

**Impact of Emotional Intelligence on Job Performance Among the  
Employees of Commercial Bank of Dhangadhi**

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Dhangadhi  
December 24, 2022

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### **ABBREVIATIONS**

ADBL	Agricultural Development Bank Limited.
ATM	Automated Teller Machine
ECGN	Emotionally Competent Group Norms
ECI	Emotional Competence Inventory Scale
EFT	Electronic Fund Transfer
EI	Emotional Intelligence
EIQ	Emotional Intelligence Quotient
EQ	Emotional Quotient
IQ	Intelligence Quotient
IT	Information Technology
BOK	Bank of Kathmandu
MBL	Macchepuchre Bank Limited
RBB	RastriyaBanijya Bank
NBL:	Nepal Bank Limited

## **Abstract**

The ability to recognize our feelings and those of others and manage emotions well in ourselves is the major contributing factor to employees' performance. Emotional intelligence is relevant for predicting employees' work performance because most jobs require the ability to manage emotions. The objective of the study is to examine the impact of emotional intelligence on employees' performance in the commercial banks in Dhangadhi City. This study adopted quantitative research design and used Descriptive as well as inferential statistical tool to analyze the data. 100 questionnaires were randomly administered to respondents out of which 82 were returned that were used for analysis. Regression analysis was used to analyze the collected data. The study revealed that there was a significant relationship between employees' emotional intelligence and employee's job performance. The coefficient of determination between EI and employees job performance was 82%. Similarly the regression analysis also depicted that the emotional intelligence factors positively impacts the performance of employees in the organization. Hence, it is recommended that organization should introduce various training programmes and developmental activities related to EI in their workplace for employees at every level in order to create better management of talent and performance on the one hand, and more effective team outcomes, service outcomes and relationship outcomes on the other.

## CHAPTER I

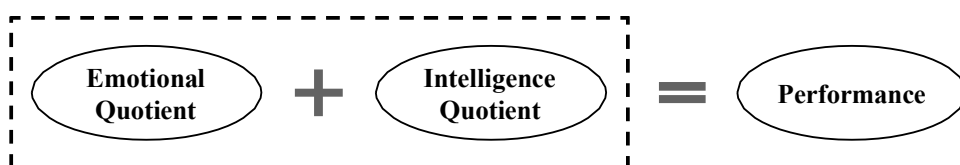
### INTRODUCTION

#### 1.1. Background of the Study

Organizations deal with both material and human resources. In today's globalized world, Emotional Intelligence (EI) is starting to get public attention and is being highlighted as an essential part of the organizational environment.

Intelligence, which is combined with emotions in every human being, determines effective life. According to scientific evidence, Emotional Quotient (EQ) is more essential than Intelligence Quotient (IQ) (IQ). Any individual's IQ can get them to the top, but it's their EQ that makes them a top person. Darwin (1992) reported that EI is one of the important behavioral constructs that contribute to the performance of an individual at the workplace and family.

**Figure: 1 Emotional Intelligence Quotient**





Every human resources department should be aware of the Emotional Intelligence Quotient (EIQ). It has been shown to save time and money while enhancing an organization's growth rate and efficiency. Recruiting people with high EQ results in greater sales, a better knowledge of customers' interests, higher customer happiness, and the development of an insightful and intelligent workforce that fosters a positive work environment culture. Emotional Quotient isn't simply a fad; it's a chance to educate, strengthen, and turn the workforce into a market leader.

#### **1.1.1. Emotional Intelligence**

Emotional intelligence is a set of skills that enable a person to be aware of, comprehend, and control their own emotions, as well as recognize and understand the feelings of others, and to use this knowledge to their own and others' success. It has an effect on many facets of our daily lives, including how we act and interact with coworkers, customers, elderly, and family. It is more important than our intellectual ability to interact successfully with these stakeholders since it aids in the development of stronger connections, the achievement of career goals, and professional success.

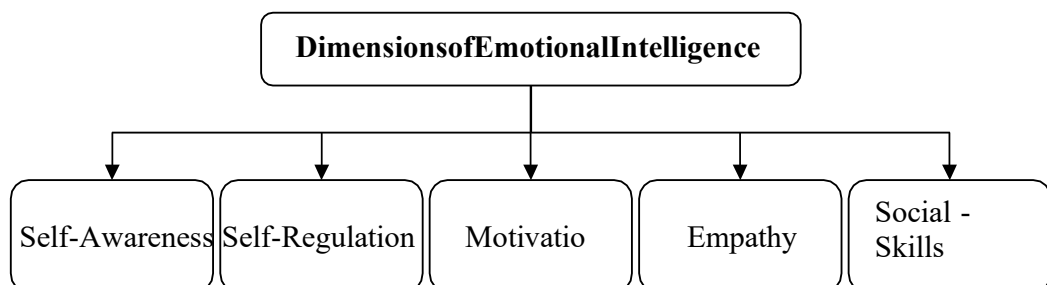
The world of work, as well as the companies and individuals that work for them, is fast changing on a daily basis. Increased performance demands are accompanied by increasing technical progress, competition, globalization, the expansion of the service sector, and delivery speed. To deliver outstanding performance employees today are required to be much more involved in their work, not only physically, but also emotionally and mentally (Truner et.al, 2002).

In 1985 the term EI was used in the Doctoral Thesis of **Wayne Payne**, "A study on Emotion" developing EI from this point, the field has become rich with different models for defining EI. Salovey and Mayer (1990), defined emotional intelligence as: "A type of intelligence characterized by the ability to monitor one's own and others' feelings and emotions, to distinguish

between them, and to utilize this information to guide one's thinking and actions."Later, these authors revised their definition of emotional intelligence, the current characterization now being the most widely accepted."The ability to perceive, appraise, and express emotion accurately; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth," according to the new definition”(Mayer &Salovey, 1997).

The most widely recognized concept of Emotional Intelligence was published in1995 by Daniel Goleman in his book Emotional Intelligence. EI consists of "capacity to inspire oneself and persevere in the face of frustration; to control urge and delay satisfaction, to regulate one's moods and keep distress from swamping one's ability to think; to sympathize, and to hope"(Goleman, 1995). Goleman (1998) describes 'emotional competence' as a learned skill based on emotional intelligence that leads to exceptional work performance.<sup>9</sup>. He has recently made a distinction between emotional intelligence and emotional competencies. He developed a framework of five elements that define emotional intelligence. They are:

**Figure:2 Dimensions of Emotional Intelligence**



**Self-Awareness** – People with high EI are usually very aware of themselves. Theyunderstand their emotions, and because of this, they do not let their

feelings rule them. They are confident because they trust their intuition and do not let their emotions get out of control. They know their strengths and weaknesses, and they work on these areas so that they can perform better. They believe that this self-awareness is the most important part of emotional intelligence.

**Self-Regulation** – This is the ability to control emotions and impulses. People who self-regulate typically do not allow themselves to become too angry or jealous, and they do not make impulsive, careless decisions. They think before they act. Characteristics of self-regulation are thoughtfulness, comfort with change, integrity, and the ability to say no.

**Motivation–**

People with a high degree of emotional intelligence are usually motivated. They are willing to defer immediate results for long-term success. They are highly productive, love a challenge, and are very effective in whatever they do.

**Empathy–**

Empathy is the ability to identify with and understand the wants, needs, and viewpoints of those around you. People with empathy are good at recognizing the feelings of others, even when those feelings may not be obvious. As a result, empathetic people are usually excellent at managing relationships, listening, and relating to others. They avoid stereotyping and judging too quickly, and they live their lives in a very open, honest way.

