Emotional Intelligence in Banks-An Empirical Study With reference to selected Banks of Vijayawada City

Dr.MD.Mazharunnisa Begum
MBA, M.COM, MHRM, M.Phil, Ph.D, APSET Associate Professor & Head
Department of MBA KBN College:PG Centre Vijayawada-1

Abstract: *Emotional intelligence is a relatively a new subject of study, though its roots go back to the time of Darwin, who proposed that emotional expression was essential for survival. Emotional Intelligence as a subject becoming popular as with increasing globalization, social and organizational climate in which individuals work today long hours for a large part of their lives. This creates a variety of socio- emotional and cultural problems in handling the emotions in the given situations. With the increasing complexities both in business as well as in human behavior created the need for not only people with high IQ but people with high EQ also. The emotionally imbalanced employees may find it hard to achieve their targets or deliver their reports on time. The way a person feels affects the way he behaves and the way he behaves will not only have relation with his performance, but also affects the performance of those around him. To keep this point of view the present study tries to assess the relation between emotional intelligence dimensions within public and private bank employees working in Vijayawada city.*
Key words: *Emotional intelligence, Globalization, Scio-Emotional, Cultural, IQ, EQ, Performance.*

I. Introduction

Over the last two decades organizations have seen a fundamental shift in management style. Roles have become more customer orientated and knowledge based with the need to work as a team. Emotional intelligence is a relatively a new subject of study, though its roots go back to the time of Darwin, who proposed that emotional expression was essential for survival [1].The fact is that there are numerous ways of defining emotional intelligence. It is the ability to be aware of your emotions and the emotions of others and then to use that knowledge to help manage the expression of emotions[2] so that they faster success instead of causing road blocks[3]. Emotional intelligence involves a combination of competencies which allow a person to be aware of, to understand, and to be in control of their own emotions, to recognize and understand the emotions of others, and to use this knowledge to foster their success and the success of others.[4] The psychologists Salovey and Mayer first used the term 'emotional intelligence' in 1990. They defined it as 'a form of social intelligence that involves the ability to monitor one's own and others' feelings and emotions, to discriminate among them, and to use this information to guide one's thinking and action[5].They have interpreted emotional intelligence as a combination of interpersonal and intrapersonal intelligence.

- **Emotional Intelligence in Workplace**

In the last decade or so, science has discovered a tremendous amount about the role emotions play in our lives. Researchers have found that even more than IQ, your emotional awareness and abilities to handle feelings will determine your success and happiness in all walks of life (John Gottman) **[6]**. People with highly developed emotional intelligence are proven to be more successful in the workplace because they can understand and manage their emotions and of others. Dr. Goleman asserted, the criteria for success at work are changing. We are being judged by a new yardstick not just by how smart we are, or by our training and expertise, but also by how well we handle ourselves and each other. This yardstick is increasingly applied in choosing who will be hired and who will not, who will be let go and who retained, who passed over and who promoted **[7]**.

- **Emotional Intelligence - Theory and Research Work**

Emotional Intelligence as a subject becoming popular as with increasing globalization, social and organizational climate in which individuals work today long hours for a large part of their lives. In turn creating a variety of socio- emotional and cultural problems in handling the emotions in the given situations. The five domains of Goleman's EQ model have become the de facto standard as far as applying emotional intelligence in the workplace is concerned. Many business-orientated models represent these five domains in four quadrants: two represent personal competence and two represent social competence. (Dr.Goleman)**[8]**.

➢ Personal competence:
➢ Self-awareness
➢ Self-management
➢ Social competence:
➢ Social awareness
➢ Relationship management

II. Banking Industry

Indian banking is the lifeline of the nation and its people. Banking has helped in developing the vital sectors of the economy and has translated the hopes and aspirations of millions of people into reality. In service sector, the banking industry keeps the largest share and growing very fast. After the Liberalization, Privatization and Globalization (LPG) policy of 1991, the banking sector of India has been transformed from slow moving sector to an active, competitive and productive industry. The growth in the Indian Banking Industry has been more qualitative than quantitative and it is expected to develop further in coming years. The Indian Banking industry, which is governed by the Banking Regulation Act of India, 1949 can be broadly classified into two major categories, non-scheduled banks and scheduled banks. Scheduled banks comprise Commercial banks and the Co-operative banks. In terms of ownership, Commercial banks can be further grouped into nationalized banks, the State Bank of India and its group banks, Regional Rural banks and Private sector banks.

