



# EMOTIONAL INTELLIGENCE SKILLS IN H.P. STATE COOPERATIVE BANK: A GENDER SURVEY

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**Abstract:** The development of soft skills along with hard skills is of utmost important to succeed at the workplace and in the specific job role. It becomes much more important for bank employees as they perform sensitive roles like accepting money deposits and lending of loans. Being aware of the personal emotions and of the customers helps in improving the behavior and enhancing the performance of individuals in this sector. Thus, the study of emotions becomes important in this emotionally changing environment. Emotional Intelligence is defined as the capacity for recognizing one's own feelings and those of the others, for motivating oneself, and for managing emotions well in oneself and in the relationships. The aim of this research is to survey the emotions set of the employees in Himachal Pradesh State Cooperative Bank in relation to their gender. The survey has been carried out among bank employees on a sample size of 60, selected via non-probability sampling method in which convenience cum judgemental sampling technique was used. The opinion survey was conducted on a 5-point Likert Scale questionnaire having the five dimensions of emotional intelligence i.e. self-awareness, self-regulation, motivation, empathy and relationship management as given by Daniel Goleman. The collected data was analyzed with the help of Mean and Standard Deviation etc. From the results of the survey, it has been found that employee groups do differ from each other on the dimensions of emotional intelligence in relation to their gender. The gender response analysis showed that Self-Awareness was the most dominant dimension in both the genders. Relationship management dimension was found to be the weakest among males while Self-Management was found to be the weakest among females. Thus, it is suggested that E.I. counseling and sensitivity training to the employees may add more value to the overall working of the bank.

**Keywords:** Emotional Intelligence, Gender difference, Cooperative Bank, HPSCB, Banking Sector

## INTRODUCTION

Soft skills are an essential part of improving one's ability to work with others and can have a positive influence on furthering one's career. If someone aspires to be in a leadership role, there's an emotional element that must be considered. It's called emotional intelligence and is one of the most sought-after interpersonal skills in the workplace. Understanding, regulating and identifying your feelings are all parts of being emotionally intelligent. The more emotional control one has, the higher their EQ is. In today's time having a high IQ will get one hired whereas having a low EQ will get you fired. Those with high EQs are chosen in today's intense competition and high-pressure environment (Zhang, W et.al 2020)<sup>1</sup>. It is a skill that many believe can be improved upon with regular training and practice. Emotion and intelligence are two concepts that are included in the term emotional intelligence. While emotions are under the emotional domain of mental functioning, intelligence falls under the cognitive domain. The capacity to acquire and use knowledge and skills is known as intelligence. The word emotion comes from the Latin word 'remove' which means 'to move from'. Goleman (1998)<sup>2</sup> defined Emotional Intelligence as 'the capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and in our relationships.' The five dimensions of emotional intelligence given by him are self-awareness, self-regulation, motivation, empathy and relationship management. Those with high emotional intelligence are able to successfully navigate the social and emotional environment because of the synergy between these five traits. Leaders with high emotional intelligence are believed to be more effective in inspiring and motivating their teams, managing change and building strong and meaningful working relationships.

## REVIEW OF RELATED LITERATURE

(Karthikeyan & Lalwani, 2019)<sup>3</sup> studied the effect of certain demographic variables on emotional intelligence levels in the banking sector. The author emphasized that employees must engage and collaborate with people of other cultures and ethnicities in order to keep a professional approach and foster a healthy work environment. As a result, they must speak empathetically, skillfully and ethically. The seven emotional intelligence (EI) dimensions of the Genos Model - emotional self-awareness, emotional expression, emotional awareness of others, emotional reasoning, emotional self-management, emotional management of others and emotional self-control—as well as demographic factors like age, gender, education level and length of service among bank employees in India, particularly in South India, were the focus of the study. The population under study was 500 staff members, 267 from public sector and 233 from private sector. Regarding specific demographic factors like age, gender, educational attainment, and tenure, the author concluded that there was no statistically significant variation in emotional intelligence scores. The author proposed that employees in the banking industry receive periodic emotional intelligence training to enhance their client-facing skills, which will help the customers and the company overall.

(Verma & Arora, 2019)<sup>4</sup> conducted an empirical study to analyze the connection between emotional intelligence factors and segments of banks. Daniel Goleman's Model of 5 Dimensions was taken into consideration to know the perception of 200 employees towards emotional intelligence in both open and private banks. A survey based on Likert 5-point scale was used to collect the data. The analysis of the two variables that is self-mindedness and empathy showed that while self-mindfulness wasn't subject to division

of banking segment but Empathy was reliant on the banking division. Thus, concluding that different variables of Emotional Intelligence are differently related to different banking segment. The author highlighted this as a matter of concern for bank authorities as it might affect their performance as well. The banks with employees skilled in emotional intelligence could have a competitive edge over their competitor and therefore they must arrange emotional intelligence training programs for their employees to attain better outcomes and keep a positive relationship with customers.

