

Research Article

Examine the Role of Emotional Intelligence on Job Satisfaction, Motivation and Occupational Level of Stress Among the Private Banking Sectors Employees

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Received: 28/08/2025;

Revision: 13/09/2025;

Accepted: 22/09/2025;

Published: 04/10/2025

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Abstract: A study is conducted to find out the relationship between emotional intelligence and its impact on job satisfaction, motivation and level of stress among the private Banking sector employees. Private banks employees have been taken as population for the study. Total of 340 sample respondents have provided the feedback. Emotional Intelligence is measured by Wong and law emotional intelligence scale (WLESI) developed by Wong and law (2002) and the Minnesota satisfaction questionnaire (MSQ) scale is used to measure job satisfaction and for occupational job stress self-made questionnaire has been used. Pearson's correlation, ANOVA and levene's independent sample-T test and factor analysis has been used as statistical tests for data analysis. The conclusion states that there is a significant relationship between emotional intelligence, job satisfaction and motivation. However, emotional intelligence is negatively correlated with stress. It is also concluded that there is significant difference in the dimensions of emotional intelligence with respect to job satisfaction, motivation and stress. Leven's Independent T-Test results states that Job satisfaction is equivalent between male and female employees of banking sector but there is significant difference in the motivation level and stress between both groups.

Keywords: Emotional Intelligence, job satisfaction, motivation, occupational stress.

INTRODUCTION

Emotional intelligence is helpful in building mutual trust, self and social awareness and understanding and managing the emotions which helps in building more job opportunities, reducing anxiety level and burnout of employees. It also provides team building capabilities and ability to perform well in stressful situations. (Goleman,1998, p.317) "Emotional Intelligence is the capacity of recognizing our own feelings and others, managing the relationships and self-motivation. The abilities which are distinct from but supportive to academic intelligence which is cognitive and measured by IQ. Emotionally skilled people are more successful than book smarts." The job satisfaction and level of stress is one of the major concerns at workplace. In various situations the employees need to perform their role above their margin. During such conditions various issues related to job satisfaction i.e task satisfaction, proper working environment, argument with management, recognition, growing opportunity, task and target completion, social bond building and maintain work life balance take place. Consequently, there is heavy stress and burnout. It also includes lack of job commitment, lack of leadership qualities and emotional mismanagement.

The banking sector is the fastest growing sector in the country. It includes both public and private banks. The banking sector is helpful in development and growth of economy of the country. It provides the loan to the customer and manages the wealth of investors. The bank is

very helpful in the guidance of flow of money in the country and keeping the economy robust. Hence it requires mutual understanding among the employees to manage the situation like burnout. Via managing our emotions and its implications can create a healthy working environments and job satisfaction.

Problem of statement

The private banks have more level of stress and lack of job satisfaction. The employees in private banks are more overloaded due to more customer services provided by them. Current technology and changing trends have created a huge competition among the banks. It requires skilled labour via job performance. Increase in economic volatility after globalization and high transaction cost made more rush for achieving targets and client retention. The recruited employees need to mature enough for understanding and regulation the emotions for creating a healthy environment and satisfaction in the job. While conduction the research on this paper I have witnessed that there is a lack of job satisfaction and stress among the employees. Previous studies have explained stress level is negatively related to job performance, job satisfaction and absenteeism rate. Jelena Božović, Ivan Božović et al., (2019) the positive and significant relationship between HRM practices and job satisfaction. Changyu lee and Chi-sum Wong (2017) ; Kumari P et al (2016) ; Kwasi Dartey-Baah & Emmanuel Yaw Ampofo (2015).

Objective of the study

1. To measure the relationship between emotional intelligence, job satisfaction, motivation and stress among the private banking sector employees.
2. To determine the impact of dimensions of emotional intelligence on job satisfaction, motivation and occupational stress among the Private Banking sector employees.
1. 3.To measure the difference in Job satisfaction, motivation and stress between male and female employees in private banking sector.

