

Emotional Intelligence in District Bank Employees: A Public vs. Private Sector Analysis

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ABSTRACT

Unlike intelligence quotient (IQ), emotional intelligence (EI) is crucial for managerial competence and success. The capacity to keep an eye on one's own and other people's emotions, distinguish between them, and utilise that knowledge to inform one's decisions and behaviour is known as emotional intelligence. It entails self-awareness, or the capacity to recognise and comprehend one's own feelings, self-management, or the capacity to restrain unpleasant feelings and urges, and self-motivation (the drive to achieve despite setbacks, developing skills to attain target and taking the initiative to act on opportunities). It facilitates the development of teams, improves communication skills, helps people acclimate to one another, and resolves conflict. Not only do most of us spend the majority of our days at work, but our work experiences also have a significant impact on our identity, self-esteem, and general well-being. Numerous international management scholars have emphasised the importance of social and personal abilities in fostering self-awareness, optimism, and empathy, all of which can improve job satisfaction and productivity. The workplace provides an optimal environment for fostering these talents, which represent the pinnacle of Emotional Intelligence. It is clear that there is a connection between these abilities and workers' productivity. The business community is starting to understand the significance of this direct relationship and is placing more of an emphasis on raising employees' emotional intelligence. This talent can significantly improve people skills and interpersonal communication in the job. Thus, it's critical to comprehend what emotional intelligence is, how to employ it most effectively at work to boost output and job happiness, and how a person's capacity for emotional intelligence can change his or her entire life. Therefore, it's essential to train HR managers in emotional intelligence skills to make them more effective.

Keywords: Emotional Intelligence, Productivity at Workplace, Optimism and Empathy

THE RATIONALE OF THE STUDY

EI is considered to be the most important determinant of success in professional and personal life among human beings. Emotional Intelligence Quotient is defined as a set of competencies demonstrating the ability one has to recognize his or her behaviours, moods, and impulses, and to manage them best according to the situation. Typically, "emotional intelligence" is considered to involve emotional empathy; attention to, and discrimination of one's emotions; accurate recognition of one's own and others' moods; mood management or control over emotions; response with appropriate (adaptive) emotions and behaviours in various life situations (especially to stress and difficult situations); and balancing of honest expression of emotions against courtesy, consideration, and respect (i.e., possession of good social skills and communication skills). Over the past several years, studies on intelligence have mainly focused on the adaptive use of cognition. With the dawn of the 21st century, the human mind added a new dimension which is now considered as a more important factor for success than intelligence alone. This is termed as Emotional Intelligence (EI) and measured as Emotional Quotient (EQ). With this background, the present study focuses on identifying emotional intelligence among the employees working in the banking industry. Accessibility of the researcher with some selected private and public sector banks located at has motivated to select them as a sample of the proposed study.

LITERATURE REVIEW

Traditionally, negligence (Eriksson, 2004), avoidance (Turnbull, 1999), irrational and negation (Fineman, 1993), weakness and inability to control oneself have been viewed in emotional themes within organisational life. Recently, role of emotions in the workplace have started to exert positively through organisational scholars (Fineman, 1997; Domagalski, 1999; Turnbull 1999; Fisher & Ashkanasy, 2000; Brief and Weiss, 2002; Jordan and Troth, 2002). "texture" of organizing (Fineman, 1993) and also enterprise impacts on an individual's thought, feeling in the workplace (Brief & Weiss, 2002), belong to emotion supposition (Fineman, 1993). Excellent organisations are places where feelings are managed, matured or removed. Feelings are perceived as irrelevant to job activity but emotions get in the way of effective performance (Fineman, 1996).

Many pieces of research that have concentrated on emotion in the workplaces have asserted that organisations are "emotional places" (Armstrong, 2000), "incubators of emotions" (Muchinsky, 2000) or "emotional arenas" (Fineman, 2000) and it always stimulates doubt and commotion (French, 2001). That is to say, few pieces of research have concentrated on how emotions are experimented in the workplace (Pekrun & Frese, 1992), comprising organisation psychic pressure and stress (Fineman, 2000). Since emotions and feelings are at the core of the human experiment (Muchinsky, 2000), very nature of the "organisation" of work pertains to what individuals do with their sensations (Fineman, 1993).

