

**A COMPARITIVE STUDY ON EMOTIONAL INTELLIGENCE OF PUBLIC
SECTOR BANK(SBI) AND PRIVATE SECTOR BANK (HDFC)
WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT.**

Dissertation

Submitted by

REJI THOMAS.M : (SM20COM019)

Under the guidance of

SMT. MAMTHA MARIAM JOSEPH

**In partial fulfillment of the requirement for the Degree of
MASTER OF COMMERCE**



ST. TERESA'S COLLEGE ESTD 1925

ST. TERESA'S COLLEGE (AUTONOMOUS), ERNAKULAM

COLLEGE WITH POTENTIAL FOR EXCELLENCE

Nationally Re-Accredited with A++ Grade

Affiliated to

Mahatma Gandhi University

Kottayam-686560

March-2022

**A COMPARITIVE STUDY ON EMOTIONAL INTELLIGENCE OF PUBLIC
SECTOR BANK(SBI) AND PRIVATE SECTOR BANK (HDFC)
WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT.**

Dissertation

Submitted by

REJI THOMAS.M : (SM20COM019)

Under the guidance of

SMT. MAMTHA MARIAM JOSEPH

**In partial fulfillment of the requirement for the Degree of
MASTER OF COMMERCE**



Handwritten signature and date: 24/5/2022

ST. TERESA'S COLLEGE ESTD 1925

ST. TERESA'S COLLEGE (AUTONOMOUS), ERNAKULAM

COLLEGE WITH POTENTIAL FOR EXCELLENCE

Nationally Re-Accredited with A++ Grade

Affiliated to

Mahatma Gandhi University

Kottayam-686560

March-2022

ST. TERESA'S COLLEGE, ERNAKULAM (AUTONOMOUS)

COLLEGE WITH POTENTIAL FOR EXCELLENCE

Nationally Re-Accredited with A++ Grade



CERTIFICATE

This is to certify that the project titled "a comparative study on emotional intelligence of public sector bank (SBI) and private sector bank (HDFC) with special reference to Ernakulam district" submitted to Mahatma Gandhi University in partial fulfillment of the requirement for the award of Degree of Master of Commerce is a record of the original work done by Ms. Reji Thomas.M, under my supervision and guidance during the academic year 2021-22.

Project Guide

Mamtha
Smt. Mamtha Mariam Joseph

Assistant Professor

Department of Commerce (S.F)



J.J.
Smt. Jini Justin D'Costa

(Head of the Department)

Department of Commerce (S.F)

Viva Voce Examination held on....

Arunabhaz
24/05/2022

External Examiner(s)

DECLARATION

I, Reji Thomas.M, final year M.Com student, Department of Commerce (S.F), St. Teresa's College (Autonomous) do hereby declare that the project report entitled "A comparative study on emotional intelligence of public sector bank (SBI) and private sector bank (HDFC) with special reference to Ernakulam district" submitted to Mahatma Gandhi University is a bonafide record of the work done under the supervision and guidance of Smt. Mamtha Mariam Joseph, Assistant Professor of Department of Commerce (S.F), St. Teresa's College (Autonomous) and this work has not previously formed the basis for the award of any academic qualification, fellowship, or other similar title of any other university or board.

PLACE: ERNAKULAM


REJI THOMAS.M

DATE: 24.5.2022

ACKNOWLEDGEMENT

First of all, I am grateful to God Almighty for his blessings showered upon me for the successful completion of my project.

It is my privilege to place a word of gratitude to all persons who have helped me in the successful completion of the project.

I am grateful to my guide **Smt. Mamtha Mariam Joseph**, Assistant Professor, Department of Commerce (S.F) of St. Teresa's College (Autonomous), Ernakulam for her valuable guidance and encouragement for completing this work.

I would like to thank **Smt. Jini Justin D'Costa**, Head of the Department, Department of Commerce (S.F) of St. Teresa's College (Autonomous), Ernakulam for her assistance and support throughout the course of this study and for the completion of the project.

I will remain always indebted to my family and friends who have helped me in the completion of this project.

Last but not the least; I would also like to thank the respondents who have helped me to provide the necessary information for my study.

REJI THOMAS.M

CONTENTS

CHAPTERS	CONTENT	PAGE NUMBER
Chapter 1	Introduction	1
Chapter 2	Review of Literature	7
Chapter 3	Theoretical Framework	13
Chapter 4	Data Analysis and Interpretation	23
Chapter 5	Findings, Suggestions and Conclusion	51
	Bibliography	
	Annexure	

LIST OF TABLES

SL.NO	CONTENTS	PAGE NUMBER
4.1	Gender of the respondents	23
4.2	Age of the respondents	24
4.3	Educational qualification	25
4.4	Annual income of the respondents	26
4.5	Current position of the respondents	27
4.6	Self-awareness	28
4.7	Emotional resilience	29
4.8	Level of motivation	30
4.9	Inter personnel sensitivity	31
4.10	Level of influence	32
4.11	Intuitiveness of the respondents	33
4.12	Level of conscientiousness	34
4.13	Overall emotional intelligence skills	35
4.14	Level of job satisfaction	36

LIST OF FIGURES

SL.NO	CONTENTS	PAGE NUMBER
4.1	Gender of the respondents	23
4.2	Age of the respondents	24
4.3	Educational qualification	25
4.4	Annual income of the respondents	26
4.5	Current position of the respondents	27
4.6	Self-awareness	28
4.7	Emotional resilience	29
4.8	Level of motivation	30
4.9	Inter personnel sensitivity	31
4.10	Level of influence	32
4.11	Intuitiveness of the respondents	33
4.12	Level of conscientiousness	34
4.13	Overall emotional intelligence skills	35
4.14	Level of job satisfaction	36

CHAPTER - I
INTRODUCTION

1.1 INTRODUCTION

Emotional intelligence (EI), Emotional leadership (EL), Emotional Quotient (EQ), and emotional intelligence quotient is the capability of individuals to recognise their own emotions and those of others, discern between different feelings and label them appropriately, use emotional information to guide thinking of behaviour, and manage and/or adjust emotions to adapt to environments or achieve one's goal.

Emotional intelligence (EI) is widely perceived as highly effective tool to penetrate the upper crust of the individual self and develop deep into the recesses of mind ultimately use the obtained knowledge to arrive a harmonious if not healthy equation with the fellow being. Emotional intelligence is the ability to identify, understand and manage emotions. The measure of emotional intelligence is termed as Emotional Quotient (EQ). Higher the EQ greater is the control over emotions. In today's high pressure cut-throat competition people with high EQs are preferred. It is even said that the high IQ for which you are hired and the low EQ for which you can be fired from the job. It has become increasingly clear traditional intelligence (IQ) is not enough to determine success. Being emotional intelligent doesn't mean that being without emotions. It simply implies that person's has greater ability to distinguish between functional and dysfunctional emotions and being able to regulate them as per the required situations.

The service sector especially banking sector employees need adequate Emotional Intelligence (EI) because their dealings with customers has significant influence on the success of the bank as well as customer employee satisfaction. The need for a very degree of emotional intelligence on the part of the employees of the service sector cannot be over emphasised. This need becomes further a more important during the time of crisis (banking) and end of the financial year. This is the time when utmost sensitivity is required amongst the employees. This is the time when any kind of emotional intelligence training imparted to the employees for the effectiveness of banking services. If the employees are equipped with a reasonable high level of emotional intelligence, they can be expected to exhibit a

relatively high level of patience when dealing with exalted and impatient customers. The emotional intelligence (EI) can be instrumental in enabling them to understand their customers confused requirements in a better way.

Successful organisations are recognising that customers have more choice than ever before and that those choice are driven much more by emotions than rational thoughts although consumers may not even be conscious of this instead they believe they have made sensible rational decisions based on facts, these facts may include service offered, time lag in getting the work done, efficiency in handling and understanding of the problem, maintaining cool even during adverse conditions or any number of other criteria that could be used to come to decisions. What neither customers nor service providers realise that the initial decisions or often arrived at purely on the basis of emotional reactions.

All of these things really matter and customers come to trust some organisations or individuals more than others with trust bringing them back time after time with enough trust customers tend to avail more services from particular organisations more often or even spend more than they have to. Service providers need to use emotional intelligence in order to gain customer trust. Once they have this trust, they can capitalise on it and use it to broaden their offerings making selling new and different products or services much more achievable

Banking sector is one of the leading sectors with immense potential and strength and at the same time facing serious HR issues. This study focuses on the emotional intelligence (EI) of the employees in the selected private and public sector banks. There are stiff competition between banks with significant difference in employee's attitude and behaviour. This study mainly accesses emotional intelligence (EI) of employees in selected public and private sector banks. Emotional intelligence (EI), Emotional leadership (EL), Emotional Quotient (EQ), and emotional intelligence quotient Is the capability of individuals to recognise their own emotions and those of others, discern between different feelings and label them appropriately, use emotional information to guide thinking of behaviour, and manage and/or adjust emotions to adapt to environments or achieve one's goal

1.2 STATEMENT OF THE PROBLEM

This project is on the topic "EMOTIONAL INTELLIGENCE: A comparative study on the selected public (SBI) and private (HDFC) sector banks with special reference to Ernakulum district. Indian banking system is gearing itself towards more commercial and customer-oriented banking system. Banks have become much more demanding and ambiguous pace of work. There are many studies comparing the performance of employees in private and public sector banks but there is only few studies relating to the impact of emotional intelligence towards job performance in public and private sector bans. This study mainly focuses on the emotional aspects of the employees in public and private sector banking institutions mainly limited to State Bank of India (public) and HDFC (private). The performances of each employee have adverse effect on the customer's satisfaction. There is an emotional relationship between both the parties in the sector.

1.3 OBJECTIVES

1. To access the level of Emotional Intelligence among the employees of selected public (SBI) and private sector banks (HDFC).
2. To compare the dimensions of EI namely Self Awareness (SA), Emotional Resilience(ER),Motivation(M),Interpersonalsensitivity(IS),Influence(I),Intuitiveness(In), Conscientiousness(C).
3. To examine the relationship between Emotional Intelligence and job satisfaction in bank in sector.
4. To know the extent of employee's awareness towards emotional intelligence.

1.4 SIGNIFICANCE OF THE STUDY

Banking sector in India is one of the leading sectors with immense potential and strength and at the same time facing serious Human Resource (HR) issues. Banks compete in the market place with undifferentiated products and the quality-of-service encounter is the fact that gives a distinct market edge, resulting in better financial performance, competitive advantage and most significant customer loyalty. This study focusing on the Emotional Intelligence (EI) of the employees in both private and public sector banks there is stiff competition between banks with significant difference in employee attitude and behaviour. This study assessing Emotional Intelligence (EI) of employees in selected public & private sector banks. The results of the study enable policymakers, managers to improve the EI of employees and efficient management of employees.

1.5 SCOPE OF THE STUDY

The study has been carried out in Ernakulum district. It has been conducted to find out the level of emotional intelligence among the selected public sector and private sector bank. Scope of the study is to compare the performance of the employees towards their customers in the public and private sector banks. The study helps to increase their emotional intelligence at work place. Emotional intelligence calls for recognising and understanding the issues of the organisation, on the basis on which the organisation can make strategies and action to improve performance of employees. Area of study is limited to Ernakulum district. This study compares the attitude of the employees while dealing with their customers. Here we considered only SBI and HDFC employees.

1.6 METHODOLOGY

Methodology is the systematic, theoretical analysis of the methods applied in the field of study. It comprises the theoretical analysis of the body of methods and the principles associated with a range of knowledge

The research is mainly descriptive in nature and revolves around addressing objectives like assessment of level of emotional intelligence amongst the employees of services sector, to find the important factors that are responsible for emotional intelligence and to find ways to improve emotional intelligence. The sample size for the study was 76 and sampling frame was the employees of State Bank of India and HDFC bank in the Ernakulum district.

Non-probability convenience sampling was used for the purpose of data collection. The Emotional Intelligence questionnaire chosen for the study provides a quick profile of the respondents' EI. The questionnaire is based on the perspectives of the five-point Likert scale from 'Not at all=1' to 'to a great extent=5'. Seven constructs of EI namely self-awareness (5 statements), emotional resilience (4 statements), motivation (5 statements), Inter-personal sensitivity (5 statements), influence (3 statements), intuitiveness (5 statements) and conscientiousness (3 statements) are used to make an assessment about respondents' level of emotional intelligence.

Collection of data includes both primary data and secondary data. The researcher has collected both of the above data.

- **Primary data**

Primary data will be collected through, direct communication with the respondents, and finally by distributing questionnaire to the respondents. The sampling method used in the study will be random sampling.

- **Secondary data**

Secondary data were collected mainly from journals research reports, newspapers, magazines also provided information about products and company. Information from company's websites also provided secondary data.

- **Statistical data:** The various statistical information will be presented through tables, graph, percentages.
- **Universe:** the universe consists of all survey elements which qualify for inclusion in the research study, universe consists of all the employees working in SBI and HDFC bank in Ernakulum district.
- **Sample:** the sample are taken from employees working in SBI and HDFC bank
- **Sampling:** samples were collected using questionnaire and non-probability convenience sample method was used.
- **Sample size:** 80 samples were taken from Ernakulum district.
- **Period:** samples were collected during the past 4 months.

