5.1 Introduction

Enhancing the competency and performance of executives has been an area of interest to management philosophers and researchers for a long time. The popularization of the concept of "Emotional Intelligence" (EI) has really given a new dimension and momentum to the research initiatives that were linking personality factors with the superior performance of the executives. The concept of cognitive intelligence, which is often referred to as Intelligence Quotient (IQ), as the sole determinant of individual performance has been questioned with the emergence of the concept of "Emotional Intelligence". Consequent to the large number of research studies during the last two decades, EI has been identified as a critical factor in the performance and success of individuals in varying roles in their professional career and it has
become an important consideration in human resource planning, job profiling, recruitment, interviewing and selection, training and executive development.

In the post-liberalization era, the managers are faced with many challenges like working with people from different cultures and increased foreign assignment like improving the quality, productivity and customer service, which requires a dynamic workforce with different needs, aspirations, attitudes and styles and an effective leader or manager to direct the workforce in a competitive and highly fruitful manner. Different studies and researchers reveal that efficiency is not simply determined by the physical and intellectual potentialities, but it is highly influenced by the emotional markup of the workforce and the managers. Review of literature with respect to recent psychological research reveals that people who perform their jobs in a superior manner are differentiated from those whose job performances are average or below, in terms of their social and emotional competencies. EI is recognized widely as relevant to the development of organizations and its people as its principles provide a new way to understand and assess people's behaviours, management styles, attitudes, interpersonal skills, and potential.

Emotional Intelligence (EI) is regarded as a vitally important concept that managers have to learn for the success of any organization. A growing number of academic scholars and senior managers have recently come to recognize the importance of EI for the leader’s effectiveness, and success of an organization. Managers with high EI skills positively influence every person they contact. They are the role models of excellent performance. Experts believe that integration of personal potential of an individual plays a significant role in developing a successful management style. Emotional intelligence serves as an added value in managing people in an effective way. Emotionally
intelligent abilities are not innate gifts, but learned skills, and each of them contributes in its own way to a more effective management. People differ in their ability to manage (monitor, evaluate and adjust to changing moods) their emotions as well as in their ability to regulate and alter the affective reactions of others. Regulation of one’s own emotions and moods results in positive and negative affective states. Emotionally intelligent individuals are adept at placing themselves in positive affective states and are able to experience negative affective states that have insignificant and destructive consequences. Research by Goleman and others suggests that EI is what really makes the difference between an effective manager and the rest. Goleman finds, from his study of star performers, that in senior leadership positions nearly 90 per cent of the difference in profile between a star and an average performer was attributed to emotional intelligence factors rather than to cognitive abilities.

EI proved to be twice as important as technical skills and IQ as ingredients of excellent performance for jobs at all levels. It is the new world of work which has accentuated the need for and the rise of emotional intelligence. Greater competition, increased speed, and quality of information, working across sites, regions and sometimes different countries have meant that people have to cope with unprecedented levels of change. People’s expectations of what they want from their organizations and leaders have altered. The staff now need to feel their manager is ‘worthy’ of their ‘followership’ rather than simply ‘following’ him because of their role. Leaders and managers, in turn, have to be more flexible, more creative, more adept and more responsive if they want to survive, let alone grow.

Modern ways of managing business are changing considerably its original structure, which was initially based solely on an authoritarian model
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of leadership. Experts believe that the integration of personal potential of an individual plays a significant role in developing a successful management style. Referring to human relations, success depends on recognition and awareness of our emotional reactions towards obstacles and conflict situations. Emotional intelligence serves as an added value in managing people in an effective way. Emotionally intelligent abilities are not innate gifts, but learned skills, and each of them contributes in its own way to a more effective management.

The banking sector was selected for this study because of the economy or production process largely depends upon how efficiently the financial sector in general and the banks in particular perform the basic functions of financial transformations. The banking sector is the dominant sub-sector within the financial sector. It plays the positive and important role for the overall development of the State. The performance of the banking sector directly affects the other industrial and service sectors of the economy. Emotional intelligence is very important for bank managers as it is one of the deciding factors for relationship management resulting in motivation, retention, self-management and managing others. Thus a study on the impact of EI on the managerial skills of the bank managers in Kerala, with a comparison between public and private sector bank managers in these aspects is considered to be highly relevant. The present study is carried out to examine the relationship between emotional intelligence and its influence on the Managerial skills of the managers. Since emotional intelligence is identified as a critical factor in employee performance and career successes, it is relevant to explore how far this highly dynamic and multidimensional concept influences the skill of the managers in managing their organization effectively to meet the global demands. This study is a comparative analysis of the impact of
emotional intelligence on the managerial skills of public and private sector bank managers in Kerala.

5.2 Objectives of the study

The main objectives of the study were:

1) To describe the different domains constituting emotional intelligence.

2) To assess the emotional intelligence level of the managers of public and private sector banks in Kerala.

3) To examine the level managerial skill of the managers based on their experience.

4) To analyze and compare the impact of emotional intelligence on the managerial skills of the managers of public and private sector banks in Kerala.

5.3 Research methodology

The study is based on the primary and secondary data. The primary data was collected from the selected managers of public sector and private sector banks in Kerala by using a pre-structured questionnaire. A multi-stage stratified random sampling technique was applied for the selection of sample bank managers. The population of the bank managers in Kerala is very large. In this context, by applying the Multi-stage stratified random sampling method, in the first stage we divided the State of Kerala into three regions; South, Central and North. One district was selected at random from each region: Trivandrum, Ernakulam and Malappuram. In the second stage, 50 per cent banks from each category were selected from each district (Trivandrum, Ernakulam and Malappuram), and in the third stage the sample
managers were selected proportionately from each bank identified from each district to constitute the required sample size (350).

The design of the present study is descriptive and analytical in nature. The study attempts to evaluate the level of emotional intelligence and managerial skills of bank managers in Kerala, and the impact of Emotional Intelligence on their managerial skills. It also analyses and compares the impact of emotional intelligence on the managerial skills of public sector and private sector bank managers in Kerala. The data collected were edited, coded and analyzed using Statistical Package for Social Sciences (SPSS Version 17). Simple statistical tools such as frequencies and cross-tabulation, and descriptive statistics such as percentages, arithmetic mean, variance, standard deviation, etc., have been used to describe the study variables. The analytical tools used for establishing and analyzing the relation and dependence between variables include Chi-square test, One-way ANOVA, Two-way ANOVA, MANOVA, Multiple Linear Regression and Dummy Variable Multiple Regression models.

The scheme of report was prepared in five chapters as given below:

1) Introduction
2) Review of earlier studies
3) Theoretical framework of Emotional Intelligence and Managerial Skill
4) Comparison of the Impact of Emotional Intelligence on Managerial Skills of the managers of public sector and private sector banks in Kerla
5) Summary of findings, conclusions and recommendations
5.4 Summary of findings

The major findings of the study are reported below.