Emotional intelligence (EI) refers to the ability to perceive, control, and evaluate emotions. Some researchers suggest that emotional intelligence can be learned and strengthened, while others claim it is an inborn characteristic. A number of testing instruments have been developed to measure emotional intelligence, although the content and approach of each test varies.

Emotional Intelligence And Job Performance Among other things/purposes, organizations are places where individuals are "organized" to work. To the extent that the work requires interactions among individuals, emotions such as excitement, anger and fear are indispensable in facilitating cooperation. Employees who are "intelligent"

about their emotions will, therefore, be more efficient and effective in their interactions with the work environment and with their co-workers. This emotional intelligence – performance link has been proposed in a few previous studies which are mentioned as follows: An analysis of job competencies in 286 behaviours worldwide indicated that 18 of the 21 competencies in their generic model for distinguishing better performers were based on emotional intelligence (Spencer and Spencer, 1993). To date, many companies have focused their selection criteria and training programs on hard skills (e.g., technical expertise, industry knowledge, education) and the assessment of personality traits. Topics including competencies like stress management, assertiveness skills, empathy, and political/social acumen were never measured in the selection process or focused on in training and development programs. In reality, these are critical success factors that should not be dismissed and have a direct impact on the bottom line.

For example, the Hay Group states one study of 44 Fortune 500 companies found that salespeople with high EQ produced twice the revenue of those with average or below-average scores. In another study, technical programmers demonstrating the top 10 percent of emotional intelligence competency were developing software three times faster than those with lower competency.

Additional research unearthed the following success stories. A Fortune 500 company in financial services proved that their high EQ salespeople produced 18 percent more than the lower EQ salespeople. One recent study conducted by a Dallas corporation measured that the productivity difference between their low scoring emotional intelligence employees and their high scoring emotional intelligence employees was 20 times. A Texas-based Fortune 500 Company had utilized personality assessments for candidate selection for years with little results in reducing turnover in their high turnover sales force. After turning to an emotional intelligence-based selection assessment and EQ training and development program, they increased retention by 67 percent in the first year, which they calculated added \$32 million to their bottom line in reduced turnover costs and increased sales revenues. A large metropolitan hospital reduced its critical care nursing turnover from 65 percent to 15 percent within 18 months of implementing an emotional intelligence screening assessment. A community bank that reduced staff by 30 percent due to the sluggish economy assessed the remaining workforce for their emotional intelligence competencies, placed them in the right role for those competencies, and the bank is now producing more with fewer people.

In a study, data from more than 30 different behaviours from banking, mining, geology, sales and health care industries documented that a number of emotional intelligence competencies, qualities such as, achievement drive, developing others, adaptability, influence and self-confidence distinguished top performers from average ones (McClelland, 1998). Emotional intelligence may contribute to work performance (as reflected in salary, salary increase, and company rank) by enabling people to nurture positive relationships at work, work effectively in teams, and build social capital. Work performance often depends on the support, advice, and other resources provided by others (Seibert, Kraimer and Liden, 2001). Emotional intelligence enhances work performance by enabling people to regulate their emotions so as to cope effectively with stress, perform well under pressure, and adjust to organizational change. A study on 100 bank employees by Manila University (cited in Singh, 2001) showed that intelligence quotient scores were virtually unrelated to job performance whereas emotional quotient score accounted for 27 percent of job performance. Bhalla and Nauriyal (2004) reported in their study that emotional intelligence is a factor that is potentially useful in understanding and predicting individual performance at work. They further reported that emotional intelligence is extremely important in Indians as they have high affiliation need and emotional intelligence can lead to a significant gain in productivity.

Lyons and Schneider (2005) examined the relationship of ability-based emotional intelligence facets with performance under stress. The authors expected high levels of emotional intelligence would promote challenge appraisals and better performance, whereas low emotional intelligence levels would foster threat appraisals and worse performance. The authors found that certain dimensions of emotional intelligence were related more to

challenge and enhanced performance and that some emotional intelligence dimensions were related to performance after controlling for cognitive ability, demonstrating incremental validity.