1.7 HYPOTHESIS

1. H₀: there is significant relationship between gender and motivation level of bank employees

1.8 LIMITATIONS

1. The study is restricted to respondents from Ernakulum district only. The view of other areas is not taken.
2. Time allowed for the study was not sufficient to cover the market area.
3. Sample size was 80, which may have an adverse impact on findings

CHAPTER – II

REVIEW OF LITERATURE

EMOTIONAL INTELLIGENCE

Big five and other personality theories have considered emotional stability as a very important personality trait. Different models have been proposed for the definition of EI and disagreement exists as how the term should be used. The earliest roots of emotional intelligence can be traced to Darwin's work on the importance of emotional expression for survival and adaptation. In the 1900's, even though traditional definitions of intelligence emphasized cognitive aspects such as memory and problem-solving, several influential researchers in the intelligence field of study had begun to recognize the importance of the non-cognitive aspects.

In 1983, Howard Gardner's - *Frames of Mind: The Theory of Multiple Intelligences* introduced the idea of multiple intelligences which included both Interpersonal intelligence (the capacity to understand the intentions, motivations and desires of other people) and Intrapersonal intelligence (the capacity to understand oneself, to appreciate one's feelings, fears and motivations). In Gardner's view, traditional types of intelligence, such as IQ, fail to fully explain cognitive ability. Thus, even though the names given to the concept varied, there was a common belief that traditional definitions of intelligence are lacking in ability to fully explain performance outcomes.

Although various authors have proposed that emotional intelligence is a type of intelligence, in the traditional sense, contemporary research and theorizing lack any conceptual model of intelligence within which the construct might be placed. The theory of fluid and crystallized ability proposed by Cattell (1987), Horn (1988), and their associates is arguably the most efficacious empirically based psychometric model of intelligence.

The term Emotional Intelligence (EI) to refer to the mental processes involved in the recognition, use, understanding, and management of one's own and other's emotional state to solve problems and regulate behaviour

2.1 Hummayoun Naeem (2008)

His study explored the emotional intelligence level and service quality level in foreign and local banks, his study proved that EI skills is high in case of a foreign bank. EI is strongly related to dimensions of service quality indicating that employees with high EI enhance service quality.

2.2. Troy Heffernan (2008)

His study evaluated the impact of emotional intelligence and trust on bank performance using internet survey. Study revealed that trust was found to be made up of three components: dependability; knowledge and expectations. There were significant correlations between both trust and EI, when compared to the financial performance of a relationship manager.

2.3 Saddam Hussain Rahim (2010)

In his study on Emotional intelligence and organisational performance among banking sector in Pakistan found that female employees are more emotionally intelligent than their male counterpart. Also the study revealed that when the level of education increases the emotional intelligent level increases as well.

2.4 Mina Beigi (2011)

Studied on effects of emotional intelligence training program on service quality of bank branches through selection of employees from public sector banks and make them undertake a tailored eight session EI training program. The results were that EI dimension "Relationship Management" is found to be enhanced by EI training and also the result shown that overall service quality is improved.

2.5 Ming-Ten Tsai (2011)

His study analysed the impacts among EI and leadership style, self-efficacy and organisational commitment of bank employees in Taiwan, this study revealed that supervisor's leadership style can boost employee self-efficacy. The study found that a leader with high emotional intelligence

should make better use of leading skills to be able to boost employee self-efficacy. The study also found that self-efficacy has a significant positive influence on organizational commitment.

2.6 Bhatia, Deep & Sachdeva (2012)

In their paper they examined the relationship between job involvement and organizational effectiveness among employees at Punjab National Bank. The research inferred a direct relationship between job involvement and organizational effectiveness through employees' working style, approach towards the attainment of organizational goals, quality improvement, acquisition of new talent and skills etc.

2.7 Nair (2012)

Emotional intelligence is a major behavioural competency which must be given a prominence if the mission and vision of the organisation are to be achieved. Emotional intelligence is the individual group level input which affects organisational climate. The organisational climate in turn affects organisational citizenship behaviour and these entire three variables have a positive impact on each other.

2.8 Anurag Pahuja (2012)

He conducted the study to determine the perception and factors affecting emotional intelligence among the bank employees. The study revealed that employees are aware of the EI concept. There is significant difference between male and female on various EI traits. Females scored better on overall emotional intelligence than males. The employees are not emotionally stable which really concerns as it affects their performance. The study highlighted those employees consider self-management, self-awareness and empathy as the major emotional intelligence traits required by everyone.

2.9 Thavaraj.M.M (2012)

In the article, "Effect of emotional intelligence among managers of the commercial banks of Madurai city". - revealed that five determinants of

emotional intelligence being self-awareness, self-regulation, self-motivation, social awareness and social-skills, self-motivation plays a major role. And on the summative view on various factors involved in measuring the level of EI, urban branches are higher than the rural branches.

2.10 Dimitris Belias (2013)

He investigated occupational stress and emotional intelligence among bank employees in Greece. Study revealed that occupational stress is likely to be affected by emotional intelligence and by several demographic characteristics. Gender seems to affect the employee's emotional intelligence. Also, occupational stress and stress management are likely to be predicted by the employee's levels of optimism and the ability to manage and use emotions positively.

2.11 Kappagoda (2013)

In his study to find the emotional intelligence of the managers in the banking sector in Sri Lanka found that the level of EI has changed according to the gender, age, educational level and working experience of the respondents.

2.12 R. Veerappan (2013)

On their study on Emotional Intelligence among bank employees in Vellore district found that emotional intelligence will help an employee experience better work-life balance

2.13 Spyros Papathanasiou (2014)

Conducted study on emotional intelligence and job satisfaction among Greek banking sector. Study concluded that there is a positive relationship between aspects of EI and Job satisfaction they get from their work. The gender, age, marital status and job position in the bank affect the levels of emotional intelligence of employees. In addition, EI seems to exert influence on the everyday life of employees and modulate the levels of professional satisfaction.

2.14 Vibhor Jain (2014)

On his attempt to find the impact of emotional intelligence on service quality in Indian private banks found that people with high emotional intelligence perform well and are more satisfied at their workplace. Emotionally balanced employees are adaptable, empathetic, self-aware, transparent, self-confident, optimistic, and good at managing disagreements and stress. Also the study found that Individual with High EI are good problem solvers and decision makers and can skilfully prioritize their task and quickly realize their goals.

2.15 Mahal (2015)

Studied the influence of emotional intelligence on employee satisfaction. Study revealed that there is a significant relationship between emotional intelligence and employee satisfaction. The study also suggested that emotional intelligence enables an employee to control desire and direct stressful moods well. Emotionally controlled and managed behaviour helps the employee to remain hopeful in times of setbacks and develops empathy and social skills.

2.16 Praveena S. (2015)

Conducted the study to find the Emotional intelligence on Job performance of Bank Managers in Sri Lanka. Study revealed that higher levels of emotional intelligence of bank managers lead to higher levels of job performance as well as job satisfaction at the workplace. It also revealed that emotional intelligence can be recognized as one of the most critical skills that managers should possess in present day organizations.

2.17 V.Swarnalatha (2016)

On her study on emotional intelligence among bank employees found that EI plays a major role among bank employees' life and all the employees are having high emotional intelligence. Also, there is no difference between emotional intelligence and age of employee

2.18 N.N.Ugoani (2017)

Did a study on Emotional Intelligence and Successful change Management in the Nigerian Banking Industry. Results show that emotional intelligence encompasses competencies required for successful change management.

2.19 hopins and billimoria (2018)

The study explored the relationship between emotional and social intelligence competencies and organisational success. The study showed not much of difference between male and female in the demonstration of emotional and social intelligence competencies

CHAPTER – III

THEORETICAL FRAMEWORK

3.1 EMOTIONS AT A GLANCE

Emotion is an essential part of our life, as it affects every aspect of our life whether professional or personal. Emotions being the motivation of one's behaviour serve as one of the most important ingredients of human nature. They provide an individual an opportunity to express oneself and also enable an observer to infer about a person's emotional experience. Emotions, when combined with the thinking process, result in the experience of feelings. Emotions are our warning systems, as they alert us to something urgent and offer an immediate plan for action. They play a significant role in social survival 'by helping in forming and maintaining social relationships and one's social position relative to others (Fischer and Manstead, 2008). Most significantly, emotion is the soul of every relationship and as an experience exhibits a person's existence as a living being.

Emotional Intelligence

The concept of emotional intelligence has provided new dimension to the understanding of human intelligence, which earlier highly counted upon cognitive intelligence for its evaluation. Emotional intelligence has expanded the horizon of basic intelligence and has emphasized few more abilities required for the survival of human being in a society. Similar to cognitive intelligence, several definitions and measures of emotional intelligence have been developed by different researchers according to their understanding of the concept of EI, whereby they have accentuated different features of the concept. As a result, currently there are lot of definitions of EI available in published literatures which do not necessarily match well. Since, EI is a multifaceted construct so in order to provide better understanding of the concept.

Defining Emotional Intelligence: Substantial disagreement exists regarding the definition of EI, with respect to both terminology and operationalization's. There

has been much confusion regarding the exact meaning of this construct. At the present time, there are three main models of EI:

- Ability EI models
- Mixed models of EI
- Trait EI model

The Ability Based Model: Salovey and Mayer's conception of EI strives to define EI within the confines of the standard criteria for a new intelligence. Following their continuing research, their initial definition of EI was revised to "The ability to perceive emotion, integrate emotion to facilitate thought, understand emotions and to regulate emotions to promote personal growth." The ability-based model views emotions as useful sources of information that help one to make sense of and navigate the social environment. The model proposes that individuals vary in their ability to process information of an emotional nature and in their ability to relate emotional processing to a wider cognition. This ability is seen to manifest itself in certain adaptive behaviours. The model claims that EI includes four types of abilities:

1. Perceiving emotions – the ability to detect and decipher emotions in faces, pictures, voices, and cultural artefacts—including the ability to identify one's own emotions.
2. Using emotions – the ability to harness emotions to facilitate various cognitive activities, such as thinking and problem solving.
3. Understanding emotions – the ability to comprehend emotion language and to appreciate complicated relationships among emotions.
4. Managing emotions – the ability to regulate emotions in both ourselves and in others.

The model introduced by Daniel Goleman focuses on EI as a wide array of competencies and skills that drive leadership performance. Goleman's model outlines four main EI constructs:

1. Self-awareness – the ability to read one's emotions and recognize their impact while using gut feelings to guide decisions.
2. Self-management – involves controlling one's emotions and impulses and adapting to changing circumstances.
3. Social awareness – the ability to sense, understand, and react to others' emotions while comprehending social networks.
4. Relationship management – the ability to inspire, influence, and develop others while managing conflict.

3.2 OBJECTIVES OF EMOTIONAL INTELLIGENCE

- Understand concept of Emotional intelligence (EQ)
- Understand Relevance to your success.
- Know the competencies involved.
- Recent Developments in EQ
- Identify the relationship and impact of EQ skills on others within and outside the organisation.
- Determine one's own strengths and opportunities in the EQ skills.
- Develop a personal action plan.

3.3 ADVANTAGES OF EMOTIONAL INTELLIGENCE.

1. It is something that anyone can learn.

Emotional intelligence isn't a genetic trait or a natural talent. It is a skill that anyone can learn. Of course, there will be some folks who are naturally better at learning this skill than others, but anyone has the potential to develop well-defined skills in this area. As long as you're willing to put in the practice, you'll be able to find some success.

2. It can help to reduce bullying.

When we understand our emotions and can tap into the emotions of others, then we get to feel a little bit of what others are feeling around us. This allows us to stay in better control of our own emotions, while at the same time it

prevents us from causing harm to others because we'll be feeling that harm internally. The end result is typically a kinder, more caring environment because compassion becomes a top priority.

3. It improves a person's social effectiveness.

By understanding the emotions of everyone else around them, a person exercising their skills of emotional intelligence can find ways to relate to others at a core level. This helps to improve their interpersonal relationships and draw people closer to them in social situations because the emotional intelligence also increases the perception levels of those around the individual.

4. It reduces the likelihood of engaging in personally destructive behaviour's.

People who have enhanced their emotional intelligence skills over time are less likely to engage in self-destructive behaviours. There are lower levels of smoking, binge drinking, violence against others, and illicit drug use in those with an above average emotional intelligence when compared to the general population. This is because the negative emotional impacts of these decisions have a greater emphasis.

5. Making decisions becomes a lot faster.

Emotional decisions are a lot easier to make than logical decisions. Logic dictates that every scenario be evaluated, estimated, and anticipated. Emotional decisions happen faster because only the emotions of the situation are being examined. Emotion is one of the most crucial pieces of information that we have access to every day, so more data can actually be examined in an emotion than through logic and that's why decisions are faster.

6. It can be used in any environment, situation, and circumstance.

If you have a skill in typing 140 words per minute, are you going to be able to translate that skill into carpentry? Long haul driving? Emotional intelligence is a skill that transcends industries, hobbies, and situations because it is

always applicable. A person exercising their skills in this area can find a way to relate to anyone in any circumstance or situation.

3.4 DISADVANTAGES OF EMOTIONAL INTELLIGENCE

1. It can be used to manipulate people.

Emotions are one of the core components of our being. We experience emotions in virtually every moment of every day. When those emotions are understood as a skill, then it becomes another way to manipulate someone to do what you want them to do. A high emotional intelligence might eliminate physical bullying, but if the intentions are not good, then a different type of bullying can come about: emotional bullying. What's worse is that the person being bullied will want to have it happen because it is emotionally fulfilling for them.

2. It prevents others from using their critical thinking skills.

When someone knows how to "put their emotion on a plate," then that emotional exposure can help others relate through that contact. As those emotions are placed strategically into a presentation, speech, or other public arena, those who are hearing and feeling those expressed emotions begin to get emotional themselves. As those uncontrolled emotions increase, the amount of logical thinking decreases and this prevent critical thinking from occurring.