- **Brief profile of selected sample banks in Vijayawada**

State Bank of India: It is one among the most trusted multinational banking and financial services company in the country. State Bank of India is regarded as one of the oldest bank in indie. It offers lot of services which include consumer banking, asset management, wealth management, security, corporate banking and finance, insurance and many more services. State Bank of India has approximately 16 branches in Vijayawada with number of ATM's providing service to the customers. I have selected three branches of SBI for the study as per the convenience sampling.

Andhra Bank: Andhra Bank is a popular nationalized bank and it is one of the oldest bank in the country. Some of the banking services and products offered by the Andhra Bank include consumer banking, Corporate Banking, Finance and Insurance, Private Banking, Agricultural loans and so on. Andhra Bank has a large network of branch operations in Vijayawada with the facility of ATM's providing service to the customers. I have selected two branches for the study.

Karur Vysya Bank: It is popularly known as KVB is one of the oldest private banks established in Tamilnadu and spread across the country. The bank engaged in providing banking and financial services including commercial banking and treasury, corporate operations. The bank's business segment includes wholesale, retail banking and other banking operations like internet banking, mobile banking, cards and point- of -sale machines and providing house loans and car loans. For the convenience of the study I have gone through two branches.

Axix Bank: Axis Bank is one of the largest private sector banks in India. Axis Bank has its strong hold both in the Indian Market as well as International Market. It provides a variety of financial services to large and mid-sized corporate houses as well as individuals. It aims at being known as the one stop financial service solution provider for customers through its high quality service, prompt delivery and customer insight. It has number of branches in Vijayawada with ATM services to the customers. Three branches were selected for sample study.

III. Need and Significance of the study

With the increasing complexities both in business as well as in human behavior created the need for not only people with high IQ but people with high EQ also. The emotionally imbalanced employees may find it hard to achieve their targets or deliver their reports on time. The way a person feels affects the way he behaves and the way he behaves will not only have relation with his performance, but also affects the performance of those around him. Number of research studies has been conducted on this pressing issue both in developed and underdeveloped countries covering the various aspects of emotions at workplace and the relationship of emotional intelligence (EI) characteristics. Keeping this in view the present study tries to assess the relation between emotional intelligence dimensions within public and private bank employees working in Vijayawada city.

IV. Objectives of the study

1. To know the employee response towards emotional intelligence dimensions.
2. To investigate the relationship between demographic variables (age, gender, marital status, experience, position, educational qualifications) of the bank employees and emotional intelligence dimensions.
3. To verify the mean and standard deviation scores of emotional intelligence dimensions based on the public and private banks.

4. To understand the mean and standard deviation scores of emotional intelligence dimensions based on the demographic profile of the respondents.

5. To suggest necessary guidelines to improve emotional intelligence among bank employees.

V.   Review of Literature

Several studies have been made in the area of emotional intelligence in banking industry in India and in abroad in general. An attempt is made to review the previous studies in the areas of emotional intelligence.

Rahim (2002) investigated the relationships of the five dimensions of emotional intelligence and 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.

Paul (2004) described emotional intelligence and its importance to the law school curriculum. The goals and preconceptions of the author in offer the class; and the organization, methodology and materials used in teaching the class. Further, it discussed the students' reaction to the class and how the students scored on an emotional intelligence instrument. Finally, the article discusses what modifications the author would make to the course.

Nikaloau (2005) investigated the relationship of emotional intelligence (EI) characteristics, such as perception, control, use and understanding of emotions, with physical and psychological health.

Parvathy (2006) described the fact that an individual, both in his career as well as in personal life, takes up different psychological roles. These roles are labeled as distinctive ego-states.

Mayer (2008) concluded emotional intelligence (EI) involves the ability to carry out accurate reasoning about emotions and the ability to use emotions and emotional knowledge to enhance thought. He discussed the origins of the EI concept, define EI, and describe the scope of the field today and for that he reviewed three approaches taken to date from both a theoretical and methodological perspective.

Rathi (2008) studied relationship between Emotional Intelligence (EI) and Occupational Self- Efficacy by examining 112 scientists of research organizations, using the emotional intelligence scale developed by Hyde, Pethe and Dhar and occupational self-efficacy scale developed by Pethe, Chaudhari and Dhar Correlation and regression analysis have revealed that emotional intelligence has a positive relationship with occupational self-efficacy and is found to be one of its significant predictors. The study implies that people with higher emotional intelligence are more effective employees as compared to those with lower emotional intelligence.