LITERATURE REVIEW

Emotional intelligence is helpful in building mutual trust, self and social awareness and understanding and managing the emotions which helps in building more job opportunities, reducing anxiety level and burnout of employees. It also provides team building capabilities and ability to perform well in stressful situations. Goleman stated the Emotional intelligence is the ability that can be learned throughout the life. As per Daniel Goleman from his book *Emotional Intelligence: Why it matters more than IQ* (1995) states that “Emotional Intelligence includes major abilities which includes the individual motivation and capability to face the frustration; impulse control and retard gratification. He further states that the emotional intelligence helps to regulate the mood and keep distress from swamping the ability to think, to empathize and to hope” (pg.no34). The emotional intelligence as per Salovey and Mayer (1990) “are set of skills that helps in appraisal and expression of emotions within ourselves and similarly understanding the emotions of others also. It is the regulation of emotion in self and others for motivation and achievement in life.” (Salovey & Mayer, 1990, p.185).

In further studies of Bar-On (1997) his conceptual model stated “Emotional intelligence includes both the emotional and social competencies which regulate the day-to-day challenges and demands and also provides the effectiveness of individual in understanding and expressing themselves.” Assertiveness, controlled, emphatic, optimistic, energetic, disciplined, goal driven, confident, organized are the qualities of a person with emotional intelligence. Fumham, (2001). Trait EI is more robustly related to, but distinct from personality as measured by the Big Five (Petrides and Furnham, 2001). Emotional intelligence possesses the traits of positivity and optimism (Abraham, 1999).

Day to day work in all organizations includes heavy challenges and difficulty on the job which requires proper thinking capability, rationality and respond in adequate manner for fulfilment of sufficiency. Here the emotionally intelligent skills are the major contributor on leadership. George, J. (2000), Goleman, D., Boyatzis, R. & McKee, A. (2001), Matthews, G., Roberts, R. D. & Zeidner, M. (2004).

The job satisfaction is the degree to which an individual is feeling comfort for performing a job. It is related to happiness on the job. The job satisfaction is directly related to emotional intelligence. People in a happy mood perform well. The level of emotional intelligence helps to derive the

assessment of mood variation. Along with proper assessment of the state of mind, it is easy to analyze the nature of action to be performed for recovering the mood variation.

One of the beginning studies named as Hawthorne had been conducted by Elton Mayo (1924-1933) from the Harvard business school, seeks to find the effects of various conditions (most notably illumination) on workers' productivity. These studies ultimately showed that original changes in work conditions temporarily increase productivity.

“In 1959, Frederick Herzberg, a psychologist came up with Two-factor theory of Job satisfaction. He states that Employee satisfaction has two dimensions: “hygiene” and “motivation”. Hygienic factors are company policy and administration, supervision policy and salary—that, when adequate in a job make workers less angry about rules and regulation of company. When these factors are proper, people will not be dissatisfied. Motivators, such as creativity and commitment in work, recognition and achievement of workers, make workers more productive. The employees should be taken care on the basis of both two factors in the organization.”

Job satisfaction is defined as “a pleasurable emotional state that is the result of appraisal in the one's job” (Locke, 1969). For measurement of job satisfaction Smith (1969) had developed a five-facet scale which included pay and promotion opportunities, coworkers, supervision and the work itself. “Satisfaction and performance are interdependent to each other” (Bakotić, 2016). (Allen & Meyer, 1990) “Organization policy and working conditions are the major factors of job satisfaction. The commitment of employees is depended on the salary, allowances and working environment”.

The word stress is a derivative of the Latin verb *strictus*, meaning “to draw tight” (*Strictus*, n.d.). *Strictus* could also mean “to graze, touch, pluck, or prune”. The term distress was used to indicate a form of physical injury. The stress is a psychosomatic condition in which a person is physically and mentally unable to cope up with the situation. Under the condition of stress, the mind and body are unable to respond and most physical disorders are thought to be particularly prone to mental disorder. According to American Psychological Association (APA) “the physiological or psychological responses to internal or external stress. Stress affects every system of the body. It influences on how people feel and behave. The evidence of stress is dry mouth, shortness of breath, fidgeting, accelerated speech, palpitations, sweating, augmentation of negative emotions (if already being experienced), and longer duration of stress fatigue.