5.4.1 Demographic profile of the bank managers selected for the study

1) Among the 350 bank managers selected for the purpose of study, a large number (44.9 per cent) belong to rural areas and 34 per cent to urban areas, while 21.1 per cent belong to Semi-urban areas. As many as 79.4 per cent are male managers, while 20.6 per cent are females; 60.9 per cent of the managers are graduates and 39.1 per cent are post graduates. The largest majority of the managers (88.6 per cent) are married. Further, 39.7 per cent of the managers are in the age group of 41-50; 31.4 per cent are in the age group of 31-40; 17.7 per cent in 51-60, and 11.1 per cent are in the age group of 21-30. The majority of the managers selected for the study are Hindus (60.6 per cent), 25.1 per cent are Christians and 14.3 per cent are Muslims. As many as 80 per cent of the managers are from nuclear families and only 20 per cent are from joint families.

2) A majority (63.7 per cent) of the managers selected for the study are from public sector banks, 26 per cent managers from old private sector and 10.3 per cent from new private sector banks.

3) As many as 14 per cent of the managers selected for the study are from State Bank of Travancore, 11.7 per cent are from Federal Bank Ltd., 9.4 per cent are from State Bank of India Ltd., 8.9 per cent are from IDBI Bank Ltd., 6.3 per cent are from Canara Bank Ltd., 6 per cent are from South Indian Bank Ltd., 5.7 per cent are from Union Bank of India Ltd., 4.9 per cent are from Catholic Syriyan Bank Ltd., 4.6 per cent are from Indian Overseas Bank Ltd., 3.4 per cent are from Dhanalakshmi
Bank Ltd., 3.4 per cent are from HDFC Bank Ltd., 3.4 per cent are from ICICI Bank Ltd., 3.1 per cent are from Bank of India Ltd., 3.1 per cent are from Punjab National Bank Ltd., 2.9 per cent are from Syndicate Bank Ltd., 2.3 per cent are from Indian Bank Ltd., 2.3 per cent are from Axis Bank Ltd., 1.7 per cent are from Bank of Baroda Ltd., 1.7 per cent are from UCO Bank Ltd. and 1.1 per cent are from Indusind Bank Ltd.

4) A large number of the selected public sector bank managers (41.3 per cent) belong to the age group of 41-50. Among the old private sector banks, 39.6 per cent managers are from the age group of 41-50. Among the new private sector banks, 44.4 per cent are from the age group of 31-40. It is also observed that in the public and old private sector banks, a large number of the managers are from the higher age group (41-50), while in new private sector banks the majority are from lower age group (31-40).

5) Considering the years of service, 30 per cent of the managers have 11-15 years of service, 26.6 per cent managers have 6-10 years of service, 21.1 per cent have 16-20 years of service, 18.3 per cent have less than 5 years of service and only 4 per cent have 21-25 years of service.

6) It is also observed that, a majority (60.6 per cent) of the managers is Hindus, 25.1 per cent are Christians and 14.3 per cent are Muslims. Among the public sector managers, a majority (64.6 per cent) is Hindus, 22.4 per cent are Christians and 13 per cent are Muslims. Among the old private sector bank managers, 52.7 per cent are Hindus, 29.7 per cent are Christians and 17.6 per cent are Muslims. Among the new private sector bank managers, 55.6 per cent are Hindus, 30.6 per cent are Christians and 13.9 per cent are Muslims. It can be further observed that in all
sectors, the majority of the managers are Hindus and Christians hold the second position, and Muslims are a minority.

7) With regard to the region of the managers, 38.3 per cent are from South Kerala, 50 per cent are from Central Kerala and 11.7 per cent from North Kerala. Among the managers from the South, a majority (66.4 per cent) is Hindus, 23.9 per cent are Christians and 9.7 per cent are Muslims. Among the managers of Central Kerala, a majority (58.3 per cent) is Hindus, 26.9 per cent are Christians and 14.9 are Muslims. Among the managers of North Kerala, a majority (51.2 per cent) is Hindus, 26.8 are Muslims and 22 per cent are Christians.

8) The educational background of the managers reveals that, the majority (60.9 per cent) is graduates and 39.1 per cent are post-graduates. Among the 223 public sector banks, the majority (57.8 per cent) are graduates and 42.2 per cent are post-graduates. Among the old private sector banks, the majority (63.7 per cent) are graduates and 36.3 per cent are post-graduates. Among the new private sector banks a large majority (72.2 per cent) managers are graduates and 27.8 per cent are post-graduates.

9) Among the managers from South Kerala, 61.9 per cent are graduates and 38.1 per cent are post-graduates. In Central Kerala, 62.3 per cent are graduates and 37.7 per cent are post-graduates. Among the managers from North Kerala 51.2 per cent are graduates and 48.8 per cent are post graduates.

10) Among the managers having less than 5 years of service, the majority (65.6 per cent) are post-graduates and 34.4 per cent are graduates. Among the managers having 6-10 years of service, the majority (60.2 per cent) are graduates and 39.8 per cent are post-graduates.
Among the managers having 11-15 years of service, a majority (67.6 per cent) are graduates and 32.4 per cent are post-graduates. Among the managers having 16-20 years of service, a majority (71.6 per cent) are graduates and 28.4 per cent are post-graduates. Among the managers having 21-25 years of service, the majority (78.6 per cent) are graduates and 21.4 per cent are post-graduates.

11) It is also observed that from among the 223 managers from the public sector, 42.6 per cent are working in rural areas, 35 per cent in urban areas and 22.4 per cent in semi-urban areas. Among the 91 managers from the old private sector, 54.9 per cent belong to rural areas, 27.5 per cent to urban areas and 17.6 per cent to semi-urban areas. Among the 36 managers from the new private sector, 33.3 per cent belong to rural areas, 44.4 per cent to urban areas and 22.2 per cent to semi-urban areas.

12) While considering the region of the banks and area of residence of the managers, 45.5 per cent of the managers of South Kerala are from rural areas, 31.3 per cent from urban areas and 23.1 per cent from semi-urban areas. Among the managers of Central Kerala, 45.1 per cent are from rural areas, 35.4 per cent are from urban areas and 19.4 per cent are from semi-urban areas. Among the managers of North Kerala, 41.5 per cent are from rural areas, 36.6 per cent are from urban areas, and 22 per cent are from semi-urban areas.

