get myself out of anxiousness in delibrations with people
8. I feel easy in handling conflicts/emotional problems in relationships
9. I am out of tune in circumstances that call for my sentiments.
10. I repent after I speak where I should not have.
11. I am worried about my own problems
12. I become thoughtful about those things, people will not care to think
13. I over-react on trifles as per other's belief.

II. Appraisal of positive emotions (14 To 23)

These are positive question-items and hence, the response on each item has been assigned the values: always true = 5;often true=4; occasionally true=3; seldom true=2; and never true=1.

14. I can sense the feelings of others.
15. I am quite sensitive to how relationship goes on.
16. I pay complement to deserving people.
17. I get pleasure in challenges and try to solve them.
18. I am satisfied with the performance of my work.
19. I enjoy my-self the facts and concepts of my work at my work place.
20. I supplement innovative ideas to my organization.
21. I can sense whether the new ideas will succeed.
22. I prefer brainstorming on a problem to find out a solution for it.
23. In my team, I prefer to be the decision-maker.

III Intra-personal conflict & difficulties (24-29)

These are negative question items and hence, the response on each item has been assigned the score in reverse order i.e. always true =1;often true=2; occasionally true=3;seldom true=4; and never true=5.

24. I think that my performance at work is affected by my family problems.
25. I get frightened when situation changes drastically.
26. I feel strained with re-organization in my company.
27. I will spare nothing to save myself from bEIng called foolish by my contenders.
28. I am concerned for the conflicts between work and family.
29 I think the time most critical when people form a different opinion than me.

IV. Inter-personal skills & flexibility (30-35)

These are positive question-items and hence, the response on each item has been assigned the values: always true = 5;often true=4; occasionally true=3; seldom true=2; and never true=1.

30 I do not think I have a non-performing existence.
31 I try to keep good relationship with my boss.
32 I try to keep good relationship with my subordinates.
33 I can easily make acquaintances and friends.
34 I am put into distress with the death of a close friend or relative.
35 I am ready to mend myself If somebody corrects me.

V. Emotional facilitation and goal-oriented-ness (36 to 40)

These are positive question-items and hence, the response on each item has been assigned the score values: always true = 5;often true=4; occasionally true=3; seldom true=2; and never true=1..

36 I am fully confident of my ability.
37 I can differentiate and compare my feelings.
38 I point to the behaviour and not to the man during critical comments.
39 I am interested to find out the solution for a problem which I face.
40 I know how to make positive emotion last when I experience it.

Annexure II Measure of job performance

These are positive question-items and hence, the response on each item has been assigned the score values accordingly. Always true =5; Often true=4; Occasionally true =3; Seldom true=2; and Never true=1.

1. I treat all customers fairly with kindness, dignity and respect.
2. I demonstrate skills, knowledge and ability needed to perform my work effectively.
3. I complete my work in time and in an organized manner.
4. I look forward to new ideas/methods to improve productivity.
5. I continue to strive for professional improvement.
6. I demonstrate effective written and verbal communication skills.
7. I adhere to organizational policies and rules
8. I complement my co-workers whenever they do some-thingreward-able and thank them when they do something reward-able and thank them when they come forward to help me out.
9. My co-workers respect me as a part of our work team.
10. I enjoy my work.

Annexure III Meaning of Key Terms

(These are simplified versions and in no way indicate technical definitions of the terms and hence, should be understood in liberal terms by the reader)

*Emotional Intelligence:*Broadly, it reflects the emotional stability (absence of moods), self-control, team-spirit and inter-personal skills. Goleman (1995) defined emotional intelligence as "the capacity for recognizing our own feelings and those of others, for motivating ourselves and in our relationships".Mayer and Salovey (1997) conceived it as "the ability to percEIve emotions, integrate emotions to facilitate thought, understand emotions, and to regulate emotions to promote personal growth".

Job performance: It is the outcome of efforts by the employee/supervisor/manager to deliver services to the final customers effectively as a co-worker, supervisor or manager.

Public-sector banks: These are the banks in which there majority of equity share-capital is held by the Government of India.

Co-operative banks : These are regulated as special banking institutions under the Banking (Regulation) Act. 1949 and registered as a co-operative society. Usually, a particular State government regulates the business scope, dividend and service conditions such banks.

Private sector banks These are the banks in which the majority holding of equity share-capital is owned by the private individuals and/ or private bodies.

Insurance companies Both public and private sector companies are allowed to operate the insurance business. The Insurance and Regulatory Development Authority (IRDA) regulates the insurance business of the companies. Public-sector insurance company can be floated by a special Act of the Parliament or by Special Resolution of the parliament. The Insurance Act deals with the regulation of insurance companies and business practices.