**Social Skills –**

It is usually easy to talk to and like people with good social skills, another sign of high emotional intelligence. Those with strong social skills are typically team players. Rather than focus on their own success first, they help others develop and shine. They can manage disputes, are excellent communicators, and are masters at building and maintaining relationships.

Highly emotionally intelligent executives are more punctual and take maximum initiatives on the job, they put much amount of efforts to expend

their job and have better workperformance as compared to their counterparts. Emotional intelligence may be applied to any human contact in the workplace, from employee motivation to customer service, brainstorming to company presentations. Employees must act or lead in accordance with their emotional intelligence, since it will guide their actions, inactions, and reactions to events and people. Emotional intelligence is crucial for achieving professional success. It is a collection of non-cognitive talents, abilities, and competences that affect a person's ability to cope with external demands and stresses.

### **1.1.2. Job Performance**

Campbell (1990) defines job performance as only the behavior or actions that are related to the aim of the organization. Performance is something a single person does. Core task behaviors, citizenship behaviors, and counterproductive behaviors have all been added to the definition of job performance in recent years. The basic needed duties of a job are referred to as core task performance. Employees' extra behaviors, above and beyond their core task requirements, that actively support and increase the organization's effectiveness are referred to as citizenship performance (e.g., helping coworkers), Counterproductive performance is defined as voluntary actions that impair the organization's well-being (e.g., theft).

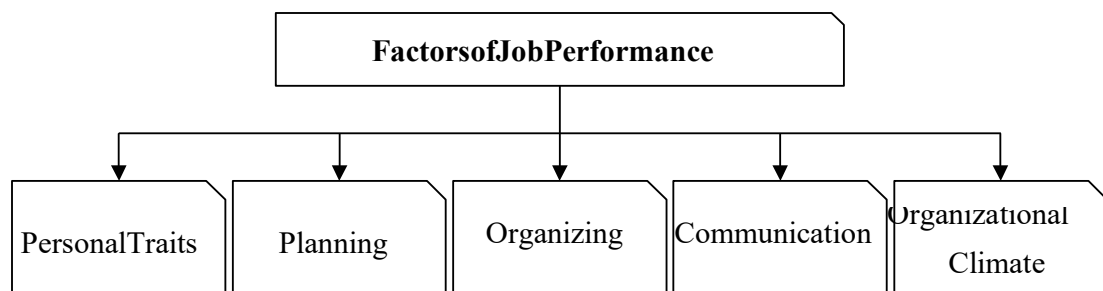
Job performance is divided into two dimensions: task performance and contextualperformance. Task performance includes the execution of technical processes as well as the maintenance and servicing of technical requirements, and it is directly tied to work completion. Interpersonal behaviors or activities that assist the organization are referred to as contextual performance. Borman and Motowidlo (1997)reported that contextual performance entails things like assisting and working with others, according to organizational rules and processes, and volunteering to do task. A good skill set and a productive work environment combine to make an efficient employee.

Many elements influence employee performance, which managers must be aware of and always strive to improve. Organizations must offer employees with the tools

they need to succeed in order to get the best out of them. EI has the potential to be a major predictor of performance insofar as managing social behavior includes managing emotions. Organizations may find that linking EI to performance provides a credible alternative for hiring and evaluating personnel (Hochschild, 1983).

There are numerous factors that influence employee performance at work. Personal characteristics, planning, organizing, communication, and organizational climate were all included in the study. Because the researcher believes that these variables are predictive of bank employees' emotional intelligence.

**Figure:3FactorsofJobPerformance**



**Personal traits** - The characteristics that make up the whole person include physique,intellectual and their interests, attitudes, beliefs, values and expressive life styles. Itincludes behavioral characteristics, both inherent and acquired, that distinguish oneperson from another and that can be observed in people’s relations to the environmentandtothesocialgroup.

**Planning** - Planning is an intellectual process of thinking in advance. Planning is aprocess where a number of steps are to be taken to decide the future course of action.Planning bridges the gap from where we are to where we want to go. It includes theselection of objectives, policies, procedures and programs from among alternatives. Aplan is a predetermined course of action to achieve a specified goal. Planning is theprimary function of management.

**Organizing** - Organizational skills are some of the most important and transferable job skills an employee can acquire. They encompass a set of skills that help a person to plan, prioritize, and achieve his or her goals. Staying organized in the workplace can save a company time and money. Organizational skills are essential for multitasking and keeping a business running smoothly and successfully. Employees with good organizational skills are able to keep themselves calm and prepared with systematic planning and scheduling.

**Communication** - Communication skills are an essential component of a productive workplace, allowing employees to work together cohesively and professionally. Good communication skills help to reduce the barriers erected because of language and cultural differences. Companies that provide communication training to domestic and international employees reap the benefits of effective workplace communication. Effective communication causes productivity to increase, errors to decrease and operations to run smoother.

**Organizational climate** - Organizational climate serves as a measure of individual perceptions or feelings about the organization. The organizational climate is reflected in the organization's objective to develop its staff or employees by providing them good working environments and conditions and assisting and supporting them so that they can achieve job satisfaction; all of these enhance commitment among the staff toward the organization.

All the above variables have positive impact on the performance of the employees. Thus the researcher aimed to analyse the impact of emotional intelligence towards the job performance variables like personal traits, planning, organizing, communication and organizational climate among the commercial bank employees in Dhangadhi city.

## **1.2. Statement of Problems**

Nepalese banking system is gearing itself towards more commercial and customer oriented banking system. Banks have become much more demanding as well as complex and ambiguous places of work. The bank

employees are expected to show their worth in creating conditions in which people can deliver the best results necessitating mastery of a set of new competencies which includes EI related competencies. At present there is a stiff competition among private, public and foreign banks. They now reach the door steps of the customers and yet there is a very stiff competition and every organization has to be competitive in nature and well equipped with efficient staff members. Thus the researcher raised the following research questions

1. Do the bank employees have EI skill?
2. Will the EI skill be helpful to the bank employees to be successful in their performance?

There are many research studies relating to identification of impact of emotional intelligence towards academic performance among academicians, attitudes and behaviors among students, team performance, job performance, job satisfaction, quality work life, leadership, customer service etc. among employees of organizations, banks and other service sectors. There are many studies comparing the performance of employees of public and private banks conducted in Nepal and foreign countries. But there is no study relating to the impact of emotional intelligence towards job performance among the commercial bank employees in Dhangadhi city.

No study has been conducted with respect to understand the EI skill towards the job performance particularly among the commercial bank employees in Dhangadhi city. The researcher's literature review clearly identifies this research gap, and inspires scholar to conduct "A Study on The Impact of Emotional Intelligence towards Job Performance among the Commercial Bank Employees in Dhangadhi City".

### **1.3. Objectives of the Study**

The objectives are the questions answering through the study. They indicate what the researcher is trying to focus from the study

1. To identify the dimensions of EI namely self-awareness, self-

regulation, empathy, motivation and social skills among the employees of commercial banks in Dhangadhi city.

2. To find out the impact of factors of Emotional intelligence and job performance of the employees of commercial banks in Dhangadhi city.