Cavelzani, etal. (2009) conducted a study to determine the advantages of the knowledge and application of emotional intelligence within the hospitality realm, both towards the internal workgroup than towards the internal workgroup than towards the relation to guests.

Lisa T.Fall, Stephinie Kelly& Patrick Macdonald (2013) in their study examines emotional intelligence as a predictor of intercultural communication apprehension among university students. Results indicate that three of the emotional intelligence sub scales predict intracultural communication apprehension: emotionally, sociably, and self-control

U.W.M.R. Sampath Kumar (2013) in his study investigated the nature and the level of emotional intelligence among the managers in the banking industry in Sri Lanka. A structured questionnaire was used to measure the emotional intelligence. The result showed that the majority of the managers are emotionally intelligent.

Parikshit Joshi, SK Suman and Mudita Sharma (2015) in their study they strongly revealed that EI has strong correlation with job satisfaction in academics. Among the four factors EI, Use of emotion (UOE), and Regulation of emotions (ROE), have the highest impact on job satisfaction (Mayor and Salvoy, 1997).

Jennifer L. Voleberding, Timothy Baghurst &Theresa Brown (2015) this study was conducted to determine the level of EI in undergraduate students while also comparing differences among four majors through a 33-item emotional inventory. The mean scores on the EI inventory and lack of differences across disciplines suggest that health related academic programmes should place more effort.

V. Hypothesis

1.   There is a relation between emotional intelligence variables and sectors of banks.
2.   There is no relation between emotional intelligence variables and sector of banks.
3.   There is a relation between emotional intelligence variables and demographic
   Profile of the respondents.
4.   There is no relation between emotional intelligence variables and demographic profile of the respondents.

VI. Methodology

In the present research both descriptive and empirical study is conducted. Daniel Goleman Model of 5 Dimensions has taken as point of study to know employee perception towards the emotional intelligence in both public and private banks. In the present study four banks were selected from public and private sector. The researcher has chosen Vijayawada city in the state of Andhra Pradesh for the purpose of the study.

- **Sampling:**

A sample of 200 employees (having counter experience in dealing with customers) are selected from public & private banks in "Vijayawada city" (Andhra Pradesh), such as State Bank of India, Andhra Bank, Karur Vysya Bank and Axis Bank, using the convenience sampling technique.

- **Data collection:**

Data has been collected from both primary and secondary sources. The researcher personally visited the banks. A structured questionnaire was circulated to sample respondents in order to collect first-hand information. A five point Likert scale starting from strongly disagree to strongly agree (1-5) is used. Daniel Goleman model of five dimensions are selected namely, Self-awareness, Empathy, Self-motivation, Emotional stability and Managing relations to assess the emotional intelligence of the employees of the public and private banks. Secondary sources of data are also used and it includes published and unpublished materials.

- **Statistical Tools :**

In the present study a few statistical techniques like Chi-Square distribution, mean and Standard deviation tests etc. are used.

VII. Limitations of the study

1. Only five Emotional intelligence variables were considered in the study. Apart from these, there are other variables which could also be studied on the grounds of emotional intelligence.
2. In the present study the sample has been taken only from four banks of public and private. Hence the results of the study cannot be generalized.
3. The reliability of data depended on the respondents' understanding and perceptions as given in the self-reported data, which is also a limitation.
4. In spite of their busy schedule the employees co-operated limitedly to present their views to the questionnaire.

VIII. Study Analysis and Results

Table: 1 Self-awareness among public and private banks
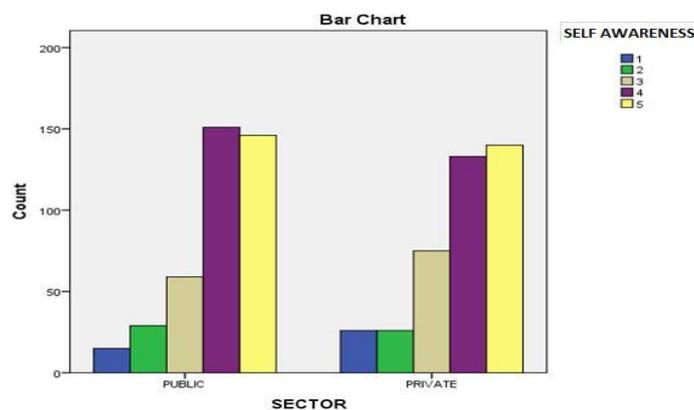
sector * self-awareness Cross tabulation