(Choudhary et al., 2020)<sup>5</sup> investigated the emotional intelligence of women employed in private banking sector to understand the importance of emotional intelligence in organizations. The target banks were HSBC Bank and Bandhan Bank and the data was collected from 100 women employees via structured questionnaires. The study analyzed demographic variables like age, qualification and total work experience. The study revealed that women employed in the private banking sector lacked emotional intelligence, with the high workload and pressure to perform in this field being identified as the main cause. Although HSBC bank provided good facilities to female employees, but the high workload and customer engagement kept them away from the subject matter. As a result, the author recommended that training be given to staff members to identify areas in which they lack emotional intelligence as well as to identify and get rid of their own bad feelings. Exercise and other activities were suggested as stress management techniques.

(Jain et al., 2020)<sup>6</sup> conducted the study to unfold the role of emotional intelligence in career success via quantitative research methods of the employees in UCO Bank, Indian Bank, United Bank, Federal Bank, Central bank, OBC, Dena bank and PNB. The sample population for the study was 200 employees in the middle level of management in different commercial banks of Ghaziabad city. Daniel Goleman's model, which he introduced in his book Emotional Intelligence, was used to help construct the emotional intelligence test. In this study, the independent variable was emotional intelligence and dependent variable was taken as career success. Salary and benefits, working conditions, work-life balance, the caliber of supervision, job responsibility and recognition were all considered as success parameters in this study. The information gathered showed that the majority of responders had above-average emotional stability. Emotional intelligence and career success were revealed to be positively correlated based on the designed model and even individual component of emotional intelligence showed a very strong correlation to the career success level. A key finding of this research was the robust correlation between female respondents' work performance and their emotional intelligence.

(Pahuja & Shrivastava, 2022)<sup>7</sup> intended to study the impact of demographic variable that is gender on emotional intelligence of employees of selected private sector banks is the state of Madhya Pradesh. The study included 153 respondents from various banks and the data was collected via self-designed questionnaire on emotional intelligence based on 5-point Likert scale. Data analysis was done using SPSS\_21. The study concluded that the employees in the private banks of Madhya Pradesh had a moderate level of emotional intelligence and with the obtained significance value of 0.00 at a 5% significance level, there was a notable effect of gender on the level of E.I. that was possessed by the employees. Thus, the author suggested for emotional intelligence skills development in banking professionals which may result in improved work outcomes such as higher communication skills, leadership, job satisfaction, adaptability and interpersonal skills.

To sum up, it can be said that emotional intelligence affects employee's behavior, attitude and performance whether it is manufacturing or service sector, so thus it will be pertinent to study emotional intelligence as a soft skill which has multifaceted implications towards work attitude and performance outcomes.

## NEED AND SCOPE OF STUDY

Due to the growing complexity of human behavior and industry, people with high EQs are just as important as those with high IQs. From the review of studies, it has been found that emotional intelligence has an effect towards attitude to work, motivation and interpersonal relations. It was also noted that the social and demographic background like gender etc. also have a significant relation between the behavior of employees and performance of individual as well as organization. It was also found that males and females also differ in their emotional intelligence levels which shall further be having implications for their workplace behavior and performance. As cooperative banks play an important role in rural financing and also act as a viable alternative to the flawed credit system of village moneylenders, it becomes important for the rural people to be financially included in the economy and for this to happen, banks serve as the intermediary between the service provider and service receiver. So, it becomes important for the bank employees to be emotionally aware and be able to quickly understand the requirements and desires of their customers and deliver superior customer services. In view of this, the present study will focus on the Himachal Pradesh State Cooperative Bank which is the state's Apex Cooperative Bank taking the lead in fostering the growth in the state since 1953. Hence it was considered important to study emotional intelligence in this bank with special reference to gender differences.

## OBJECTIVES OF THE STUDY

- To analyse the emotional intelligence skill in Himachal Pradesh State Cooperative Bank with regard to gender differences.
- To identify the dominant dimension of emotional intelligence skill among male and female employees of Himachal Pradesh State Cooperative Bank.

## HYPOTHESIS

- Ho1: There is no difference between males and females regarding the emotional intelligence skill in HPSCB.
- Ha1: There is a difference between males and females regarding the emotional intelligence skill in HPSCB.

## RESEARCH METHODOLOGY

For the present study both primary and secondary data was used. To survey the emotions set along with demographic profile i.e. gender of the employees in Himachal Pradesh State Cooperative Bank, a structured questionnaire based on Likert 5-point scale was used to measure the five dimensions (Self-Awareness, Self-Regulation, Motivation, Empathy and Relationship Management) of emotional intelligence as given by Daniel Goleman which was distributed via an online medium. The study was carried out on a sample of 60 bank employees of the H.P. State Cooperative Bank. The sample was selected via non-probability sampling

method in which convenience cum judgemental sampling technique was used and the collected data was analysed with the help of percentage, mean, standard deviation and Mann-Whitney U Test etc.

