1.1 INTRODUCTION

Emotions are the expression of the feelings recognized by the individuals due to the occurrence of an event. They are triggered by the thoughts as a signal of understanding and are indispensable to every human being. Human behavior is largely influenced by the environment
in which she/he is living and also by how she/he perceives the environment. The behavior or the actions performed are due to the signal received from the brain on recognizing the real occurrence of the event either correctly or misunderstanding of the event. Every individual is different from other in terms of physical appearance, thoughts, taste and preference. Likewise emotions also differ from person to person like the fingerprints. Emotions take the form of anger, anxiety, joy, happy, sad and distrust. Properly managed emotions help in the development of individuals and mismanaged emotions lead to distortion in human behavior.

Experiencing emotions is an indispensable one for human survival. They are to be dealt with due care and should neither be ignored nor to victimise the individual. Emotions are managed by the individuals after identifying and recognizing them. People identify the emotions by experiencing the feelings like joy, sorrow or disappointment. Recognition of emotions is the ability to analyze a realistic situation. The decisions taken on identifying the emotions without recognizing them will go wrong. People who are able to identify and recognize emotions will be able to manage them and they are said to be emotionally intelligent. Hence emotional intelligence is the management of emotions.

Development in the service sector is a sign of developed economy. Banking sector is an important service sector which works as the fuel to speed up all round growth in the country. Today the banking industry faces acute global competition. Automation of jobs due to advancement in technology leads to changes in the working environment. To develop a strong customer base, to retain the existing customers and to attract new customer, innovative services are to be formulated.

Under the strict vigilance of the Reserve Bank India, particularly during and after the global economic crisis, banks have to comply with national and international standards. With the cut throat competition among the banks both in public and/or private sector, it has become common for them to fix high targets for deposit mobilization, loan disbursement and other
investments, loan recovery, growth and profitability to increase their market share. To keep the customers satisfied every bank is striving to have innovative ways and means in their day to day business. The employees in the banking sector are experiencing a tremendous amount of pressure at work place. Workload beyond ones capacity, ambiguity in defining duties and responsibilities, lack of support from superiors, lack of authority to control resources, absence of autonomy in taking decisions and work life imbalance are some of the sources of stress in organizations which in turn affect the mental and physical well being of the employees. Banks are pressurized to increase the business volume and offer customized services to their customers. The intense competition in introducing innovative products and services to satisfy the divergent customer needs has forced the employees to be always on their toes, with pressure to complete tasks by working overtime or stay for longer hours or attend frequent meetings, keep abreast with the changes and maintain their productivity at higher levels. Factors such as job conditions, physical environment and repressive union activities, work life imbalance, inadequate planning of work, job ambiguity, demands of the family adaptability to change, absence of employee involvement, undue expectations from job, job rigidity, lack of efficient manpower, unforeseen contingencies, performance pressure cause stress in banks.

With advancement in science and technology most of the banking services are automated. But all the automated services such as mobile banking and internet banking are not popular and have not penetrated deep into the minds of customers. As a result there is a huge crowd in bank branches which create pressure on employees. Many of the employees in banks are ageing and are on the verge of retirement. As a result they are not able to adapt to the changes taking place in the banks. They find it difficult to cope with the changing systems. Accordingly an attempt has been made to study the emotional intelligence of the bank employees under ICT (Information Communication Technology) environment.

1.2 STATEMENT OF THE PROBLEM
Banks play a pivotal role in the economic development of a country. In earlier times, banks performed only the traditional functions of accepting deposits and lending loans and the bank employees functioned in a well defined stable environment and operated within narrow geographical time zones. Later on the banks extended functions like fund transfer, safety locker facility, factoring and merchant banking. But today all the transactions related to financial natures are being performed by the commercial banks for the benefit of the customers and in order to keep ahead in the competition of peer banks, banks want to create a strong customer base by providing hybrid services.

The employees are the key factor for the success of banks, as they are the executing force of the plans and actions framed by the top management and the brain behind innovations. In addition the responsibility of delivering quality service to the customers is vested with the employees of the bank and they are in a situation to handle both men and money which are the two important factors of production in an economy. Today the competency of a bank employee required for the performance has changed. Employees should have the ability to operate in an ill-defined and ever changing environment with a capacity to deal with routine and abstract work process, ability to operate in expanding geographical and time zones with specialized knowledge and customer assistance-oriented competencies\(^4\).

Emotions and employees are an inseparable part of an organization. Today the work environment has changed wherein people are always competing to outperform others. Frustration, nervousness, dislike and anger are the negative emotions felt in an organization. These impede the performance of the employee. The nuclear family system of today lacks the support to take care of kids and the elderly, ignoring health and individual wellbeing because of stringent schedules and lack of time to nurture healthy relationships. The ever increasing expectations of the family lead to emotional imbalance in the employees on account of family environment. These have reduced the enthusiasm of the present-day employees\(^5\).
Today many researches in the manufacturing and service industries in both public and private sectors in India find that the employees in the middle and senior levels are under tremendous emotional stress. There is a major gap in the display of emotions of an employee at home and office. At home one is free to show one’s emotions. But doing so in an official environment is unacceptable. From time immemorial, display of emotions at work has been considered to be inadmissible and unprofessional. But it is not humanly possible for an employee to keep emotions at bay as one spends a minimum of eight hours every day at work. Various events in the work spot create positive or negative emotions that affect an employee’s sense of satisfaction and wellbeing. Negative emotions have to be necessarily regulated and displaying positive emotions also has to be within limits. When emotions are not channelized appropriately or ignored, it will lead to weird situations like frustration.