3. It can be used for personal gain.

Emotional intelligence can also be used to manipulate others for personal gain. This can be done through the creation of embarrassing situations or outright emotional lies, showing a person positive emotion while showing everyone else negative emotions. High emotional intelligence skills can definitely create a lot of good, but if the desires are self-serving, it can also create a lot of darkness.

4. It can make a person more open and agreeable.

Social factors are very important within the scope of human existence. Rare is the individual who can live on their own without any personal contact of any kind for an extended period of time.

For those who have a high emotional intelligence, they tend to be more open and agreeable to situations that are morally questionable if it means there is the chance for social contact. This effect is even more pronounced when someone with a higher emotional intelligence is controlling the situation.

5. It takes time to develop this skill.

Although everyone can develop emotional intelligence skills, this is a time investment that can be quite extensive and personal. People may not wish to look at their fears and habits or other personalized negative emotions. If one isn't willing to look inward, then there isn't a chance to adapt to emotions that are outward.

6. Emotional intelligence is a skill that not everyone takes seriously.

Information is the primary currency today and society often separates emotions from words. After all, how many times can a Facebook post or a tweet on Twitter be taken out of context because it is taken the wrong way? This skill isn't taken seriously because many people have poor skills in this area in the first place. Misinterpreting someone's status updates is clear evidence of this fact.

The pros and cons of emotional intelligence show it can be hugely beneficial to develop. It also shows that there can be some potentially dangerous situations that develop if people use their emotional intelligence in a way that only benefits themselves. By understanding the core emotions of those around us, better decisions can be made, so as long as the negatives can be balanced properly, emotional intelligence will always be important.

3.5 PROFILE ON THE SELECTED PUBLIC SECTOR BANK (SBI) AND PRIVATE SECTOR BANK (HDFC)

State Bank of India

The **State Bank of India (SBI)** is an Indian multinational, public sector banking and financial services statutory body. It is a government corporation statutory body headquartered in Mumbai, Maharashtra. SBI is ranked as 236th in the Fortune Global 500 list of the world's biggest corporations of 2019. It is the largest bank in India with a 23% market share in assets, besides a share of one-fourth of the total loan and deposits market.

The bank descends from the Bank of Calcutta, founded in 1806, via the Imperial Bank of India, making it the oldest commercial bank in the Indian subcontinent. The Bank of Madras merged into the other two "presidency banks" in British India, the Bank of Calcutta and the Bank of Bombay, to form the Imperial Bank of India, which in turn became the State Bank of India in 1955. The Government of India took control of the Imperial Bank of India in 1955, with Reserve Bank of India (India's central bank) taking a 60% stake, renaming it the State Bank of India.

The bank has over 24,000 branches, 59,000+ ATMs and 195 foreign offices across 36 countries after the merger of its 5 associate banks and Bhartiya Mahila Bank (as on 1st April, 2017). SBI offers a plethora of products and services such as savings account, credit cards, fixed deposits, home loan, personal loan, debit card, loan against property, car loan, gold loan and more.

The current position of the State Bank of India (SBI Bank)

The State Bank of India is a giant in its own right, and there are several reasons that contribute to that. It is the oldest bank in the country currently if you go by the size of its balance sheet. Additionally, its market capitalization, hundreds of bank branches and the number of profits are helping it give stiff competition to other private sector banks in the country.

Presently, the bank is getting into a couple of new business with strategic tie-ups, which have quite a large growth potential. Some of these tie-ups are General Insurance, Pension Funds, Private Equity, Custodial Services, Mobile Banking, Structured Products, Advisory Services, and Point of Sale Merchant Acquisition etc. Also, it is concentrating on wholesale banking capacities and the top end of the market, in order to offer India's corporate sector with numerous services and products.

Gaining entry in the field of derivative instruments and structured products along with the consolidation of the global treasury operations is also something they are focusing on now.

As of now, the State Bank of India is the biggest arranger responsible for external commercial borrowings in the country and is the biggest provider of infrastructure debt. In addition, it is the sole Indian bank to be a part of the Fortune 500 list.

Apart from banking, State Bank of India was also associated with non-profit ventures since 1973, such as Community Services Banking. In such cases, administrative offices and branches all over the country sponsor and take part in a huge number of social causes and welfare activities. Additionally, they had also launched three digital banking facilities, in order to make financial transaction an easier affair for their customers.

Two of the digital banking facilities specialize in providing their services at the customers' doorstep by utilizing the method of TAB banking (One for housing loan applicants and the other for customers looking to open a savings account).

The third banking facility specializes in the KYC process (Know Your Customer).

The other services, which are offered by the State Bank of India, are the following-

- Personal Banking
- Rural/ Agriculture
- Small and Medium Enterprise (SME)
- Domestic Treasury
- NRI Services
- International Banking
- Corporate Banking
- Government Business

HDFC Bank

HDFC Bank Limited is an Indian banking and financial services company, headquartered in Mumbai. HDFC Bank is India's largest private sector bank by assets and world's 10th largest bank by market capitalisation as of April 2021. It is the third largest company by market capitalisation of \$122.50 billion on the Indian stock exchanges. It is also the fifteenth largest employer in India with nearly 120,000 employees. HDFC Bank was incorporated in 1994 as a subsidiary of the Housing Development Finance Corporation, with its registered office in Mumbai, Maharashtra, India. Its first corporate office and a full-service branch at Sandoz House, inaugurated by the then Union Finance Minister, Manmohan Singh.

HDFC Bank provides a number of products and services including wholesale banking, retail banking, treasury, auto loans, two-wheeler loans, personal loans, loans against property, consumer durable loan, lifestyle loan and credit cards. Along with these various digital products are Payzapp and SmartBUY.

HDFC Bank merged with Times Bank in February 2000. This was the first merger of two private banks in the New Generation private sector banks category. Times Bank was established by Bennett, Coleman and Co. Ltd., commonly known as The Times Group, India's largest media conglomerate.^[19]

In 2008, Centurion Bank of Punjab (CBoP) was acquired by HDFC Bank. HDFC Bank's board approved the acquisition of CBoP for ₹95.1 billion in one of the largest mergers in the financial sector in India

In 2021, the bank acquired a 9.99% stake in FERBINE, an entity promoted by Tata Group, to operate a Pan-India umbrella entity for retail payment systems, similar to National Payments Corporation of India.

In September 2021, the bank partnered with Paytm to launch a range of credit cards powered by the global card network Visa

HDFC Bank offers a wide gamut of commercial and transactional banking services to businesses and organizations of all sizes. Our services include working capital finance, trade services, transactional services and cash management. The bank is also a leading provider of structured solutions, which combine cash

management services with vendor and distributor finance for facilitating superior supply chain management for its corporate customers. Based on its superior product delivery / service levels and strong customer orientation, the Bank has made significant inroads into the banking consortia of a number of leading Indian corporates including multinationals, companies from the domestic business houses and prime public sector companies. It is recognised as a leading provider of cash management and transactional banking solutions to corporate customers, mutual funds, stock exchange members and banks.

This business focuses on institutional customers such as

- Large corporates including MNCs
- Government bodies
- Emerging corporates
- Business banking/SMEs
- Infrastructure finance group

Products and Services

- Working capital facilities
- Term lending
- Project finance
- Debt capital markets
- Mergers and acquisitions
- Trade credit
- Supply chain financing
- Forex and derivatives
- Cash management services
- Wholesale deposits

Category	Number of Respondents	Percentage
Male	35	70%
Female	15	30%
TOTAL	50	100%

CHAPTER – IV

DATA ANALYSIS AND INTERPRETATION



INTERPRETATION

Analysis of the data regarding the respondents' responses to the research questions. The results of the data analysis are presented in the following tables and figures.

STATE BANK OF INDIA

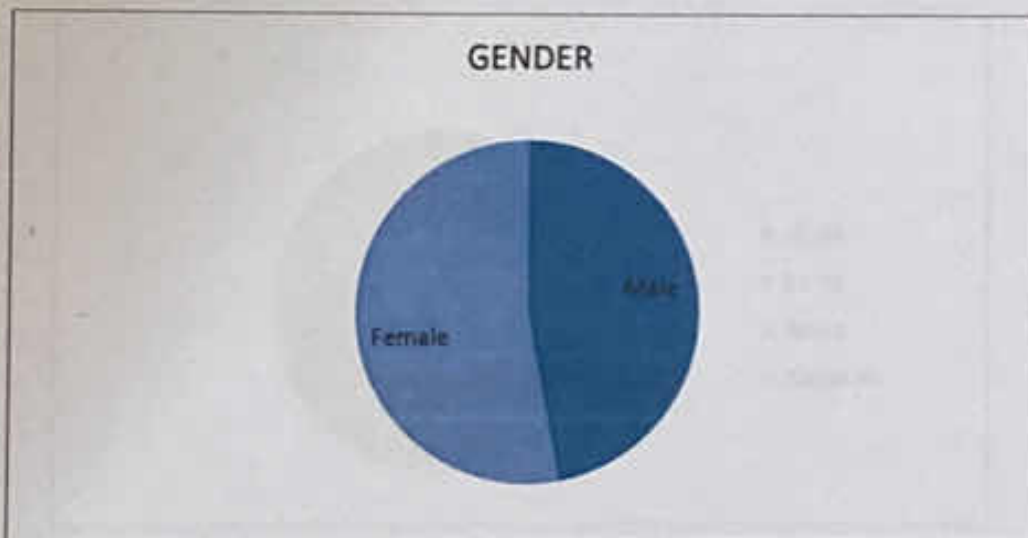
4.1 GENDER OF RESPONDENTS

TABLE 4.1 SHOWING THE GENDER OF RESPONDENTS

GENDER GROUP	NO OF RESPONDENTS	PERCENTAGE
MALE	19	47%
FEMALE	21	53%
TOTAL	40	100%

Source: Primary Data

FIGURE 4.1 SHOWING THE GENDER OF RESPONDENTS



INTERPRETATION:

As shown in the above diagram, 53% are female respondent and 47% are male respondent. Here we conclude that female respondents are more than the male respondent.

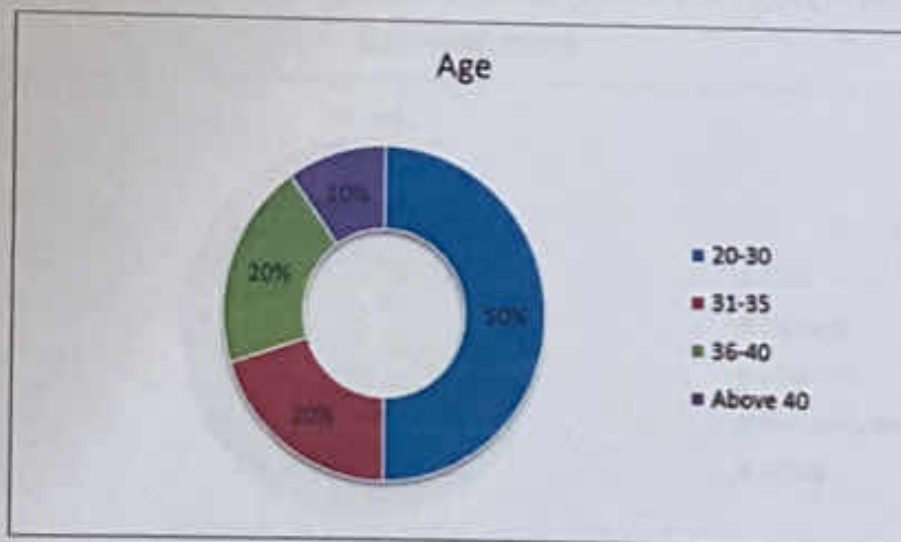
4.2 AGE OF RESPONDENTS

TABLE 4.2 SHOWING AGE OF THE RESPONDENTS

AGE	NO OF RESPONDENTS	PERCENTAGE
20-30	20	50%
31-35	8	20%
36-40	8	20%
ABOVE 40	4	10%
TOTAL	40	100%

Source: Primary Data

FIGURE 4.2 SHOWING AGE OF THE RESPONDENTS



INTERPRETATION:

As shown in the above diagram, age group of 20-30 is the largest group representing 50% of the respondents, followed by 20% of respondents who belong to the age group of 36-40 and 31-35. Smallest number of respondents of 10% belongs to the age group of 40 above.