13) While comparing the length of service of the managers with their area of residence, it is observed that, in all age groups, the majority of managers are from rural areas (48.4 per cent, 38.7 per cent, 48.6 per cent, 41.9 per cent and 57.1 per cent for managers having less than 5, 6-10, 11-15, 16-20 and 21-25 years of service respectively).
14) The family type of the managers with respect to sector of the banks in which they serve reveals that, among the managers from the public sector, a large majority (77.6 per cent) are from nuclear families and 22.4 per cent from joint families. Among the managers from the old private sector, a large majority (80.2 per cent) are from nuclear families and 19.8 per cent from joint families. From among new private sector bank managers also a large majority (94.4 per cent) are from nuclear families and only 5.6 per cent are from joint families.

15) Considering the family type of the managers and the region of the banks where they work, it is observed that, among the managers from South Kerala, a large majority (82.1 per cent) are from nuclear families and 17.9 per cent from joint families. Among the managers from Central Kerala, a large majority (80.6 per cent) are from nuclear families and 19.4 per cent from joint families. From among North Kerala managers also, a large majority (70.7 per cent) are from nuclear families and 29.3 per cent are from joint families.

16) While comparing the length of service of the managers with their family type, it is observed that, in all age groups, the majority are from nuclear families (64.1 per cent, 90.3 per cent, 84.8 per cent, 73 per cent and 85.7 per cent for managers having less than 5, 6-10, 11-15, 16-20 and 21-25 years of service respectively).

5.4.2 Emotional Intelligence Level of managers in Public and Private Sector Banks

1) In the case of the level of Self-Awareness of the selected managers, the mean scores of their responses varied considerably according to the different banking sectors in which they work and this mean score
variation is statistically validated by observing the F values and its corresponding P values ($F=7.027$ and $P=0.001<0.05$) in the Two Way ANOVA model. Therefore, based on this, it may be found out that the Self-Awareness level of public sector bank managers is much higher than that of the managers working in old private sector and new private sector banks (observe the highest mean score 52.035 in the mean matrix).

2) With regard to the level of Self-management of the managers selected for the purpose of study, the mean scores of their responses varied considerably according to the sector of the bank in which they work. The mean score variation is statistically validated by observing the F values and its corresponding P values ($F=7.082$ with $p=0.001<0.05$) in the Two-Way ANOVA Model. Therefore, it may be inferred that the Self-management level of public sector bank managers is higher than that of the managers of the other two banking sectors (observe the highest mean value 56.305 in the mean matrix).

3) In the case of the level of Social Awareness of the selected managers, the mean scores of their responses varied considerably according to the different banking sectors and this mean score variation is statistically validated by observing the F values and its corresponding P values ($F=3.635$ with $p=0.001<0.05$). Based on this, it may be found that the Social Awareness level of public sector bank managers is much higher than that of the managers working in old private sector and new private sector banks (observe the highest mean value 30.10 in the mean matrix).

4) Considering the Social skills of the selected managers, the mean scores of their responses varied considerably according to the different banking
sectors and this mean score variation is statistically validated by observing
the F values and its corresponding P values of Two-Way ANOVA (F=6.835
with p=0.001<0.05). Based on this, it may be found that the Social Skills
level of public sector bank managers is much higher than that of the
managers working in old private sector and new private sector banks
(observe the highest mean value 67.231 in the mean matrix).

5) All the EI variables (Self-awareness, Self-management, Social awareness
and Social skills) of the managers vary considerably according to the
sector of the bank in which they work. The mean values for all the
variables reveal that the Emotional Intelligence level of public sector
bank managers is much higher than that of the managers of the other two
banking sectors (observe the highest mean scores).

5.4.3 Emotional Intelligence level of the bank managers according to
their Length of service as managers

1) Based on the length of service of the selected managers working in
different banking sectors, it may be seen that the managers having 21 to
25 years of experience have more Self-Awareness when compared to the
managers of the other age groups (mean score 55.468). The mean score
variations of the response of the selected bank managers Self-Awareness
is found statistically significant at 5 per cent level (observed F value
55.929 with P=0.000<0.05). By observing all the mean values in the
mean matrix, it can be found that the Self-Awareness level of the
managers increases directly according to their length of service. The
higher the length of service, the higher the Self-Awareness level.

2) On the basis of the length of service of the selected managers working in
different banking sectors, it may be seen that the managers having 21 to
25 years of experience have more **Self-Management** capacity when compared to the managers of the other age groups *(mean score 60.075)*. The mean score variations of the responses of the selected bank managers about Self-Management is found statistically significant at 5 per cent level *(observed F value 54.980 with p=0.000<0.05)*. By observing all the mean values in the mean matrix, it can be concluded that the Self-Management level of the managers increases directly according to their length of service. The higher the length of service, the higher the Self-Management level.

3) While considering the length of service of the selected managers working in different banking sectors, it may be seen that the managers having 21 to 25 years of experience have more **Social awareness** when compared to the managers of the other age groups *(mean score 32.321)*. The mean score variations of the responses of the selected bank managers about the Social awareness is found statistically significant at 5 per cent level *(observed F value 49.826 with p=0.000<0.05)*. By observing the mean values in the mean matrix, it can be concluded that the Social awareness level of the managers increases directly according to their length of service. The higher the length of service, the higher the Social awareness level.

4) With regard to the length of service of the managers working in different banking sectors, it may be seen that the managers having 16 to 20 years of experience have more **Social skills** when compared to the managers of the other age groups *(mean score 70.698)*. The mean score variation of the responses of the selected bank managers about the social skills is found statistically valid at 5 per cent level *(observed F value 56.099 with p=0.000<0.05)*.
5) All the EI variables (SEA, SEM, SOA and SOS) vary considerably according to the Length of service of the managers. It implies that there is significant variation in the Emotional Intelligence level of the managers according to their Length of service. The mean score variation according to the length of service reveals that the longer the period of service, the higher the Emotional Intelligence level of the managers.

5.4.4 Emotional Intelligence of the managers based on the Region of the banks

The Self-Awareness, Self-Management Social Awareness and Social Skills of the managers do not vary across the region of the bank where the managers work (*F values are 0.425, 0.401, 0.690 and 0.730 and p values are greater than 0.05 in all these cases*).

5.4.5 Level of Managerial skill of the selected managers working in Public and Private Sector Banks

1. No significant variation has been found in the *Goal-setting skill* of the managers of public sector, old private sector and new private sector banks. The mean variation is statistically *not significant* at 5 per cent level of significance (*value of F 1.888 with p=0.153>0.05*).

2. There is no significant difference in the *Planning skill* of the managers of public sector, old private sector and new private sector banks. The mean variation is statistically *not significant* at 5 per cent level of significance (*value of F 2.695 with p=0.069>0.05*).

3. *The Decision-making skill* of the managers selected for the study does not vary considerably according to the sector of the banks in which they work. The mean variation is statistically *not significant* at 5 per cent level of significance (*value of F 2.706 with p=0.068>0.05*).
4. No considerable variation has been observed in the **Problem-solving skill** of the managers of public sector, old private sector and new private sector banks. The mean variation is statistically **not significant** at 5 per cent level of significance (*value of F 1.414 with p=0.245>0.05*).