Cumming (2005) explored the relationship between emotional intelligence and workplace performance with a sample of workers from New Zealand. In addition, she studied the relationship among demographic factors, emotional intelligence and workplace performance. The results of her study suggested that a significant relationship exists between emotional intelligence and workplace performance. In the case of emotional intelligence and demographic factors, no significant relationships were found between gender and emotional intelligence, age and emotional intelligence, occupational groups and emotional intelligence, neither between education and emotional intelligence.

Côté and Miners (2006) examined the relationship between emotional intelligence, cognitive intelligence, and job performance. Subjects were 175 managerial, administrative, and professional fulltime employees of a large public university. Results found that cognitive intelligence moderated the association between emotional intelligence and job performance. Emotional intelligence became a stronger predictor of job performance and Organizational Citizenship Behaviour directed at the Organization (OCBO) (e.g., defend the organization when other employees criticize it) as cognitive intelligence decreased. Results suggested that using cognitive intelligence tests alone to predict job performance entails risk because employees with low cognitive intelligence can perform effectively if they have high emotional intelligence.

One of the most extensive studies on performance involved the effectiveness of 1,171 United State Air Force recruiters. These recruiters were divided into high-performing groups (those who met or exceeded 100% of their recruiting goals) and low-performing groups (those who met less than 80% of their recruiting goals). An emotional quotient was administered to the recruiters, and the results indicated the emotional quotient instrument predicted 28% of the variance in the performance between the two groups. The emotional quotient correctly classified 81% of the recruiters in the high-performing and low-performing groups. Furthermore, recruiters with high levels of emotional intelligence had a greater ability to place recruits in positions that closely matched their knowledge and skills (Bar-On, Handley and Fund, 2006).

Shanker and Sayeed (2006) conducted research on 139 managers working in various organizations in Western India. The purpose of the study was to establish a relation between emotionally intelligent managers and managers' professional development. The managerial scores on various dimensions of emotional intelligence were correlated with professional development indicators of managers, conceptualized in terms of the number of promotions attained and the rated job success. The assumption that emotionally intelligent managers would tend to attain greater professional development than those who are less emotionally intelligent was tentatively supported in the findings.

Khokhar and Kush (2009) in their study explained the performance of executives on different levels of emotional intelligence and provided a link between emotional intelligence and effective work performance. 20 Male executives (out of 200) within the age range of 40 to 55 yrs from BHEL (Haridwar) and THDC (Rishikesh) of Uttarakhand State (India) were selected. T-tests for independent groups were used to measure the mean difference between groups. The findings of the study revealed that executives having higher emotional intelligence showed a better quality of work performance as compared to their counterparts. Emotional intelligence has been found to be a significant moderator in various other workplace outcomes like job commitment, team building, positive work culture, etc.

Cooper (1997) analysed that profitability is also linked to the way employees feel about their job, colleagues and company. He found that having

happier employees is that emotional intelligence, not intelligence quotient, or raw brainpower alone, underpins many of the best decisions, most dynamic organisations and most satisfying career span. A study on the top 10 Indian

companies documented that enhancement of emotional intelligence of the member's generated more positive work culture in the behaviours. (Singh,2001).

Kulshetra and Sen (2006) investigated the subjective wellbeing in relation to emotional intelligence and locus of control among executives. They conducted a study on 150 executives of different job strata of Hero Honda Motor Ltd. The results of the study revealed that emotional intelligence and locus of control have a significant correlation with subjective well-being. Subjects with high emotional intelligence and internal locus of control scored significantly high on positive affect and scored significantly low on negative affect. Lopes, Grewal, Kadis, Gall and Salovey (2006) examined the relationship between emotional intelligence and workplace outcomes of 44 analysts and clerical employees from the finance department of a Fortune 400 insurance company. Results revealed that high emotionally intelligent employees received greater merit increases and held higher company rank than their counterparts. These employees also received better peer and/or supervisor ratings of interpersonal facilitation and stress tolerance. Kumar (2007) examined the impact of emotional intelligence on organizational learning. The results depicted emotional intelligence as being positively and significantly related to organizational learning. The findings have implications for management of people towards creating and maintaining organizational learning.