Due to stress in the job the negative emotions anger, fear, Anxiety, associative compulsive disorder, loneliness, jealousy, self-criticism arises which hijack our mind and causes adjustment disorder, anxiety disorder, delirium, amnesia etc. People who are unable to cope up with their emotions are not in the state of proving proper commitment

to their job. It causes the problem of lack of interpersonal and intrapersonal relationships, lack of integrity, confident, corporations, motivation, productivity and mutual respect. Comish & Swindle (1994). It is a mental and physical condition which affect an individual 's productivity, effectiveness, personal health and quality of work." The previous literature reviews Agustín; Sopiah & Sangadji (2020); Kwasi & Emmanuel (2015); Hassan & Nasrollahi (2011); Newbury-Birch& F Kamali (2000) revel the negative impact of stress on job satisfaction and on health of employees

Miranda et.al (2020) analyses the relationship between stress, engagement and cognitive complaints among Argentinian working population. The study reveals that workers who are more in stress show low work engagement and more cognitive complaints. Similarly, Brunetto et.al (2012) examined the association among Emotional Intelligence, Job satisfaction, Job well-being and engagement on the job. The survey included valid responses of 193 police officers out of 750 survey questions in Australia. The Wong and Law's (2002) EI scale for measurement of Emotional Intelligence. The correlation and partial Least square path analysis results state that turnover intention is negatively correlated with employee wellbeing and job comment. In a study of Kumari et al; (May 2016) examined the level of stress in banking sector employees, the researchers have collected data from entry level and middle level employees of public and private banks in Uttarakhand. The data collection includes the sample of 300 respondents included 75 respondents from each group. The results revel that employees of mid –level have lowest level of stress in personal and work life. The study also reveals that the stress in private banks effects on the overall performance of employees The research proves that emotional intelligence is helpful to managers via recruitment and selection of candidates.

Stress is the major factor which has deep impact on employee's emotion and intelligence. There are various studies in literature which concluded and summarized the negative impact of stress. Similarly, it has adverse effect on the job satisfaction of employees. In the similar study Bandelow et al (2015) states that anxiety disorders are the most prevalent psychiatric disorders. According to epidemiological surveys, one third of the population is affected by an anxiety disorder during their lifetime. High comorbidity is found among the anxiety disorders and

between the anxiety disorders and other mental disorders, respectively. In a study by Bashir & Ramay (2010) examined the negative relationship between stress and job performance in banking sectors in Pakistan. Factors of job stress i.e Role ambiguity, Role conflict, Responsibility for people, Participation, Lack of feedback is responsible for negative attitude towards job performance. Correlation and regression provided the negative result between Job satisfaction and Stress management. Stress increases job performance up to certain extant.

Hypothesis testing and Variables:

Based on the above argument, the hypothesis is been developed to understand the nature of emotional intelligence and testing of role of independent variable on dependent variables.

1. H0: There is no significant relationship between component of emotional intelligence and job satisfaction, motivation and stress among the banking sector employees.
2. H0: There is no significant difference in the impact of different dimensions of emotional intelligence on job satisfaction, motivation and stress of employees in private Banking sector.
3. H0: There is no significance difference between Male and Female employees in private Banking sector with respect to job satisfaction, Motivation and stress.

For the study the dimensions of emotional intelligence were taken as independent variable and job satisfaction, Motivation and stress were taken as dependent variable.

Demographic profile of respondents

Data were analysed using SPSS software. Percentages and frequencies were used when measuring the categorical variables. The table below describes the demographic response of participants in the research. Out of 340 respondents who were participating in the study which includes 56 or 50.9% of respondents were male and remaining was male. In terms of Age highest percentage is between 20-30 years (30.9%) followed by 30-40 years (28.2 %) then 50 above participants which includes 21.8% and at last 19.1% between 40-40 years of experience. With respect to designation maximum participants were personal Bankers included 30.9% followed by special Assistance Associates of 28.2%, managers having 21.8% and at last deputy managers with the percentage of 19.1%.