		Self-Awareness					Total
		1	2	3	4	5	
PUBLIC	Count	15	29	59	151	146	400

SECTOR	% within	3.8%	7.2%	14.8%	37.8%	36.5%	100.0%
PRIVATE	Count	26	26	75	133	140	400
	% within	6.5%	6.5%	18.8%	33.2%	35.0%	100.0%
Total	Count	41	55	134	284	286	800
	% within	5.1%	6.9%	16.8%	35.5%	35.8%	100.0%

Chi-Square Tests

	Value		Asymp. Sig. (2-sided)
Pearson Chi-Square	6.292	4	.178
Likelihood Ratio	6.334	4	.176
Linear-by-Linear Association	2.396	1	.122
N of Valid Cases	800		

Interpretation:
Here we are testing, whether self-awareness dimension dependent on public and private sector banks or not. For this we use chi-square distribution.

Null Hypothesis H0: Self-awareness is not dependent on the sectors of bank

Alternative Hypothesis H1: Self-awareness is dependent on sectors of bank.

Level of significance: we choose appropriate level of significance i.e. 5% here compare the significant value with level of significance.

From the table the significant value is 0.178 which is greater than level of significance 0.05. So we accept the null hypothesis. In other words self - awareness is not dependent on type of banking sector

Table: 2   Empathy among public and private banks

sector * empathy Cross tabulation
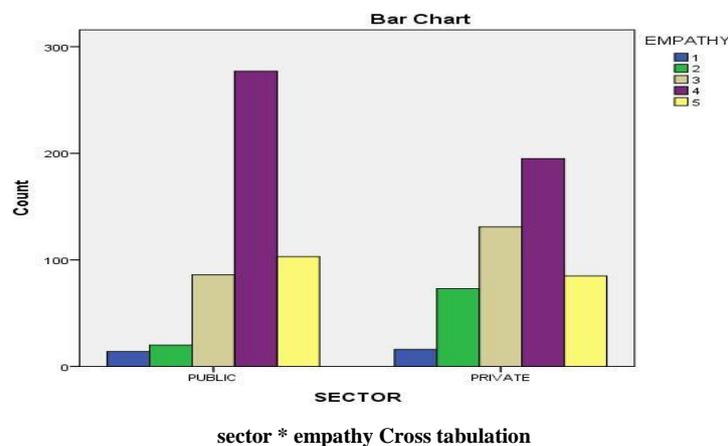
		EMPATHY	Total

		1	2	3	4	5	
PUBLIC	Count	14	20	86	277	103	500
	% within	2.8%	4.0%	17.2%	55.4%	20.6%	100.0%
SECTOR							
PRIVATE	Count	16	73	131	195	85	500
	% within	3.2%	14.6%	26.2%	39.0%	17.0%	100.0%
Total	Count	30	93	217	472	188	1000
	% within	3.0%	9.3%	21.7%	47.2%	18.8%	100.0%

Chi-Square Tests

|	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	55.639[a]	4	.000
Likelihood Ratio	57.676	4	.000
Linear-by-Linear Association	32.070	1	.000
N of Valid Cases	1000		

Interpretation:
Here we are testing whether Empathy dimension dependent on type of banks or not.
For this we use chi-square distribution.
Null Hypothesis H0: Empathy is not dependent on bank sector
Alternative Hypothesis H1: Empathy is dependent on bank sector.
Level of significance: we choose appropriate level of significance i.e. 5%. Here compare the significant value with level of significance. From the table the significant value is 0.000 which is less than level of significance 0.05. So we reject the null hypothesis. Hence we accept alternative hypothesis. So Empathy is dependent on banking sector.

Table: 3   Self-Motivation among public and private banks
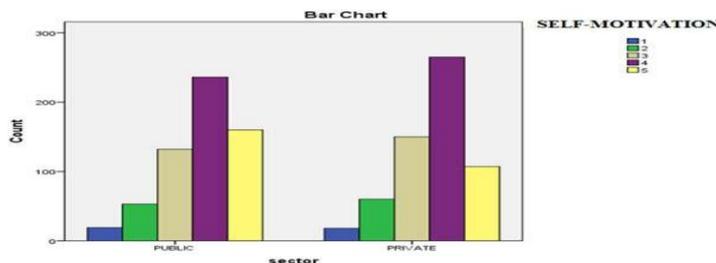
Sector * Self-Motivation Cross Tabulation