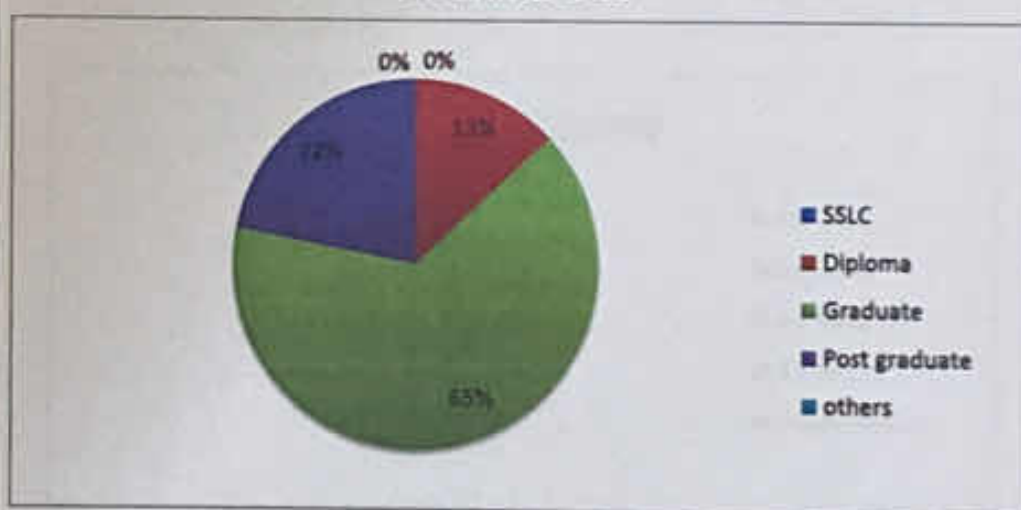
4.3 EDUCATIONAL QUALIFICATION OF RESPONDENTS

TABLE 4.3 SHOWING EDUCATIONAL QUALIFICATION

EDUCATIONAL QUALIFICATION	NO OF RESPONDENTS	PERCENTAGE
SSLC	0	0
DIPLOMA	5	13%
GRADUATE	26	65%
PG	9	22%
OTHERS	0	0
TOTAL	40	100%

Source: Primary Data

FIGURE 4.3 SHOWING EDUCATIONAL QUALIFICATION OF THE RESPONDENTS



INTERPRETATION

As shown in the above table and graph, majority of the respondents are graduates representing 65% of the total respondents, 22% are post graduate and 13% are the person who as qualified diploma.

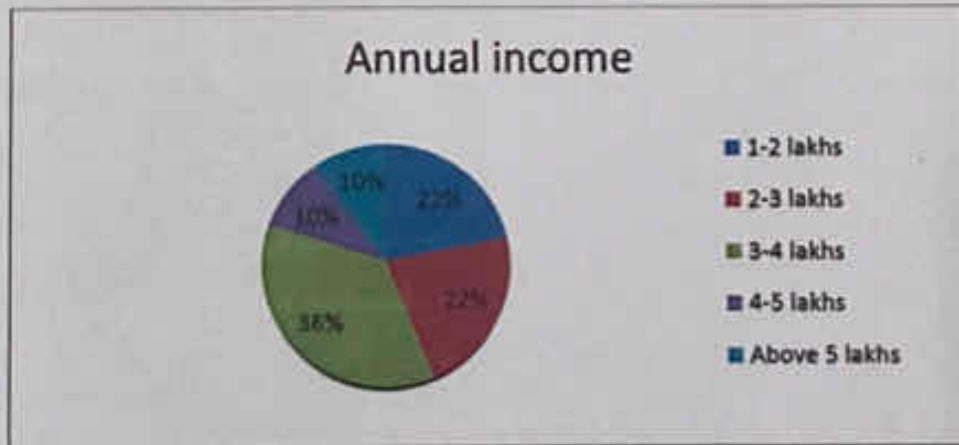
4.4 ANNUAL INCOME OF RESPONDENTS

TABLE 4.4 SHOWING THE ANNUAL INCOME OF THE RESPONDENTS

ANNUAL INCOME	NO OF RESPONDENTS	PERCENTAGE
1-2 LAKHS	9	22%
2-3 LAKHS	9	22%
3-4 LAKHS	14	36%
4-5 LAKHS	4	10%
ABOVE 5 LAKHS	4	10%
TOTAL	40	100%

Source: Primary Data

FIGURE 4.4 SHOWING THE ANNUAL INCOME OF THE RESPONDENTS



INTERPRETATION:

The above figure represents that out of 40 respondents surveyed 36% get an annual income between 3-4 lakhs, 22% between 3-4 lakhs and 1-2 lakh, 10% between 4-5 lakhs and 10% get an annual income above 5 lakhs.

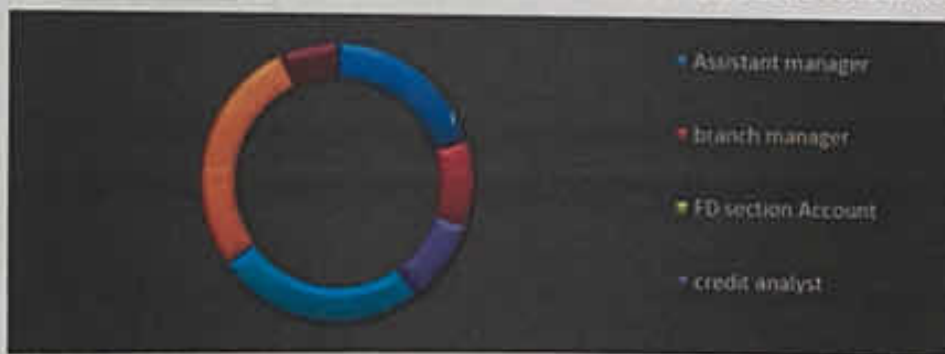
4.5 CURRENT POSITION OF RESPONDENTS

TABLE 4.5 SHOWING THE CURRENT POSITION OF THE EMPLOYEES

CURRENT POSITION	NO. OF RESPONDENTS	PERCENTAGE
ASSISTANT MANAGER	8	20%
BRANCH MANAGER	4	10%
FD SECTION ACCOUNT	0	0
CREDIT ANALYST	4	10%
SINGLE WINDOW OPERATORS	10	25%
RELATIONSHIP MANAGER PERSONAL BANKING	11	28%
GENERAL MANAGER	0	0
OTHERS	3	7%
TOTAL	40	100%

Source: Primary Data

FIGURE 4.5 SHOWING THE CURRENT POSITION OF RESPONDENTS



INTERPRETATION:

The above figure represents that out of 40 respondents surveyed 28% of the respondents belong to the category relationship manager, 25% belong to single window operator, 20% belong to assistant manager and 10% of the respondents belong to branch manager and 7% other categories.

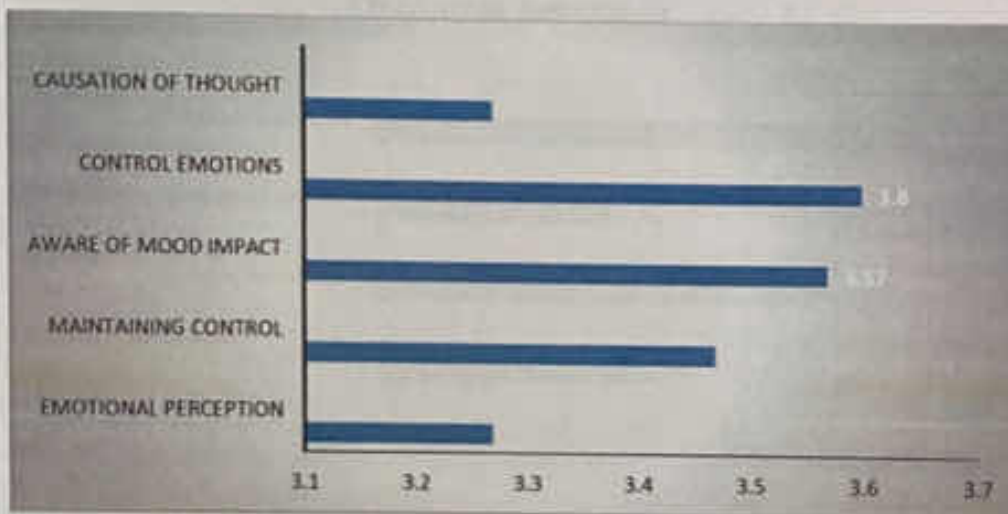
4.6 SELF-AWARENESS OF RESPONDENTS

TABLE 4.6 SHOWING THE SELF AWARENESS OF THE EMPLOYEES

DIMENSIONS	MEAN SCORE
EMOTIONAL PERCEPTION	3.27
MAINTAINING CONTROL	3.47
AWARE OF MOOD IMPACTS	3.57
CONTROL EMOTIONS	3.6
CAUSATION OF THOUGHT	3.27

Source: Primary Data

FIGURE 4.6 SELF-AWARENESS OF RESPONDENTS



INTERPRETATION:

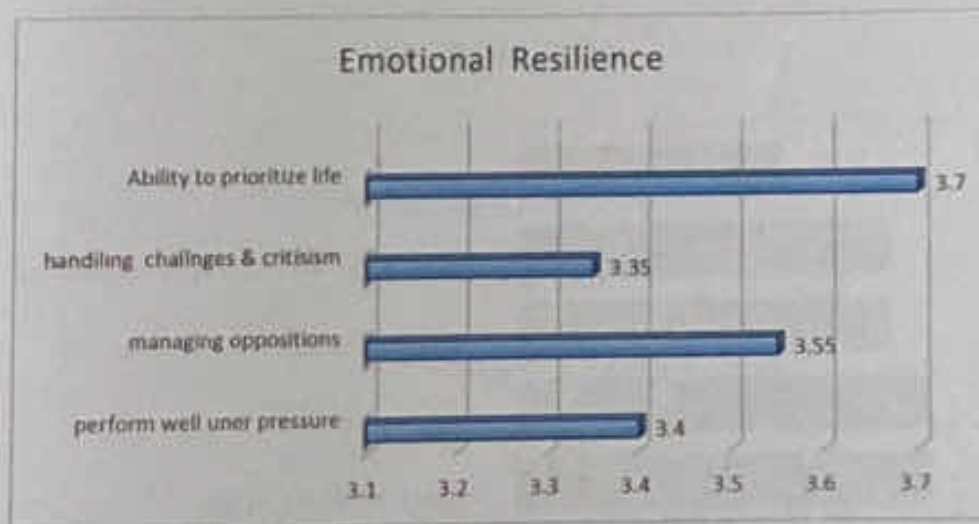
From the above figure we understand that majority of the respondents are self-aware about their emotions, the effect of their actions, moods, and emotion on other people. They are capable of monitoring and controlling own emotions.

4.7 EMOTIONAL RESILIENCE OF RESPONDENTS
TABLE 4.7 EMOTIONAL RESILIENCE OF RESPONDENTS

DIMENSIONS	MEAN SCORE
PERFORM WELL UNDER PRESSURE	3.4
MANAGING OPPOSITIONS	3.55
HANDLING CHALLENGES & CRITICISM	3.35
ABILITY TO PRIORITIZE LIFE	3.7

Source: Primary Data

FIGURE 4.7 EMOTIONAL RESILIENCE OF RESPONDENTS



INTERPRETATION:

from the above figure we can conclude that majority of the respondents as the capacity to recover easily and quickly from unpleasant and damaging events, hence we can say that the employees are emotionally resilient, even though some employees face difficulty in performing under pressure and handling challenges and criticism.

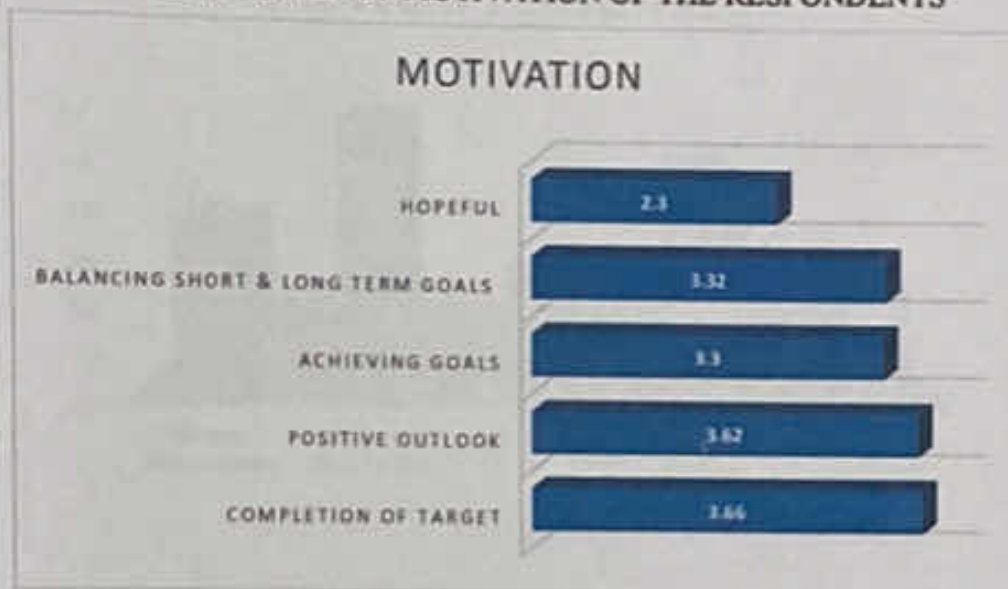
4.8 LEVEL OF MOTIVATION OF RESPONDENTS

TABLE 4.8 LEVEL OF MOTIVATION

DIMENSIONS	MEAN SCORE
COMPLETION OF TARGET	3.66
POSITIVE OUTLOOK	3.62
ACHIEVING GOALS	3.30
BALANCING SHORT- & LONG-TERM GOALS	3.32
HOPEFUL	2.3

Source: Primary Data

TABLE 4.8 LEVEL OF MOTIVATION OF THE RESPONDENTS



INTERPRETATION:

The above figure shows that most of the respondents are really motivated when it comes to having a positive outlook on life and balancing short term and long-term goals. Most of the respondents ensure the completion of targets and achieving the goal but they become hopeless when things go wrong.