## RESULTS AND DISCUSSION

### INFERRENTIAL ANALYSIS

**Table 1.1: Gender wise response analysis on E.I. of HPSCB employees**

S.no.	Dimension	Males		Females	
		Mean	S.D.	Mean	S.D.
1.	Self-Awareness	<b>2.821</b>	0.948	<b>2.781</b>	0.998
2.	Self-Management	2.594	0.802	<b>2.136</b>	0.806
3.	Motivation	2.573	1.109	2.763	0.957
4.	Empathy	2.573	0.927	2.663	0.950
5.	Relationship Management	<b>2.384</b>	1.086	2.381	0.967

Table 1.1 shows the mean values and standard deviation for emotional intelligence dimensions among HPSCB employees with respect to gender i.e. males and females. The most dominant dimension for both males and females come out to be Self-Awareness with mean values of 2.821 and 2.781 which shows that the employees have a clear perception about themselves and are better able to describe their action and feelings. The second most dominant dimension for males is Self-Management with a mean value of 2.594 and for females it is Motivation with a mean value of 2.763. The lowest score of mean value for males comes out to be in Relationship Management which is 2.384 and for females it is found to be in Self-Management which is 2.136.

**Table 1.2: Percentage wise distribution of respondents on E.I. Dimension**

Response Scale	Emotional Intelligence Dimensions				
	Self-Awareness	Self-Management	Motivation	Empathy	Relationship Management
Almost Never	1.6%	0.3%	3.6%	0.6%	5.3%
Rarely	8.6%	10.6%	10%	11.6%	12.6%
Sometimes	22%	45.6%	28%	32%	34%
Usually	42.6%	32.6%	35%	37.6%	34.3%
Always	25%	10.6%	23.3%	18%	13.6%

Table 1.2 shows the percentage wise distribution of respondents on emotional intelligence dimensions. On the Self-Awareness dimension, 25% of the respondents answered as 'always' indicating that a quarter of the respondents had a fine clarity about themselves, their strengths and weaknesses. 42.6% answered as 'usually' and 22% as 'sometimes' showcasing that in some circumstances they faced difficulty in explaining their actions and understanding the feedback of others. 45.6% responded that 'sometimes' they were better able to emotionally manage themselves while the remaining of the time they did get swept up in the tempest of conditions. 23.3% were found to be highly motivated in their lives, while 35% of them barring some circumstances were highly inspired towards their career and goals. 13.6% were facing difficulty in making a

sense of their future and career progression. 55.6% of the respondents were empathetic in their work life and got on well with their colleagues while 12.2% of them did face hardships in being harmony with their colleagues. Lastly, 17.9% faced some difficulty in managing their relationships both at workplace and domestic surroundings while the rest were better able to get along with the people especially the bank's customers and clients.

**Table 1.3: The Mann-Whitney U Test analysis table of E.I. Dimensions according to gender**

S.no.	Emotional Intelligence Dimension	Mann-Whitney U Value	p-value	Decision on Null Hypothesis
1.	Self-Awareness	439.50	0.73	Retain
2.	<b>Self-Management</b>	<b>664.00</b>	<b>0.00</b>	<b>Reject</b>
3.	Motivation	321.00	0.13	Retain
4.	Empathy	362.50	0.38	Retain
5.	Relationship Management	443.00	0.69	Retain

*Note: The p-value mentioned above is the statistical significance value and the significance level for the study is 0.05*

To evaluate the difference between males and females on the emotional intelligence dimensions, Mann-Whitney U Test was utilized whose results are shown in Table 1.3. The test revealed significant difference on Self-Management dimension with  $U = 664.00$ , p-value of 0.00 ( $0.00 < 0.05$ ) and thus rejecting the null hypothesis and accepting the alternate hypothesis which states that, there exists a significant difference between males and females on the Self-Management dimension. On the rest of the dimensions i.e. Self-Awareness, Motivation, Empathy and Relationship Management no significant difference was found between males and females.

## CONCLUSION AND SUGGESTIONS

From the above analysis it is concluded that employees of HPSCB are highly self-aware and recognize their strengths and weaknesses. They are better able to explain themselves, observe their actions and reactions, control their thoughts and emotions in the office, which in return helps them to better understand themselves, their colleagues and moreover the clients. A lower score for female employees on the Self-Management parameter highlights the imbalance in their domestic life and work life. Due to high workload and work pressure in the banking sector women employees find it difficult to manage themselves as they are in constant customer engagement and answering their queries and doubts and thus, they try to avoid all unnecessary conflicts and negotiations with people. Also because of factors like household chores, customer dealing and workload, they get very little time for themselves which affects their overall emotional intelligence. Thus, the female employees are suggested to create a healthy and sustainable balance between their domestic life and professional life by way of training programs like workshops and seminars etc. on the Self-Management area so that they are better able to understand and take care of themselves and avoid negative emotions in the long run. A lower score on the Relationship-Management is an area where the bank needs to focus upon, as the primary task of bank employees is to engage with customers, process their cash transactions and handle their grievances if any. Because of the customer demands and increasing competition, banks need to adopt a modern, customer-focused approach to service, making the importance of customer relationship management in the banking industry more valuable than ever before. Thus, by

using proactive communication channels to keep customers informed about relevant products, services etc., implementing feedback mechanisms such as surveys and feedback forms, providing training and development opportunities for bank staff to enhance their customer service skills, empathy and ability to build rapport with customers are some of the suggestions which can be implemented by the bank to increase the efficiency of their employees and the organization as a whole.

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