		Self-motivation					Total
		1	2	3	4	5	

PUBLIC	Count	19	53	132	236	160	600
SECTOR	% within sector	3.2%	8.8%	22.0%	39.3%	26.7%	100.0%
	Count	18	60	150	265	107	600
PRIVATE	% within sector	3.0%	10.0%	25.0%	44.2%	17.8%	100.0%
Total	Count	37	113	282	501	267	1200
	% within sector	3.1%	9.4%	23.5%	41.8%	22.2%	100.0%

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.809	4	.008
Likelihood Ratio	13.881	4	.008
Linear-by-Linear *Association*	5.459	1	.019
N of Valid Cases	1200		

Interpretation:
Here we are testing whether Self-Motivation dimension dependent on the type of bank sector or not. For this we use chi-square distribution.
**Null Hypothesis H0:** Self-Motivation is not dependent on bank sector
Alternative Hypothesis H1: Self-Motivation is dependent on bank sector.
Level of significance: we choose appropriate level of significance i.e. 5%.Here we compare the significant value with level of significance.
From the table the significant value is 0.008 which is less than level of significance 0.05. So we reject the null hypothesis. Hence alternative hypothesis is accepted. In other words Self-motivation is dependent on banking sector.

Table: 4   Emotional stability among public and private banks
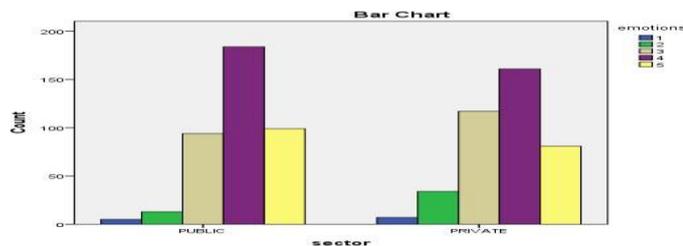
sector * emotional stability Cross tabulation

		Emotions					Total
		1	2	3	4	5	
PUBLIC	Count	5	13	94	184	99	395
	% within	1.3	3.3	23.8	46.6	25.1	100.0

SECTOR	sector	%	%	%	%	%	%
PRIVATE	Count	7	34	117	161	81	400
	% within sector	1.8%	8.5%	29.2%	40.2%	20.2%	100.0%
Total	Count	12	47	211	345	180	795
	% within sector	1.5%	5.9%	26.5%	43.4%	22.6%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.526	4	.004
Likelihood Ratio	15.876	4	.003
Linear-by-Linear Association	11.816	1	.001
N of Valid Cases	795		

Interpretation:

Here we are testing whether Emotional Stability dimension dependent on different types of bank sector or not. For this we use chi-square distribution.

Null Hypothesis H0: Emotional stability is not dependent on sector of banks.

Alternative Hypothesis H1: Emotional stability is dependent on bank sector.

Level of significance: we choose appropriate level of significance i.e. 5% here compare the significant value with level of significance.

From the table the significant value is 0.004 which is less than level of significance 0.05. So we reject the null hypothesis. Hence we accept alternative hypothesis and so emotional stability is dependent on banking sector.

Table: 5 Managing relations among public and private banks
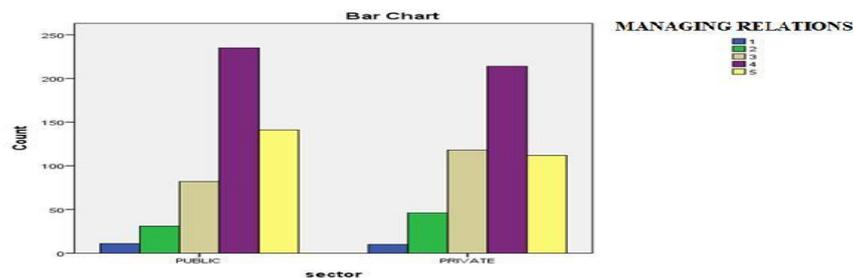
sector * managing relations cross tabulation

		Managing relations					Total
		1	2	3	4	5	
PUBLIC Sector	Count	11	31	82	235	141	500
	% within sector	2.2%	6.2%	16.4%	47.0%	28.2%	100.0%
PRIVATE	Count	10	46	118	214	112	500
	% within sector	2.0%	9.2%	23.6%	42.8%	22.4%	100.0%
Total	Count	21	77	200	449	253	1000