#### **1.4. Rationale of the Study**

EI has been found to be an important predictor of job performance, job satisfaction, organizational citizenship behavior and organization commitment. Emotional intelligence involves managing feeling so that they are expressed appropriately, therefore enabling people to work together toward common goals in a constructive and transparent environment. When the executive values feeling, so will the employees. Thus, if manager feels optimistic confident, creative, flexible, tolerant, respectful and compassionate, the employee will likely mirror these feelings.

The study will help in making the Human Resource managers to understand the importance of being emotionally intelligent and introduce various training programmes and developmental activities in their workplace for employees at every level in order to create better management of talent and performance on the one hand, and more effective team outcomes, service outcomes and relationship outcomes on the other. Also, the study will help managers to give various other practical trainings to employees to become emotionally stronger in order to manage bigger responsibilities and handle pressure in dynamic situations. It will also help managers for an effective resource allocation in order to include only those components of emotional intelligence which are more correlated as per the outcome of the employees' performance.

#### **1.5. Conceptual Framework**

The study contributes to the empirical research on Impact of Emotional Intelligence on the Job Performance among the

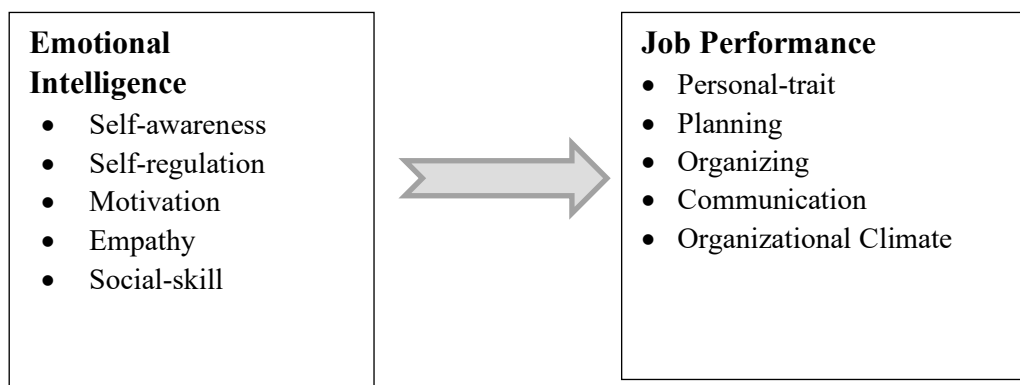


Employees. The conceptual framework for the study is developed through the literature review regarding emotional intelligence and the job performance. It demonstrates that emotional intelligence can positively impact the job performance.

The below conceptual framework, the independent variable is Emotional Intelligence (i.e., Self-awareness, Self-regulation, Motivation, Empathy and Social-skill), and dependent variable Job performance (Personal-traits, Planning, Organizing, Communication and Organizational Climate), are taken from literature review.

#### Independent Variable

#### Dependent Variable



### 1.6. Research Hypothesis

The research aims to explore the determination of Impact of Emotional Intelligence on Job Performance among the Employees of Commercial Banks of Dhangadhi City. The following research hypothesis are developed as follows;

*H1:* There are no Emotional Intelligence Skills namely Self-awareness, Self-regulation, Empathy, Motivation and Social Skills among the employees of selected commercial banks in Dhangadhi city.

*H2:* There is no positive impact of factors of Emotional intelligence on job performance of the employees of selected commercial banks in Dhangadhi city.

## **Limitations of the Study**

Considering the time and cost factor to the study “The impact of emotional intelligence towards job performance” was conducted within a few selected commercial banks in Dhangadhi city. The present study relies on the self-report of the respondents, which may be biased. Due to nature of the sample, the results may not be true representative of the population of private banks in Nepal. The mood of the respondents might have affected the answers. It is quite possible that their individual pressures might have affected their mood. Many of the bank employees hesitate to answer the questionnaire. It was a challenge to convince the managers and employees, that the research will be used for only academic purpose.

### **1.7. Report Structure**

The study has been divided into five chapters. The first chapter is an introduction. This chapter includes a background of the study, statement of the problem, objective of the study, rationale of the study, limitation of the study and report structure. The second chapter is a literature review. It includes the theoretical review and research gap. The third chapter is research methodology. The research methodology includes research design, nature and sources of data, population and sample data collection procedures, respondents' profiles and data analysis tools. The fourth chapter is results and analysis. In this chapter, the researcher interprets the information collected from the respondents. Various statistical and mathematical tools are used to draw the major findings. The last and fifth chapter is the discussion, conclusion and implication. At the end of the research, references and appendices have been included.

## **CHAPTER II**

### **REVIEW OF LITERATURE**

#### **2.1. Introduction**

This chapter explores the various research studies conducted by different authors in brief and ends with the research gap. This consists of various literatures, reviewed by the researcher related to the research area. This was done to explore the knowledge in the related domain and also to identify the possible gaps where research is needed and will permit the study. The review of existing literatures on the topic is of immense importance for a research scholar as it helps in many ways such as knowing the different areas and getting a clearer idea of one's research. The purpose of presenting the details of the previous studies is to prepare the relevant background. The researcher has reviewed from Journals, Articles, Reports, Books, Newspapers and Websites.

#### **2.2. Emotional Intelligence**

Emotional intelligence (EI) is the ability to identify, use, understand, and manage your own emotions in a positive way to relieve stress, communicate effectively, empathize with others, overcome challenges and defuse conflict. This ability also allows us to recognize and understand what others are experiencing emotionally. This recognition and understanding is, for the most part, a non-verbal process that informs thinking and influences how well you connect with others.

Srivastava et al., (2016) the effect of demographic variables on emotional intelligence and job burnout among employees of private sector businesses in Delhi and the National Capital Region with regard to demographic variables such as age and gender, it was discovered there was no significant association between emotional intelligence and job burnout.

Sahu and Das, (2016) studied the link between emotional intelligence and the ability to manage customer relationships in selected Indian bank workers. Three hundred bank employees from five different banks (both public

and private sector) in the state of Chhattisgarh were studied to see if their demographic factors, emotional intelligence, and capacity to manage customer relationships were related. The study discovered that emotional intelligence, demographic characteristics, and the capacity to manage client relationships have a large and strong association.

Shukla and Srivastava (2016) studied the link between emotional intelligence, socio-demographic factors, and workplace pressures. The research involved 546 retail personnel from various retail outlets in New Delhi, India, who were in charge of interacting with customers. There is a socio-demographic difference in trait emotional intelligence (EI) and job stress, according to the findings. When compared to individual demographic traits, EI was proven to be a more effective competency. Gender, age, marital status, education, annual salary, and work experience are less important influencing factors for job stress than EI qualities.

Singh (2015) investigated the link between adjustment, emotional intelligence, and mental health in senior secondary school students. Six hundred students from various government senior schools in Punjab's seven districts participated in the study. Adjustment has been proven to have a substantial beneficial relationship with emotional intelligence and mental health. Better mental wellness is linked to improved adaptability.

Sharma and Pandey (2015) studied HDFC retail banking staff' emotional intelligence and job happiness. The study started with the hypothesis that there was a link between emotional intelligence and job happiness. Employees with higher emotional intelligence thought the work atmosphere was positive. They were also pleased with their income, promotions, and compensation package. Employees with strong emotional intelligence were also able to communicate effectively with their coworkers. Emotional intelligence was low in people who had a bad work-life balance.

Ghosh (2014) studied the link between emotional intelligence and

academic achievement in Ranchi town's children of high and low socioeconomic position in class X attending private and government schools. Emotional intelligence is favorably and significantly associated to academic accomplishment, according to the findings of the study.

