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EMOTIONAL INTELLIGENCE AND OCCUPATIONAL STRESS: A STUDY OF PRIVATE BANKS IN TILOTTAMA MUNICIPALITY

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Abstract

Emotional intelligence is the ability of individual to analyze own emotion,behaviour and feelings and then use those emotion and feelings to guide one's thinking and action. Understanding other's emotions,behaviours and feelings is the key factor in achieving the required goal. This study aims to investigate the relationship between emotional intelligence (EI) and occupational stress in private banks located in Tilottama municipality. The study uses a quantitative research method and develops different scales to create questionnaires for employees of private banks. The questionnaires measure four variables: occupational stress, self-regulation, relationship management, and self-motivation. The study finds a significant negative correlation between EI and occupational stress, indicating that higher levels of EI are associated with lower levels of stress. The study also finds that employees with higher levels of EI are better able to regulate their emotions and manage their relationships with others, leading to better job performance and satisfaction. The study suggests that companies can benefit from promoting EI training and development programs to help employees manage their emotions and reduce job stress.

Keywords: occupational stress, emotional intelligence, self regulation, self motivation and relationship management

INTRODUCTION

Emotional intelligence (EI) is a construct that has gained increasing attention in the field of organizational psychology in recent years. It is defined as the ability to perceive, understand, and regulate emotions, both in oneself and in others. EI has been shown to have a significant impact on job performance, job satisfaction, and organizational outcomes, making it an important area of research for organizations seeking to improve employee well-being and productivity Gardner, L. (2005).

Organizations today must also deal with the significant problem of workplace stress. High levels of work-related stress can have a negative impact on both organizational performance and employee health and well-being. In order to create successful remedies, companies increasingly need to understand the causes and effects of occupational stress, which has been designated by the World Health Organization as a major public health risk Dhungana, S, & kautish, S.(2020).

In recent years, research on the connection b etween EI and job stress has gotten more and more attention. EI may operate as a buffer against the detrimental consequences of stress, according to certain research that claim people with higher levels of EI are better equipped to handle work- related stress. Other research, however, has not discovered any connection between EI and job stress. Therefore, more research is required to understand the connection between these constructs and to pinpoint potential interventions that can aid workers in better managing occupational stress Kayastha,R., Adhikary, R., Krishnamurthy, V.(2012).

OBJECTIVE OF THE STUDY

. The required objective to accomplish the aim of paper are listed below:

• To examine the levels of occupational stress experienced by employees in private banking sector in tilottama municipality.

• To investigate the relationship between emotional intelligence and occupational stress in the context of the private banking sector.

LITERATURE REVIEW

Emotional intelligence is the ability of individual too analyze own emotions,behaviors and feelings and then use this emotions and feeling to guide one'sthinking and action. Understanding other's emotion,behaviour and feeling is the key factor in achieving the required goal(dhungana and dr.kautish,2020).(Darvish and Akbar Nasrollahi,2011) uses a conceptual model to study the relation between emotional intelligence and occupational stress. In their study, the variable of emotional intelligence is considered as independent variable and occupational stress variable as dependent variable.Their finding has pointed out that there is meaningful result in expressing emotion and occupational stress of employee. (DR. kumar and lalitha,2014) finding shows that there is no much difference among male and female emotional intelligence and conclude that intelligent people will always have low stress.(khaniyan et.al,2013), a research has conducted on Emotional Intelligence and Occupational stress among Rehabilitation staff working in Tehran'sTraining Hospital. From their research they found that person's having high level of EI may suffer less from Occipational stress. Their results also confirmed that there is the significant relationship between EI Dimension and Occupational stress.Therefore, their research indicate that EI play's a key role in maintaining the personal's mental health and reducing their occupational stress.

(R Kayastha et al. 2012), conducted a research on Occupational Stress among managers: A Nepalese Survey they set various objectives and then collected a sample size of 229. They took Questionaireas primary data for data collection. For the main finding one-sample chi-square test is carried out to evaluate the status of Occupational Stress. The manager are categorized into three group based on the stress level relative to each occupational factor as low, moderate and high. It was found that stress due to 'strenuous' was very high whereas the stress due to all other occipational factors was low among Managers.