5. The variation is not significant in the **Motivating skill** of the managers selected for the study. The mean variation is statistically **not significant** at 5 per cent level of significance (*value of F 1.027 with p=0.359>0.05*).

6) The **Leadership skill** of the managers is found to be varying considerably according to the sector of the banks in which they work. The mean variation is statistically **significant** at 5 per cent level of significance (*value of F 3.396 with p=0.035<0.05*). The leadership skill of public sector bank managers is the highest among the managers selected from the three banking sectors (observe the highest mean value 43.295 in the mean matrix).

7) In case of the **Conflict-resolving skill**, there is significant variation among the managers of different sectors. The mean variation is statistically **significant** at 5 per cent level of significance (*value of F 5.297 with p=0.005<0.05*). The conflict-resolution skill of public sector bank managers is very high when compared to that of the managers of the other types of banks (observe the highest mean value 47.537 in the mean matrix).

8) The difference in the **Delegating skill** of the managers working in different banking sectors is not found to be significant. The mean variation is statistically **not significant** at 5 per cent level of significance (*value of F 2.824 with p=0.061>0.05*).
9) The Communication skill of the managers does not vary considerably according to the sector of the banks in which they work. The mean variation is statistically not significant at 5 per cent level of significance (value of F 2.763 with p=0.065>0.05). It means that there is no significant difference in the Communication skill of the managers of different banking sectors.

10) In the case of Supervisory and controlling skill, it is observed that there is considerable variation among the managers working in different banking sectors. The mean variation is statistically significant at 5 per cent level of significance (value of F 3.871 with p=0.022<0.05). The Supervisory and controlling skill of public sector bank managers is the highest among the managers of three sectors (observe the highest mean value 69.605 in the mean matrix).

11) It is also observed that the Customer relation skill of the managers selected for the study varies considerably according to the sector of the banks in which they work. The mean variation is statistically significant at 5 per cent level of significance (value of F 5.258 with p=0.006<0.05). The Customer relation skill of public sector bank managers is the highest among the managers of the three sectors (observe the highest mean value 66.24 in the mean matrix).

### 5.4.6 Managerial Skill based on the Length of service

1) Based on the length of service of the selected managers working in different banking sectors, it may be seen that the managers having 21 to 25 years of experience have more Goal-setting skill when compared to the managers of the other age groups (mean score 55.408). The mean score variations of the responses of the selected bank managers about the
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Goal-setting skill is found statistically significant at 5 per cent level \((\text{observed } F \text{ value } 23.083 \text{ with } p=0.000<0.05)\). By observing all the mean values in the mean matrix, it can be inferred that the Goal-setting skill of the managers increases directly according to their length of service. The longer the period of service, the higher the Goal-setting skill.

2) On the basis of the length of service of the selected managers working in different banking sectors, it may be seen that the managers having 21 to 25 years of experience have more Planning skill when compared to the managers of the other age groups \((\text{mean score 44.991})\). The mean score variations of the responses of the selected bank managers about planning skill is found statistically significant at 5 per cent level \((\text{observed } F \text{ value 26.978 with } p=0.000<0.05)\). By observing all the mean values in the mean matrix, it can be concluded that the planning skill of the managers increases directly according to their length of service. The longer the period of service, the higher the planning skill.

3) Based on the length of service of the selected managers working in different banking sectors, it may be seen that the managers having 16-20 years of experience have more Decision-making skill when compared to the managers of the other age groups \((\text{mean score 40.323})\). The mean score variations about the decision-making skill is found statistically significant at 5 per cent level \((\text{observed } F \text{ value 27.564 with } p=0.000<0.05)\).

4) On the basis of the length of service of the selected managers, it may be seen that the managers having 21-25 years of experience have more Problem-solving skill when compared to the managers of the other age groups \((\text{mean score 45.219})\). The mean score variations of the responses
of the selected bank managers about the problem-solving skill are found statistically significant at 5 per cent level \( \text{observed } F \text{ value } 28.803 \text{ with } p=0.000<0.05 \). By observing all the mean values in the mean matrix, it can be found out that the problem-solving skill of the managers’ increases directly according to their length of service as managers. The longer the period of service, the higher the problem-solving skill.

5) Based on the length of service of the selected managers, it may be seen that the managers having 21-25 years of experience have more Motivating skill when compared to the managers of the other age groups (mean score 45.404). The mean score variations of the responses of the selected managers about the Motivating skill are found statistically significant at 5 per cent level \( \text{observed } F \text{ value } 22.147 \text{ with } p=0.000<0.05 \). By observing all the mean values in the mean matrix, it can be inferred that the Motivating skill of the managers increases directly according to their length of service. The longer the period of service, the higher the Motivating skill.

6) On the basis of the length of service of the selected bank managers, it may be seen that the managers having 21-25 years of experience have more Leadership skill when compared to the managers of the other age groups (mean score 45.972). The mean score variations of the responses of the managers about the leadership skill is found statistically significant at 5 per cent level \( \text{observed } F \text{ value } 24.497 \text{ with } p=0.000<0.05 \). By observing all the mean values in the mean matrix, it is found that the leadership skill of the managers increases directly according to their length of service as managers. The longer the period of service, the higher the leadership skill.
7) Based on the length of service of the selected bank managers, it may be seen that the managers having 21-25 years of experience have more Conflict-resolving skill when compared to the managers of the other age groups (mean score 49.749). The mean score variations of the responses of the managers about the Conflict-resolving skill is found statistically significant at 5 per cent level (observed F value 22.954 with p=0.000<0.05). By observing all the mean values in the mean matrix, it is observed that the Conflict-resolving skill of the managers increases directly according to their length of service. The longer the period of service, the higher the Conflict-resolving skill.

8) On the basis of the length of service of the selected bank managers, it may be seen that the managers having 21-25 years of experience have more Delegating skill when compared to the managers of the other age groups (mean score 36.167). The mean score variations of the responses of the managers about the Delegating skill is found statistically significant at 5 per cent level (observed F value 21.794 with p=0.000<0.05). By observing all the mean values in the mean matrix, it can be inferred that the Delegating skill of the managers increases directly according to their length of service as managers. The longer the period of service, the higher the Delegating skill.

9) Based on the length of service of the selected bank managers, it may be seen that the managers having 21-25 years of experience have more Communication skill when compared to the managers of the other age groups (mean score 54.669). The mean score variations of the responses of the managers about the Communication skill is found statistically significant at 5 per cent level (observed F value 28.874 with
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By observing all the mean values in the mean matrix, it can be found that the Communication skill of the managers increases directly according to their length of service. The longer the period of service, the higher the Communication skill.