Every organization, whether run for profit or non-profit, works towards achieving the objectives for its existence. The major goals of a bank include generating maximum funds, both effectively and efficiently, improving the level of services and enhancing its financial management. The most desired goal in this regard is to improve the employee’s performance because it ultimately contributes to the organizational performance. Although there may be other peripheral objectives, emphasis is placed on the achievement of financial targets in a financial institution. The extent to which this goal can be actualized depends principally on the organizational workforce, especially the skilled workers. Bankers, like other employees in various organizations should actualize the goals and objectives of the bank.

At present, the Indian banking sector is in a state of growth and flux, and new sections and links are being added to the knowledge management in banks. Indian banks have no leverage technology to increase the banking penetration and improve productivity and efficiency. There is a scarcity of empirical evidence backed by hard data to conclusively establish the above. Challenges of Information and Technology in banks are related to change in management, lack of process of re-engineering, money laundering and frauds, and misusing of technology and
selection of appropriate delivery channels. It is the need of the hour for the banks to continuously identify the changing requirements of the customers$^{10}$.

Success of banking largely depends on the implementation of policies framed. The bank employees act as an intermediary between the policy makers in the bank and the customers. In order to tackle these situations, the employees especially in the banking sector, as a service provider, require the potentials such as interpersonal, intrapersonal and technical skills to cope with the changing environment$^{11}$. Interpersonal skills refer to how an individual has the ability to understand others and intrapersonal skill deals with the ability to identify their own nature and technical skills refer to knowledge to perform the work$^{12}$. The way the people work together, coupled with technical expertise and the ability to form a strong network can be improved to help teams navigate past the inevitable bottlenecks and thus speed up the time it takes to achieve the organizational performance and goals. In this way, enhanced emotional intelligence may be thought of as having a catalyzing effect. It helps to leverage intellectual capital, and that is a crucial ingredient in achieving competitive advantage as well$^{13}$. Emotional intelligence is emerging as a critical factor for retention of positive behaviors and managing the negative emotions successfully for sustaining high achievement in work as well as in life.

Human asset is fundamentally the most efficient, powerful and productive asset of an organization. All are susceptible to experience stress since there is an imbalance between the family and work. Men relax by involving themselves with friends, entertainment and have much interaction with the society. Moreover the involvement of men in running their family is comparatively low when compared to that of women. In countries like India the majority of the responsibilities in managing a house are taken by the women. In addition, after marriage, majority of the women do not continue their link like men since they have to look after children, family and work$^{14}$. Working women play a dual role as homemaker as well as policy makers or executors of the policy in the working spot. As a result, the woman employees are facing problems like unhealthy physical condition, poor working conditions and glass ceiling.

32
Hence the present study aims at studying the emotional intelligence and job performance of the woman employees and also to identify the relationship between the emotional intelligence and job performance of the employees of commercial banks in Madurai District.

1.3 REVIEW OF LITERATURE

A number of articles and research studies have been done on the emotional intelligence, commercial banks of both private and public sector, job performance of the employees and issues related to women at the National as well as International level. The review includes articles based on research published in leading journals, books and reports. A few of the related studies relevant to the topic have been classified in five groups.

1. Studies relating to women
2. Studies relating to job performance
3. Studies relating to emotional intelligence
4. Studies relating to banks
5. Studies relating to emotional intelligence and job performance

1.3.1 Studies Relating to Women

Aziz Mohsin (2004)\(^\text{15}\) in the study entitled “Role Stress among Women in the Indian Information Technology Sector”, opined that there are differences in the level of role stressors between married and unmarried employees. However, level of education did not emerge as a significant differentiator of stressors.

Pulla Rao (2008)\(^\text{16}\) in the article titled “Empowerment of Women through Higher Education in India” suggested that more women colleges including technical institutions should be established to balance the variation in women’s enrollment in terms of faculty.

Hasan Banu and Menaga (2009)\(^\text{17}\) in their research article entitled “Job Motivation: A Study of Women Police” find that the monetary factor adequate salary and the non-monetary factor job security motivated the female police personnel. Most of the female police personnel
feel that they are subjected to some unusual behavior on the part of their male counterpart. The study suggests that the government may constitute an association especially for the female police personnel to deal with their problems.

Razaullah Khan et al., (2009)\textsuperscript{18} in their research study entitled “Morale of Women Employees of Public Sector Banks: A Study” says that having high satisfaction and high morale level are indicators of higher performance, optimism and enthusiasm of employees.

Dharia Banu (2009)\textsuperscript{19} in her study entitled “An Economic Participation of Women Work Participation with Special Reference to Islamic Women in Madurai Region, Tamilnadu” has revealed that the performance of woman employees in private sector was found to be satisfactory in all respects relating to the quality of work life and empowerment compared to those in public sector. The study had suggested that conscious efforts have to be undertaken by the private sector organizations to promote Islamic women’s participation at a satisfactory level.

Gundegowda (2010)\textsuperscript{20} in the article entitled “Women Participation in the Local Institutions: An Analytical Study of Karnataka” feels that the participation of women is just a preference and actual participation of women can only take place when they are consulted together for information about their problems and requirements.

Prasanna and Jeyanthi (2010)\textsuperscript{21} in their research article entitled “Impact of Gender Prejudice on the Employment Status of Women in the Urban Unorganized Sector” have said that the problem of gender bias in the urban unorganized sector come out in the form of age discrimination, wage discrimination and allocation of responsibility discrimination. To regulate the working hours of women workers in the unorganized sector, the government should enact a law in this regard.

