CHAPTER – IV
METHODOLOGY
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## METHODOLOGY

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4.1 Method and Design

For the present research three private banks and three private insurance companies were selected that based on maximum market share and thus 3 banks and insurance companies each were a part of the study. Post 2008 recession many private banks and insurance companies have cut down on recruitment and also removed staff on account of underperformance. The total sample size was 150 employees. This was more than 10 % of the total available sample of banking and sales employees in the private banking and insurance sector in Pune. The survey was conducted from 2010 to 2012.

The respondents who were a part of this study comprised of both males and females from the age groups of 20 years to 50 years.

A cross sectional design was adopted for the research study. Survey method was adopted for the research. Respondents were asked to complete a survey which took 10-15 minutes. Respondents from Banking and Insurance sector were asked for their consent before filling up the survey form. It was assured to the respondents that all the data collected for the study will be confidential and be used only for the research study.

Convenience method of sampling was adopted for the study. At times the interviews were scheduled in the Branch and Office during the non-working hours. Few respondents also asked for the questionnaire via e mail. Other respondents preferred to meet after working hours to be a part of the research study. Wherever required the necessary approvals were taken from required sources before using the questionnaire.

4.2 The Questionnaire

There were 105 questions in the questionnaire designed for the present research work. The questionnaires measured Emotional Intelligence, Stress and Anxiety.

The EI measure comprised of 25 questions (Hunsaker, 2005) which are to be answered on a 5 point Likert scale from 1-5 with 5 being the highest and one the
lowest.

The questionnaire provided an indication of the individual’s emotional intelligence. If one received a total score of 100 or more it was considered that one has high emotional intelligence. A score from 50 to 100 meant that he/she has a good platform from which to develop one’s emotional intelligence. A score below 50 indicated that one happens to be probably below average in emotional intelligence.

The questionnaire comprised of various situations which an individual encounters in everyday working life. The responses try to find out how an individual would react to these situations. The responses and the total score thereafter helps to find out the level of emotional intelligence possessed by the individual.

The stress measure consists of 20 questions to be rated on a 5 point Likert Scale denoted as Never (0), Occasionally (1), Somewhat Often (2), Frequently (3) and Almost always (4). The questions were based on instances which can trigger stress amongst the respondents at work. Many of the respondents could relate to the questions. Once the questions were rated, the respondents were grouped into the different criteria i.e. If one scored between 0 to 25, the individual seems to be probably coping adequately with the stress of his/her job. If one scored between 26 to 40, the individual seems to be suffering from job stress and should be wise to take preventative action. If one scored between 41 to 55, one needs to take preventative action to avoid job burnout. If one scored between 56 to 80, it means that an individual is burning out and must develop a comprehensive job stress management plan.

The anxiety measure is based on the Beck Anxiety Inventory (BAI) developed by Aaron Beck the 20th century psychologist in 1988 and was published in 1990. It is a 21 question inventory which has to be rated on 4 point Likert scale which is Not at all (0), Mildly (1), Moderately (2) and Severely (3). The test score has a range which can range from 0-63. For each question the individual was asked to indicate how he/she has been feeling in the last week, expressed as common symptoms of anxiety (such as nervousness, hot and cold sweats or trembling).

According to the 1993 Revisions of the BAI manual, total scores of 0 to 7 reflects "Normal levels of anxiety"; scores of 8 to 15 indicates "Mild anxiety"; scores of 16 to 25 reflects "Moderate anxiety"; and scores of 26 to 63 indicates "Severe anxiety."
A score in the moderate range suggests that an anxiety disorder may be present. Thus score between 26 and 63 strongly suggests the presence of an Anxiety disorder and an individual should consult a doctor or mental health practitioner.

The BAI scale has high internal consistency and item total correlations, ranging from 30 to 71 (medium = 60). Cronbach’s alpha ranged from 90-94 in samples of psychiatric inpatients (n = 250), outpatients (n = 40 and 160), undergraduates (n = 326), and adults in community (n = 255). The BAI scale also has satisfactory to high test-retest reliability where 1 week test-retest interval ranged from 67 to 93 and 7 week test-retest interval was r equaling 62. Good convergent validity with other measures of anxiety in adults, adolescent psychiatric patients, older psychiatric patients and community samples would be found in Correlations with Hamilton Anxiety Rating Scale (HARS) with r equaling 0.51.

4.3 Data Analysis

The data analysis for this study were performed using Statistical Package for the Social Sciences (SPSS) Version 17.0. Both descriptive and inferential statistical procedures were completed. Descriptive statistics, including the means and standard deviations, were used to conduct statistical interpretations.

Pearson Product Moment correlation coefficients were calculated in order to identify any statistically significant relationships existing among Emotional Intelligence (EI), Stress and Anxiety. Primarily, the purpose of the data analysis was to investigate the relationship between Emotional Intelligence (EI), Stress and Anxiety.

The following is an overview of type of data analysis performed for the present study:

- **Reliability Analysis of Measures**
  Reliability analysis was done using Cronbach’s Alpha coefficient which provides evidence that the scales are reliable and justifies the scales’ internal reliability if the value exceeds 0.7. (Nunally and Bernstein, 1994; Hair et al., 1995)

- **Validity Analysis of Measures**
  Validity of the scales were checked by using Hair et al., (2006) and Nunally & Bernstein’s (1994) guideline. According to it the value of factor analysis for all items that represent each research variable should be close to 0.5 indicating that
the items have met the acceptable standard of validity.

- **Descriptive Analysis of Sample:** Means and standard deviations were computed to see the scores of the respondents on the Emotional Intelligence, Stress and Anxiety scale.

- **Correlation Analysis:** The correlation coefficient is a measure of linear association between two variables. Correlation analysis was performed to know the relationship between Emotional Intelligence (EI), Stress and Anxiety.

- **Regression Analysis:** Regression analysis was computed to assess the strength of relationship between dependent variable and a set of independent variables. Regression Analysis provides an opportunity with little ambiguity to assess the importance of each of the predictors to the overall relationship.

All the data was analyzed and has been presented in the form of tables and figure which has helped for better interpretation.