M (2014) examined the link between emotional intelligence and workforce demographics in the IT industry. The study's goal is to determine the amount of emotional intelligence among employees, as well as the extent to which demographic factors influence emotional intelligence. The study's findings suggest that for employees in the IT industry, marital status is the best predictor of emotional intelligence. The majority of employees in this field have average emotional intelligence.

Antony, (2013) assessed The effect of emotional intelligence on organizational commitment and organizational citizenship behavior among 115 executives at FCI OEN Connectors Ltd. in Cochin, Kerala. The study's findings demonstrate that executives can moderately manage their emotions while maintaining interpersonal interactions. They are also dedicated to their organization and, on a regular basis, perform extra-roles for the benefit of the organization.

Ratnaprabha (2013) assessed the EI of high school students in a Bangalore Urban District English medium school to establish the characteristics associated with EI and its relationship to scholastic success. The study found that paying greater attention to emotions and comprehending emotions had no significant relationship with scholastic success, but that strong emotion management was significantly connected with good school performance.

Agrawal & Sondhiya (2013) studied the impact of EI and gender on bank workers' customer retention orientation. Employees of HDFC and INDUSLIND in the banks of Indore Region participated in a quantitative study to investigate the relationship between emotional intelligence, service performance, and customer retention. According to the findings, there is no substantial interacting

effect of EI and gender on staff customer retention. As a result, the null hypothesis was accepted in the study.

Belias et al., (2013) studied Bank employees in Greece face workplace stress, which is linked to EI and demographic variables. The survey included employees from Greek banks and credit institutions from a variety of locations across the country. The study's findings revealed that the level of emotional intelligence of Greek bank employees, as well as a number of demographic factors, are likely to influence their experience of occupational stress.

Mayuran, (2013) studied the effect of emotional intelligence on stress perception among teachers and bank employees. The study looks into the link between EI abilities and stress management in Jaffna's 14 schools and 17 banks. The findings reveal that stress management among school teachers and bank employees is stress management of school teachers, with a weak positive association between EI and bank employee stress management.

Hans et al., (2013) studied the degree of EI among teachers in Muscat, Sultanate of Oman, who teach in management and engineering programs at both UG and PG levels in private universities. The goal of the study was to determine the role of emotional intelligence in the personal, intellectual, and professional performance of teachers in Oman's private educational institutions. The study looked on the phenomenon of Emotional Intelligence among private school teachers. Using descriptive statistics, demographic factors influencing Emotional Intelligence were also found and reported. It was also discovered that teachers were more conscious of their students' and own moods and emotions, which is beneficial to effective performance in private educational institutions.

Fayombo (2012) studied whether emotional intelligence and gender will predict academic progress among select University of the West Indies (UWI) undergraduate psychology students in Barbados. Academic achievement was found to be favorably and significantly connected to emotional awareness, positive expressivity, and gender, according to the findings. Academic

achievement is influenced not only by cognitive components of intelligence, but also by emotional qualities, according to the findings of the study.

Lazovic & Studies (2012) while attempting to urge the Board of Executives to employ more innovative decisions concerning human resource management, the elements of emotional intelligence and their impact on leadership and creative decision-making were examined. According to the findings, their ability to perform at work is influenced by their personal values. As a result, a leader should have developed EI skills and the ability to successfully lead others as well as himself.

### **2.3. Emotional intelligence on job performance**

Organizations are places where people are "organized" to work, among other things / goals. Emotions like excitement, wrath, and fear are essential in fostering cooperation when the activity necessitates interpersonal interactions. Employees that are "educated" about their feelings will be more efficient and productive in their relationships with their coworkers and the work environment. A few prior research have hypothesized a link between emotional intelligence and performance, which are listed below:

W et al. (2017) studied in the link between EI and job performance among bank workers in Islamabad, the moderating influence of perceived organizational support. The study's findings showed that emotional intelligence has a beneficial impact on job performance and that the link between emotional intelligence and job performance is stronger when perceived organizational support is high.

Makkar & Basu (2019) investigated the impact of EI on employee behavior in the Indian banking sector was explored. Employees from six banks were chosen for the study, including three public sector and three private sector banks in Mumbai. Their research looked at the impact of EI on bank workers' work behavior and contrasted the behavior of public and private sector bank employees. They discovered a robust link between emotional intelligence and

employee workplace behavior, as well as a significant variation in employee conduct between public and private sector banks.

Alghamdi et al. (2017) studied Personality attribute as a predictor of emotional intelligence in university professors who serve as student advisors. A survey of 100 student advisers was undertaken (50-Male, 50-Female). Five personality qualities were investigated: extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience. They discovered that three of them are significant predictors of emotional intelligence, as well as that conscientiousness and neuroticism had no bearing on it.

Praveena (2015) investigated the The impact of EI on bank managers' job performance in Sri Lanka. To test the EI qualities of managers, a study was done among 200 managers from four commercial banks (Hatton National Bank, Commercial Bank PLC, People's Bank, and Bank of Ceylon). According to the findings of the study, higher levels of EI in bank managers led to higher levels of job performance and job satisfaction at work.

Shahhosseini & Daud (2015) studied the link between EI and bank managers' job performance in Iranian banks. Their research looked at the impact of four emotional intelligence characteristics on job performance, compared job performance of public and private bank managers, and compared job performance by age, management experience, and educational level. It was discovered that EI and job performance had a moderately good relationship. In terms of job performance, there was no significant difference in EI between private and public bank managers, and no significant interaction impact between the respondents' degree of education, management experience, and age.

Das & Ali (2015) revealed that, in the Indian Banking Industry, there is a link between a leader's emotional intelligence and employee engagement. The study was done among 200 banking employees in Varanasi, Uttar Pradesh, to investigate the effects of leaders' emotional intelligence on employee



engagement. According to the findings, managers' EI components such as Application of Emotion, Instruction to Emotion, Self Emotion Appraisal, and Others' Emotion Appraisal all have a substantial impact on Job Advancement, which is a component of Employee Engagement.

Saeid et al. (2010) found that there is a correlation between the variables of EI that influence an employee's service performance and the impact on customer retention. The research was done among the Syndicate Bank's middle managers and workers. The findings show that EI has an impact on managers' and employees' conduct in public sector organizations. EI provides the strength to make quick decisions and the ability to handle work-related circumstances.

This study addresses the gap in the literature by investigating the impact of EI towards the job performance particularly among the commercial bank employees. This study analyses the relationship between emotional intelligence (EI) which consists of five dimensions: Self-Regulations, Self-Awareness, Empathy, Motivation and Social Skill and job performance.

#### **2.4. Research Gap**

Many research studies have been conducted to determine the impact of EI on academic performance among academicians, attitudes and behaviors among students, team performance, job performance, job satisfaction, quality of work life, leadership, customer service, and other aspects of work life among employees of businesses, banks, and other service industries. There have been numerous studies comparing the performance of public and private bank personnel, stress management, and work life quality in India and other nations. However, no research has been done on the influence of EI on job performance among commercial bank employees in Dhangadhi. Employees in bank put painful effort to deliver the various needs of its customers. Work deadline are getting compact and the individual's Jobs are loaded and quality output is added. The banking sector's output is determined by the quality of its human resources. To remain sustainable and competitive, banks must continually improve their workers' skill levels in order to take advantage of new opportunities. Banking

workers, at all levels, must be properly taught in order to gain the essential skills to do their tasks more efficiently.