RESEARCH METHODS

Research is the process where certain topic is taken and then the data is collected as per the requirement of the research topic whether using primary or secondary source to find out the solution of stated problems. Quantitative research method is used in this study. Different scale were developed and were used to make the questionaires and distributed among different employee of banks located in tilottama municipality.Occupational stress, Self regulation, Relationship Management and self Motivation, all four variable are abstract. So inorder to collect similar response from employee of private sectors bank, I have prepared various Questionaire for all these four variables. The questionaire contain different level of satisfaction, employee have to express

how much strongly they feel for the provided answer. The questionaire were prepared on paper sheet and then asked them to provide the response in written form.

Occupational stress is the dependent variable whearas Self regulation, Relationship Management and Self Motivation is used as independent variables.Thus, Different questionaire were prepared for each dependent and independent variable. The data is collected using 5 point likert scale. After obtaining require sample it is analyzed .

In order to examine the relationship between Emotional Intelligence and Occupational Stress,out of 220 questionaire distributed total of 180 employee working in Private bank in tilottama municipality.

CONCEPTUAL FRAMEWORK AND HYPOTHESIS

All the variable in Emotional Intelligence ie. Self Regulation, Relationship Management and Self motivation is the psychological factor, there is no concrete or universal answer to it.Emotional Intelligence is independent variable in this study for Occupational stress. Emotional Intelligence is independent varibale for Occupational stress and totally depending upon the impact of EI.

The Diagram below shows the framework for this research.

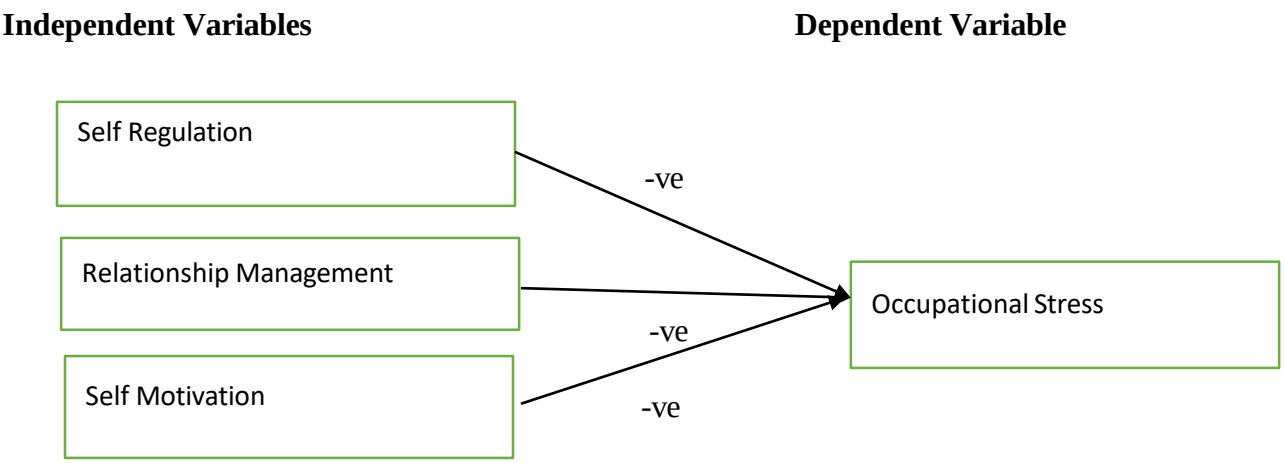

Figure 1: Research Framework

Source: Dhungana, S, & kautish, S.(2020)

HYPOTHESES

Reviewing the various articles it has been argued that Emotion are closely related to Occupational Stress. EI significantly contributes to reducing occupational stress by better identifying feelings of frustration and stress and, consequently, regulating these emotions.

Therefore, I proposed the following Hypotheses:.

*H1:*There is significance effects between Self Regulation and Occupational Stress. *H2*:There is

significance effect between Relationship Management and Occupational Stress. *H3*: There is

significance effect between Self Motivation and Occupational Stress.

RESULTS AND ANALYSIS

Demogrephic Profile of Respondents

This section provides the summary of demographic profile of the respondents. Different data presentation tools are used to present the respondents profiles. The results of the analysis are provided in the tables and figures follows;

Table 1 presents a comprehensive snapshot of the demographics of the respondents. In terms of age distribution, it is evident that the majority of respondents fall within the 20-30 age range, accounting for 64.44% of the total. Another significant segment lies within the 30-45 age bracket, constituting 35.56% of the respondents. The combined data from these two groups adds up to a total of 180 participants, representing the entirety of the surveyed population.