Farida Faisal and Seyyid Salman Rizavi (2011)\textsuperscript{22} in their study entitled “Sustaining Gender Equity and Work Performance: Employment of Educated Women in the Public Sector of Pakistan” reveal that the education sector offers a more favorable work environment as
compared to health and administrative sectors. A surprising finding is that a higher ratio of female to male employees will not automatically lead to an improvement in the work environment for women personnel, unless women themselves are gender sensitized. The study was concluded with that, the gender policies are to be redesigned in public sector organizations such that women can contribute fully towards the attainment of organizational goals without having to compromise on their family welfare.

Thimmarayappa and Rangaraj (2011)\textsuperscript{23} in their study entitled “Decision Making Styles of Male and Female Managers” have discussed the major issue that is associated with gender in organization is the glass ceiling effect a term often used in reference to women being prevented from receiving promotions into top management positions.

Sacratees et al., (2011)\textsuperscript{24} in their study entitled “Determinants of Female Labor Force Participation: A Study of South India” have reviewed that, education and marital status are the main factors that determine the participation of female workers in the labor market. And in south India, married women are less likely to be involved in income generating activities due to their preferences for household activities.

Husne Jahan chowdhary (2012)\textsuperscript{25} in the research article entitled “Role of Women in Service Sector: A Study on Education Sector in Comilla” says that the major impediments in the development of women participation in the education sector include lack of support at home and at work; and suitable environment, training facilities, and acknowledgement of women’s contribution to society.

Thirumaleswari and Ragothaman (2013)\textsuperscript{26} in their article entitled “A Comparative Study about the Managing of Stress by Women Nurses both at Private and Government Hospitals at Kanchipuram District” have discussed the service sector as the ever-demanding industry which needs employee centric approach to manage the customer. Health care is the typical sector which employs more women than men. Women are the source affected by stress based on personal,
social, family and psychological basis. The study suggests that effective self and contributory management systems help the women employees to manage stress in the health care sector.

1.3.2 Studies Relating to Job Performance

Premalatha (2003)\textsuperscript{27} in her PhD thesis entitled “A Study of the Job Performance of Woman Executives of Commercial Banks in Madurai District” has studied the dimensions of the job performance namely planning, organizing, directing, staffing, coordinating, communicating, leading, decision making, controlling and motivation through correlation analysis. And it was ascertained that the decision making dimension is not associated with any other dimension. All other dimensions are significantly associated with one or more dimensions. By using multiple regression analysis, self confidence and discipline were identified as the predictors of job performance.

Babitha Dosajh and Bharathi Gandhi (2008)\textsuperscript{28} in their research article entitled “An Assessment of the Impact of Personality Traits on Job Performance in Banking Industry” have found that private sector bank clerks are more efficient and they are able to deal effectively with their customers than their counterparts in public sector banks. The analysis shows that there is no significant relationship between personality and productive measures among public sector bank officers whereas, there is a significant relationship between personality and productive measures among private sector bank officers.

Manasa and Nivedita Reddy (2009)\textsuperscript{29} in their research article entitled “Role of Training in Improving Performance” have stated that majority of the employees were facing both technical and non-technical problems while performing their duties. They have suggested that the employees need training and awareness programme should be organized continuously to help them perform their task effectively.

Olu Ojo (2009)\textsuperscript{30} in the research study entitled “Impact Assessment of Corporate Culture on Employee Job Performance” has ascertained that there is a positive relationship between
organizational culture and employee performance, and there is a positive relationship between corporate culture and organizational productivity.

Korkaew Jankingthong and Suthinee Rurkkhum (2012)\textsuperscript{31} have studied the “Factors Affecting Job Performance: A Review of Literature” and it reveal that transformational leadership, organizational justice, work engagement, and PSM (public service motivation) have direct effects on task, and contextual performance.

1.3.3 Studies Relating To Emotional Intelligence

Afzalur Rahim (2002)\textsuperscript{32} in his study entitled “A Model of Emotional Intelligence and Conflict Strategies: A Study in Seven Countries” has suggested that self awareness is positively associated with self regulation, empathy and social skills. Self regulation is positively associated with empathy and social skills. Empathy and social skills are positively associated with motivation, which in turn, is positively associated with problem solving strategy and negatively associated with bargaining strategy.

Ioannis Nikolaou and Ioannis Tsaousis (2002)\textsuperscript{33} in their study entitled “Emotional Intelligence in the Workplace: Exploring Its Effects on Occupational Stress and Organizational Commitment” show a negative correlation between emotional intelligence and stress at work, indicating that high scorers in overall emotional intelligence suffered less stress related to occupational environment.

Meera Shanker and Omer Bin Sayeed (2006)\textsuperscript{34} in their research article entitled “Assessing Emotionally Intelligent Managers: Development of an Inventory and Relationship with Manager’s Professional Development” have found out that the concept of Emotional Intelligence has flourished mainly due to its value and importance in the emotional management of individuals in general and work groups in particular. Measurement of emotional intelligence is the key to understanding one’s temperament that makes people more effective. The findings
suggest that emotionally intelligent managers are most valued human resource for the organizations as they extensively contribute to organization’s capability and resourcefulness.

Frank Romanelli et al.,(2006) have discussed that “Emotional Intelligence as a Predictor of Academic and/or Professional Success” has been extensively popularized in the lay press and corporate world as individuals purport the potential ability of emotional intelligence to predict various markers of success. Emotional intelligence most commonly incorporates concepts of emotional expression and regulation, self-awareness, and empathy.