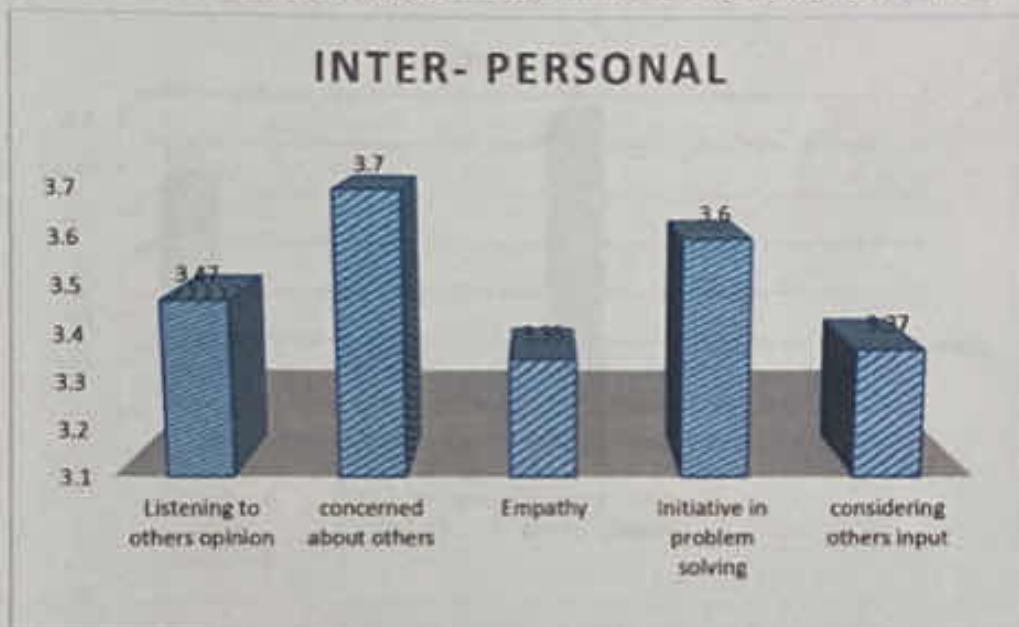
4.9 INTER PERSONAL SENSITIVITY OF RESPONDENTS

TABLE 4.9 INTER PERSONAL SENSITIVITY

DIMENSIONS	MEAN SCORE
LISTENING TO OTHERS OPINION	3.47
CONCERNED ABOUT OTHERS	3.70
EMPATHY	3.35
INITIATIVE IN PROBLEM SOLVING	3.60
CONSIDERING OTHERS INPUT	3.37

Source: Primary Data

FIGURE 4.9 INTER PERSONAL SENSITIVITY OF RESPONDENTS



INTERPRETATION:

The figure shows that the respondents are concerned about others feelings, thoughts and emotions. Majority of the respondents listens to others opinion, but only few consider the opinion received from others.

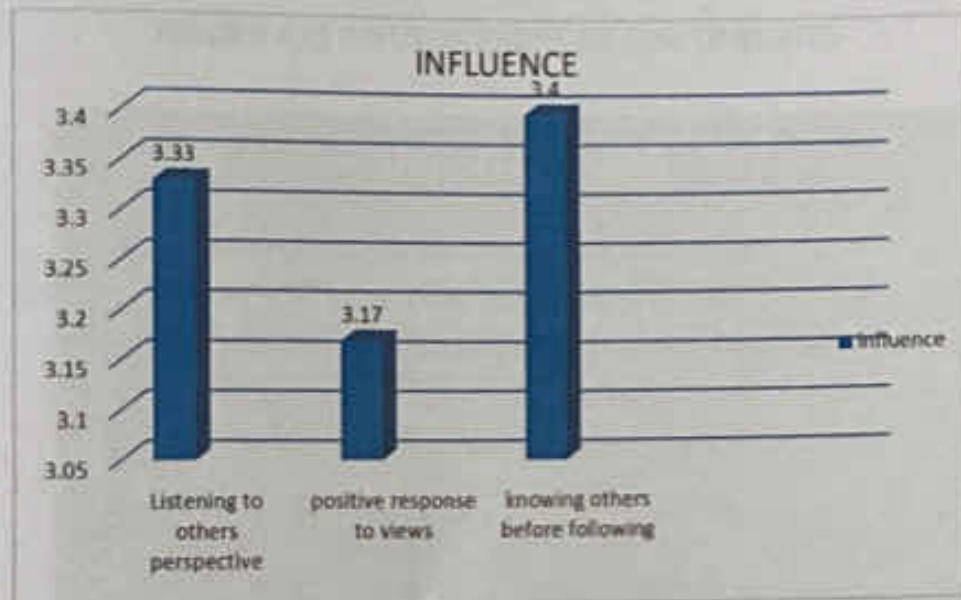
4.10 LEVEL OF INFLUENCE OF RESPONDENTS

TABLE 4.11 LEVEL OF INFLUENCE

DIMENSIONS	MEAN SCORE
LISTENING TO OTHERS PERSPECTIVE	3.33
POSITIVE RESPONSE TO VIEWS	3.17
KNOWING OTHERS BEFORE FOLLOWING	3.40

Source: Primary Data

FIGURE 4.11 LEVEL OF INFLUENCE OF RESPONDENTS



INTERPRETQION:

The above figure shows that the respondents are moderately influenced by others. They listen to other's perspectives before taking a decision and also receive positive response on their views, this shows how emotional intelligence influences the employees to interact with others.

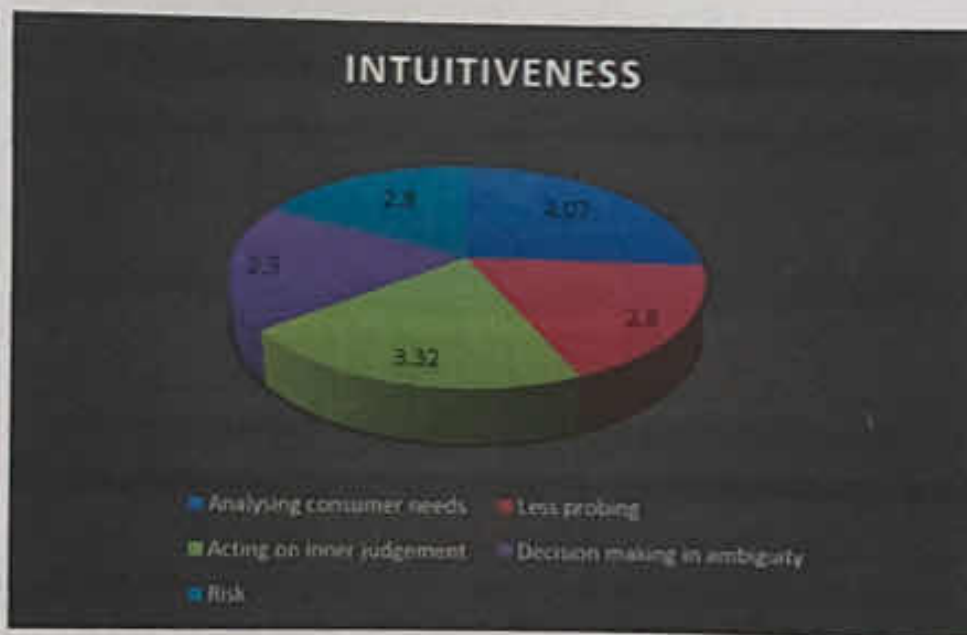
4.11 INTUITIVENESS OF RESPONDENTS

TABLE 4.12 INTUITIVENESS

DIMENSIONS	MEAN SCORE
ANALYSING CONSUMER NEEDS	4.07
LESS PROBING	2.80
ACTING ON INNER JUDGEMENT	3.32
DECISION MAKING IN AMBIGUITY	2.90
RISK	2.80

Source: Primary Data

FIGURE 4.12 INTUITIVENESS OF RESPONDENTS



INTERPRETATION:

The above figure shows that the respondents have a moderately low level of Intuitiveness. According to the responses majority of the employees analyse the consumer needs quickly. They do not perform and action without consciously processing the information.

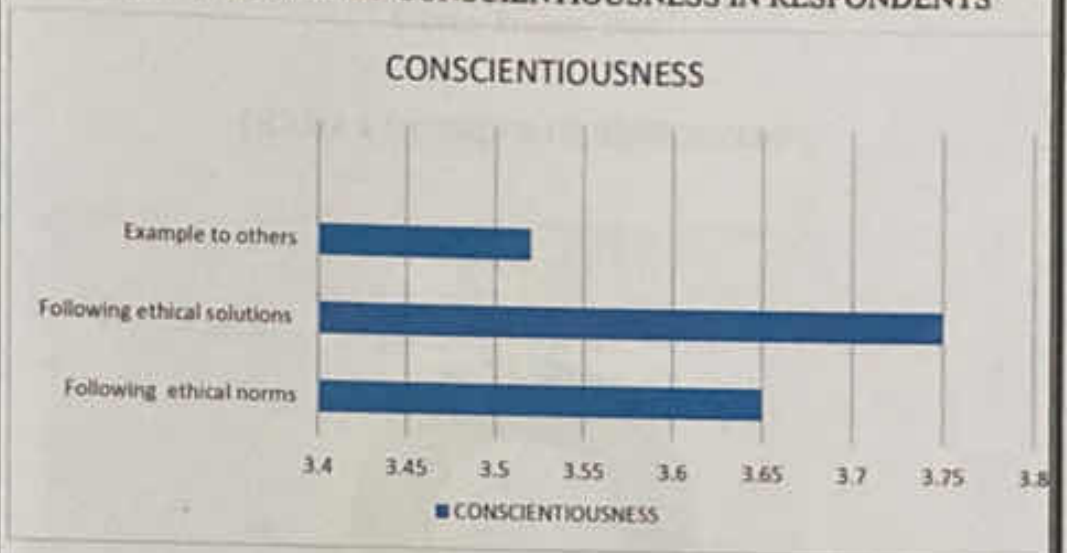
4.12 LEVEL OF CONSCIENTIOUSNESS IN RESPONDENTS

TABLE 4.13 LEVEL OF CONSCIENTIOUSNESS

DIMENSIONS	MEAN SCORE
FOLLOWING ETHICAL NORMS	3.65
FOLLOWING ETHICAL SOLUTIONS	3.75
EXAMPLE ON OTHERS	3.52

Source: Primary Data

FIGURE 4.13 LEVEL OF CONSCIENTIOUSNESS IN RESPONDENTS



INTERPRETATION:

The above figure shows that the Respondents have a high level of Conscientiousness; they are orderly and aiming to do the job well, by following ethical norms in finding solution to a problem they act as an example to others

HDFC BANK

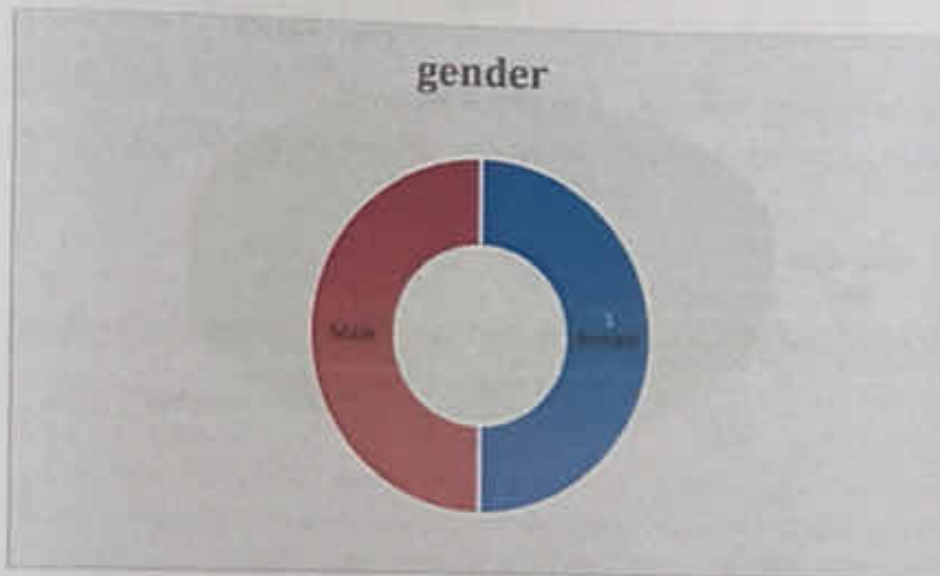
4.1 GENDER OF RESPONDENTS

TABLE 4.1: GENDER OF RESPONDENTS

GENDER GROUP	NO. OF RESPONDENTS	PERCENTAGE
MALE	20	50%
FEMALE	20	50%
TOTAL	40	100%

Source: Primary Data

FIGURE 4.1: GENDER OF RESPONDENTS



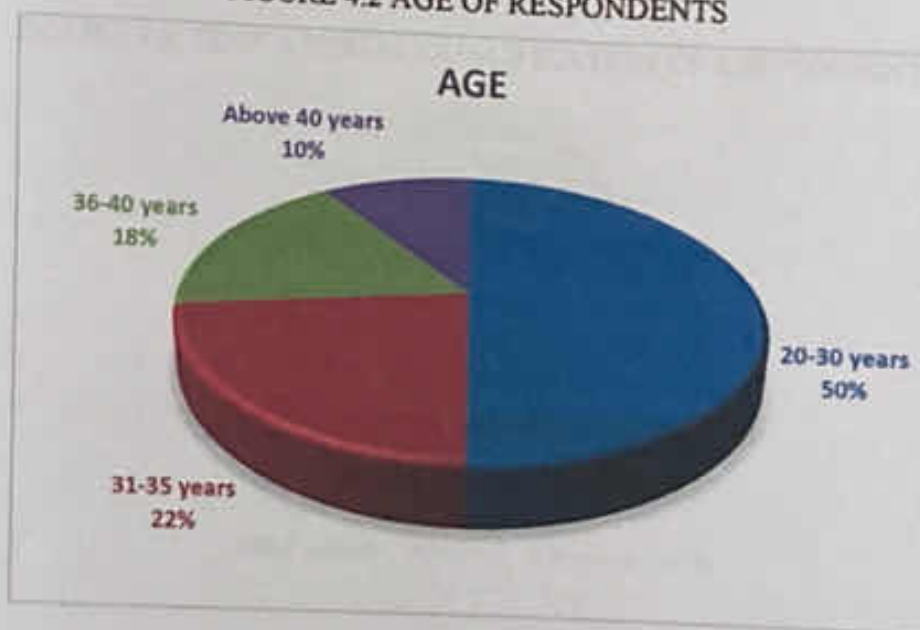
INTERPRETATION: - The above figure represents that out of 40 Respondents surveyed, 50% Respondents are male and 50% of them are female. We have equal number of male and female Respondents.