Demographic profile of respondents.

Table.no.1

	Characteristics	Frequency	Percentage
Gender	Male	210	61.76
	Female	130	38.24
Age	20-30	60	17.64
	30-40	110	32.35
	40-50	135	39.70
	50 above	35	10.29
Year of Experience	Below 10 Years	60	17.64
	10 to 20 Years	110	32.35
	20-30 years	135	39.70
	30-40 Years	35	10.29

Designation	Personal Bankers	180	52.94
	Special Assistant Associates	70	20.58
	Deputy Managers	55	16.19
	Managers	35	10.29

The purpose of the study is to test the impact of independent variable on the dependent variables. In current study correlation and regression analysis is been used for analysing the influence of emotional intelligence among the workers of private banking sector employees. The study measures the relationship between dimensions of emotional intelligence and on job satisfaction; motivation and occupational level of stress among the employees of Private Banking sectors. Convenient sampling technique was used for collection of data.

Measurement scale:

Emotional Intelligence has been measured by Wong and Law Emotional intelligence scale (WLESI) developed by Wong and Law (2002). The scale is design to measure the feelings, behaviour, thinking and management of work on the basis of emotional responses. It has four branches for measuring the emotional intelligence. First one is Appraisal and expression (SEA) of emotion in oneself. This relates to an individual's ability to understand his or her deep emotions and to be able to express emotions naturally, second part includes Appraisal and recognition of emotion in others (OEA). This relates to an individual's ability to perceive and understand the emotions of the people around them. The third part is Regulation of emotion in oneself (ROE). This relates to the ability of a person to regulate his or her emotions, enabling a more rapid recovery from psychological distress and fourth one is Use of emotion to facilitate performance (UOE). This relates to the ability of a person to make use of his or her emotions by directing them toward constructive activities and personal performance.

The Minnesota satisfaction questionnaire (MSQ) scale was used to measure job satisfaction and for occupational job stress was self-made questionnaire was used. The job satisfaction has total fifteen questions and occupational job stress included six questions.

Data Analysis and Interpretation:

The developed questionnaire has been tested under Cronbach's alpha and reliability has been determined. The value is shown below:

Table no. 2

Case Processing Summary			
		N	%
Cases	Valid	340	100.0
	Excluded ^a	0	.0
	Total	340	100.0

a. Listwise deletion based on all variables in the procedure.

Table no. 3

Reliability Statistics	
Cronbach's Alpha	N of Items
.819	7

As per above table we can see the Cronbach's alpha value is 0.819. It shows the data is valid for testing the relationship between emotional intelligence and job performance.

Correlation Analysis

The correlations analysis has been used to test the hypotheses to *ensure that the unique contributions of the dimensions of emotional intelligence on dependent variables.*

Table.no.4

Correlations								
		SEA	OEA	UOE	ROE	JS	MVN	STRESS
SEA	Pearson Correlation	1						
	Sig. (2-tailed)							
	N							
OEA	Pearson Correlation	-.22*	1					
	Sig. (2-tailed)	0.01						
	N							

UOE	Pearson Correlation	.29**	.227*	1				
	Sig. (2-tailed)	0.000	0.000					
	N							
ROE	Pearson Correlation	.189*	.370**	.478**	1			
	Sig. (2-tailed)	0.000	0.000	0.000				
	N							
JS	Pearson Correlation	.40**	-0.15	0.057	-0.044	1		
	Sig. (2-tailed)	0.000	0.115	0.552	0.652			
	N							
MVN	Pearson Correlation	.331**	0.151	.391**	0.173	.469**	1	
	Sig. (2-tailed)	0.000	0.115	0.000	0.050	0.000		
	N							
STRESS	Pearson Correlation	0.181	-0.085	-0.043	.335**	.312**	-.263**	1
	Sig. (2-tailed)	0.058	0.375	0.653	0.000	0.001	0.005	
	N							
*. Correlation is significant at the 0.05 level (2-tailed).								
**. Correlation is significant at the 0.01 level (2-tailed).								