Salami (2008) investigated the relationships of demographic factors (age, marital status, gender, job tenure, and educational level), emotional intelligence, work-role salience, achievement motivation and job satisfaction to organizational commitment of industrial workers. Participants were 320 employees (170 males, 150 females) randomly selected from 5 services and 5 manufacturing organizations in Oyo State, Nigeria. The results showed that emotional intelligence, work-role salience, achievement motivation, job satisfaction and all demographic factors except gender significantly predicted organizational commitment of the workers.

OBJECTIVES OF THE STUDY AND RESEARCH METHODOLOGY

After a comprehensive insight into the diverse and extensive literature, and taking leads from the various studies, the objectives were

- to measure the Emotional Intelligence of the employees working in some selected banks of private and public sector of
- to identify the weak components of Emotional Intelligence of Bank employees for the purpose of identifying their future development Needs.
- to compare and relate the Emotional Intelligence of Bank employees with their Overall respective Performance.

It was hypothesized that

- Emotional intelligence of employees does not differ significantly across the private and public sector banks in region.

To achieve the stated objectives and to test the hypothesis, data were collected using a questionnaire. On the basis of the review of literature and past studies, the variables of emotional intelligence were developed. Likert scale ranging 1 to 5 was used to assess the level of emotional intelligence of the employees working in some selected private and public sector banks in , the state capital of Uttarakhand. The data was collected personally using a questionnaire. A total of 70 respondents were used for the study (35 from public sector banks and 35 from private sector bank). The data collected from the questionnaires were coded and fed in SPSS software. The analytical tools used such as

bivariate data analysis techniques, like Chi-square test, and one-way ANOVA, which are very powerful tools to build a statistical relationship between variables, are also used in this study. One way ANOVA was done to compare the emotional intelligence of the two groups of employees, The ANOVA was done to determine if there was a significant difference in the mean of different emotional intelligence of the employees among the two groups. Table 1 presents the demographic characteristics of respondents

Table -1 Demographic Characteristic of Respondents

Category	Description	Private Sector Employees	Percentage	Public Sector Employees	Percentage
		Total 35	100	Total 35	100
Age Wise Classification	Below 35 Years	7	20	8	22.8571429
	36-45Years	20	57.14286	23	65.7142857
	46-55 Years	6	17.14286	4	11.4285714
	Above 55 Years	2	5.714286	0	0
Education Qualification	Graduate	4	11.42857	5	14.2857143
	Post Graduate	17	48.57143	18	51.4285714
	Professional Qualification	12	34.28571	9	25.7142857
	Others	2	5.714286	3	8.57142857
Marital Status	Married	21	60	27	77.1428571
	Unmarried	14	40	8	22.8571429
Period of Association with present position	1-2 years	2	5.71428571	0	0
	2-3 years	18	51.4285714	15	42.8571429
	3-4 years	13	37.1428571	17	48.5714286
	4-5 years	1	2.85714286	2	5.71428571
	above 5 years	1	2.85714286	1	2.85714286
Work Experience	UP to 2 years	2	5.71428571	2	5.71428571
	2-5 Years	31	88.5714286	18	51.4285714
	5-10 years	2	5.71428571	13	37.1428571
	10-15 years	0	0	1	2.85714286
	above 15 years	0	0	1	2.85714286
Size of Organization	Less than 25 employees	2	5.71428571	2	5.71428571
	25-50 employees	14	40	31	88.5714286
	More than 50 employees	19	54.2857143	2	5.71428571

This research was designed to examine the emotional intelligence of bank employees. The main subjects of the research were the employees of different level of different public and private sector bank. The demographic qualities of the employees participating in the study are given in Table1. Accordingly, 20%, 57.14286%, 17.14286%, and 5.714286%, respectively are in the age group of Below 35 Years, 36-45Years, 46-55 Years and Above 55 Years on the other hand 22.8571429%, 65.7142857% and 11.4285714% employees are in the age group of Below 35 Years, 36-45Years, and 46-55 Years. 63 % of the participants of private sector banks are married category whereas 77% of public sector bank employees are married. Majority of the respondents of both the banks are highly educated. The information about the period associated with the present position and work experience indicates that employees of private sector banks are younger and less experienced as compared to public sector bank. The sample includes those banks are having more than 25 employees working together.