Tony Morrison (2007) study on the topic “Emotional Intelligence, Emotion and Social Work: Context, Characteristics, Complications and Contribution” has found out that emotional intelligence has become one of the new management ‘buzz’ terms. The paper examines the role of emotional intelligence and emotion in relation to five core social work tasks: engagement of users; assessment and observation; decision making; collaboration and co-operation and dealing with stress.

Sujatha and Vasuki (2008) have done a research on “Impact of Family Environment on Emotional Competence” and the analysis done through ‘t’ test shows that the emotional competence of employees living in joint families is better than that of those living in nuclear families. The study also indicates that women are in a better position to understand emotion, and express it at appropriate times and they are more suitable for jobs requiring higher emotional competence and inter-personal relations.

Baljinder Singh, Maghar Singh and Kuldip Singh (2009) have conducted a study on “The Influence of Emotional Intelligence and Learning Style on Student’s Academic Achievement”. The findings show significant positive relationship between emotional intelligence and academic achievement and also between learning styles and academic achievement. The level of emotional intelligence of the students was found to be moderate and no dominant learning style was found amongst the students. The result of the study confirms that
emotional intelligence and learning styles have a positive impact on students’ academic achievement.

Aminuddin Hassan et al., (2009)\textsuperscript{39} in the article titled “Philosophy Underlying Emotional Intelligence In Relation To Level of Curiosity and Academic Achievement of Rural Area Students” have found that there were significant differences for the emotional intelligence level among female students in accordance to age. Pearson correlation analysis showed that emotional intelligence levels of all students were significant negatively in relation to anxiety level. Emotional intelligence was also significant positively in correlation with academic achievement of all variables including students’ age and gender.

Serdar Tok and Suleyman Morali (2009)\textsuperscript{40}, have conducted a study on the topic “Trait Emotional Intelligence, the Big Five Personality Dimensions and Academic Success in Physical Education Teacher Candidates” and have found that the academic success was found to be positively related to openness to experience and conscientiousness and negatively related to neuroticism. Additionally, Big Five personality traits could predict a significant amount of variance in academic success.

Joshua Freedman et al., (2010)\textsuperscript{41} in their research article entitled “Leadership Success and Emotional Intelligence in the Middle East” have found a correlation between the emotional intelligence scales and the performance outcomes. To assess the strength of the relationship, a linear regression analysis is used and the result shows that emotional intelligence is a strong predictor of the performance variable. The study suggests that the skills of emotional intelligence are critical for professional success at all levels, and even more critical for those creating new enterprises.

Prasanna Deshmukh and Sujay Khadilkar (2010)\textsuperscript{42} in their research study entitled “The Impact of Training of Emotional Intelligence on Organizational Effectiveness” show that the behavior of the group of employees changes after getting the awareness of the emotional
competencies. From the analysis it was find out that organizational effectiveness is possible only through the empowerment of employees and empowerment becomes a reality when training is given to employees.

Ebad Baig and Shusma Khan (2010) have conducted a research on the topic “Emotional Satisfaction and Brand Loyalty in Hospitality Industry”. They discuss the concept of physical satisfaction from the quality of service provided to the psychological dimension of satisfaction which forms the emotional satisfaction of a customer.

Ajai Pratap Singh et al., (2010) have studied the “Effect of Personality Traits and Emotional Intelligence on Leadership Effectiveness” and it revealed that openness to experience emerged as the best predictor of leadership effectiveness followed by conscientiousness, emotional intelligence, agreeableness, and extraversion. The findings suggest that personality traits and emotional intelligence are significant predictors of leadership effectiveness.

Gail Kinman and Louise Grant (2011), in their study entitled “Exploring Stress Resilience in Trainee Social Workers: The Role of Emotional and Social Competencies” have found a significant negative relationship between resilience and psychological distress. Resilience fully mediated the negative association between emotional intelligence and psychological distress, highlighting the importance of inter- and intra individual emotional competencies in promoting resilience and enhancing well-being.

### 1.3.4 Studies Relating to Banks

Pushpangathan (2006) in the study entitled, “A Study on the Quality of Customer Service in Public Sector Banks in Kerala” has found that Indian Commercial banks are offering more varieties of products and services than foreign banks. On the other hand foreign banks are far ahead of Indian banks with respect to facilities. The study also reveals the dissatisfaction of customers with the behavior of the bank staff in public sector banks and private sector banks in their dealings with customers.
Nalini Prava Tripathy (2006)\(^47\) has made an attempt in her study entitled, “A Service Quality Model for Customers in Public Sector Banks” to analyze the factors that are essential to influence the investment division of the customers of public sector banks. The service behaviors of the banks are found moderately satisfactory by the customers and the technology factor of the bank has also not satisfied the customers. The study has suggested to the bankers that they should educate their front-end staff about the need to meet the customer expectations which alone can build the reputation and image of the bank.

Monika Thakur (2007)\(^48\) in her study entitled, “Job Satisfaction in Banking: A Study of Private and Public Sector Banks” has found that majority of the bank managers and officers working in Ludhiana banks are satisfied with their respective jobs and there was a significant difference between the mean scores of public and private bank managers because the public sector bank managers enjoy some extra privileges in addition to retirement benefits.

Hummayoun Naeem et al., (2008)\(^49\) in their research article entitled “Emotional Intelligence and Its Impact on Service Quality – Empirical Evidence from the Pakistani Banking Sector” have found out that the use of emotional intelligence skills is high in case of the foreign bank. Emotional intelligence is strongly related to dimensions of service quality and suggests that when employees of the organization practice the skills of emotional intelligence, it enhances the service quality.