Pearson correlation and regression analysis statistical tools provided the relationship between impacts of independent variable emotional intelligence on dependent variables.

As per the above table, the correlation analysis has indicated a moderate and negative relationship between self-emotional appraisal and others emotional appraisal ($r = -.22$, $p < 0.05$). Secondly, the correlation analysis has indicated a moderate and positive relationship between self- emotional appraisal and use of emotion ($r = .29$, $p < 0.01$ level of significance); regulation of emotion ($r = .189$, $p < 0.05$ level of significance); job satisfaction ($r = 0.40$, $p < 0.01$ level of significance); motivation ($r = 0.331$, $p < 0.01$). However, stress have very low correlation with self-emotional appraisal ($r = 0.181$).

As per the above table, the correlation analysis has indicated a moderate and positive relationship between others-emotional appraisal and use of emotion ($r = .227$, $p < 0.05$ level of significance); others-emotional appraisal and regulation of emotion ($r = .370$, $p < 0.01$ level of significance);

As per the above table, the correlation analysis has indicated a moderate and positive relationship between use of emotion and regulation of emotion ($r = .478$, $p < 0.01$ level of significance) and use of emotion and motivation ($r = .319$, $p < 0.01$ level of significance).

As per the above table, the correlation analysis has indicated a low level of relationship between regulation of emotion and motivation ($r = 0.173$). However, stress and regulation of emotion is positively correlated ($r = .335$, $p < 0.000$).

As per the above table, the correlation analysis has indicated a moderate and negative relationship between motivation and stress ($r = -.236$, $p < 0.0$)

Analysis of variance (ANOVA)

For analyzing the impact of dimensions emotional intelligence on dependent variables i.e job satisfaction, motivation and stress, ANOVA is used to measure the *statistically significant differences between the means of the independent (unrelated) groups*.

Regression

Table.no.3

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	ROE, SEA, OEA, UOE ^b		Enter
a. Dependent Variable: JS			
b. All requested variables entered.			

Table.no.4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.421 ^a	0.177	0.146	0.61286
a. Predictors: (Constant), ROE, SEA, OEA, UOE				

Table.no.5

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.510	4	2.127	5.664	.000 ^b
	Residual	39.438	105	0.376		
	Total	47.947	109			
a. Dependent Variable: JS						
b. Predictors: (Constant), ROE, SEA, OEA, UOE						

Table.no.6

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.720	0.856		2.009	0.047
	SEA	0.626	0.146	0.427	4.300	0.000
	OEA	-0.012	0.139	-0.009	-0.084	0.933
	UOE	-0.019	0.148	-0.013	-0.128	0.898
	ROE	-0.118	0.110	-0.114	-1.066	0.289
a. Dependent Variable: JS						

The first model predicts the impact of dimensions of emotional intelligence on job satisfaction of employees. The results reveals as per the model summary it shows R square value 0.177 means 17% of variation in job satisfaction which is significant. F-value is 5.664 at .000 levels and the Self-emotional appraisal is the major factor of emotional intelligence which is significantly related to job satisfaction. However, the other factors are not significant. *Hence, we need to reject the null hypothesis and confirm the relationship between components of emotional intelligence [self-emotional appraisal] and job satisfaction.*

Table.no.7

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	ROE, SEA, OEA, UOE ^b		Enter
a. Dependent Variable: MVN			
b. All requested variables entered.			