The short form of scale developed to measure emotional intelligence. All questions are answered by using Likert scale where 5 means “Strongly agree” and 1 mean "Strongly disagree". All the independent variable were grouped into four factors as follows; self-awareness, empathy, self-motivation, self-control. The composite mean of all the factor across the public and private sector bank was calculated by using SPSS software and is presented in table 2.

Table 2 Mean of Emotional Intelligence Factor across Private and Public Sector Bank

Natureof Organization	Self- Awareness	Empathy	Self-Motivation	Self-Control
Private	3.4714	3.7071	3.4286	3.6000
Public	3.6429	3.8786	3.7500	3.9857
Total	3.5571	3.7929	3.5893	3.7929

The above table indicates the mean of Emotional intelligence Factor across Private and Public Sector Bank, which shows that Emotional intelligence of the employees of Public Sector Bank is higher than the Private Sector Bank employees.

Table 3. One Way ANOVA Across the Public and Private sector Bank

			Sum of Squares	df	Mean Square	F	Sig.
Self-Awareness * Organization	Nature Of	Between Groups (Combined)	.514	1	.514	1.580	.213
		Within Groups	22.132	68	.325		
		Total	22.646	69			
Empathy * Nature Of Organization		Between Groups (Combined)	.514	1	.514	3.221	.077
		Within Groups	10.857	68	.160		
		Total	11.371	69			
Self Motivation * Organization	Nature Of	Between Groups (Combined)	1.808	1	1.808	8.024	.006
		Within Groups	15.321	68	.225		
		Total	17.129	69			
Self-Control * Organization	Nature Of	Between Groups (Combined)	2.604	1	2.604	18.849	.000
		Within Groups	9.393	68	.138		
		Total	11.996	69			

The ANOVA analysis conducted revealed that there are statistically significant ($p < .05$) differences in emotional intelligence levels of employees across the public and private sector bank (Table 3). This difference is particularly significant in self-motivation and self-control as a calculated value of F ($v_1=1$ and $v_2=69$ at 5 % level of significance). Self-motivation factor's $F(\text{calculated}=8.024) > F(\text{tab}=3.92)$ and Self-control factor's $F(\text{calculated}=18.849) > F(\text{tab}=3.92)$. This suggests that there is a significant difference in the means of the groups. It is seen from the above table that the calculated value of F is less than the tabulated value at $v_1=1$ and $v_2=69$ at 5 % level of significance in the case of Self-awareness and Empathy. Hence it is concluded that there is no significant difference in the means of Self-awareness and Empathy factor across the employees of public and private sector banks.

Table 4: Mean of Emotional Intelligence Factor across the employees of various level of experience

Work Experience	Self-awareness	Empathy	Self-motivation	Self-control
Up to 2 years	3.5000	4.0000	3.5625	3.8125
2-5	3.6327	3.7500	3.4847	3.8010
5-10	3.3833	3.8333	3.7500	3.7667
10-15	3.5000	4.2500	3.7500	3.5000
Above 15 years	2.7500	4.0000	3.7500	3.7500
Total	3.5571	3.7929	3.5536	3.7893

As we see from table(4) that the mean of empathy (4.25) has scored highest among the employees having a service experience ranging 10-15 years, at the same time it is seen that the mean of empathy has scored highest among all the factors listed.