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## **CHAPTER III**

### **RESEARCH METHODOLOGY**

Research methodology sets out an overall plan associated with a study. It provides a basic framework on which the study is based. Research methodology must be described first before presentation, analysis and interpretation of data. The chapter explains all the necessary steps to be followed throughout this research to achieve and accomplish the study's objectives. The research methodology discussed in this chapter helps to guide the research study providing different issues and aspects. This chapter explains the method employed in this study which includes nature and sources of data, sample selection and classification of variables, validity and reliability test, techniques and steps adopted in interpreting and analysing the data. Mainly, this chapter provides the overall plan for the collection, analysis and presentation of data required to fulfill the objectives of the study.

#### **3.1. Research Design**

Research design is a formal plan of action for a research project. It is also called the blueprint of the research project. Research designs help researchers lay out their research questions, methodologies, implementation procedures, and data collection instruments. The research design applied in this research is quantitative. The study was undertaken to examine and analyze the impact of emotional intelligence on job performance among the employees of commercial bank of Dhangadhi city. Considering the objectives of study, descriptive and causal research designs were adopted to deal with various issues raised in this study.

#### **3.2. Population and Sample**

Population refers to the entire group of people that a researcher wishes to investigate in the study, and the sample represents only a part of a population. The study area of this project report is Dhangadhi city. The population of this study is all the employees working in commercial banks of

Dhangdhi city.

Convenience sampling was used in this study to track the respondents for the study. With this sampling technique, subjects are selected because of their convenient accessibility and proximity to the researcher. Convenience sampling was appropriate for this research because of its advantages like availability and the quickness to gather data.

The respondents of the research are the employees working in commercial bank in Dhangadhi city. The questionnaires were distributed through E-mail and by in person. The researcher shares questionnaires among more than 100 respondents. And among them, only 81 employees responded.

### **3.3. Nature and Sources of Data**

This study is based on primary data. The primary data are collected from a questionnaire survey. This study is based on the data collected using the structured questionnaire containing the respondent's demographic-related information through tick mark questions and a 5-point Likert scale questionnaire.

### **3.4. Nature of Questionnaire**

The questionnaire prepared to collect the information from the survey was divided into three parts. The first part of the survey instrument covers the demographic information of respondents. The demographic information carries the data as the profession/occupation, gender, qualification, experience, age and name of the working organization. The second part of the questionnaire consists of questions relating to factors of emotional intelligence and third part associates with the factor of job performance.

### **3.5. Development of Measurement Scale**

The present research has attempted to develop the different measurement scales related to different components included in the survey instrument. The survey instrument mainly constitutes the bipolar scale questions included in the questionnaire were presented in a five-point Likert scale indicating strongly disagree=1, disagree=2, neutral=3, agree=4 and

strongly agree=5

### 3.6.Method of Analysis

Questionnaire survey data has been analyzed using analytical software SPSS version 25. The following statistical tools have been used for data analysis:

#### 3.6.1. Reliability test

Cronbach's alpha test has been employed to test the inter item consistency reliability of respondents' answers to all the items in a measure.

#### 3.6.2. Descriptive Statistics

Descriptive statistics like frequency, percentage, mean, standard deviation, histogram and box-plot have been used to describe the characteristics of the sample responses.

#### 3.6.3. Regression Analysis

Multiple regression analysis has been used to measure the effect of factors of emotional intelligence (self-awareness, self-regulation, motivation, empathy and social skill) on job performance. Similarly, simple linear regression analysis has been used to measure the effect of overall emotional intelligence on aggregate job performance.

### 3.7.Model

MultipleRegressionModel:-Effect of factors of emotional intelligence (self-awareness, self-regulation, motivation, empathy, social-skill) on job performance

$$\hat{Y} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + e_i$$

Where,

$\hat{Y}$  = Dependent variable (Job Performance)

$X_1$  = Independent Variables (Self-awareness)

$X_2$  = Independent Variables (Self-regulation)

$X_3$  = Independent Variables (Motivation)

$X_4$  = Independent Variables (Empathy)

$X_5$  = Independent Variables (Social skill)

$\alpha$  = Constant

$\beta_1$ =(Beta value)Coefficient of slope of regression model

$e_i$ =Error term

Simple Linear Regression Model: Effect of overall emotional intelligence on job performance

$$\hat{Y} = \alpha + \beta_1 X_1 + e_i$$

Where,

$\hat{Y}$ =Dependent variable (Job performance)

$X_1$  = Independent Variables (Emotional Intelligence)

$\alpha$ =Constant

## **CHAPTER-IV**

### **RESULTS AND ANALYSIS**

The fourth chapter portrays the core of the research work viz. descriptive analysis and discussion on the research work. A detailed analysis of all the collected information is attempted according to the objectives and hypothesis framed earlier. The data analysis refers to the process of systematic application of statistical and logical techniques to describe, summarize and compare data. In this stage of the research work, the primary and secondary data are assessed and related to the defined issue of the problem. The analysis aims to organize, classify and summarize the collected data so that the same can be better comprehended and interpreted to give reliable answers to the research questions.

Discussion means, deriving meanings and logical conclusions from the analysis of the data.

#### **4.1. Descriptive Analysis**

The descriptive analysis is largely the study of the distribution of variables. It is used to describe data distribution, the results obtained and the underlying relations among the data without applying statistical tests. In this analysis, simple percentages are calculated. The percentage analysis helps easy interpretation of the data and description of the characteristics of the sample or population in totality.

Demography is the study of statistics used to describe a population. In social sciences research personal characteristics of respondents have a significant role to play in expressing and giving responses to the problem. Keeping this in mind in this study, a set of personal characteristics of the 571 respondents have been examined and presented in this chapter. Each person can be characterized by the variables namely, gender, age, marital status, qualification, gross monthly income,

designation, nature of family, size of family, years of experience, training program attended, distance of bank from the residence, mode of transportation and names of the banks. The demographic variables and other related information of the questionnaire collected from the respondents are described and analysed through descriptive analysis from table 4.1.1 to 4.1.23

#### **4.1.1. Gender-wise classification of the respondents**

Gender is an important variable which is affected by any social or economic phenomenon and globalization is not an exception to it. Gender is an important variable which has an impact on the respondents' belief and perception regarding their skill and performance in workplace. Hence the variable gender was investigated for this study data related to gender classification of the respondents is presented in the following table

Table 4.1 Gender-wise classification of the respondents

Gender	Frequency	Valid Percent
Male	55	67.9
Female	26	32.1
Total	81	100

*Source: Computed from primary survey*

From the above table it is quite clear that out of the total 81 respondents investigated for this study, the majority 55 (67.9 percent) respondents are male and the remaining 26 (32.1 percent) respondents are female. It shows that most of the male respondents among the bank employees participated and gave their opinions for this study.

#### **4.1.2. Age-wise classification of the respondents**

Age is one of the important aspects of self-development since the resistance to change is relatively less at the young age compared to the old age. At the same time, the aged have more knowledge and experience in their own field. Age of the respondents is one of the most important characteristics in understanding their views about the particular problems; by and large age



indicates the level of maturity of individuals. In that sense age becomes more important to examine the response.

Table 4.2 Age-wise classification of respondent

Age Group	Frequency	Valid Percent
Below 23	50	61.7
24-29	19	23.5
30-34	12	14.8
Total	81	100

*Source: Computed from primary survey*

The above table reveals that 61.7 percent of the respondents belong to the age group of below 23 years, 23.5 percent are under the age group of 24-29 and 14.8 percent belong to the age group of 30-34 years. The result of the study shows that majority of the respondent in commercial banks are below 23 years.