	% within sector	2.1%	7.7%	20.0%	44.9%	25.3%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.756	4	.008
Likelihood Ratio	13.818	4	.008
Linear-by-Linear Association	9.160	1	.002
N of Valid Cases	1000		

Interpretation:
Here we are testing whether Managing relations dependent on bank sector or not. For this we use chi-square distribution.
Null Hypothesis H0: Managing relations is not dependent on bank sector
Alternative Hypothesis H1: Managing relations is dependent on bank sector.
Level of significance: we choose appropriate level of significance i.e. 5% here compare the significant value with level of significance.
From the table the significant value is 0.008 which is less than level of significance 0.05. So we reject the null hypothesis and accept the alternative hypothesis. Hence managing relations is dependent on banking sector.

Table: 6 Mean and Standard deviations Values of Emotional Intelligence variables

TEST	SECTOR	MEAN	S.D
Self-awareness	Public	80	57.73041
	private	80	49.52979
Empathy	Public	100	95.21554
	private	100	59.99333
Self-motivation	Public	120	77.31753
	private	120	84.96823
Emotional stability	Public	79	65.54693
	private	80	55.45449
Managing relations	Public	100	81.13199
	private	100	69.97142

Interpretation: Based on the standard deviation scores Self-awareness, Empathy, Self-motivation dimensions and Managing relations are equal in both public and private bank employees. Whereas Emotional stability is effective in public sector bank employees than employees of private banks.

VIII. Demographic profile of the Respondents
Table: 7 Mean and Standard Deviation values based on Gender

FACTORS	GENDER	MEAN	S.D
Self-Awareness	**Male**	**100**	**70.54076835**
	Female	**60**	**35.24202037**
Empathy	**Male**	**125**	**100.6955808**

	Female	75	52.92636394
Self-Motivation	Male	150	110.2451813
	Female	90	64.98307472
Emotional Stability	Male	100	84.98941111
	Female	60	43.24349662
Managing Relations	Male	125	104.5447273
	Female	75	59.45082001

Interpretation:
Based on standard deviation values female employees are more effective than male employees in all the emotional intelligence dimensions.

Table: 8 Mean and Standard Deviation values based on marital status

FACTORS	MARITAL STATUS	MEAN	S.D
Self-Awareness	Married	124	78.64095625
	Single	36	24.28168034
Empathy	Married	155	121.0883975
	Single	45	28
Self-Motivation	Married	186	124.4781105
	Single	54	42.8158849
Emotional Stability	Married	124	90.95273498
	Single	36	28.60069929
Managing Relations	Married	155	125.5786606
	Single	45	33.43650699

Interpretation:
Based on standard deviation values single status employees are more effective than married employees in all the Emotional Intelligence dimensions.

Table: 9 Mean and Standard Deviation values based on Managerial status

FACTORS	MANAGERIAL STATUS	MEAN	S.D
Self-Awareness	Managerial	88.8	61.12086387
	Non-Managerial	71.2	48.60205757
Empathy	Managerial	111	88.39683252
	Non-Managerial	89	65.69018191
Self-Motivation	Managerial	133.2	111.0934742
	Non-Managerial	106.8	61.09468062

Emotional Stability	Managerial	88.8	75.69782031
	Non-Managerial	71.2	48.29244247
Managing Relations	Managerial	111	102.5182911
	Non-Managerial	89	63.25820105

Interpretation:

Based on standard deviation values Non-managerial category employees are more effective than employees of managerial category in all the Emotional intelligence dimensions.

Table: 10 Average and Standard Deviation values based on Experience

FACTORS	EXPERIENCE	MEAN	S.D
Self-Awareness	Below 10yrs	90.4	60.9084559
	Above 10yrs	69.6	49.15933279
Empathy	Below 10yrs	113	78.07176186
	Above 10yrs	87	75.93944956
Self-Motivation	Below 10yrs	135.6	85.22347095
	Above 10yrs	104.4	78.79238542
Emotional Stability	Below 10yrs	90.4	72.49165469
	Above 10yrs	69.6	49.25281718
Managing Relations	Below 10yrs	113	88.41945487
	Above 10yrs	87	72.04443074

Interpretation:

Based on Standard deviation values employees experienced above 10 years are more effective than employees of below 10 years in all the Emotional intelligence factors.