Table 5: One Way ANOVA across the Public and Private Sector Bank

		Sum of Squares	Df	Mean Square	F	Sig.
Self-Awareness * Work Experience	Between Groups (Combined)	1.400	4	.350	1.071	.378
	Within Groups	21.246	65	.327		
	Total	22.646	69			
Empathy * Work Experience	Between Groups (Combined)	.538	4	.135	.807	.525
	Within Groups	10.833	65	.167		
	Total	11.371	69			
Self Motivation * Work Experience	Between Groups (Combined)	.247	4	.062	.238	.916
	Within Groups	16.883	65	.260		
	Total	17.129	69			
Self-Control * Work Experience	Between Groups (Combined)	.280	4	.070	.388	.816
	Within Groups	11.716	65	.180		
	Total	11.996	69			

The ANOVA analysis conducted revealed that the calculated value of F is less than the tabulated value at $v_1=1$ and $v_2=69$ at 5 % level of significance in case of Self Awareness and Empathy, Self - Motivation and Self Control. Hence it is concluded that there is no significant difference in the means of various emotional intelligence factor across the employees of public and private sector banks of different experience level.

REGRESSION ANALYSIS

In statistics, regression analysis is a statistical process for estimating the relationships among variables. It includes many techniques for modelling and analysing several variables when the focus is on the relationship between a dependent variable and one or more independent variables. A linear regression analysis was conducted in order to reveal the relationship between the emotional intelligence of employees and their work experience. The analysis concluded that there is a significant ($p=000$) relationship between the factors of emotional intelligence and work experience and that almost 31.2 % of the change in work experience can be explained with emotional intelligence (Table 6). Among factors, Self- Motivation is the one most influential work experience ($\beta=,212$, $p=,098$). Whereas self-awareness is a highly significant work experience but it has a negative impact ($\beta=-, .237$, $p=.118$).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.280 ^a	.078	.022	.63391

a. Predictors: (Constant), self-control, empathy, self-motivation, self-awareness

Table 6 Regression analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.494	1.409		1.061	.293
	Self-awareness	-.237	.150	-.212	-1.586	.118
	Empathy	-.007	.196	-.004	-.034	.973
	Self Motivation	.312	.186	.212	1.679	.098
	Self Control	.131	.249	.071	.526	.600

a. Dependent Variable: Work Experience

IMPLICATIONS OF THE STUDY

As the study reveals out, self-motivation and self-control are the variables which determine the difference of emotional intelligence amongst employees in Private and Public Sector Banks. This signifies that employees should constantly be self-driven with maximum control to maintain emotional intelligence.

A bank should be aware of the emotional intelligence and how they should take into account the various elements of emotional intelligence for improvement in the performance.

Further, it will help the banks to develop their employees which will improve the bank's performance.

IMPORTANCE OF THIS STUDY TO PRACTICING MANAGERS

The study can be of great benefit to the practicing managers by focusing on self-motivation and self-control which in return will improve the emotional intelligence of the employees. This will ensure that employees with higher emotional intelligence will have greater mental health along with extraordinary performance which will result in the development of potent leadership skills. By these personal traits, they will improve the output or productivity of the employee and again this will help the organizations to achieve their goals on time with minimum costs.

CONCLUSIONS

Emotional intelligence is becoming more important in today's environment, and research in this area is expanding. This study examines the emotional intelligence quotient, the demographic disparities in emotional intelligence between public and private bank employees in , India, and the connection between job experience and emotional intelligence. Data for this purpose was provided by employees at several banks with varying work experiences, utilising a questionnaire form created using a scale taken from the literature. Emotional intelligence levels may be influenced by individual traits such as gender and age. In addition, there are numerous other elements that have a significant impact on an employee's ability to acquire emotional intelligence, such as their past employment history. As a result, it is clear that various investigations provide conflicting findings, which complicates generalisations. The analysis's findings demonstrated that self-motivation has the greatest impact on work experience and that there is a significant relationship between emotional intelligence and work experience. Approximately 31.2% of the variation in work experience can be attributed to emotional intelligence. Even yet, self-awareness has a negative effect despite having a wealth of work experience. Given the variety of factors influencing emotional intelligence and the degree to which they do so, it is evident that more research in this field is required, utilising different variables and in other regions. This research will add to the corpus of knowledge on this subject.

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