#### **4.1.3. Classification of the respondents on the basis of Educational Qualification**

Education is one of the important aspects of individual in an organization. Qualification ensures the person's high level of expertise and flexibility. It is also associated with the status within organization. For individual, the level of designation, and opportunity for growth is highly influenced by the qualification,

Table 4.3 Educational qualification of the respondents

Education Level	Frequency	Valid Percent
Undergraduate	8	9.9
Graduate	41	50.6
Postgraduate	32	39.5
Total	81	100

*Source: Computed from primary survey*

It is observed from the above table that the majority 50.6 percent of the respondents were graduate degree holders, followed by 39.5 percent post graduate holders, and the remaining 9.9 percent under graduate degree holders. A considerable number of respondents were graduate degree holders.

#### **4.1.4. Designation wise-classification of the respondent**

Designation is an individual's status in an organization. It refers to the act of putting a person into a non-elective position in an organization. Designation validates the person's high level of expertise and often leads to added prestige. It encourages the employees' in an organization leads to improve the productivity. The roles and responsibilities of the employees' are different according to their position in the bank. The respondents' skills, knowledge, behavior and the performance in an organization is trained and developed according to their designation. Thus it is important to examine designation wise response among the bank employees.

Table 4.4 Designation-wise classification of the respondent

Designation	Frequency	Valid Percent
Assistant	55	67.9
Officer	22	27.2
Manager	4	4.9
Total	81	100

*Source: Computed from primary survey*

The above table shows that among the total respondents, 67.9 percent of the respondents were performing as Assistant, followed by 27.2 percent functioning as officers, and 4.9 percent in the position of Manager.

#### **4.1.5. Classification of the respondents on the basis of years of experience**

Experienced employees know what to do. They have faced many typical situations and they have learned how to deal with them. The employees working for a long period will understand workplace culture and fit in. Thus the researcher found it is important to know the length of experience of the employees which will maintain workplace environment and effective performance.

Table 4.5 Years of Experience of the respondents

Work Experience	Frequency	Valid Percent
Less than 2 years	14	17.3
More than 2 years	34	42
More than 5 years	33	40.7
Total	81	100

*Source: Computed from primary survey*

The above table clearly indicates that 17.3 percent of the respondents have less than 2 years of experience, 42 percent have more than 2 years of experience, and 40.7 percent have more than 5 years of experience.

#### **4.1.6. Bank-wise classification of the respondents**

There are many number of private sector banks and their branches were established in Dhangadhi city. Among them the best top 15 banks and its branches are selected for the purpose of the study and the data are collected from the employees of the selected private banks in Dhangadhi city.

**Table 4.6 Names of the banks of the respondents**

S.No	NAME OF BANK	N	%
1	ADBL	3	3.7
2	NIC ASIA BANK LTD	14	17.3
3	NMB	8	9.9
4	PRABHU BANK LTD	9	11.1
5	SANIMA BANK LTD	1	1.2
6	SIDDARTHA BANK LTD	3	3.7
7	SUNRISE BANK LTD	3	3.7
8	BOK	2	2.5
9	GLOBAL IME BANK LTD	6	7.4
10	KUMARI BANK LTD	6	7.4
11	MBL	4	4.9
12	MEGA BANK NEPAL LTD	1	1.2
13	NABIL	5	6.2
14	RBB	14	17.3
15	NBL	2	2.5
<b>Total</b>		<b>81</b>	<b>100</b>

*Source: Computed from primary survey*

The above table shows the bank wise distribution of the respondents. Among the total 81 respondents, the majority 14 (17.3%) respondents are from NIC Asia Bank Ltd and RBBL, 9(11.1%) from Prabhu Bank, 9(9.9%) are from NMB Bank, 6 (7.4%) respondents from GIBL and KBL each, 5 (6.2%) are from NABIL Bank, 4(4.9%) respondents from MBL, 3 ( ) respondents are from ADBL, SBL and Sunrise bank Ltd. each, 2(2.5%) respondents are from BOK and NBL each and 1(1.2%) respondent from Sanima Bank Ltd and MBNL each.

#### 4.1.7. Mean Rank for Most Significant Factor Related To Emotional Intelligence

The various dimensions of emotional intelligence undertaken for this study are self-awareness, self-regulation, motivation, empathy and social-skill. People scoring high at these dimensions are conscious about and can regulate their own and others emotions. There can manage sound relationship with their environment. An empirical survey was carried out among the commercial bank employees using self-administered questionnaire on a five point Likert scale (1= strongly disagree to 5= strongly agree) containing twelve statements for each dimension, whereby respondents were asked to give their agreement or disagreement.

Table 4.7 Friedman's test to find mean rank formost significant factor related to Emotional Intelligence

Factors	N	Mean	SD	Rank
Self-Awareness	81	50.09	4.57	III
Self-regulation	81	49.00	4.96	V
Motivation	81	49.30	5.11	IV
Empathy	81	51.28	5.05	I
Social-skill	81	51.05	4.84	II

*Source: Computed from primary survey*

The above table illustrates the mean rank of factors of emotional intelligence measured among the employees of commercial bank in Dhangadhi city. It is observed from the study that the mean ranges from 49 to 51.28 and standard deviation ranges from 4.57 to 5.11. Among all the EI factors, empathy is ranked at first with a mean of 51.28 followed by social-skill (51.05), self-awareness (50.09), motivation (49.30) and self-regulation (49).

#### 4.1.8. Mean Rank for Most Significant Factor Related to Job Performance

The various dimensions of job performance undertaken for this study are personality-traits, planning, organizing, and communication and organization climate. An empirical survey was carried out among the commercial bank employees using self-administered questionnaire on a five point Likert scale (1= strongly disagree to 5= strongly agree) containing twelve statements for each dimension, whereby respondents were asked to give their agreement or disagreement.

Table 4.8 Friedman's test to find mean rank for most significant factor related to Job Performance

Factors	N	Mean	SD	Rank
Personal trait	81	42.88	4.30	II
Planning	81	43.24	4.22	I
Organizing	81	42.11	5.13	IV
Communication	81	42.37	4.22	III
Organizational climate	81	41.95	5.07	V

*Source: Computed from primary survey*

The above table illustrates the mean rank of factors of job performance measured among the employees of commercial bank in Dhangadhi city. It is observed from the study that the mean ranges from 41.95 to 43.24 and standard deviation ranges from 4.22 to 5.13. Among all the factors of job performance, the planning factor is ranked at first with a mean of 43.24 followed by personal trait (4.30), communication (42.37), organizing (42.11) and organizational climate (41.95).

#### 4.2. Inferential Analysis

Statistical inference is the branch of statistics concerned with using probability concept to deal with uncertainty in decision making. It refers to the process of selecting and using a sample statistic to draw a conclusion about population parameters based on a subset of it viz. the sample drawn from the population. Statistical inference treats two different classes of problems:

hypothesis testing and estimation of parameters.

Hypothesis testing is to test some hypothesis about parent population from which the sample is drawn in order to determine with what validity data can be said to indicate some conclusions. Estimation is to use the statistics obtained from the sample as estimate of the unknown 'parameter' of the population from which the sample is drawn. In both the cases the particular problem at hand is structured in such a way about relevant population values can be made from sample data.

The inferential analysis used for the research work were one sample t-test and multiple regression analysis.