10) On the basis of the length of service of the selected managers working in different banking sectors, it may be seen that the managers having 16-20 years of experience have more Supervisory and controlling skill when compared to the managers of the other age groups (mean score 72.899). The mean score variations about the Supervisory and controlling skill is found statistically significant at 5 per cent level (observed F value 30.223 with p=0.000<0.05).

11) Based on the length of service of the selected bank managers, it may be seen that the managers having 21-25 years of experience have more Customer relation skill when compared to the managers of the other age groups (mean score 69.815). The mean score variations of the responses of the managers about the Customer relation skill is found statistically significant at 5 per cent level (observed F value 26.574 with p=0.000<0.05). By observing all the mean values in the mean matrix, it is found that the Customer relation skill of the managers increases directly according to their length of service. The longer the period of service, the higher the Customer relation skill.

5.4.7 Level of Managerial Skill (MS) of the selected managers according to the Region of the bank where they work

1) There is no significant difference in the mean scores obtained for different managerial skills such as goal-setting, planning, decision-making, problem-solving, motivating, leadership, conflict-resolution, delegation, supervision
and control, and communication and customer relationship, for the bank managers across the three Regions in Kerala. The mean variations of the response of the bank managers about these skills are found statistically not significant at 5 per cent level of significance \( (p>0.05 \text{ in all the cases}) \) with corresponding \( F \) values 0.347, 0.207, 0.638, 0.337, 0.598, 0.455, 0.145, 0.780, 1.287, 0.867 and 1.149 respectively.

### 5.4.8 Level of Conceptual skill of the managers according to the Sector of the banks and Length of service

1) Considering the Conceptual skill of the selected managers (Goal-setting skill, planning skill and decision-making skill), it has been observed that the Conceptual skill does not vary considerably over the three sectors (public, old private and new private sector banks) when the variables were taken together. The MANOVA characterized by powerful Pillai’s Trace test is not significant at 5 per cent level \( (p=0.343>0.05) \). Similarly, when these variables are taken independently, no significant variation has been found. The \( p \) values are greater than 0.05 \([p=0.153, 0.069, 0.068]>0.05\].

2) According to the length of service of the managers, the Conceptual skill varies considerably when the variables are taken together. The MANOVA characterized by powerful Pillai’s Trace test is statistically significant at 5 per cent level \( (p=0.000<0.05) \). Similarly, the variation is also significant when the variables are taken independently. The \( p \) values are less than 0.05 for all the variables \([p=0.000, 0.000, 0.000]<0.05\]. By observing the mean values in the mean matrix, it can be found that the Goal-selling skill and Planning skill of the managers having 21-25 years of service is higher as compared to the other age groups (Estimated
marginal means are 55.408 and 44.991 respectively), whereas the Decision-making skill of the managers having 16-20 years of service is higher (Estimated marginal mean is 40.323).

5.4.9 Level of Human skill of the managers with the sector of the bank in which they work and their length of service

1) The Human skill of the managers does not vary over the three sectors (public sector/old private sector/new private sector) when the variables (Motivating, leadership, delegation, communication and Supervision) are taken together. The MANOVA characterized by powerful Pillai’s Trace test is not significant at 5 per cent level \( p=0.384>0.05 \). Similarly, when these variables are taken independently, no significant variation has been found \( (p \text{ values for all the variables are greater than } 0.05) \).

2) The Human skill of the managers varies considerably according to their length of service as managers when the variables (Motivating, leadership, delegation, communication and Supervision) are taken together. The MANOVA characterized by powerful Pillai’s Trace test is statistically significant at 5 per cent level \( p=0.000<0.05 \). Similarly, considerable variation has been observed in the Human skill when the variables are taken independently \( (p \text{ values for all the variables are less than } 0.05) \). The Estimated marginal means indicate that Motivating, Leadership, Delegating and Communication skills of the managers increase according to their length of service as managers \( (\text{observe the mean scores in the mean matrix}) \). The Supervision and controlling skill of the managers having 16-20 years of service is higher as compared to the other groups \( (\text{observe the highest mean score 72.935 in the mean) } \).
matrix). It can be further inferred that the supervision and controlling skill of the managers tend to decrease when the length of service crosses 20 years.

5.4.10 Level of Issue management skills of the managers with sector of the bank in which they work and their length of service

1) The Issue management skills of the selected managers vary over the three banking sectors when the variables (Problem solving and conflict resolution) are taken together. The MANOVA characterized by powerful Pillai’s Trace test is significant at 5 per cent level \( (p=0.016<0.05) \). When these two variables are taken independently, the Issue management skill of the managers does not vary over the three banking sectors for the variable “Problem solving” \( (p=0.245>0.05) \), whereas it varies considerably over the three sectors for the variable, “Conflict Resolution” \( (p=0.005<0.05) \). The conflict-resolving skill of public sector bank managers is higher than that of the managers of the other two sectors \( (\text{Estimated marginal means: 47.537}) \).

2) The level of Issue management skill of the managers varies considerably according to their length of service as managers when the variables are taken together. The MANOVA characterized by powerful Pillai’s Trace test is statistically significant at 5 per cent level \( (p=0.000<0.05) \). Similarly, significant variation has been found when the variables are taken independently \( (\text{The p values for both the variables are less than 0.05}) \). Both Problem-solving and Conflict-resolution skills increase, directly according to the length of service of the managers. The longer the period of service the higher the Problem-solving and Conflict-resolving skills (observe the increasing trend of the estimated marginal means).
5.4.11 Level of Emotional Intelligence of the managers with sector of the bank in which they work and their length of service

1) The mean scores of the responses of the selected managers about four Emotional Intelligence variables (SEA, SEM, SOA and SOS), taken together, vary considerably over the three banking sectors. The MANOVA characterized by the powerful Pillai’s Trace test is significant at 5 per cent level \( (p=0.017<0.05) \). Similarly, when the four variables based on their banking sector are taken independently, the variation can be found statistically significant for all the variables in the test of Between-subjects effects \( (p \text{ values in all cases are less than } 0.05) \). The Self-Awareness (SEA), Self-Management (SEM), Social Awareness (SOA) and Social Skill (SOS) levels of old private sector bank managers is higher than those of the managers of the other two sectors (Estimated Marginal Means are 21.904, 23.523, 12.631 and 30.868).