Gender composition reveals a fairly balanced representation, with 46.11% of respondents identifying as male and 53.89% as female. This allocation highlights a relatively equitable gender distribution among the survey participants, totaling to 180 individuals in total.

The breakdown of job positions held by respondents unveils a diverse occupational landscape. Notably, 14.44% of participants occupy managerial roles, showcasing a limited presence at the managerial level. The assistant category encompasses the largest group, with 26.67% of respondents functioning as assistants. Additionally, there are 12.22% of participants designated as assistant managers.

Table1:

Demographic Information of Respondents

Items		N	%
Age	20-30	116	64.44
	30-45	64	35.56
	Total	180	100
Gender	Male	83	46.11
	Female	97	53.89
	Total	180	100
Job position	Manager	26	14.44
	Assistant	48	26.67
	Assistant manager	22	12.22
	Junior assistant	43	23.89
	Trainee assistant	13	7.22
	Officer	28	15.56
	Total	180	100
Education Qualification	Bachelor's level completed/ Running	67	37.22
	Masters level completed/running	113	62.78
	Total	180	100
Working experiences of respondent	Less than 1 years	27	15
	1-3 years	53	29.44
	3-5 years	47	26.11
	Above 5years	53	29.45
	Total	180	100
Total			100

managers, signifying a notable presence in mid-level management. The junior assistant category mirrors the assistant manager segment at 23.89%, further emphasizing a balanced distribution among these positions. Trainee assistants constitute 7.22%, reflecting a significant proportion of respondents in developmental roles. Lastly, 15.56% of participants are officers, contributing to the overall job position distribution of 180 individuals.

Educational qualifications of the respondents indicate a diverse academic background. Specifically, 37.22% of participants have completed or are pursuing Bachelor's level education, while a substantial 82.4% have completed or are in the process of pursuing Masters level education. The cumulative effect of these figures represents the entire cohort of 180 respondents.

A perspective on working experience emerges from the data, showcasing a relatively uniform distribution across various experience levels. Participants with less than 1 year of experience amount to 15%, reflecting those at the entry-level of their careers. Those with 1-3 years of experience account for 29.44%, indicating a significant proportion at an early career stage. Similarly, there are 26.11% of respondents in 3-5 years experience and above 5 years experience categories,there is 29.45% of respondent showcasing a balanced representation of mid and senior- level professionals. These figures combined encapsulate the complete spectrum of working experience among the surveyed group.

In summary, the provided table offers an in-depth portrayal of the respondent demographics, encompassing age, gender, job positions, education qualifications, and working experience. This comprehensive breakdown enhances our understanding of the surveyed population's composition and characteristics.

Table 2:

Descriptive Characteristics of all variable

Variables	N	Min	Max	Mean	Std. Dev
AVG_OS	180	2.14	4.71	3.4622	0.5463
AVG_SR	180	2.57	5	3.9188	0.52158
AVG_RM	180	3	5	3.9916	0.46983
AVG_SM	180	3	5	4.0588	0.50562

Table 2 presents a comprehensive descriptive analysis of four variables: AVG_OS, AVG_SR, AVG_RM, and AVG_SM. Each variable's statistical characteristics are elucidated, shedding light on the distribution and central tendencies of the data.

The variable AVG_OS represents a measure that ranges from a minimum of 2.14 to a maximum of 4.71 within the surveyed group of 180 respondents. The mean (average) value for this variable is calculated to be approximately 3.4622, indicating the central tendency or average response. The standard deviation, quantified at 0.5463, provides insight into the extent of variability or dispersion of data points around the mean. This indicates that the values for AVG_OS tend to cluster around the mean with a moderate degree of variation.

Moving to the variable AVG_SR, its range spans from a minimum value of 2.57 to a maximum of 5, based on responses from the same 180 respondents. The mean value for AVG_SR is approximately 3.9188, signifying the central or average value of this variable. The standard deviation, which stands at 0.52158, conveys the dispersion of data points around the mean. Similar to AVG_OS, the values of AVG_SR exhibit a moderate level of variability around the mean.

Shifting focus to AVG_RM, it is noteworthy that the responses within this variable fall between a minimum of 3 and a maximum of 5, as reported by the same set of 180 respondents. The mean value for AVG_RM is approximately 3.9916, indicating the average tendency within this parameter. The standard deviation, calculated at 0.46983, illustrates the extent of data point spread around the mean. This suggests that the data points for AVG_RM are closely clustered around the mean with relatively low variability.