Table.no.8

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.480 ^a	0.230	0.201	0.45020
a. Predictors: (Constant), ROE, SEA, OEA, UOE				

Table.no.9

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.360	4	1.590	7.845	.000 ^b
	Residual	21.281	105	0.203		
	Total	27.641	109			
a. Dependent Variable: MVN						
b. Predictors: (Constant), ROE, SEA, OEA, UOE						

Table.no.10

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.876	0.629		1.393	0.167
	SEA	0.335	0.107	0.301	3.131	0.002
	OEA	0.193	0.102	0.187	1.891	0.061
	UOE	0.328	0.109	0.306	3.008	0.003
	ROE	-0.077	0.081	-0.099	-0.950	0.344
a. Dependent Variable: MVN						

In the context of motivation, model summary suggested 0.23 means 23% of variation at 0.000 level of significant. the F-value of 7.845 and self-emotional appraisal and regulation of emotions are factors of motivation in private banking sectors employees. The results reveals that there is significant difference in the impact of different dimensions of emotional intelligence on motivation of employees in private Banking sector. *Hence, we need to reject the null hypothesis and confirm the relationship between components of emotional intelligence [self-emotional appraisal and use of emotion] and motivation.*

Table.no.11

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	ROE, SEA, OEA, UOE ^b		Enter
a. Dependent Variable: STRESS			
b. All requested variables entered.			

Table.no.12

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.440 ^a	0.194	0.163	0.49972

a. Predictors: (Constant), ROE, SEA, OEA, UOE

Table.no.13

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.310	4	1.577	6.317	.000 ^b
	Residual	26.221	105	0.250		
	Total	32.530	109			
a. Dependent Variable: STRESS						
b. Predictors: (Constant), ROE, SEA, OEA, UOE						

Table.no.14

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.937	0.698		4.207	0.000
	SEA	0.340	0.119	0.282	2.866	0.005
	OEA	0.155	0.114	0.138	1.365	0.175
	UOE	0.077	0.121	0.066	0.638	0.525
	ROE	-0.399	0.090	-0.471	-4.429	0.000
a. Dependent Variable: STRESS						

Further in the context of stress, Model summary states that 0.194 means 19.4% of variation at 0.000 levels of significant. The results states that the F-value is 6.317. Self-emotional appraisal is significantly correlated with stress. similarly, regulation of emotion is the major factor which is negatively correlated with stress among the private banking sector employees. *Hence, we need to reject the null hypothesis and confirm the relationship between components of emotional intelligence [self- emotional appraisal and regulation of emotion] and stress.*

Independent sample t- test

Next, we have analyzed if any difference exists between male and female private banking sector employees with respect to *job satisfaction, Motivation and stress*. Levene's Independent sample T- Test provides the sufficient results. Leven's t-test results provide the results of homogeneity between Gender with reference to Job satisfaction, motivation and stress.

Table.no.15

Group Statistics					
Name		N	Mean	Std. Deviation	Std. Error Mean
JS	Male	210	3.5612	0.71551	0.09561
	Female	130	3.8942	0.56204	0.07648

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means		Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
		F	Sig.	t	Df				Lower	Upper
JS	Equal variances assumed	3.865	0.052	2.708	108	0.008	-0.33296	0.12297	-0.5767	-0.0892
	Equal variances			2.719	103.802	0.008	-0.33296	0.12244	-0.5757	-0.0901

	not assumed									
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The above results states that the P-value $0.008 < 0.05$ and *t-value* is 2.708 which means that there is significant difference between level of job satisfaction between male and female employees in banking sector. Female employees are more satisfied than male. The mean value of female employees is more than the male employees. *Hence there is significance difference between Male and Female employees in private Banking sector with respect to job satisfaction.*

Table.no.16

Group Statistics					
Name		N	Mean	Std. Deviation	Std. Error Mean
MVN	Male	210	4.2113	0.44095	0.05892
	Female	130	4.0895	0.55863	0.07602

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
MVN	Equal variances assumed	5.552	0.020	1.272	108	0.206	0.12180	0.09577	-0.0680	0.3116
	Equal variances not assumed			1.266	100.766	0.208	0.12180	0.09618	-0.0690	0.3126

The P-value > 0.05 and *t-value* is 1.272, which suggest that there is no significant difference in the motivation level among the male and female employees in the private banking sector. The compared mean difference is very minimal. *Hence there is no significance difference between Male and Female employees in private Banking sector with respect to motivation.*