2) The mean scores of the four variables of Emotional Intelligence of the managers, taken together, vary considerably according to their length of service as managers. The MANOVA characterized by powerful Pillai’s Trace test is statistically significant at 5 per cent level \( (p=0.000<0.05) \). Similarly, when the four variables based on length of service are taken independently, the variation can be found statistically significant for all the variables in the test of Between-subjects effects \( (p=0.000 \text{ in all cases}<0.05) \). The Estimated Marginal Means of all the EI variables show that the EI of managers increases according to the length of service.
5.4.12 Impact of EI on the Managerial skills of the managers

1) The Goal-setting skill of the selected managers is influenced by their Self-awareness, Social awareness and Social skills. This dependence is proved with the Multiple Linear Regression Model in which the Beta Coefficients and the associated t values are statistically significant at 5 per cent level (with $p<0.05$ in all these cases). Moreover, the $R^2$ shows that 45.7 per cent of the explanation of the variation in Goal setting is due to the impact of these three variables.

2) The impact of EI on the planning skill of the managers is evaluated by the Multiple Linear Regression Model in which the Beta Coefficients and the associated t values of Self-awareness, Social awareness and Social skill are found to be validated statistically at 5 per cent level of significance ($p<0.05$ in all these cases). This shows that the planning skill is affected by the Self-awareness, Social awareness and Social skill of the managers.

3) Considering the impact of Emotional Intelligence on the Decision-making skill of the selected managers, it is observed that the Self-awareness and Social skills affect the Decision-making capacity of the managers. This is validated by applying the Multiple Linear Regression Model, in which the $R^2$ shows that 47.4 per cent of the explanation of the variation in Decision-making skill is due to the impact of these two elements of Emotional Intelligence. Besides, the Beta Coefficients and the associated t values of Self-awareness and Social skills are statistically significant at 5 per cent level of significance ($p<0.05$ in these two cases).
4) The **Problem-solving skill** of the selected managers is influenced by their Self-awareness and Social skills. This relationship is proved with the **Multiple Linear Regression Model** in which the Beta Coefficients and the associated *t values* are statistically significant at 5 per cent level (*with p<0.05 in both the cases*). Moreover, 51.9 per cent of the explanation of the variation in Problem-solving skill is due to the impact of these two variables, as per the $R^2$.

5) The **Motivating skill** of the selected managers is influenced by their Social skills. This relationship is proved with the **Multiple Linear Regression Model** in which the Beta Coefficients and the associated *t value* is statistically significant at 5 per cent level (*with p<0.05*). Moreover, with the $R^2$, 45.2 per cent of the explanation of the variation in Motivating skill is found due to the impact of this variable.

6) The impact of EI on the **Leadership skill** of the managers is evaluated by the **Multiple Linear Regression Model** in which the Beta Coefficients and associated *t values* of Self-awareness, Social awareness and Social skill are found to be validated statistically at 5 per cent level of significance (*p<0.05 in all these cases*). This shows that the Leadership skill is affected by the Self-awareness, Social awareness and Social skill of the managers.

7) The **Conflict-resolving skill** of the selected managers is influenced by their Self-awareness, Social awareness and Social skills. This relationship is proved with the **Multiple Linear Regression Model**, in which the Beta Coefficients and the associated *t values* are statistically significant at 5 per cent level (*with p<0.05 in all these cases*). Moreover, as per the $R^2$, ...
45.9 per cent of the explanation of the variation in Conflict-resolving skill is found due to the impact of these three variables.

8) Considering the impact of Emotional Intelligence on the **Delegating skill** of the selected managers, it is observed that the Self-awareness and Social skills affect the Delegating skill of the managers. This is validated by applying the **Multiple Linear Regression Model**, in which, as per the $R^2$, **39.3 per cent** of the explanation of the variation in Delegating skill is found due to the impact of these two elements of Emotional Intelligence. Besides, the Beta Coefficients and the associated **t values** of Self-awareness and Social skills are statistically significant at 5 per cent level of significance (**p<0.05 in these two cases**).

9) The **Communication skill** of the selected managers is influenced by their Self-awareness, Social awareness and Social skills. This dependence is proved with the **Multiple Linear Regression Model**, in which the Beta Coefficients and the associated **t values** are statistically significant at 5 per cent level (**with p<0.05 in all these cases**). Moreover, the $R^2$ shows that **48.9 per cent** of the explanation of the variation in Communication skill is found due to the impact of these three variables.

10) The impact of EI on the **Supervisory and controlling skill** of the managers is evaluated by the **Multiple Linear Regression Model** in which the Beta Coefficients and the associated **t values** of Self-awareness, Social awareness and Social skill are found to be validated statistically at 5 per cent level of significance (**p<0.05 in all these cases**). Moreover, the $R^2$ in the model shows that **47.6 per cent** of the explanation of the variation in Supervisory and Controlling skill is due to the impact of these three variables. This implies that the Supervisory
and Controlling skill is affected by the Self-awareness, Social awareness and Social skill of the managers.

11) Considering the impact of Emotional Intelligence on the Customer relation skill of the selected managers, it is observed that the Social awareness and Social skills affect the Customer relation skill of the managers. This is validated by applying the Multiple Linear Regression Model, in which 38.6 per cent of the explanation of the variation in Customer relation skill is due to the impact of these two elements of Emotional Intelligence. Besides, the Beta Coefficients and the associated t values of Social awareness and Social skills are statistically significant at 5 per cent level of significance (p<0.05 in these two cases).

5.4.13 Comparison of the Level of impact of EI elements on the Managerial skill of public, old private and new private sector bank managers

1) By comparing the Emotional Intelligence factors with the Goal-setting skill of the selected managers working in the different banking sectors, it can be observed that the Goal-setting skill of the public sector bank managers is more affected by Self-awareness, Social awareness and Social skill than that of the managers of the old private sector and new private sector banks. This is statistically validated by observing the significant Beta Coefficients and the associated t values with p<0.05 in the Multiple Dummy Variable Regression Model.

2) In the case of the Planning skill of the selected managers, Self-awareness and Social skill affect their ability to make organizational plans. This is validated in the Multiple Dummy Variable Regression Model by observing Beta Coefficients and the associated t values with
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$p<0.05$. But the intercepts at different levels in the Multiple Dummy Variable Regression Model show that this relationship of Planning skill with Self-awareness and Social skill is found to be more applicable in the case of public sector bank managers.

3) In the case of the Decision-making skill of the selected managers, the Self-awareness and Social skill affect their ability to take effective organizational decisions. This is validated by observing the Beta Coefficients and the associated $t$ values with $p<0.05$. But the intercepts at different levels in the Multiple Dummy Variable Regression Model show that this relationship of Decision-making skill with Self-awareness and Social skill is found to be more applicable in the case of public sector bank managers.

4) By comparing the Emotional Intelligence factors with the Problem-solving skill of the selected managers working in the three different banking sectors, it can be observed that the Problem-solving skill of the public sector bank managers is more affected by Self-awareness and Social skill than that of the managers of the old private sector and new private sector banks. This is statistically validated by observing the significant Beta Coefficients and the associated $t$ values with $p<0.05$ in the Multiple Dummy Variable Regression Model.