Jayant Kumar and Hitesh Bhatia (2009)\(^50\), in their study “E-Banking- Some Economic Implications” have found out that an influence of e-banking on the labor market is wide and penetrative. The introduction of e-banking has resulted not only in reducing the number of employees but in altering the composition of labor input in the banking sector. The Public Sector Banks in India, being the largest employer suffer from low labor productivity. The only solution for them is to get rid of over-employment and adopt e-banking in its totality. This is not an easy task because it is in confrontation with the worker’s interests.
Satpal and Sunil Phugat (2009)\textsuperscript{51} in their research article entitled “Performance Appraisal: A Comparative Study of SBI (State Bank of India) and Punjab National Bank (PNB)” have discussed that performance appraisal is an exercise in the evaluation of work related to the behavior and potential of the employees and it provides inputs for rational decisions on promotion, placement, employees’ development, rewards and punishment.

Usha Devi (2009)\textsuperscript{52} in her research article entitled “Organizational Role Stress on Bank Employees” has identified the most common organizational stressors as demanding customers, time constraint, lack of training and unattainable targets. The most common personal stressors identified are work anxiety, anxiety on career development, lack of appreciation and ageing. The most commonly accepted coping strategies are relaxation, meditation and yoga. It is concluded that a certain degree of stress is felt among the bank managers irrespective of their age and managerial skills.

Munish Sabharwal and Anoop Swarup (2012)\textsuperscript{53} have done a study on the topic “Indian Banks: Presence and Interactivity level on Social Networking Media” and have indicated that most banks selected except the cooperative Bank have its presence on at least one social networking medium and the new private sector banks are the only ones who are active on the social networking media.

1.3.5 Studies Relating to Emotional Intelligence and Job Performance

Abraham Carmeli (2003)\textsuperscript{54} in the study entitled “The Relationship between Emotional Intelligence and Work Attitudes, Behavior and Outcomes: An Examination among Senior Managers” suggests that managerial skills in general and emotional intelligence in particular, play a significant role in the success of senior managers in the workplace. The results indicate that emotional intelligence augments positive work attitudes, altruistic behavior and work outcomes, and moderates the effect of work-family conflict on career commitment but not the effect on job satisfaction.
Brett Anthony Hayward (2005)\textsuperscript{55} in the thesis entitled “Relationship between Employee Performance, Leadership and Emotional Intelligence in a South African Parastatal Organization” has found a significant relationship between employee performance and an emotionally intelligent transactional leader. However, no significant linear relationship was found between employee performance and an emotionally intelligent transformational leader. A simple correlation analysis showed that there was a relatively weak significant linear relationship between emotional intelligence and transactional leadership. Moreover, it was found that there was a very strong significant linear relationship between emotional intelligence and transformational leadership.

Lyons and Schneider (2005)\textsuperscript{56} in the research entitled “The Influence of Emotional Intelligence on Performance” have examined the relationship between ability-based emotional intelligence facets and performance under stress. High levels of emotional intelligence would promote challenge appraisals and better performance, whereas low emotional intelligence levels would foster threat appraisals and worse performance.

Cumming (2005)\textsuperscript{57} in the PhD study entitled “An Investigation into the Relationship between Emotional Intelligence and Workplace Performance: An Exploratory Study” has found that a significant relationship exists between emotional intelligence and workplace performance. In the case of emotional intelligence and demographic factors, no significant relationships were found between gender and emotional intelligence, age and emotional intelligence, occupational groups and emotional intelligence, neither between education and emotional intelligence.

Umesh et al., (2008)\textsuperscript{58} in their research article entitled “A Comparative Study of Emotional Intelligence with Performance Level” clearly show that high performers’ group scores are also high in emotional competency and vice versa. The study concluded that the results firmly reveal that the emotional intelligence and performance are two different sides of the same
coin and the emotionally intelligent managers are most valued human resource for the organization as they widely contribute to the organization’s capability and resourcefulness.

Quoidbach and Hansenne (2009) have done a research on the topic “The Impact of Trait Emotional Intelligence on Nursing Team Performance and Cohesiveness”. The data clearly supported a relationship between emotional regulations as an important aspect of team performance. The study suggested that including training on emotional regulation skills during team-building seminars might be more effective than focusing only on exercises to create long-term cohesiveness.

Ismail et al.,(2009) have conducted a research on the topic “Relationship between Occupational Stress, Emotional Intelligence and Job Performance: An Empirical Study in Malaysia” and they state that the relationship between occupational stress and emotional intelligence significantly correlated with job performance. Statistically, the results confirmed that the inclusion of emotional intelligence in the analysis mediated the effect of occupational stress on job performance.

Khokar and Tulika Kush (2009) in their study entitled “Emotional Intelligence and Work Performance among Executives” have revealed that executives having higher emotional intelligence show better quality of work performance as compared to their counterpart.

Afolabi et al.,(2010) in their study entitled “Influence of emotional intelligence and gender on job performance and job satisfaction among Nigerian policeman” have found that police officers who are of high emotional intelligence are more satisfied and perform better than police officers who are of low emotional intelligence. Based on the above, it is recommended that Nigerian Police College introduce the Police Problem Based-Learning (PBL) as it is the case all over the world as part of police training program. The program helps to improve and teaches police instructors and students how to examine their emotional competencies.
Sahar Jamshidi and Mahshid Gharibpoor (2012) have undertaken a study in banking on the topic “The Relationship between Employees' and Managers' Emotional Intelligence and Successful Implemented Customer Relationship Management” and the result proved that there is a strong relationship between emotional intelligence and customer relationship management success.