Table.no.17

Group Statistics					
Name		N	Mean	Std. Deviation	Std. Error Mean
STRESS	Male	210	3.6726	0.46381	0.06198
	Female	130	3.9691	0.58732	0.07992

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
STRESS	Equal variances assumed	3.437	0.066	-2.944	108	0.004	-0.29652	0.10071	-0.4961	0.0968
	Equal variances not assumed			-2.932	100.788	0.004	-0.29652	0.10114	-0.4971	0.0958

The P-value of $0.004 < 0.05$ and t-value is -2.994 . There is difference in the level of stress between male and female employees in banking sector. Female employees have more level of stress than male. *Hence there is significance difference between Male and Female employees in private Banking sector with respect to stress.*

Analysis of Correlation, ANOVA and Independent sample t-test

Correlation Analysis

The above study has analysed the correlation between the attributes of emotional intelligence and job performance. Results have found the low and negative relationship between *self-emotional appraisal* and *others emotional appraisal*. It means if employees have good understanding for their own emotions, does not mean that they always understand the emotions of others. The results indicated the significant relationship between *self-emotional appraisal* and *regulation of emotion*. The employees who have good sense about understanding their own feelings can be able to control the temper and work effectively. Results have found the low and insignificant relationship between *self-emotional appraisal* and *stress* in private banking sector employees.

In next correlation study, results reveal the moderate and positive correlation between *others emotional appraisal, use and regulation of emotion*. Employees who are sensitive with the feelings and emotions of others are always competent in their work. They are self-motivated and encourage themselves to achieve best results. These employees can think rationally and take correct decision.

The study has focused on the finding the relationship between *use of emotion, regulation of emotion and motivation*. Employees who are able to control their emotions will be successful and they can get monetary benefits such as bonus.

The further correlation has determined the relationship between *regulation of emotion, motivation and stress*. Regulation of emotions can help in enhancing the performance of employees which can provide monetary rewards to the employees. However, it does not support the good relationship among the banking employees. By proper regulation of emotion employees can reduce the stressful situation with colleagues. It will increase the job commitment during the heavy workload and decrease burnout condition.

In next correlation study, results reveal moderate and negative correlation between *motivation and stress*. Emotionally intelligent banking employees have the feeling of job accomplishment via proper job performance which reduces the intensity of job change and stress at workplace. High self-esteem can bring positive thoughts among the employees and they can discuss their ideas with supervisor.

Analysis of variance (ANOVA)

It has been observed from table no.6 that *self-emotional appraisal is significantly related to job satisfaction*. The self-emotional appraisal makes banking employees to really understand the correct nature of job which inspire them to perform better at work [$P < 0.05$]. Although the remaining components of emotional intelligence (*others*

emotional appraisal, use of emotion & regulation of emotion) are not significantly related to job satisfaction.

From table no.10 we can see that *self-emotional appraisal and use of emotion is significantly related to motivation of banking employees*. The banking employees' proper sense and mutual understanding motivate them to carry out accurate tasks [$P < 0.05$]. However, regulation of emotion is negatively impacting motivation [$P < 0.05$]. It is not providing the guidelines to get motivated at the workplace. Other remaining components (*others emotional appraisal and regulation of emotion*) are not significantly related to motivation.

From table no. 14 it has been observed that *self-emotional appraisal and regulation of emotion* is impacting the stress among the banking employees. The self-emotional appraisal is accommodating the proper working condition for employees which is helpful in job rotation and reduction of stress [$P < 0.05$]. Regulation of emotion makes employees to be committed during the work load and burnout condition [$P < 0.05$]. Other remaining components (*others emotional appraisal and use of emotion*) are not significantly related to stress.

Analysis Independent sample t- test

Table no 15 group statistics indicate that the level of *job satisfaction of female employees* (Mean = 3.8942) is greater than *job satisfaction of male employees* (Mean = 3.5612). The P value is less than 0.05. The study concluded that the level of job satisfaction of female employees is higher than the level of job satisfaction of male employees.