5) In the case of the Motivating skill of the selected managers, the Social skill affects their ability to motivate the subordinates in the banks. This is validated by observing the Beta Coefficient and the associated $t$ values with $p<0.05$. But the intercepts at different levels in the Multiple Dummy Variable Regression Model show that this relationship of Motivating skill with Social skill is more applicable in the case of public sector bank managers.
6) By comparing the Emotional Intelligence factors with the Leadership skill of the selected managers working in the three different banking sectors, it can be observed that the Leadership skill of the public sector bank managers is more affected by Self-awareness, Social awareness and Social skill than that of the managers of the old private sector and new private sector banks. This is statistically validated by observing the significant Beta Coefficients and the associated $t$ values with $p<0.05$ in the Multiple Dummy Variable Regression Model.

7) In the case of the Conflict resolution skill of the selected managers, Self-awareness, Social awareness and Social skill affect their ability to resolve the workplace conflicts. This is validated by observing the Beta Coefficients and the associated $t$ values with $p<0.05$. But the intercepts at different levels in the Multiple Dummy Variable Regression Model show that this relationship of Conflict resolution skill with Self-awareness, Social awareness and Social skill is found to be more applicable in the case of public sector bank managers.

8) By comparing the Emotional Intelligence factors with the Delegating skill of the selected managers working in the three different banking sectors, it can be observed that the Delegating skill of the public sector bank managers is more affected by Self-awareness and Social skill than that of the managers of the old private sector and new private sector banks. This is statistically validated by observing the significant Beta Coefficients and the associated $t$ values with $p<0.05$ in the Multiple Dummy Variable Regression Model.

9) In the case of the Communication skill of the selected managers, the Self-awareness, Social awareness and Social skill affect their ability to
communicate effectively. This is validated by observing the Beta Coefficients and the associated \( t \) values with \( p<0.05 \). But the intercepts at different levels in the *Multiple Dummy Variable Regression Model* show that this relationship of Communication skill with Self-awareness, Social awareness and Social skill is more applicable in the case of public sector bank managers.

10) By comparing the Emotional Intelligence factors with the *Supervisory and Controlling skill* of the selected managers working in the three different banking sectors, it can be observed that the ability of the public sector bank managers to supervise and control the subordinates is more affected by Self-awareness, Social awareness and Social skill than that of the managers of the old private sector and new private sector banks. This is statistically validated by observing the significant Beta Coefficients and the associated \( t \) values with \( p<0.05 \) in the *Multiple Dummy Variable Regression Model*.

11) In the case of the *Customer Relation skill* of the selected managers, Self-awareness, Social awareness and Social skill affect their ability to make effective relations with customers. This is validated by observing the Beta Coefficients and the associated \( t \) values with \( p<0.05 \). But the intercepts at different levels in the *Multiple Dummy Variable Regression Model* show that this relationship of Customer Relation skill with Self-awareness, Social awareness and Social skill is more applicable in the case of public sector bank managers.
5.5 Conclusions

1) There is no significant relationship between sector of the banks (private sector/public sector) where the managers are working and the educational qualification of the managers, which implies that there is no difference in respect of the qualification of managers working in different banking sectors.

2) The Emotional Intelligence (EI) of the bank managers selected for the study with regard to the sector (private/public) of the bank where they work reveals that the Emotional Intelligence level of public sector bank managers is higher than that of private sector bank managers.

3) Emotional Intelligence (EI), with regard to the length of service as managers, indicates that the Emotional Intelligence level of both public and private sector bank managers increases directly according to their length of service as managers. The longer the period of service, the higher the Emotional Intelligence level.

4) The Managerial-skill (MS) of the bank managers, with respect to sector (private/public) of the bank where they work, shows that there is no significant difference between the public and private sector bank managers in the managerial skills such as Goal-setting, Planning, Decision-making, Problem-solving, Motivating, Communication and Delegating skills. But the Leadership skill, Conflict-resolution skill, Supervisory skill, Controlling skill and Customer relationship skill of the public sector bank managers are higher than those of private sector bank managers.

5) The Managerial skills (MS) of the bank managers with regard to their length of service indicate that Managerial skills of both public and private sector bank managers increase directly according to their length
of service as managers. The longer the period of service, the higher the Managerial skill.

6) With regard to the region of the banks, there is no significant difference in the EI level of the managers across the banks functioning in the three regions (South Kerala, Central Kerala and North Kerala).

7) Managerial skills of the selected managers with respect to the region of the banks show that the managerial skill of the bank managers doesn’t vary considerably across the three regions (South Kerala, Central Kerala and North Kerala).

8) The Conceptual skill of the managers does not vary considerably over the three sectors when the variables (Goal-setting, Planning and Decision-making) are taken together and when they are taken independently. But the Conceptual skill of the managers varies considerably according to their length of service as managers when the variables are taken together and when they are taken independently.

9) The Human skill of the managers does not vary considerably over the three banking sectors when the variables (Motivating, Leadership, Delegating, Communication and Supervision and controlling skills) are taken together and when they are taken independently. But the Human skill of the managers varies considerably according to their length of service as managers when the variables are taken together and when they are taken independently.

10) The Issue management skill of the managers varies significantly over the three sectors when the variables (Problem-solving and Conflict-resolution) are taken together. When they are taken independently, it
does not vary considerably for one variable (Problem-Solving), and varies considerably for another variable (Conflict-Resolution). But the Issue management skill of the managers varies considerably according to their length of service as managers when the variables are taken together and when they are taken independently.

11) The EI level of the managers varies considerably over the three sectors when the variables (Self-awareness, Self-management, Social awareness and Social skills) are taken together and when they are taken independently. It also varies considerably according to their length of service as managers when the variables are taken together and when they are taken independently. The Emotional Intelligence of the managers increases when the length of service increases.

12) All the EI variables except Self-management significantly influence the Goal-setting Skill, Leadership Skill, Conflict-resolution Skill, Communication Skill and Supervisory and controlling Skill of the bank managers. Self-awareness and Social skills influence the Planning, Decision-making, Problem-solving and Delegating skills of the managers considerably. The Social Skill influences the Motivating skill of the bank managers, and the Social Awareness and Social skills influence the Customer relation skill of the bank managers considerably.

13) Goal-setting, Communication, Leadership, Conflict-resolution, Supervisory and Controlling and Customer Relation Skills of public sector bank managers are affected by their Self-awareness, Social awareness and Social skills. Customer Relationship Skills of Old private sector bank managers is affected by Self-awareness, Social awareness and Social Skills. Planning, Decision-making, Problem solving and Delegating Skills
of public sector bank managers are affected by Self-awareness and Social Skills. Problem-solving Skill of old private sector bank managers is affected by Self-awareness and Social skills. Motivating skill of Public sector bank managers is affected by their Social skills.