#### 4.2.1. Cronbach's Alpha

In this study Cronbach's alpha is used to test reliability of the primary data. It allows us to measure the reliability of the different categories. It is a function of the number of test items and the average inter correlation among the items. Cronbach's alpha consists of estimates of how much variation in scores of different variables is attributable to chance or random errors. As a general rule, a coefficient greater than or equal to 0.7 is considered acceptable and is a good indication of construct reliability.

Table 4.9 Cronbach's Alpha for the factors of EI and Job Performance

Items	Alpha
<b>EI Factors</b>	
Self-Awareness	0.80
Self-Regulation	0.80
Motivation	0.83
Empathy	0.87
Social Skill	0.87
<b>Job Performance Factors</b>	
Personal Traits	0.82
Planning	0.91
Organizing	0.92
Communication	0.88
Organizational Climate	0.89

*Source: Computed from primary survey*

The total of 12 items were undertaken for each EI factors (Self-awareness, Self-regulation, Motivation, Empathy and Social-skill) and the corresponding alpha are 0.80, 0.80, 0.83, 0.87 and 0.87 which are more than 70%. It indicates that the scale is highly reliable.

And the total of 10 items were considered for each job performance factors (Personal Traits, Planning, Organizing, Communication, Organization Climate) and the corresponding alpha are 0.82, 0.91, 0.92, 0.88 and 0.89. All the cronbach's alphas are more than 70% indicating the scale are satisfactory and reliable.

#### 4.2.2. One Sample t-test

One sample t-test is used to analyze the overall emotional intelligence skills of the respondents in the private sector banks.

##### **Null Hypothesis:**

There is no emotional intelligence skill among the commercial bank employees in Dhangadhi city.

Table 4.10 One-Sample t-test for emotional intelligence skills among the employees

<b>Emotional Intelligence</b>				<b>t-</b>	
<b>Dimension</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>value</b>	<b>p value</b>
Overall Self-awareness	81	50.09	4.57	98.59	<0.00**
Overall Self-regulation	81	49.00	4.96	88.91	<0.00**
Overall Motivation	81	49.30	5.11	86.29	<0.00**
Overall Empathy	81	51.28	5.05	88.46	<0.00**
Overall Social-skill	81	51.05	4.84	93.21	<0.00**

Source: Computed from  
primary survey

\*\* Represents 5% level of  
significance

The above table indicates the emotional intelligence skills among the



respondents. It is noted from the table that the mean values range from 49 to 51.28 and standard deviation ranges from 4.57 to 5.11. All the emotional intelligence factors mean values are greater which indicate the employees have adequate level of emotional intelligence skills at their working environment.

The one-sample t-test is used to measure emotional intelligence skills among the employees of commercial banks in Dhangadhi city. It is observed from the study result that for all the overall emotional intelligence factors p values are less than 0.05; therefore the null hypothesis is rejected at 5% level of significance. Hence the study aimed to identify the dimensions of emotional intelligence namely self-awareness, self-regulation, motivation, empathy and social skills among the bank employees, concluded that the commercial bank employees in Dhangadhi city have emotional intelligence skills at their work place.

#### **4.2.3. Multiple Regression**

Multiple regression equation is used to analyze the impact of EI dimensions with job performance

##### **Null Hypothesis**

There is no positive impact of factors of Emotional intelligence on job performance of the employees of selected commercial banks in Dhangadhi city.

Regression equation to analyse the job performance among the employee's of private banks and EI dimensions is  $\hat{Y} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + e_i$  where dependent variable Job performance ( $\hat{Y}$ ), Five independent variables self-awareness ( $X_1$ ), self-regulation ( $X_2$ ), motivation ( $X_3$ ), empathy ( $X_4$ ) and social skills ( $X_5$ ). The above equation used in the present study will be more effective in describing, understanding, predicting, and controlling the stated variables. There result obtained from the above equation is as follows:

Table 4.11 Multiple regression analysis between the EI dimensions and Job performance

<b>R</b>	<b>R Square</b>	<b>F value</b>	<b>p value</b>
0.83	0.69	24.52	0.00**

*Source: Computed from primary source*

*\*\*Represents 5% level of significance*

Multiple regression analysis is used to study the relationship between the dependent variable (job performance) and the five independent variables (self-awareness, self-regulation, motivation, empathy and social skills). From the above table it is observed that the multiple correlation coefficient is 0.83 which shows the degree of relationship between the actual values and the predicted values of the adjustment. The predicted values are obtained as a linear combination of job performance and overall EI dimensions. Thus the coefficient value of 0.83 indicates that the relationship between adjustment and the five independent variables is quite strong and positive.

The Coefficient of Determination R-square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Thus, the value of R square is 0.69 which simply means that about 69% of the variation in adjustment is explained by the estimated SRP. The overall self-awareness, overall self-regulation, overall motivation, overall empathy and overall social skills as the independent variables and R square value is significant at 5 % level.

Table 4.12 Coefficients of EI dimensions and Job performance

	Unstandardized Coefficients		Standardized Coefficients	t value	p value
	B	Std. Error	Beta		
(Constant)	26.019	18.174		1.432	0.158
Overall self-awareness	0.075	0.421	0.018	0.177	0.86
Overall self-regulation	0.313	0.487	0.081	0.644	0.522
Overall motivation	1.131	0.428	0.309	2.643	0.011
Overall empathy	0.75	0.487	0.196	1.539	0.13
Overall social-skill	1.453	0.528	0.346	2.751	0.008

Source: Computed from primary source

*\*\*Represents 1% level of significance*

### Overall self-awareness

The above table shows that the coefficient of  $X_1$  is 0.075 reveals the partial effect on overall self-awareness, holding overall job performance as constant. The estimated positive sign implies that such an effect is positive. That adjustment score would increase by 0.075 for every unit increase in overall self-awareness and it is concluded the relationship at 5% level of significance is insignificant.

### **Overall self-regulation**

The above table highlights that the coefficient of  $X_2$  is 0.313 shows the partial effect on self-regulation, holding job performance as constant. The estimated positive sign implies that such an effect is positive that adjustment score would increase by 0.313 for every unit increase in overall self-regulation and it is concluded that the relationship at 5% level of significance is insignificant.

### **Overall motivation**

The above table illustrates that the coefficient of  $X_3$  is 1.131 reveals the partial effect on overall motivation holding job performance as constant. The estimated positive sign implies that such an effect is positive that adjustment score would increase 1.131 for every unit increase in overall motivation and it is concluded that there is relationship at 5% level of significance.

### **Overall empathy**

The above table underlines that the coefficient of  $X_4$  is 0.75 shows the partial effect on overall empathy holding job performance as constant. The estimated positive sign implies that such an effect is positive that adjustment score would increase 0.75 for every unit increase in overall empathy however, it is concluded that the relationship at 5% level of significance is insignificant.

### **Overall social skills**

The above table reveals that the coefficient of  $X_5$  is 1.453 shows the partial effect on overall social skills holding job performance as constant. The estimated positive sign implies that such an effect is positive that adjustment score would increase 1.453 for every unit increase in overall social skills and it is concluded that there is relationship at 5% level of significance.