Table no 16 group statics indicate that the level of *motivation of male employees* (Mean = 4.2113) is greater than the level of *motivation of female employees* (Mean = 4.0895). The P values is less than 0.05. The study concluded that the level of motivation of male employees are greater than the level of motivation of female employees.

Table no 17 group statics indicate that the level of *stress among the female employees* (Mean = 3.9691) is greater than the level of *stress among the male employees* (Mean = 3.6726). The P value is less than 0.05. The study concluded that the stress level among female employees is greater than stress level in female employees.

INTERPRETATION, DISCUSSION AND LIMITATIONS OF STUDY

Interpretation

From the above analysis, results shows that there is very minimal and not significant relationship exists between others emotional appraisal, job satisfaction, Motivation and stress among the banking sector employees. Hence there is the need of understanding the others emotion also via job performance for the successful job completion. However self-emotional appraisal is significantly impacting on all three dependent variables. Results also suggested that use

of emotion is significantly related to motivation. It is not related to job satisfaction and stress since the co-relation coefficient is very minimal. There is need of training on use of emotion among the banking employees for analysing and managing the stress and job satisfaction.

The regulation of emotion is the major component of emotional intelligence. The study reveal that it is only negatively correlated with stress. Private banking employees are able to manage the stress since they are capable of controlling the temper and can get calm quickly during the stress and burnout situations. However, job satisfaction is negatively correlated with regulation of emotion.

The above findings suggested that major private banking sector employees are not proficient and sensitive to the feelings of others in an organization. This is the major loophole in the behaviour of human. One of the major dimensions of emotional intelligence is missing in the banking employees. In future studies are required for analysing the impact of understanding the importance of role of others' emotions and feelings.

The results of ANOVA states that there is significant difference in the means of the dimensions of emotional intelligence with respect to all dependent variables. It means all the groups are interdependent to each other's. Training sessions and social awareness is required in private banking sector employees for focusing on all the parts and utilize it in job satisfaction, motivation and stress management.

DISCUSSION

The study is similar to the previous findings "Employees with high emotional intelligence could be more adept at regulating their emotions so they experience more confidence and control over the task requirements of their job, which in turn enables them to be more proactive and influence work outcomes positively" (Sy et al., 2006). Emotional intelligence accounts for the major part of a person's success in life whereas IQ has a minor contribution to a person's career success (Law, Wong, and Song, 2004). Similarly, Usman Bashir, Muhammad Ismail Ramay (2010), states the role of emotional intelligence is significantly related to job performance. Stress has significantly negative impact on employee's emotions and job performance. similarly, findings of Welikala & Dayarathna (2015) suggested that emotional intelligence is significantly impacting on the job performance of employees is banking sector.

The emotional intelligence plays the major role in the job performance of employees in an organization. People with High level of emotional intelligence is able to perform well in the job. At the same time, they are able to manage their own emotions to understand and regulate the work. All four dimensions of Wong, C & Song, L (2004) plays the major role; however self-emotional appraisal, use of emotions and regulation of emotions have provided the more significant results. It may replicate that a good sense of understanding helps in job satisfaction. Similarly, it is also helpful in

motivation of employees. Results also states that Banking sector employees with positive dimensions of emotional intelligence are able to manage the stressful situation. Study States that emotional intelligence is positively related to job motivation of employees. In the private banking sector results reveal that motivation is positively related to all dimensions of emotional intelligence. Self-emotional Appraisal and regulation of emotions provide more significant results as compare to others.

Limitation of the study and Future Research

The present study is confined to the measurement of impact of emotional intelligence on job satisfaction, motivation and stress among the banking sector employees. There are other attributes for the measurement which *includes employee turnover, team politics, and resistance of change*. Similarly, the study is done on only one sector. There are other sectors in which the role of emotional intelligence needs to get study. The other limitation of the study is the sample size. The sample includes only 340 respondents. Therefore, the study may be conducted in larger size for generalization of the results.

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