Table: 11 : Mean and Standard Deviation values based on Qualification

FACTORS	QUALIFICATION	MEAN	S.D
Self-Awareness	U.G	72.8	53.53652958
	P.G	74.4	56.09491956
	Prof. degree	11.6	6.829348432
Empathy	U.G	91	82.94094284
	P.G	93	76.72548468
	Prof. degree	16	10.33440855
Self-Motivation	U.G	109.2	76.41832241
	P.G	111.6	88.1648456
	Prof. degree	19.2	9.410632285
Emotional Stability	U.G	72.8	59.52948849
	P.G	74.4	58.84420107
	Prof. degree	12.8	7.984985911

Managing Relations	**U.G**	**91**	74.84116514
	P.G	**93**	83.8641759
	Prof. degree	**16**	8.625543461

Interpretation:

Based on standard deviation values Professional degree employees are more effective than undergraduate employees in all the emotional intelligence factors.

Table: 12 Mean and Standard Deviation values based on Age

FACTORS	AGE	MEAN	S.D
Self-Awareness	Up to 25yrs	24.8	16.19135572
	26-35yrs	72	49.44087
	36-45yrs	29.6	15.81898
	Above 46 yrs.	33.6	26.2571895
Empathy	Up to 25yrs	31	16.38291793
	26-35yrs	90	66.83712
	36-45yrs	37	28.17801
	Above 46 yrs.	42	46.8444234
Self-Motivation	Up to 25yrs	37.2	27.9385039
	26-35yrs	108	82.73331
	36-45yrs	44.4	21.95085
	Above 46 yrs.	50.4	40.8832484
Emotional Stability	Up to 25yrs	24.8	16.19135572
	26-35yrs	72	49.44087
	36-45yrs	29.6	15.81898
	Above 46 yrs.'	33.6	26.2571895
Managing Relations	Up to 25yrs	31	28.08137
	26-35yrs	90	83.1395
	36-45yrs	37	32.14421
	Above 46 yrs.	45	45.97281

Interpretation:

Based on Standard deviation values employees under the age group of 25 years are more effective in Self-awareness, Empathy, and Emotional stability than other factors. Employees from 26-35 years of age are more

effective in Self-awareness and Emotional stability than other variables. The age group employees from 36-45 years are more effective in Self-awareness, Self-motivation and Emotional stability. Employees above 46 years are more effective in Self-awareness and Emotional stability than other factors.

XI. Major Findings & Suggestions

Emotional intelligence dimensions such as Empathy, Self- motivation, Emotional stability and managing relations are dependent of the sectors of bank. The Self-awareness dimension is independent to the banking sector. In other words Self-awareness among the employees is maintained irrespective of the banks.

The standard deviation scores reveals that, Self-awareness, Empathy, Self-motivation and Managing relations are equal in both public and private bank employees. Emotional stability is effective in public sector bank employees than employees of private banks. Hence it is suggested to enhance the emotional stability skills among the employees by way of training classes. The relationship between Demographic profile and Emotional intelligence variables reveals that female employees are more effective in all the traits of emotional intelligence in both Public and Private Banks. Hence, it is suggested to recruit more female employees and train them to strengthen their emotional intelligence capability. In general, Banking Industry has to enhance the emotional intelligence traits among male employees by providing emotional literacy training programmes.

Based on Standard deviation values employees under the age group of 25 years are more effective in Self-awareness, Empathy, and Emotional stability than other factors. Employees in the age group of 26-35 years are more effective in Self-awareness and Emotional stability than other variables. The age group employees from 36-45 years are more effective in Self-awareness, Self-motivation and Emotional stability. Employees above 46 years are more effective in Self-awareness and Emotional stability than other factors. The study shows the varied responses for emotional intelligence traits among the different age groups of respondents, so the differences should be minimized through training programmes.

X. Conclusion

Emotional intelligence is a combination of capabilities that allow an employee to aware and to understand their own emotions and recognize and understand the emotions of others to achieve success in the organization. Emotionally balanced employees are adaptable to the environment and are good problem solvers and decision makers. These employees can efficiently prioritize the task and quickly realize the goals. The administration of the banking industry has to design and include emotional intelligence into training programs which would help employees to co-operate and be more motivated. It should also address the demographic profile of the employees. The process of implementing the emotional intelligence training in the organization should be a continuous one, which result in higher productivity. Thus the study suggests that emotional intelligence helps the banks to achieve success and develop competitive advantage for the organization.