Finally, examining the variable AVG_SM, it is evident that the responses span from a minimum value of 3 to a maximum of 5, sourced from the identical 180 respondents. The mean value for AVG_SM is approximately 4.0588, reflecting the central or average value within this context. The standard deviation, at 0.50562, signifies the degree of variability or dispersion around the mean. Comparable to the previous variables, AVG_SM

showcases moderate variability around its mean value.

In summary, Table 2 provides an insightful descriptive analysis of the four variables: AVG_OS, AVG_SR, AVG_RM, and AVG_SM. These statistics offer a comprehensive understanding of the distribution, central tendencies, and variabilities of the data points within each variable, enabling a deeper comprehension of the dataset's characteristics

Table 3

Reliablity test

Construct	Minimum reliability index	Cronbach alpha	Result
Self Regulation	0.6	0.626	Reliable
Relationship management	0.6	0.781	Reliable
Self motivation	0.6	0.729	Reliable
Occupational stress	0.6	0.843	Reliable

Table 3 provides a comprehensive overview of the reliability test results for various constructs under examination. Reliability testing is crucial in assessing the consistency and accuracy of measurement within each construct, ensuring that the items effectively capture the intended underlying concepts.

The first construct under scrutiny is "Self Regulation." The minimum reliability index set for this construct is 0.6, indicating a baseline level of internal consistency. To determine the reliability, Cronbach's alpha coefficient was calculated and found to be 0.626. This value surpasses the specified threshold, signifying a satisfactory level of internal consistency. As a result, the construct of Self Regulation can be deemed reliable, implying that the set of items associated with this construct consistently measure the intended aspect of self-regulation.

The second construct assessed is "Relationship Management." Similar to the other constructs, a minimum reliability index of 0.6 is established as the benchmark. The calculated Cronbach's alpha coefficient for Relationship Management is 0.781, which comfortably exceeds the prescribed threshold. This high Cronbach's alpha indicates a strong internal consistency among the items within the construct. Consequently, it can be

concluded that the construct of Relationship Management is reliable in capturing the intended dimensions of managing interpersonal relationships effectively.

The reliability evaluation proceeds to the construct of "Self Motivation." Once again, the predefined minimum reliability index of 0.6 serves as a reference point. Through the application of Cronbach's alpha, a coefficient of 0.729 is computed for Self Motivation. This value surpasses the established threshold, revealing a satisfactory level of internal consistency. Hence, the construct of Self Motivation can be deemed reliable, suggesting that the included items consistently gauge the desired facets of individual self motivation.

The final construct subject to the reliability assessment is "Occupational Stress." Maintaining the consistent threshold of 0.6, the computed Cronbach's alpha coefficient for Occupational Stress is 0.843. This considerably elevated value well exceeds the minimum requirement, indicating a robust level of internal consistency. Consequently, the construct of Occupational Stress is considered reliable in capturing the essential aspects of stress experienced in the occupational context.

In summary, Table 3 furnishes an in-depth insight into the results of the reliability test performed on multiple constructs. Each construct's Cronbach's alpha coefficient is meticulously compared against the stipulated minimum reliability index. The consistent trend reveals that all constructs - Self Regulation, Relationship Management, Self Motivation, and Occupational Stress - exhibit a commendable level of internal consistency, solidifying their reliability in measuring the intended psychological dimensions.

Table 4

Correlation between dependent and independent variable

Variables	SR	RM	SM	OS
SR	1	.338*	.286*	0.223
RM		1	.485**	.608**
SM			1	.691**
OS				1

Note: SR,RM SM and os indicate self regulation, relationship management,self motivation and occupation stress.

Table 4 provides a comprehensive view of the relationships between the variables through correlation coefficients, which measure the strength and direction of linear associations between pairs of variables. Correlation coefficients range from -1 to 1, where -1 indicates a perfect negative correlation, 1 indicates a perfect positive correlation, and 0 indicates no correlation.

Starting with the variable SR (Self Regulation), the diagonal element is 1, which indicates perfect correlation with itself (as expected). Moving to the off-diagonal elements, we observe that SR has a positive correlation of approximately 0.338 with RM (Relationship Management) and approximately 0.286 with SM (Self Motivation). Both of these correlations are marked with a single asterisk (*), denoting that they are statistically significant at the 0.05 level. This suggests that higher values of SR are associated with higher values of RM and SM, and vice versa, albeit with a moderate strength.