4.2 AGE OF THE RESPONDENTS
TABLE 4.2 AGE OF THE RESPONDENTS

AGE OF RESPONDENTS	NO. OF RESPONDENTS	PERCENTAGE
20-30 years	20	50%
31-35 years	9	22.5%
36-40 years	7	17.5%
Above 40 years	4	10%
Total	40	100%

Source: Primary Data

FIGURE 4.2 AGE OF RESPONDENTS



INTERPRETATION: - The above figure represents that out of 40 respondents surveyed 50% of them belong to the age group of 20-30, 22% belong to 31-35, 18% belong to 36-40 and 10% belong to the age group above 40.

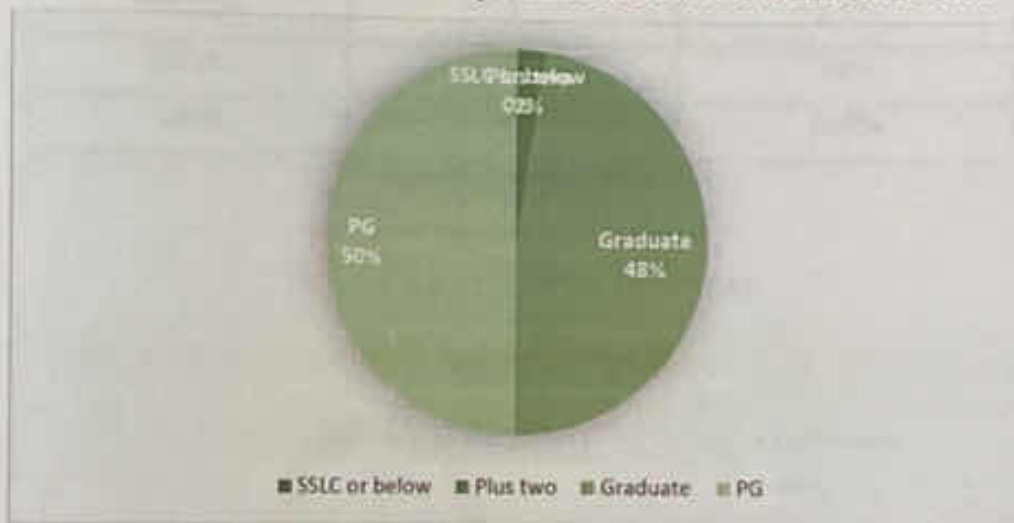
4.3 EDUCATIONAL QUALIFICATION

TABLE 4.3 EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

QUALIFICATION	NO. OF RESPONDENTS	PERCENTAGE
SSLC or below	0	0
Plus two	1	2.5%
Graduate	20	47.5%
PG	20	50%
Others	0	0%
Total	40	100%

Source: Primary Data

FIGURE 4.3: EDUCATIONAL QUALIFICATION OF RESPONDENTS



INTERPRETATION: - As shown in the above table and graph, majority of the respondents has qualified Post Graduation (50%), 48% are Graduates and only 2% are the person with plus two.

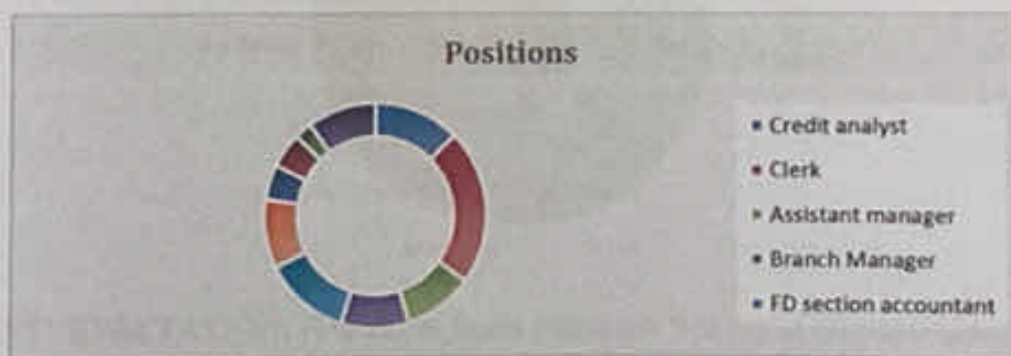
4.4 CURRENT POSITION

TABLE 4.4 CURRENT POSITION OF RESPONDENTS

CURRENT POSITION	NO. OF RESPONDENTS	PERCENTAGE
Credit analyst	5	12.5%
Clerk	9	22.5%
Assistant manager	4	10%
Branch Manager	4	10%
FD section accountant	5	12.5%
Relationship manager	4	10%
Deputy manager	2	5%
Senior executive	2	5%
Manager	1	2.5%
Others	4	10%
Total	40	100%

Source: Primary Data

FIGURE 4.4 CURRENT POSITION



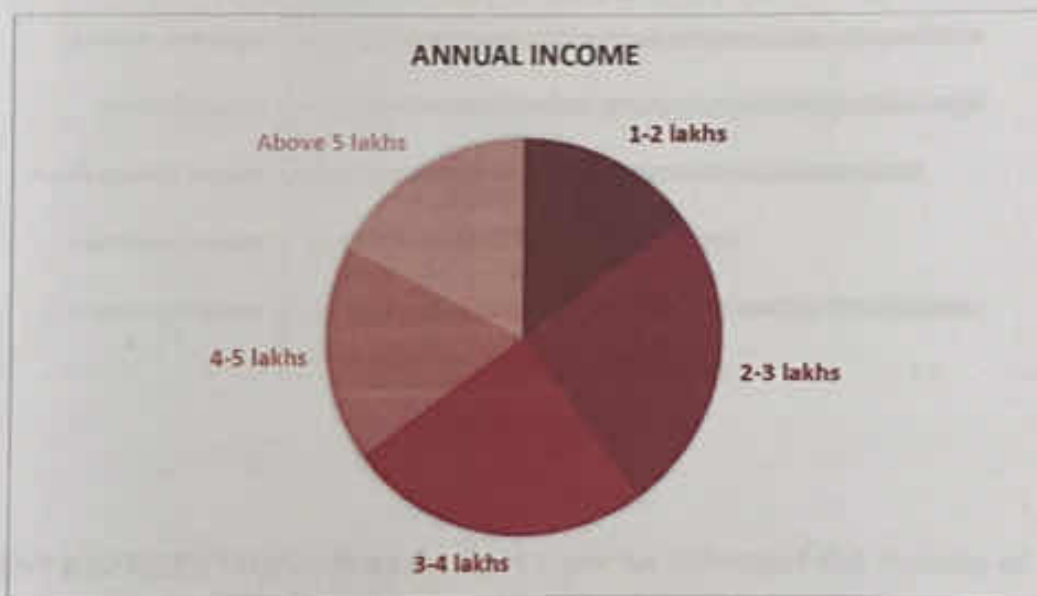
INTERPRETATION: the above figure represents that out of the 40 respondents surveyed 23% are clerk, 12% each are FD section accountant and Branch manager, 10% each belong to the group of managers, 5% and 2.5% to Senior executive, Relationship manager and so on.

4.5 ANNUAL INCOME OF THE RESPONDENT
TABLE 4.5 ANNUAL INCOME OF THE RESPONDENTS

ANNUAL INCOME	NO. OF RESPONDENTS	PERCENTAGE
1-2 lakhs	6	15%
2-3 lakhs	10	25%
3-4 lakhs	10	25%
4-5 lakhs	7	17.5%
Above 5 lakhs	7	17.5%
Total	40	100%

Source: Primary Data

FIGURE 4.5 ANNUAL INCOME OF RESPONDENTS



INTERPRETATION: -The above figure represents that out of 40 respondents surveyed 6% get an annual income between 1-2 lakhs, 25% get an annual income between 2-3 lakhs, 25% between 3-4 lakhs, 18% between 4-5 lakhs and 18% get an annual income above 5 lakhs.

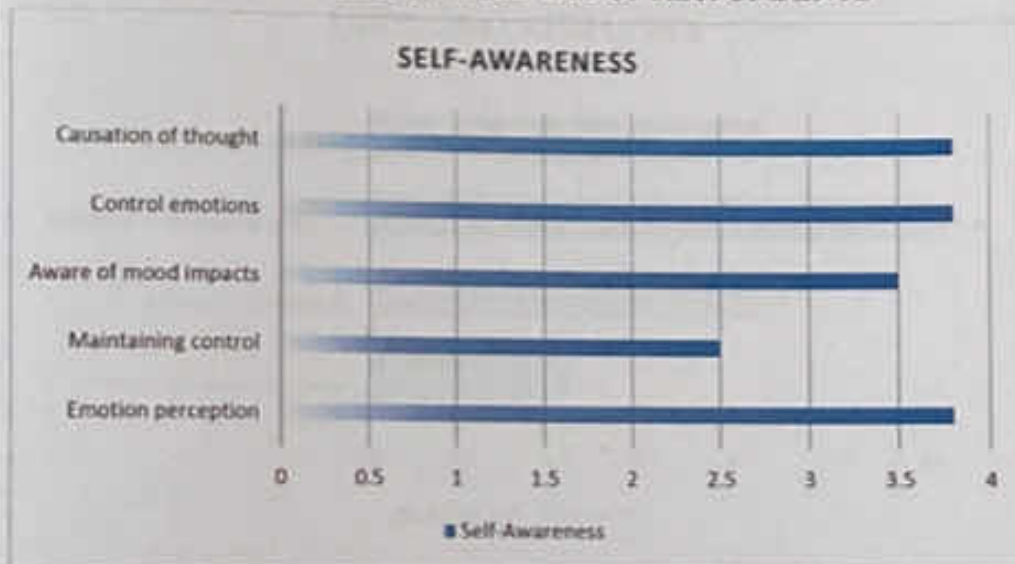
4.6 SELF AWARENESS

TABLE 4.6 SELF AWARENESS OF RESPONDENTS

DIMENSIONS	MEAN SCORE
Emotion perception	3.8
Maintaining control	2.5
Aware of mood impacts	3.5
Control emotions	3.8
Causation of thought	3.8

Source: Primary Data

FIGURE 4.6 SELF AWARENESS OF RESPONDENTS



INTERPRETATION: - From the above figure we understand that majority of respondents are self-aware about their emotions, effect of their actions and the impacts it may have on their customer.

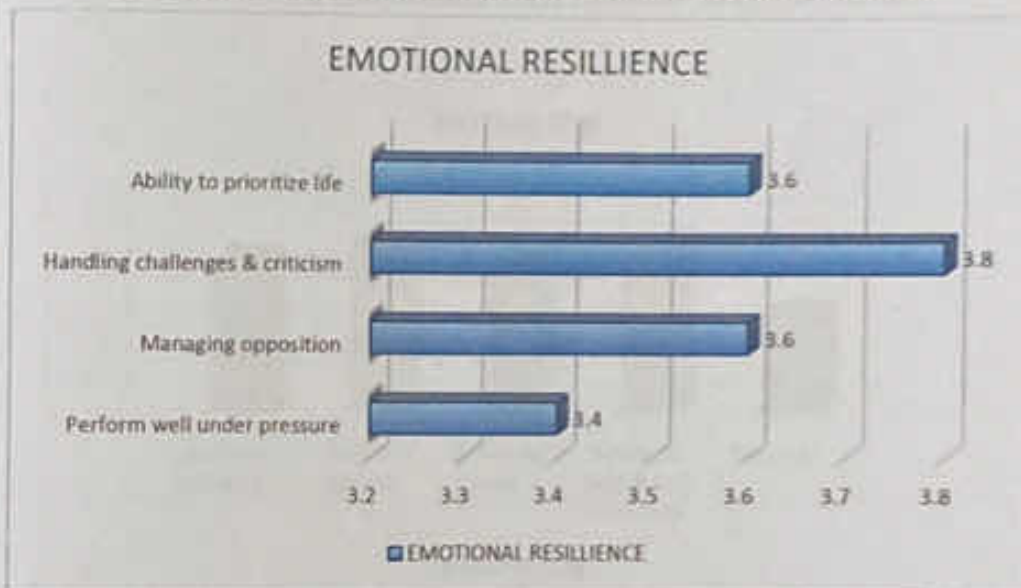
4.7 EMOTIONAL RESILIENCE

TABLE 4.7 EMOTIONAL RESILIENCE OF RESPONDENTS

DIMENSIONS	MEAN SCORE
Perform well under pressure	3.4
Managing oppositions	3.6
Handling Challenges & Criticism	3.8
Ability to prioritize life	3.6

Source: Primary Data

FIGURE 4.7 EMOTIONAL RESILIENCE OF RESPONDENTS



INTERPRETATION: - From the above figure we can conclude that most of the respondents are emotionally resilient and are capable of handling different situations.