1.3.6 Research Gap

On evaluating the previous studies done it is understood that the emotional intelligence has been studied from the point of individual aspect, impact of family environment on emotional intelligence, gender differences, impact of working environment and performance of an individual on various service sectors with different objectives.

With specific reference to the banking sector in Madurai District the studies have been done on the emotional intelligence of managers and its impact on managerial performance of both men and women executives’ managerial performance but there is no exclusive study on emotional intelligence and its impact on the job performance of the woman employees of the banking sector as a whole in the study area. Hence, the present study has made as an attempt to fill up the research gap with the help of the proposed research model.

1.4 PROPOSED RESEARCH MODEL

For an easy understanding of the research focus, the researcher has made an attempt to present the research plan with the help of the following research model. The research model is shown in the Figure1.1.
To test the significant difference between personal profile of woman employees and their emotional intelligence.

To test the significant difference between personal profile of woman employees and their job performance.

To know the impact of emotional intelligence on the job performance of the woman employees.
1.5  OBJECTIVES OF THE STUDY

The objectives for the present study were framed on the basis of proposed research model is as follows:

1.5.1 To understand the emotional intelligence and its significance with the personal profile of the sample woman employees in the commercial banks in Madurai District.

1.5.2 To know the job performance and its significance with the personal profile of the woman employees.

1.5.3 To ascertain the relationship between emotional intelligence and the job performance of the respondents taken for the study.

1.5.4 To understand the impact of emotional intelligence on job performance of woman employees of commercial banks.

1.6  HYPOTHESES OF THE STUDY

For the present study the null hypotheses was formulated as

1.6.1. There is no significant difference between the personal profile of the woman employees and their emotional intelligence.

1.6.2. There is no significant difference between the personal profile of the woman employees and their job performance.

The personal profile of the woman employees identified for the present study are age, marital status, nature of family, size of family, occupation of the spouse, educational qualification, professional qualification, previous occupation, mode of appointment, designation, promotions availed, experience, training programmes attended, monthly income, awards
received, membership in association, nature of bank, location of bank, distance of bank and mode of transport.

1.7 SCOPE OF THE STUDY

The study focuses on analyzing the factors influencing the emotional intelligence, the job performance, relationship between emotional intelligence and job performance and the impact of emotional intelligence on job performance. The study was conducted from the point of view of woman employees of the commercial banks in Madurai district. Commercial banks of both private and public sectors operating in Madurai district are taken into account. The primary data were collected from the respondents during the period April 2013 to September 2013.

1.8 OPERATIONAL DEFINITIONS

1.8.1 Emotional Intelligence

Emotional intelligence referred to is knowing about themselves and being able to understand the feelings of others. Emotional intelligence is measured with the help of five dimensions namely self awareness, self regulation, motivation, empathy and social skills.

1.8.2 Job Performance

The present study involves the woman employees in all the cadres and hence the job performance is measured in five dimensions namely personal traits, planning, organizing, communication and organizational climate.

1.8.3 Woman Employees

Woman employees mean the women working in different designations in the commercial bank branches chosen for the study. Woman employees of the present study include Assistant General Manager, Senior Manager, Manager, Deputy Manager, Clerk, Assistant, Special Assistant and Senior Assistant.
1.8.4 Commercial Banks

Commercial bank refers to all the private and public sector commercial bank branches operating in Madurai district.

1.8.5 Madurai District

Madurai district refers to the area which covers the 13 blocks of Madurai District namely, Madurai West, Madurai East, Thirupparankundram, Melur, Kottampatti, Alanganallur, Vadipatti, Chellampatti, Usilampatti, Thirumangalam, Sedapatti, T.Kallupatti and Kallikudi and Madurai city.

1.9 RESEARCH METHODOLOGY

Research methodology is a scientific and systematic way to solve research problems. The methodology followed in the present study includes sampling design, tools used for data collection, framework of analysis and the limitations of the study.

1.9.1 Sampling Design

Multistage sampling was adopted to get a sample of 290 woman employees from the commercial banks functioning in Madurai district. Madurai, the temple city of Tamil Nadu situated in southern Tamil Nadu is rich in culture and heritage. The Madurai district has it’s headquarter in Madurai city, situated on the banks of Vaigai River. Madurai is the second largest city in Tamil Nadu. It is basically a centre of commercial activities and business hub of Southern Region of Tamil Nadu.

The first stage involves selection of the commercial banks in Madurai District. Out of the six banks of SBI and its associates in India, five banks are operating in the study area (except the State Bank of Bikaner & Jaipur). Nationalized banks are 20 in number covering all of India. Nineteen banks are in service in Madurai District (except Punjab and Sind Bank). In India, the old private sector banks are 13 in number, out of which 10 are in the Madurai district (except...
Jammu and Kashmir Bank, Naintal Bank and Ratnakar Bank). The new private sector banks are seven in number, out of which five are in the study area (except Development Credit bank and Yes Bank) (vide Appendix A & Appendix B). There are 322 bank branches which include private and public sector commercial bank branches operating in the study area (vide Appendix B).

The second stage involves selection of the bank branches functioning in each block. It is to be noted that fifty per cent of the bank branches of both private and public sector commercial banks in each block are taken for the study (vide Appendix C).

Next is the selection of woman employees working in the selected bank branches of each block. Fifty per cent of woman employees of the selected bank branches were selected for the study. Lottery method of random sampling was followed in selecting the bank branches and woman employees working in the selected bank branches. The number of woman employees selected for the present study is depicted in the Table 1.1.