For RM (Relationship Management), the diagonal element is again 1, indicating perfect correlation with itself. Looking at the off-diagonal element corresponding to the relationship between RM and SM, we see a strong positive correlation of approximately 0.485, which is also statistically significant at the 0.01 level (marked with double asterisks **). This implies that higher levels of Relationship Management tend to be associated with higher levels of Self Motivation.

Turning to the variable SM (Self Motivation), the diagonal element remains 1. The off-diagonal element representing the correlation between SM and OS is approximately 0.691, which is statistically significant at the 0.01 level. This strong positive correlation suggests that higher levels of Self Motivation are strongly associated with higher levels of Occupational Stress.

Lastly, the diagonal element for OS (Occupational Stress) is, of course, 1, signifying perfect correlation with itself.

In summary, Table 5 illustrates the correlation matrix among the variables SR (Self regulation), RM (Relationship Management), SM (Self Motivation), and OS (Occupational Stress). The correlations provide insights into how these variables are related to each other. Specifically, Stress Reduction is moderately correlated with Relationship Management and Self-Motivation. Relationship Management is strongly correlated with Self-Motivation. Self-Motivationt is strongly correlated with Occupational Stress. These correlations help us understand the potential relationships and interactions between these variables within the context of occupational stress and related factors.

Table:5

Summary of results of multiple regression analysis Dependent Variable:

Occupational Stress

Model	Constant	SR	RM	SM	R-square	F	Sig
1	1.708	.313	.250	-.115	0.138	3.516	.0370
	(0.19)	(0.039)	(0.028)	(0.610)			
		(1.607)	(1.939)	(2.353)			

Figure in the parentheses indicate p valve and VIF respectively

SR, RM and SM indicate self regulation, relationship management and self motivation

Table 5 presents a comprehensive summary of the outcomes derived from a multiple regression analysis. In this analysis, the dependent variable under investigation is "Occupational Stress," and the model examines the relationships between this dependent variable and several independent variables: SR (Self Regulation), RM (Relationship Management), and SM (Self Motivation).

The analysis begins with the presentation of the model's intercept, referred to as the constant. For this specific model, the constant is calculated as 1.708. This value represents the expected or estimated value of the dependent variable (Occupational Stress) when all independent variables (SR, RM, and SM) are equal to zero.

Moving to the coefficients for the independent variables, we observe the following values: SR has a coefficient of 0.313, RM has a coefficient of 0.250, and SM has a coefficient of -0.115. These coefficients signify the estimated change in the dependent variable (Occupational Stress) for a one- unit change in the corresponding independent variable, while holding the other independent variables constant.

The determination of the overall fit of the model is conveyed by the R-squared value, which stands at approximately 0.138. This R-squared value indicates the proportion of the variance in the dependent variable that can be explained by the independent variables included in the model. In this context, around 13.8% of the variability in Occupational Stress is accounted for by the combined influence of SR, RM, and SM.

The model's overall significance and validity are assessed through the F-statistic, which is computed as 3.516. This statistic evaluates whether at least one of the independent variables has a significant effect on the dependent variable. A larger F-statistic suggests a stronger indication that the model as a whole is meaningful in predicting the dependent variable.

The significance level, or p-value, associated with the F-statistic is presented as 0.0370. This p- value aids in determining whether the observed F-statistic is statistically significant. In this case, the p-value is below the conventional threshold of 0.05, suggesting that the model is statistically significant at the 5% significance level.

In summary, Table 5 provides a detailed overview of the results from a multiple regression analysis exploring the relationships between Occupational Stress and the independent variables (SR, RM, and SM). The coefficients, R-squared value, F-statistic, and associated p-value collectively offer insights into the model's effectiveness in explaining the variability in Occupational Stress and the significance of the independent variables.

CONCLUSION

The study found that there is a significant negative correlation between EI and occupational stress, meaning that higher levels of EI are associated with lower levels of stress. The study also found that employees who have higher levels of EI are better able to regulate their emotions and manage their relationships with others, which in turn leads to better job performance and satisfaction. However, the study has some limitations, such as the fact that it only focuses on private banks in Tilottama municipality and that the results may not be applicable to everyone due to individual differences in perspectives and points of view. Overall, the study suggests that companies can benefit from promoting EI training and development programs to help employees manage their emotions and reduce job stress.