5.6 Testing of Hypotheses

1. There is no difference in respect of the qualification of the managers working in different banking sectors

This hypothesis is tested with the Chi-square test and it is found that the value of the Chi-square is not statistically significant at 5 per cent level of significance, as the p value (0.201) is not less than 0.05. Therefore, this null hypothesis is accepted with the conclusion that there is no significant difference in respect of the qualification of the managers working in different banking sectors.

2. There is no difference in the Self-Awareness level of the managers according to the type of bank in which they work and the length of service they have

This hypothesis is tested with Two-way ANOVA and the output shows that the mean score variations and the associated F values are statistically significant at 5 per cent level of significance (p<0.05 in both the cases). Therefore, this hypothesis is rejected with the conclusion that the Self-awareness levels of managers are different in terms of the type of the bank in which they work and the length of service they have attained.

3. There is no difference in the Goal setting skill of the managers based on their length of service

This hypothesis is rejected by using Two-way ANOVA, in which the value of F is statistically significant at 5 per cent level of significance.
Therefore, it may be inferred that the Goal setting skill of the managers varies considerably according to their length of service as managers.

4. **There is no difference in the Conflict resolving skill of the managers according to the type of bank in which they work and the length of service they have attained**

This null hypothesis is not validated statistically in the Two-way ANOVA model and it is found that the F value is statistically significant at 5 per cent level ($p<0.05$). So it is inferred that the Conflict-resolving skills of the managers are different according to the type of banks in which they work and the length of service they have attained.

5. **The Supervision and controlling skills of the managers are dependent on their Self-Awareness, Social Awareness and Social Skill**

The relationship between the Supervision and controlling skills of the managers and their Self-Awareness, Social Awareness and Social Skills is validated statistically with the Multiple Linear Regression Model in which the Beta Coefficients and the associated t values are significant at 5 per cent level of significance ($p<0.05$ in all cases). So, Supervision and controlling skill of the managers are affected by their Self Awareness, Social Awareness and Social Skills.

6. **There is no difference in the impact of Self-Awareness and Social Awareness on the Planning skill of the managers of Public, Old Private and New Private Sector Banks**

This hypothesis is not validated by applying the Multiple Dummy Variable Regression Model, in which the Beta Coefficients and the associated t values are significant at 5 per cent level of significance. Based on the intercept at different levels, this null hypothesis is rejected.
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with the conclusion that the Self-Awareness and Social Awareness of the managers of Public Sector Banks positively affect their planning skill better than those of the managers working in other banking sectors.

7. **There is no difference in the impact of Self-Awareness and Social Awareness on the Problem-solving skill of the managers of the Public, Old Private and New Private Sector Banks**

*The Dummy Variable Multiple Regression Model* is applied for testing this null hypothesis, and based on the intercepts at different levels and the *Beta Coefficients* and significant *t* values, the hypothesis may be rejected with the conclusion that Self-Awareness and Social skill affect positively the Problem-solving skill of the managers of Public Sector and Old Private Sector than the managers of New Private Sector Banks.

5.7 **Recommendations**

1) The Self-awareness level of Old private sector bank managers should be improved in order to compete with the managers of public sector and new private sector banks. Psychometric tests may be used for getting an objective view of how the managers behave and how they compare in outlook with others. Working in different roles, rather than doing the same role every day, may help them recognize their varied potentials and weaknesses very clearly, which may improve their Self-Awareness level. Writing down thoughts and feelings on a daily basis can help them to understand the range of emotions they experienced which may also improve their Self-Awareness level.

2) Length of service has a great influence in enhancing the EI level of the managers. Therefore, more training for developing Emotional Intelligence should be imparted among the managers having lower length of service.
3) The Self-management level of private sector bank managers is lower as compared to that of public sector bank managers. Self-Management ability may be improved by following sound practice of compartmentalizing and organizing the daily activities of the managers. Inculcating the ability to manage the mental state properly according to the varied situations in the organization may also help to improve Self-Management skill.

4) The Social awareness level of the private sector bank managers is lower as compared to that of public sector bank managers. Learning about the dynamics of social relationships between individuals, groups and communities; educating oneself on social issues; practising compassion; stepping out of the comfort zone to experience unfamiliar groups; commitment to Social Awareness plans, etc., are the ways recommended for improving the Social Awareness level.

5) The Social skill of private sector bank managers is lower as compared to that of public sector bank managers. The managers should learn to fight the shyness, to get involved in conversation, to build up self-esteem, to be relaxed and casual around people, to recognize and adapt to social norms, to accept criticisms and feedbacks, are the ways recommended for improving Social skills.

6) Since the Managerial skill is highly influenced by the length of service of the managers, orientation programs on a periodical basis may be provided to the managers having lower years of service so as to equip them with necessary managerial skills to meet the global demands.

7) The Conflict resolving skill of the private sector bank managers should be improved so as to empower them to tackle the conflict situations effectively. Making relationship the priority, developing an attitude of
letting things go, avoiding accusations, becoming aware of and respectful of differences, playing intermediate roles, readiness to forgive and forget, seeking compromise and avoiding punishing, avoiding stockpiling, etc., are the useful tips to improve Conflict-resolving skills.

8) The Supervisory and Controlling skills of the private sector bank managers require great improvement so as to gain the desired output from the subordinates. These managers have to take effective supervisory and communication training courses at the local or national training institutes, which can help them to discover the necessary skills a supervisor needs and equip them with such skills to become good supervisors.

9) The private sector bank managers should improve their customer relationship skill so as to build long-lasting relationships with the customers in order to enhance the volume of business. Soft skill training facilities may be provided to the managers in order to learn key customer relation factors such as attentiveness, patience, ability to read the customer well, empathy, communication skill, ability to use positive language, persuasion skill, calming presence, tenacity, etc.

10) Since there is a high degree of relationship between Emotional Intelligence and Managerial efficiency, emotional intelligence of the prospective managers should be thoroughly tested during the recruitment and selection process. If managers with high level of EI are employed, their performance will also be high.

11) EI is increasingly relevant in human resource management and so the concept can be well utilized in recruitment process and training programs for the effectiveness of all types of organizations.
12) Yoga and meditation are proved techniques for enhancing emotional balance and effectiveness in work performance, and hence the regular practice of yoga and meditation is strongly recommended.

5.8 Scope for further research

The present investigation has immense relevance in establishing the role of Emotional Intelligence in the managerial effectiveness of the managers in the banking sector. However, a great deal more of insightful and detailed research would be required to extend this work. The following refinements and extensions of the present problem may thus be undertaken.

1) A study on the influence of *The Bhagavat Gita* on the Emotional Intelligence of the members of spiritual organisations.

2) Impact of EI on the performance of the managers of Public Sector Units (PSUs).

3) Impact of Emotional Intelligence on the leadership style of managers.