**TABLE 1.1**
Block wise Classification of Woman Employees taken for the study

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Block</th>
<th>Number of Woman employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Alanganallur</td>
<td>5</td>
</tr>
<tr>
<td>2.</td>
<td>Chellampatti</td>
<td>8</td>
</tr>
<tr>
<td>3.</td>
<td>Kallikudi</td>
<td>5</td>
</tr>
<tr>
<td>4.</td>
<td>T.Kallupatti</td>
<td>6</td>
</tr>
<tr>
<td>5.</td>
<td>Kottampatti</td>
<td>6</td>
</tr>
<tr>
<td>6.</td>
<td>Madurai East</td>
<td>11</td>
</tr>
<tr>
<td>7.</td>
<td>Madurai West</td>
<td>15</td>
</tr>
<tr>
<td>8.</td>
<td>Melur</td>
<td>13</td>
</tr>
<tr>
<td>9.</td>
<td>Sedapatti</td>
<td>10</td>
</tr>
<tr>
<td>10.</td>
<td>Thirumangalam</td>
<td>10</td>
</tr>
<tr>
<td>11.</td>
<td>Thiruparangkundram</td>
<td>21</td>
</tr>
<tr>
<td>12.</td>
<td>Usilampatti</td>
<td>8</td>
</tr>
<tr>
<td>13.</td>
<td>Vadipatti</td>
<td>12</td>
</tr>
<tr>
<td>14.</td>
<td>Madurai City</td>
<td>160</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>290</td>
</tr>
</tbody>
</table>

**Source:** Primary Data

From the Table 1.1 it is understood that more than half of the respondents taken for the study are from bank branches in Madurai city as the bank branches are more in Madurai city (vide Appendix C). Alanganallur and Kallikudi block is have the lowest level of participation of woman employees in the bank.
1.9.2 Tools Used For Data Collection

The present study is based on both primary and secondary data. Primary data was collected using a well structured and pre tested questionnaire. The pilot study was conducted in the Thiruparangkundram block which is one among the blocks in Madurai district. During the pilot study the questionnaire was tested for its completeness, accuracy and relevancy. Utmost care was given to elucidating the information which is relevant to the present study and discussions were conducted with the bank officials of both gender, academicians in the field of research and the fellow researchers to diagnose the correctness and applicability of the questionnaire.

The questionnaire is divided into three parts. The first part deals with the personal profile of the respondents. To identify the personal factors, the studies done by Premalatha (2003) and Sekar (2005) were reviewed. Based on the evaluation made on previous studies, the personal factors were identified and administered in the first part of the questionnaire.

The second part covers the statements relating to dimensions of emotional intelligence namely self awareness, self regulation, motivation, empathy and social skills. In order to identify the dimensions pertaining to emotional intelligence, the studies done by Daniel Goleman (1998), Meera Shanker and Omer Bin Sayeed (2006), Dalip Singh (2006), Samuel Thavaraj (2007), Sujatha and Vasuki (2008) and Robert Wood and Harry Tolley (2009) were assessed. And the researcher herself attempted the online emotional intelligence test to identify the variables. Twelve statements pertaining to each dimension for all the five dimensions of emotional intelligence are analyzed with the help of Likert’s five point scaling technique. The five point scale used contained strongly agree, agree, neither agree nor disagree, disagree and strongly disagree for all the statements.

The statements relating to the dimensions of the job performances of the woman employees are assessed in the third part of the questionnaire. The dimensions are identified by
reviewing the studies conducted by Premalatha (2003)\textsuperscript{73}, Srinivas Kandula (2006)\textsuperscript{74}, Kohili and Deb (2008)\textsuperscript{75}, Dewakar Goel (2008)\textsuperscript{76} and Linda Koopmans et al., (2011)\textsuperscript{77}. The dimensions emerged out of the review are five in number and they pertain to personal traits, planning, organizing, communication and organizational climate. For each dimension of job performance ten statements are given and analyzed on Likert’s five point scale namely strongly agree, agree, neither agree nor disagree, disagree and strongly disagree for all the statements.

1.9.3 Data Collection

The primary data was collected by the researcher herself with the help of a questionnaire, after getting prior permission from the manager of the selected branch. The researcher explained the concept of emotions and how it relates to work and requested the respondents to mark the spontaneous perception on the situations given in the questionnaire. The questionnaires were distributed to the selected woman employees by visiting the branches with a request to fill at their convenience. The respondents were reminded over phone and enquired about the status of completion of questionnaire. The researcher was able to get the filled in questionnaire after continuous reminder over phone. On getting information from the women who are the branch manager, the researcher had a discussion with them about the working condition and the constraints faced by the woman employees. After getting the questionnaires filled, checking was done whether all the questions had been answered and clarification was made if there was any item not filled. As a result the researcher was happy to get cent per cent response.

The secondary data relevant to the study were collected from sources like books, journals, magazines, newspapers, annual reports of the banks, website of banks, internet and by visiting libraries.

1.9.4 Framework of Analysis

The data generated through the duly completed questionnaires were processed and analyzed through SPSS 17 (Software Packages for Social Sciences). For analyzing each
dimension of emotional intelligence and job performance, the statements were given weightage by assigning values of five points to strongly agree response, four points to agree response, three points to neither agree nor disagree response, two points to disagree response and one point to strongly disagree response.

Cronbach’s Alpha, a coefficient of reliability test was used to measure the internal consistency or reliability of a test score for the respondents for the dimensions of emotional intelligence and job performance.