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QUESTIONAIRE

LUMBINI BANIJYA CAMPUS

BUTWAL- RUPANDEHI

MASTER OF BUSINESS ADMINISTRATION – BANKING AND FINANCE

Dear Respondent,

This is a questionaire designed to assist the researcher to complete the academic research project of "**EMOTIONAL INTELLIGENCE AND OCCUPATIONAL STRESS: A COMPARATIVE STUDY OF PRIVATE BANK IN TILOTTAMA MUNICIPALITY"** which is the partial fulfillment of the requirement for the award of a Master of Business Administration Specialtization on banking and Finance of Tribhuvan University.

Please take a few minutes of your time to complete this questionaire and kindly answer all questions.

PART-I

1.	**Bank Name**				
2.	**Job position**	Manager		Assistant	
		Assistant Manager		Junior Assistant	
		Trainee Assistant		Officer	
3.	**Gender**	Male		Female	
4.	**Age**	Less than 20 years		20-30 years	
		30 – 45 years		Above 45 years	
5.	**Educational Qualification**	Bachelor's level completed / running		Masters level completed / running	
6.	**Working Experience**	Less than 1 years		1-3 years	
		3-5 years		Above 5 years	

PART-II : Information regarding occupational stress and emotional intelligence

1- strongly agree	2 - agree	3 - neutral	4 -disagree	5 – strongly disagree

Please mark " tick" to show to what extent you agree with the following statements:

S.N	Statements	1	2	3	4	5
A.	**Occupational stress**					
1.	At work I am expected to do too many different task in too little time					
2.	I am expected to perform the task on my job for which I haven't been trained					
3.	I have the resource I need to get my job done					
4.	My jobs fits my skills and interest					
5.	I have to perform the task that are beneth my ability					
6.	I feel conflicts between what my employer expects me to do and what I think is right or proper					
7.	I have more than 1 person telling me what to do.					
B.	**Emotional intelligence (self regulation, relationship management, self motivation)**					
	Self regulation					
1.	I manage my impulsive feelings and stressing emotions well					
2.	I think clearly and stay focused under pressure					
3.	I am organised and careful in my works					
4.	I seek out fresh idea from the wide variety of sources					
5.	I am flexible in how I see problems and issues in work place					
6.	I smoothly handles multiple demands, shifting priorities and rapid change					
7.	I am organised and careful in work					
	Relationship management					
1.	I collabrate, sharing plans, information and resources					
2.	I balance a focus on task with attention to relationship					
3.	I promote a friendly cooperative climate					
4.	I protect the group and its reputation, and share credit with the group					
5.	I make and maintain personal relationships among work associates					
6.	I handle difficult people and tense situations with diplomacy and peacefully					
7.	I encourage debate and open discussion					
	Self motivation					
1.	I am result oriented with high drive to meet objectives and standards					
2.	The larger mission give me a sense of purpose					
3.	I actively seeks out opportunities to fulfill the group mission					
4.	I operate from hope of success rather than fear of failture					
5.	I use the group's core values in decision making and clearifying choice					
6.	I continuously learn in order to improve my performance					
7.	I am always ready to seek opportunities.					

ANNEX

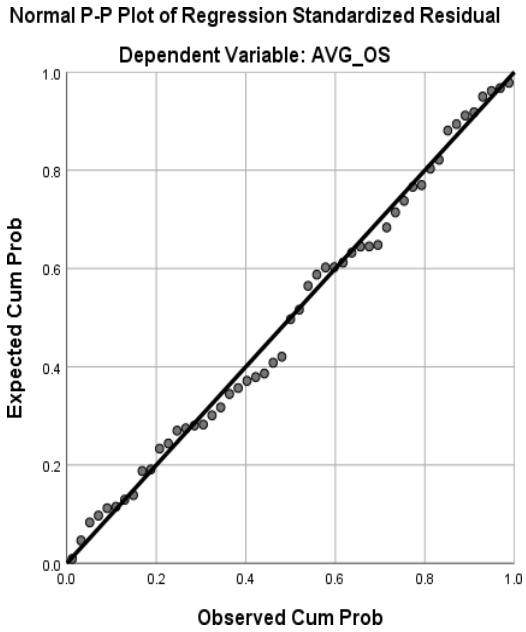
Test of normality

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.708	.703		2.431	.019		
	AVG_SR	.313	.180	.299	1.739	.039	.622	1.607
	AVG_RM	.250	.219	.215	1.139	.028	.516	1.939
	AVG_SM	-.115	.224	-.107	-.514	.610	.425	2.353

a. Dependent Variable: AVG_OS

Test of normality



Test of homocedasticity