#### 4.2.4. Simple Linear Regression

Table 4.13 Simple linear regression analysis between the EI dimensions and Job performance

<b>R</b>	<b>R Square</b>	<b>F value</b>	<b>p value</b>
0.82	0.67	24.52	0

*Source: Computed from primary source*

Simple linear regression analysis is used to study the relationship between the dependent variable (Job performance) and Emotional Intelligence (Aggregates of all EI factors). From the above table it is observed that the multiple correlation coefficient is 0.82 which shows the degree of relationship between the actual values and the predicted values of the adjustment. The predicted values are obtained as a linear combination of job performance and overall EI dimensions. Thus the coefficient value of 0.82 indicates that the relationship between adjustment and the independent variables is quite strong and positive.

The Coefficient of Determination R-square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Thus, the value of R square is 0.67 which simply means that about 67% of the variation in adjustment is explained by the estimated SRP. The EI as the independent variables and R square value is significant at 5 % level.

Table 4.14 Coefficients of EI and Job performance

	Unstandardized Coefficients		Standardized Coefficients	t value	p value
	B	Std. Error	Beta		
(Constan)	23.314	17.625		1.323	0.191
				10.85	
EI	0.76	0.07	0.816	1	0

*Source: Computed from primary source*

The above table shows that the coefficient of  $X_1$  is 0.76 which indicate the job performance would increase by 0.76 for every unit increase in overall emotional intelligence. The estimated positive sign implies that the effect is positive. It is concluded that the relationship at 5% level of significance is significant.

Hence the study concludes that there is a strong and positive relationship between EI and job performance and it also reveals that every unit increase in the overall EI skills of the employees will have positive impact on the job performance among the commercial bank employees.

However, the result of multiple regressions indicated that the relationship of only two dimension of emotional intelligence (overall motivation and overall social skill) with job performance is significant.

#### **4.3 Major Findings**

1. The study reveals that 67.9 percent of the respondents are male and 32.1 percent of respondent are female
2. From the study it is known that the 61.7 percent respondents were aged below 23 years, 23.5 percent respondents were aged between 24 to 29 years and 14.8 percent respondents were aged between 34 to 39 years.
3. Among the surveyed employees the majority 17.3 percent of the respondents have less than 2 years of experience, followed by 42 percent with more than 2 years of experience and 40.7 percent with more than 5 years of experience. The result shows that the majority of the respondents have more than 2 years of experience
4. It is known from the study that the majority 50.6 percent of the bank employees have graduation degree; 39.5 percent of bank employees hold post graduate degree and 9.9 percent employees of bank holds undergraduate degree.

5. Among the total of 81 respondents, the majority 69.9 percent works in a position of Assistant level, 27.2 percent works as an officer and 4.9 percent works as a manager.
6. Friedman's test shows that, there is a significant difference among the rankings with regard to factors of emotional intelligence. Based on the mean rank, "Empathy" scores highest mean whereas "Self-regulation" scores lowest mean
7. Friedman's test shows that there is a significant difference among the rankings with respect factors of job performance. Comparison of the mean ranks discloses that "Planning" opted by respondents scored first rank and "Organizational Climate" secured least rank.
8. According to one-sample t-test there is emotional intelligence skills among the bank employees. The dimensions of EI like self-awareness, self-regulation, motivation, empathy and social skills of the selected commercial bank employees are significant at 5% level of statistical significance.
9. Multiple Regression analysis results inferred that there is a significant strong and positive relationship between the two dimensions (Motivation and Social-skill) of EI and job performance and it is also concluded that every unit increase in the overall EI skills of the employees will have positive impact on the job performance among the private bank employees.
10. Simple linear regression result revealed that there is a significant strong and positive relationship between emotional intelligence and job performance.

## **CHAPTER 5**

### **DISCUSSION, CONCLUSION AND IMPLICATION**

#### **5.1. Discussion**

This study fills a gap in Impact of Emotional Intelligence on the Performance among the employee of Commercial Bank of Dhangadhi. The results of this study revealed that EI have positive impact on employees of commercial banks in Dhangadhi. Simple linear regression depicted the impact of EI on job performance is positive and the relationship too is significant. However, the result of multiple regression analysis depicted that the relations between only two factors (Motivation and Social-skill) of EI and employees job performance is significant, but the association of other three factors (Self-awareness, Self-regulation and empathy) of EI and job performance in insignificant. The result is positively consistent with following studies:

Ratnaprabha (2013) **on the basis of her study on EI of high school children in a selected English medium school, concluded that** paying more attention to emotions and understanding of emotions did not have significant association with the scholastic performance, while excellent regulation of the emotions was significantly associated with good performance in the school. Belias et al., (2013) studied the occupational stress experienced by bank employees in Greece and its connection with EI and demographic factor concluded that the experience of occupational stress among Greek bank employees is likely to be affected by the employee's level of emotional intelligence and by several demographic characteristics as well.

Sharma and Pandey (2015) studied the emotional intelligence and job satisfaction of HDFC retail banking employees concluded that the employees who had high emotional intelligence also had effective communication with their staff members. Persons who had poor work life balance had low emotional intelligence.



Praveena (2015) investigated the The impact of EI on bank managers' job performance in Sri Lanka and revealed that the higher levels of EI in bank managers led to higher levels of job performance and job satisfaction at work. Shahhosseini & Daud (2015) studied the link between EI and bank managers' job performance in Iranian banks and discovered that EI and job performance had a moderately good relationship. In terms of job performance, there was no significant difference in EI between private and public bank managers, and no significant interaction impact between the respondents' degree of education, management experience, and age. Saeid et al. (2010) found that there is a correlation between the variables of EI that influence an employee's service performance and the impact on customer retention.

## **5.2. Conclusion**

The present study was carried out to measure the level of emotional intelligence among the commercial bank employees using self-administered questionnaire on a five point Likert scale (1= strongly disagree to 5= strongly agree) whereby respondents were asked to give their agreement or disagreement. The mean scores of all the statements were above 45, which clearly indicate that the bank employees know well about the importance of emotional intelligence skills to reach their organizational goal. The study concludes that the commercial bank employees in Dhangadhi city have significant level of emotional intelligence skills at their work place and also reveals that dimensions of EI differs significantly with the gender classification and age group of the respondents. The study measured the level of job performance among the selected commercial bank employees using self-administered questionnaire on a five point Likert scale (1= strongly disagree to 5= strongly agree) whereby respondents were asked to give their agreement or disagreement. The result shows that the employees are very clear about factors of job performance and they acquired the adequate level of job performance factors at their work place.

From the study it is concluded that the five independent variables (self-

awareness, self-regulation, motivation, empathy and social skills) have a quite strong and positive impact on the dependent variable (job performance). Hence every unit increase in the independent variable will have positive effect on the dependent variable among the employees in the commercial banks in Dhangadhi city.

### **5.3. Implication**

The Nepalese Banking sector is considered to be one of the most challenging work fronts as it involves time management, accuracy, service orientation, more responsibility and work pressure. An employee has to sustain all the above factors simultaneously on a daily basis which requires lot of energy and positive attitude. As banking sector is considered to be back bone of economy, the research was conducted to **study the impact of emotional intelligence towards the job performance among commercial bank employees in Dhangadhi city.** It will help in making the Human Resource managers to understand the importance of being emotionally intelligent and introduce various training programmes and developmental activities in their workplace for employees at every level in order to create better management of talent and performance on the one hand, and more effective team outcomes, service outcomes and relationship outcomes on the other. Also, the study will help managers to give various other practical trainings to employees to become emotionally stronger in order to manage bigger responsibilities and handle pressure in dynamic situations. It will also help managers for an effective resource allocation in order to include only those components of emotional intelligence which are more correlated as per the outcome of the employees' performance.

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