The total score of each statement was calculated by adding the scores of 290 respondents. The total score for each dimension was secured by adding the scores of the twelve statements in case of emotional intelligence and ten statements in case of job performance dimension. For each statement and for the dimensions of emotional intelligence and also for the dimensions of job performance mean, standard deviation and co-efficient of variation \( \left( \frac{\text{Standard deviation}}{\text{Mean}} \times 100 \right) \) were calculated. The null hypothesis was framed to test the relationship between the personal profile of woman employees and their emotional intelligence and job performance.

The formulated hypotheses were tested using t-test and one-way analysis of variance. To find out the significant difference between the two nominal groups for a quantitative variable t-test was used. In the present study t-test has been administered to find out the significant difference among the woman employees’ personal profile, when it is categorized into two groups with regard to the quantitative variable emotional intelligence.

One-way analysis of variance was used to find out the significant relationship between more than two nominal groups against a quantitative variable. In the present study one-way analysis of variance was used to find the significance between the woman employees’ personal profile, which was categorized into more than two groups with regard to the quantitative variable emotional intelligence. Further if the F-statistics were found to be significant, in order to know
which of the pairs was significant, multiple comparisons were made with a post hoc test namely Tukey HSD (Highest Square Difference).

With the t-test and one-way analysis of variance the significant difference between the personal profile of the woman employees with regard to the dimensions of emotional intelligence and overall emotional intelligence was ascertained. The acceptance of null hypothesis was made on the basis of non-significance of the personal profile of the respondents with their overall emotional intelligence.

The same procedure was applied to find out the significant difference between the personal profiles of the woman employees and their job performance.

Karl Pearson’s product moment correlation was used to identify the relationship between the quantitative variables. In the present study, correlation analysis was applied to study the relationship among the dimensions of emotional intelligence, the relationship among the dimensions of job performance and the relationship between the dimensions of emotional intelligence and the dimensions of job performance.

Multiple Regression analysis was used to explain the variation in dependent variable based on the variation in more than two independent variables. In the present study Multiple Linear Regression Analysis was used to analyze the variation in the job performance based on the variation in five dimensions of emotional intelligence. The scores on the five dimensions of emotional intelligence were taken as scores of independent variables and the score of job performance was taken as the score of dependent variable.

To examine the level of emotional intelligence of the woman employees, the total emotional intelligence score of a respondent was obtained by adding up the scores of 60 statements. From the score value of 290 respondents mean and standard deviation was calculated. Based on the mean and standard deviation, the respondents were classified into three
categories namely woman employees with high level of emotional intelligence, medium level of emotional intelligence and low level of emotional intelligence.

To observe the level of job performance of the woman employees, the total job performance score of a respondent was obtained by adding up the scores of 50 statements. Mean and standard deviation was calculated from the score value of 290 respondents. Based on the mean and standard deviation, the respondents were classified into three categories namely woman employees with high level of job performance, medium level of job performance and low level of job performance.

A comparative study was done on the levels of emotional intelligence and levels of job performance of the woman employees.

1.9.5 Limitations of the Study

The present study has the following limitations:

1.9.5.1 The emotional intelligence was an individual experience and varies with situation and may not be same for a similar situation at different times and the response can be different if another test is being made.

1.9.5.2 Regional Rural banks are also operating in the study area, the volume of transactions, growth of bank branches are low when compared to the Commercial bank branches in Madurai District and hence they are not considered for the present study.

1.9.5.3 The present study includes managers at different levels, assistant managers, clerks and assistants. The attenders are not included for the present study.
1.9.5.4 Management of emotions to a certain extent has an impact on the persons whom we interact with and the job performance of an individual involves getting support from the superiors, peers and subordinates. The study was intentional based on the opinion of the respondents through self rating method.

1.10 CHAPTERAISATION

The present study is presented in seven chapters.

The first chapter gives the introduction and design of the study covering introduction, statement of the problem, review of literature, proposed research model, scope of the study, objectives of the study, hypotheses of the study, operational definitions, research methodology, sampling design, tools used for data collection, data collection, framework of analysis, limitation of the study and chapteraisation.

The conceptual framework of the study is discussed in the second chapter. It presents the historical perspective of emotional intelligence, Goleman’s emotional competencies model, myths about emotional intelligence, determinants of job performance, experts view on performance appraisal of employees, importance of performance appraisal, emotional intelligence and human productivity, progress of banking sector in India and in the study area.

The personal profile of the respondents is presented in the third chapter. It depicts the personal profile of the woman employees, job ambiance, family support, curiosity in extra deeds and the well being of the woman employees taken for the study.

The fourth chapter depicts the emotional intelligence among the woman employees. The dimension wise analysis of emotional intelligence and relationship between the dimensions of emotional intelligence and the significant relationship between the personal profile of the woman employees and their level of emotional intelligence is tested.
The fifth chapter presents the job performance among the woman employees and its relationship with personal profile of the woman employees.

The sixth chapter presents the impact of emotional intelligence on job performance. The relationship between the emotional intelligence and job performance, impact of emotional intelligence on job performance of woman employees and the levels of emotional intelligence and job performance were studied.

The findings of the study, research implications, problems faced, suggestions and the scope for future research are discussed in the seventh chapter.

REFERENCES


64. Annual Credit Plan 2013-2014, Canara bank, Lead bank, Madurai.
72. Robert wood and Harry Tolley (2009), Test Your Emotional Intelligence – How To Assess And Boost Your EQ, Kogan Page India Private Ltd, New Delhi.