Even though the respondents are not emotionally resilient when it comes to working under pressure.

4.8 LEVEL OF MOTIVATION

TABLE 4.8 LEVEL OF MOTIVATION OF THE RESPONDENTS

DIMENSION	MEAN SCORE
Completion of target	3.8
Positive outlook	4.1
Achieving goals	3.6
Balancing short- & long-term goals	3.8
Hopeless	2.5

Source: Primary Data

FIGURE 4.8 LEVEL OF MOTIVATION OF RESPONDENTS



INTERPRETATION: - The above figure shows us that the respondents are moderately motivated. But when things go wrong most of them become hopeless.

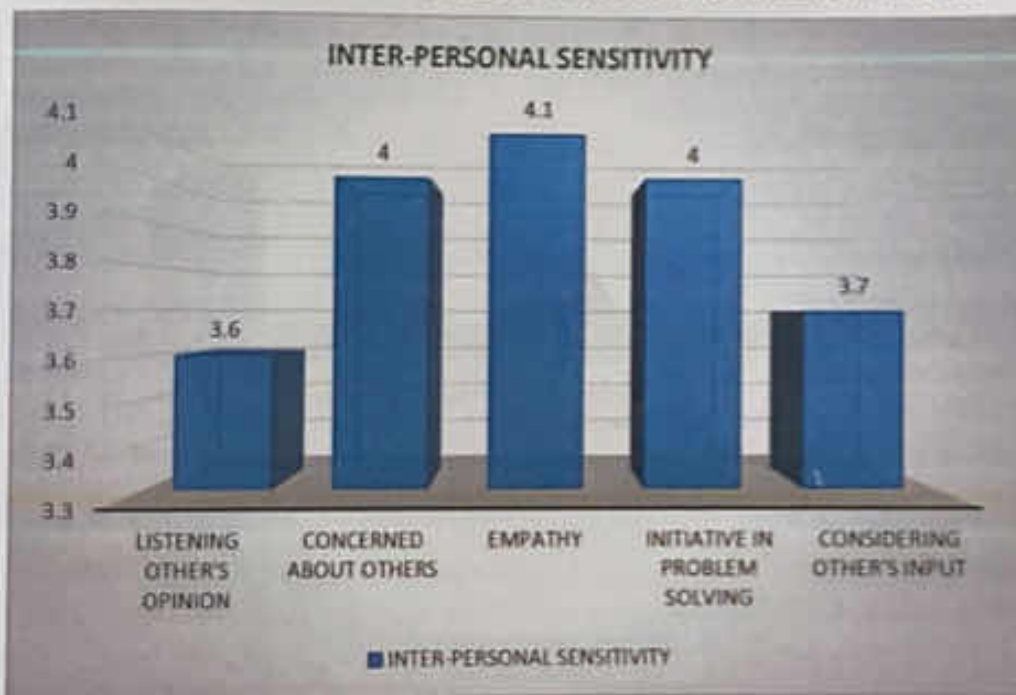
4.9 INTER PERSONAL SENSITIVITY

TABLE 4.9 INTER-PERSONAL SENSITIVITY OF RESPONDENTS

DIMENSION	MEAN SCORE
Listening to other's opinion	3.6
Concerned about others	4.0
Empathy	4.1
Initiative in problem solving	4.0
Considering other's input	3.7

Source: Primary Data

FIGURE 4.9 INTER-PERSONAL SENSITIVITY OF RESPONDENTS



INTERPRETATION: - From the above figure it is understood that the respondents have a good level of inter-personal sensitivity. Majority of the respondents have the ability to read other people's feelings and act accordingly.

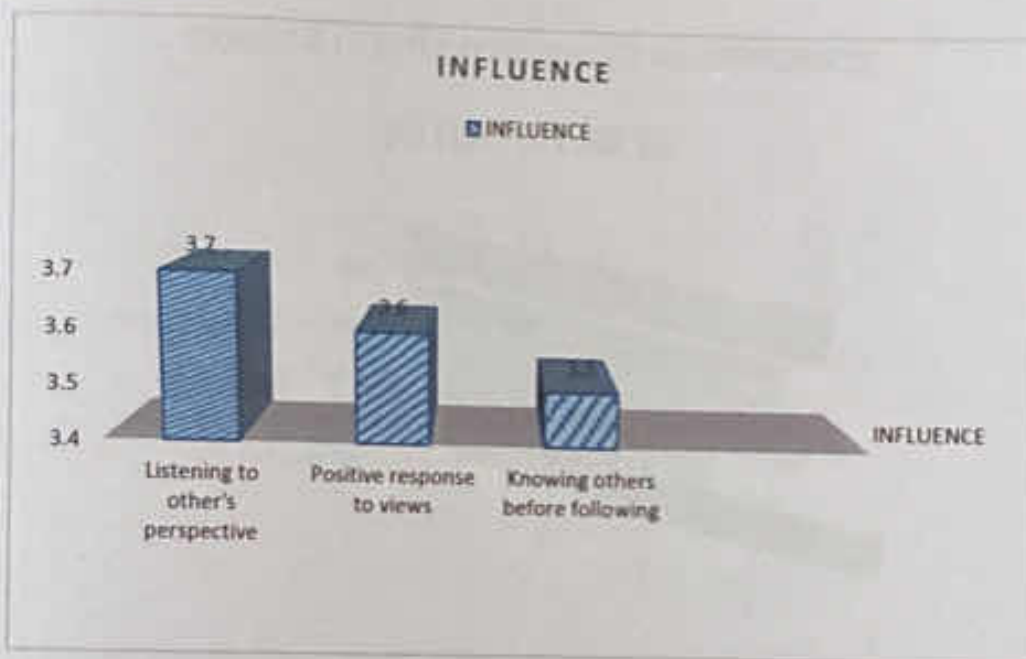
4.10 LEVEL OF INFLUENCE

TABLE 4.10 LEVEL OF INFLUENCE OF RESPONDENTS

DIMENSION	MEAN SCORE
Listening to other's perspective	3.7
Positive response to views	3.6
Knowing others before following	3.5

Source: Primary Data

FIGURE 4.10 LEVEL OF INFLUENCE OF RESPONDENTS



INTERPRETATION: - influence is all about how employees interact with each other, The above figure shows that the respondents have a moderate influence on others and are also influenced by their co-workers.

4.11 INTUITIVENESS

TABLE 4.11 INTUITIVENESS OF RESPONDENTS

DIMENSION	MEAN SCORE
Analyzing consumer needs	4.0
Less probing	2.5
Acting on inner judgement	3.3
Decision making in ambiguity	3.0
Risk	3.3

Source: Primary Data

FIGURE 4.11 INTUITIVENESS OF RESPONDENTS



INTERPRETATION: - From the above figure we understand that the respondents are not much intuitive. They act rationally and are not willing to take much risk. Intuition is indeed the highest form of intelligence, here majority of the respondents makes decisions only after gathering sufficient information, hence their intuitiveness level is low.

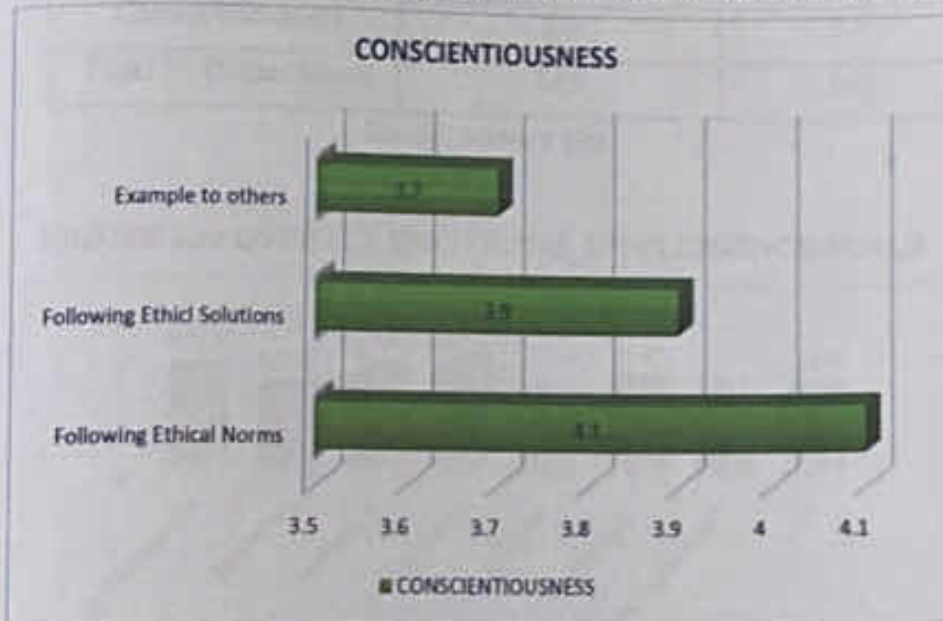
4.12 LEVEL OF CONSCIENTIOUSNESS

TABLE 4.12 LEVEL OF CONSCIENTIOUSNESS IN RESPONDENTS

DIMENSION	MEAN SCORE
Following Ethical Norms	4.1
Following Ethical Solutions	3.9
Example to others	3.7

Source: Primary Data

FIGURE 4.12 LEVEL OF CONSCIENTIOUSNESS IN RESPONDENTS



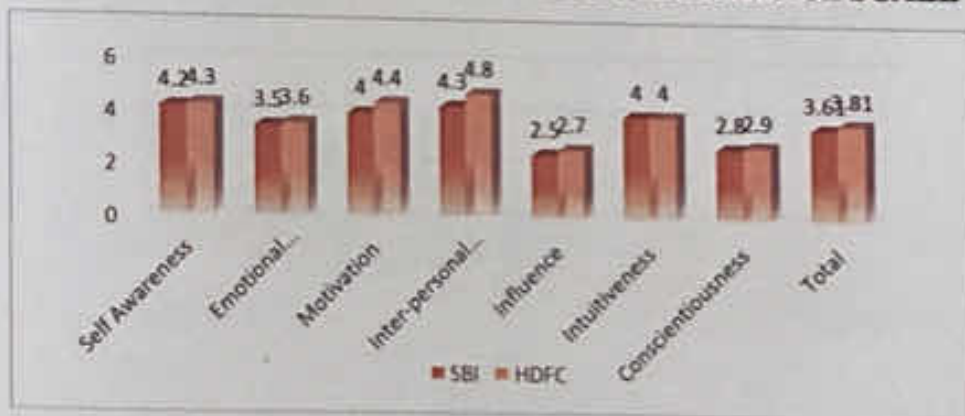
INTERPRETATION: - The figure shows that the respondents have a good level of conscientiousness. But majority of them don't consider themselves to be a good example to others.

**TABLE 4.13 OVERALL EMOTIONAL INTELLIGENCE SCALE
COMPARISON BETWEEN SBI AND HDFC BANK**

COMPONENTS	SBI	HDFC
Self-Awareness	4.2	4.3
Emotional Resilience	3.5	3.6
Motivation	4.0	4.4
Inter-personal Sensitivity	4.3	4.8
Influence	2.5	2.7
Intuitiveness	4.0	4.0
Conscientiousness	2.8	2.9
Total EI (Mean score)	3.61	3.81

Source: primary data

FIGURE 4.13 OVERALL EMOTIONAL INTELLIGENCE SCALE



INTERPRETATION:

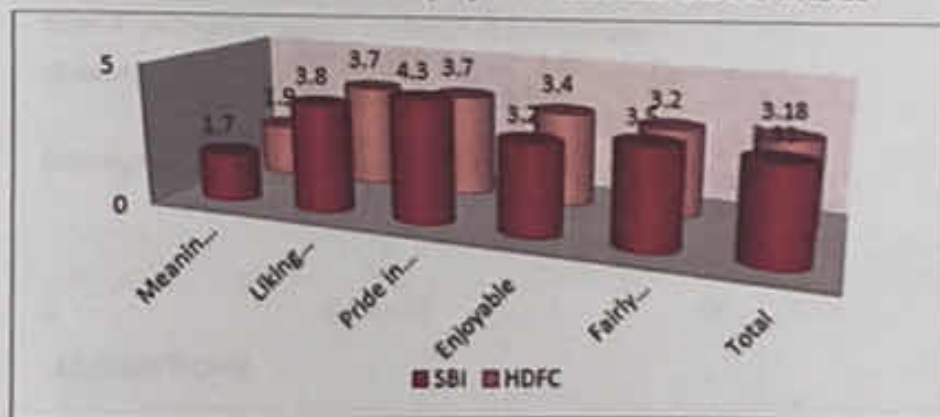
From the above figure we can conclude that both the employees of SBI and Federal Bank have moderate level of Emotional Intelligence. There are slight differences in some of the elements. The level of Self Awareness, Emotional resilience, intrusiveness and conscientiousness are almost the same in both sectors. Whereas we can see a visible change in the levels of Inter-personal sensitivity, motivation and influence. The total graph also shows that the level of Emotional Intelligence is more in the employees of HDFC when compared to SBI

**TABLE 4.14 JOB SATISFACTION
COMPARISON BETWEEN EMPLOYEES OF SBI AND HDFC BANK**

DIMENSIONS	SBI	HDFC
Meaningless job	1.7	1.9
Liking the work	3.8	3.7
Pride in job	4.3	3.7
Enjoyable	3.2	3.4
Fairly paid	3.5	3.2
Total (mean score)	3.33	3.18

Source: primary data

**FIGURE 4.14 JOB SATISFACTION
Comparison between employees of SBI and HDFC BANK**



INTERPRETATION:

The above figure gives us a clear picture about the level of job satisfaction among the employees of SBI and HDFC bank. There are some clear variations in the elements between both the sectors. Only a few employees are of the opinion that their job is meaningless. In both the sectors employees like doing their jobs and have a sense of pride in the work they do. Among the two, the employees of HDFC are of the opinion that they are not being paid fairly. However, the total graph shows that employees of SBI are more satisfied in their jobs than the employees of HDFC bank

H₀: There is no association between gender and level of motivation.