References
[1]. Book boon .com EI- MTD Training vents publishing Apps
[2]. Alder H and Heather B (2006) (Worddoc) NLP in 21 days
[3]. Averill JR & Nunley PP 1992
[4]. Book bane. E.book
[5]. Dr. Mousami Battacharya (2003), Gibbs N. (1995). The EQ factor. Time, October 2nd, 146, 14, 60-68.
[6]. Mayer J.D., & Salovey, P. (1993). The intelligence of emotional intelligence. Intelligence, 17, 433-442
[7]. Bar-on R. (2000) Emotional and social intelligence: Insights from the emotional Quotient inventory.
[8]. Bhattacharya, M (2003) Emotional intelligence in Indian executives, Unpublished PhD thesis, India institute of Technology, Kharagpur, India.
[9]. Goleman, D. (1995). Emotional intelligence: Why it can matter more than IQ.
[10]. New York: Bantam Books.
[11]. Mayor,J.D, Salovey.P 1997. What is emotional intelligence
[12]. Goleman, D (2001). An E I based theory of performance. In C. Cherniss & D. Goleman (Eds.), The Emotionally intelligent workplace.
[13]. Emotional intelligence – Myth or Reality – Dr. Mousumi S Bhattacharya, Dr. Nilanjan Sengupta Excel Books Pg. 2 to 7
[14]. Rahim, A. (2002). The Relationship between Emotional Intelligence and Work Attitudes, Behavior and Outcomes: An examination among Senior Managers. Journal of Managerial Psychology, 18 (7/8): 788-813
[15]. Paul, J. (2004). Applying Emotional Intelligence at the Workplace. Training and Development, 51(12):31-38
[16]. Nikaloau, L. (2005). The EQ Factor. Time, 146(14):60-68
[17]. Parvathy, L. (2006). Emotional Intelligence: Why it matters more than IQ. Journal of Business and Psychology. 50(2):67-79
[18]. Mayer, J. (2008). Emotions and leadership: The role of emotional intelligence.
[19]. Human Relations, 53 (8): 1027
[20]. Rathi, N. (2008). Managing workplace emotions: An issue of healthcare students.
[21]. Review of General Psychology, 2: 271-299
[22]. Cavelzani, Alessandro, Villamira, Marco and Esposito, Mark (2009), Emotional Intelligence in Practice.
[23]. Parikshait Joshi,SK Suman Mudita Sharma,2015Jennifer L,Voleberding, Timothy, Baghurst and Therasa Brown,2015.
[24]. Basel Committee on Banking Supervision, (1999), Enhancing Corporate Governance for Banking Organisations, September BIS.
[25]. Jalan, Bimal, (2002), Inaugural Address at NIBM Annual Day on the theme of Corporate a Governance in Banks and Financial Institutions, January.

[26]. Kakani, Ram Kumar, Biswatosh Saha and V.N. Reddy (2001), Determinants of Financial Performance of Indian Corporate Sector in the Post-Liberalization Era: An Exploratory Study, NSE Research Initiative, Paper No. 5, November, NSE.
[27]. Kamesam Vepa, (2002), "Corporate Governance", RBI Bulletin, January Volume LVI No.1.
[28]. Reddy, Y.R.K and Yerram Raju, (2000) "Corporate Governance in Banking and Finance", Tata McGraw-Hill Publishing Company Ltd., New Delhi 56
[29]. Reddy, Y.V. (1999), "Corporate Governance in Financial Sector", RBI Bulletin, August, Vol. LIII No.8. 8. Reddy, Y.V. (2001), "Reviving Confidence in the Indian Economy", BIS Review, No. 78, Bank for International Settlements, Basel.
[30]. Reddy, Y.V. (2002), "Indian Banking – Paradigm Shift in Public Policy", BIS Review No.3, Bank for International Settlements, Basel.
[31]. Reserve Bank of India (1991), Report of the Committee on the Fince
[32]. State Bank of India websites
[33]. Andhra Bank websites
[34]. Karur Vysya Bank websites
[35]. Axis Bank web sites
[36]. http://en.wikipedia.org/wiki/Daniel_Goleman.
[37]. http://www.unh.edu/emotional_intelligence/
[38]. http://www.reference.com/browse/wiki/Emotional_intelligence.
[39]. http://homefree.sensewane.com/ns/44551/tomkarp.html.
[40]. http://www.canadaone.com/magzine/eqr100198.html. http://www.swoba.hhs/se/hastba.com.html