H₁: there is significant association between gender and level of motivation

The above hypothesis tested in Jamovi software shows the following results:

	Statistic	p		Effect Size
A Mann-Whitney U	200	1.000	Rank biserial correlation	0.00250

MANN-WHITNEY U TEST

Normality test (Shapiro-wilk)

W

P

A

0.794

< .001

Note. A low p-value suggests a violation of the assumption of normality

Homogeneity of Variances Test (Levene's)

F

df

df2

P

A

6.33e-30

1

38

1.000

ASSUMPTIONS:

Note. A low p-value suggests a violation of the assumption of equal variances

Group Distribution

	Group	N	Mean	Median	SD	SE
A	1	20	3.55	3.50	0.605	0.135
	2	20	3.50	4.00	0.607	0.136

INFERENCE:

Since the P value is greater than 0.05, we failed to reject H_0 .

Therefore, there is no significant relationship between gender and level of motivation.

The study was conducted in order to study the association between gender and the motivational level of employees in HDFC bank. Prior to conducting the analysis the assumptions of independent sample t test which are normality and homogeneity of variance were examined using Shapiro-wilk statistics and leven's test, the results of Shapiro-wilk showed that the assumptions of normality was violated, thus Mann-whitney U test was used.

CHAPTER - IV
RESULTS AND DISCUSSION

The results of the study are presented in this chapter. The first part of the chapter discusses the findings of the study, which are presented in the form of tables and graphs. The second part of the chapter discusses the implications of the findings and suggests some ways in which the findings can be used to improve the quality of the service.

CHAPTER - V

FINDINGS, SUGGESTIONS AND CONCLUSION

The findings of the study are presented in this chapter. The first part of the chapter discusses the findings of the study, which are presented in the form of tables and graphs. The second part of the chapter discusses the implications of the findings and suggests some ways in which the findings can be used to improve the quality of the service.

The conclusion of the study is that the findings of the study are significant and suggest that there is a need for further research in this area. The findings also suggest that there are some ways in which the quality of the service can be improved.

5.1 FINDINGS

- SBI bank- Majority of 53% are female respondents, and 47% are Male respondents out of the 80 respondents, so here we conclude that the female respondents are more than the male respondents and in the study of HDFC bank the respondents share equal percentage.
- HDFC bank- both the male (50%) and female (50%) respondents share equal percentage.
- Majority of the respondents in both the public and private sector banks are middle aged people. 50% of the employees belong to the age group of 20-30years in both the public and private sector bank.
- Both sector employees are highly educated with a graduation and post-graduation, therefore we can conclude that both the sector employees are well educated and possess good knowledge.
- Majority of the respondents in both the public and private sector receive an annual income between 3-4 lakhs, hence we can conclude that they are fairly paid according to their qualification.
- While comparing the level of self-awareness there is only a minor difference between the two private and public sector, majority of the respondents capable of monitoring their own emotions, recognising different emotional reactions etc.
- While comparing the Emotional resilience level of both the banking sector, there is only a minor difference, majority of the respondents intentionally use their thinking and behaviour to guide their emotions rather than letting their emotions dictate their thinking and behaviour.
- While comparing the motivation level of SBI and HDFC bank employees, the motivation level of HDFC bank employees is more compared to the SBI bank employees, increase in motivation level leads to readiness to act on opportunities, optimism and resilience.
- There is huge difference between the level of interpersonal sensitivity of the respondents in both the sector, the respondents of HDFC bank shows

more interpersonal sensitivity, this showcases their ability to make correct judgments about ability, traits, and states of others from non-verbal cues.

- Influence is a social competency; it enables a person to understand the impact that emotions can have on decision making. While comparing the influence level of employees in private and public sector, we can conclude that the employees of HDFC bank are more influenced, majority of the respondents listens to the perspective of others before making a decision.
- Both the private and public sector banks are equal when it comes to the intuitiveness. Individual with high emotional intelligence level have higher perception, comprehension and motivation, therefore they are more inclined to use intuition.
- Level of conscientiousness are more or less equal in both public and private sector bank. So, we can conclude that the respondents in both the sector are likely very dependable and organised, they make sure to follow the current ethical norms and solutions.
- It was found that in both the sector's the employees were not confident about their personality.
- In the overall examination of the study the level of motivations, interpersonal sensitivity, influence was higher for private sector when compared to public sector. This shows that the private sector employees possess more emotional intelligence skills compared to the public sector employees, a person with high degree of emotional intelligence skill has the ability to perceive, use, understand, manage, and handle emotions in an appropriate manner.
- Overall job satisfaction is almost the equal for both sector employees. however, the SBI bank employees stands above the HDFC bank employees when it comes to overall emotional Job satisfaction with a mean score of 3.33.
- A minor rate of public sector employees find that it is meaningless to work in this sector whereas may like what they do. Many of the public sector employees feels pride in the job they carry out, however minor of the employees in both the sector feel that they are not fairly paid.

- Even if the emotional intelligence skills were more the private sector bank the level of job satisfaction was lower in the private sector bank when compared with the public sector bank employees.

5.2 SUGGESTIONS

The research revealed that most of the respondents are only average in their emotional competencies, therefore it is suggested that regular programmes at work should be held by the training and development team in order to improve the level of emotional intelligence thereby developing superior performance at work

- Management should provide adequate recreational facilities to the employees which helps the superior and sub-ordinate relationship and mainly reduces job related stress.
- The management should ensure effective utilization of manpower.
- Open session within every department can be made as a regular practice every week to know and understand the views of the employees. It can be used to solve workplace hurdles and it may also serve as a source to get new productive solution.
- For better organizational climate and culture, the company must start hiring emotionally matured persons and must develop the level of emotional intelligence among the existing employees, thereby enabling them to face and overcome tremendous challenges at work.
- Emotional intelligence has gained good recognition among the individuals, but still the awareness level among all the employees should be increased.
- Emotional intelligence must be promoted among the employees and managers by regularly conducting 'Emotional Competence' training programme.
- The leaders of the organization must develop emotional stability to ensure the physical and mental health of the self and that of the serving

organization. Employees must be given training and orientation classes to enhance their emotional intelligence level

- Employees must be taught to respond instead of reacting to conflict.
 - Help them to develop listening skill. It would help them to understand better and respond properly with respect for the person they are speaking to.
 - Keep employees always motivated. Motivation helps to improve the efficiency of people as they work towards goals.
 - Train them to empathise with others it helps them to relate to others in basic human level.
 - Make the employees to take responsibility for their feelings and behaviour.
 - Develop positive attitude towards life situations.
-
- Conduct interactive sections where each employee can interact and get to know his or her co-workers apart from work.
 - Enable the employees to turn their criticism and challenges into opportunities.
 - Employees must be taught the importance of being socially and ethically responsible.

5.3 CONCLUSION

The broad objective of this study was to compare the level of emotional intelligence between the employees of public and private sector banks. Emotional intelligence is emerging as a critical factor for sustaining high level of performance. The work in the banking sector is highly stressful. Employee's come in contact with hundreds of customers each day. Only having a high level of EI would help them to balance their work and life moderately.

Through this study it was found out that employees of both the sectors have a moderate level of emotional intelligence however there were some visible variations in some factors. The level of self-awareness and emotional resilience motivation and intuitiveness were found to be almost the same.

The employees of private sector banks have a comparatively high level of interpersonal sensitivity, intuitiveness, conscientiousness than public sector banks employees. The overall EI is less for public sector banks (SBI). In order to improve the Emotional intelligence aspects of the employees the Human Resource (HR) department should undertake various programmes for the employees.

Emotional intelligence plays an important role for employees in the organization. This paper has made a better understanding about the various reasons for emotion and better control over the emotion. Handling emotions is an important requirement for a HR for himself and among the employees as well. organizational commitment, improve productivity, efficiency, retain best talent and motivate the employees to give their best. This study confirms that both emotional intelligence and work life balance together create organizational success and develop competitive advantage for organizations. Understanding the potential and the talent that the employees and ensure the difference that employees bring to the work place and value them to make it a part of the organizational success. The work place should be better so that the employees can have a better team work, find solutions for problem, enhanced job responsibility, group mission, challenges, routine work, self confidence among workers. Emotional intelligence will bring in better

adaptability, empathy towards employee, leadership qualities, group rapport, participative management, decision making, and understanding among colleagues. Most of the organizations are nowadays taking those employees who are emotionally intelligent, so that they can face the workplace problems easily and they can become more productive for the organization.

Emotionally intelligent organization can be made through organizational strategies, leadership skills, development programmes, self-awareness and self-management tools. The researcher from the study concludes that emotional intelligence is linked at every point of workplace performance and it is of utmost importance nowadays. Hence, to be successful in life Emotional intelligence plays a vital role.

DIPLUMGRATID

INDEX & REFERENCES

- 1. David P. Thelen, "The Impact of the 1980s on the American Family," *Journal of Family Issues*, 1987, 8(1), 1-15.
- 2. David P. Thelen, "The Impact of the 1980s on the American Family," *Journal of Family Issues*, 1987, 8(1), 1-15.
- 3. David P. Thelen, "The Impact of the 1980s on the American Family," *Journal of Family Issues*, 1987, 8(1), 1-15.
- 4. David P. Thelen, "The Impact of the 1980s on the American Family," *Journal of Family Issues*, 1987, 8(1), 1-15.

NOTES ON CONTRIBUTORS, WRITING STYLE

BIBLIOGRAPHY

- 1. American Psychological Association. (1977). *Handbook of family psychology*. Washington, DC: American Psychological Association.
- 2. American Psychological Association. (1977). *Handbook of family psychology*. Washington, DC: American Psychological Association.
- 3. American Psychological Association. (1977). *Handbook of family psychology*. Washington, DC: American Psychological Association.
- 4. American Psychological Association. (1977). *Handbook of family psychology*. Washington, DC: American Psychological Association.

OTHER REFERENCES

- 1. American Psychological Association. (1977). *Handbook of family psychology*. Washington, DC: American Psychological Association.
- 2. American Psychological Association. (1977). *Handbook of family psychology*. Washington, DC: American Psychological Association.
- 3. American Psychological Association. (1977). *Handbook of family psychology*. Washington, DC: American Psychological Association.
- 4. American Psychological Association. (1977). *Handbook of family psychology*. Washington, DC: American Psychological Association.
- 5. American Psychological Association. (1977). *Handbook of family psychology*. Washington, DC: American Psychological Association.

EMOTIONAL INTELLIGENC: A comparative study on the selected public (SBI) and private (HDFC) sector banks with special Reference to Ernakulum District.

I. DEMOGRAPHIC PROFILE OF THE RESPONDENTS.

➤ Gender:

- Male Female

➤ Educational qualification

- SSLC or below diploma Graduate Post Graduate
 Others

➤ Annual income

- 1-2 lakhs 2-3 lakhs 3-4 lakhs 4-5 lakhs
 Above 5 lakhs

➤ Age

- 20- 30 years 31-35 years 36-40 years
 Above 40 years

➤ Current position:

- Bank man Clerk Assistant manager branch Manager
 Senior manager FD section accountant single window operator
 relationship manager general manager Assistant vice manager

II. EMOTIONAL INTELLIGENCE

		1	2	3	4	5
Sl No	STATEMENTS	Strongly agree	Agree	Neutral	Dis- agree	Strongly disagree

❖ Self-awareness

1	I am able to recognize my emotions					
2	I do not lose control while attending my customer					
3	I am aware of the impact my moods have on the customer					
4	I am able to control my emotions in an appropriate manner					
5	I am aware of situations that					

cause me to think					
-------------------	--	--	--	--	--

❖ Emotional Resilience (Flexibility)

6	I am able to perform consistently when under pressure					
7	I am able to manage the situation in the case of opposition					
8	I am able to deal with challenges or criticism					
9	I regulate my work/life balance according to priorities					

❖ Motivation

10	have sufficient levels of energy to ensure the completion of targets					
----	--	--	--	--	--	--

11	I have a positive outlook on life					
12	I am able to pursue my goals in the face of rejection or appraisals					
13	I am able to balance my short- and long-term goals efficiently					
14	I do not become hopeless when things go wrong					

❖ Inter-personal Sensitivity

15	Before making a decision, I listen to the views of others					
16	I am aware when other staff members are upset or					

	facing any problem					
17	I am able to put myself in other's shoes and acknowledge their feelings					
18	I take initiatives to resolve others' problems					
19	I take into account the input received from others when making a decision					

❖ **Influence**

20	I listen to the perspective of others before taking a decision					
21	I receive a positive response to my view's					

	goals					
22	I make sure I understand where others are coming from before trying to follow them					

❖ Intuitiveness (Spontaneous)

23	I analysis the needs of customers quickly					
24	I make decisions without waiting for all the information					
25	I am prepared to act upon my inner judgment					

26	I make accurate decisions even if the given information is ambiguous					
27	I feel comfortable with risk					

• **Conscientiousness**

28	I follow current ethical norms of business decisions					
29	I follow an ethical solution to solve a business issue					
30	I lead by example for my other staff members					