Effect Of Emotional Intelligence On Employee Performance In Banking Sector In Bangalore

Dr. Irshad Nazeer [*] **, Isani Gazalabanu Abdul Gafar**[**]

[*]Professor, International School of Management Excellence (Recognized Research Centre of University of Mysore) Bengaluru
[**]Research Scholar , International School of Management Excellence (Recognized Research .Centre of University of Mysore) Bengaluru

Abstract- Banking industry is a fast growing sector in which technology adoption is at a high pace. The role of employees is shrunk to value added services and customer care. This paper analyses the effect of emotional intelligence on their performance. The study was conducted among bank employees from NBFC , Scheduled banks, Nationalized banks and private banks. Descriptive analysis is used in this research and used raking method based on weighted mean to understand the effective emotional intelligence factors that affects performance. Self awareness, self regulation, self motivation, empathy and social skills are tested using a tool based on emotional intelligence of Daniel Goldman. The results shows that the employees have long service and happy in continuing in Banking sector. The employees are interested in delivering customer based value services though personal interest is low in tasks, but deliver for completing tasks.

Index Terms- Emotion intelligence, banking industry, employee performance, Technology adaptability

I. INTRODUCTION

Emotional Intelligence is a significant factor that modulates the thoughts, actions and interactions with environment. Daniel Goldman identified five basic attributes: self-awareness, managing emotions, motivating oneself, empathy and social skill. These are the driving forces in helping the employees to perform in an organization. (Dacre Pool & Sewell) explained the practical model of employability in which five components, career developing learning, experience (work & life), knowledge (subject knowledge, understanding), generic skills and emotional intelligence cause a component called, 'reflection and evaluation'. Emotional Intelligence is a component of employability as well '

Emotional Intelligence

Emotional Intelligence of an individual is also a behavioural pattern in critical situations in which one's feelings challenged or aroused. Self-awareness, motivations, empathy , self-regulations, , and social skills are the components of Emotional Intellibgence. Self-awareness is the awareness of an individual on own skills, strengths, and weakness. It moulds own self confidence as strength increases. The self-regulation comprises of self-control, trustworthiness, consciousness, adaptability and innovativeness. Self-motivation includes achievement drive, commitment, initiative and optimism. Self-awareness includes empathy, service orientation, developing others, leveraging diversity, and political awareness. Social skills contains influence, communication, leadership, change catalyst, conflict management, building bonds, collaboration and cooperation, and team capabilities.

(Cherniss & Goleman, 2001) explained the emotional intelligence as a drive to adapt with the environment and the situation which is hostile. Boyatzis and Goleman have stated that "emotional intelligence is observed when a person demonstrates the competencies that constitute self-awareness, self-management, social awareness, and social skills at appropriate times and ways in sufficient frequency to be effective in the situation". The Emotional Competency Inventory (ECI) comprise of many scales, integrated together . It integrated Innovation behaviour into the Initiative scale. The Optimism scale was integrated into Achievement Orientation scale, because the Optimism scale and the Achievement Drive scale were highly correlated. The Leveraging Diversity items were correlated with the Understanding Others scales and , hence, they formed Empathy scale. The strongly related Commitment items and Leadership scale were integrated together.. The Collaboration items were highly correlated with the Team Capabilities scale and so they were integrated into the newly named Teamwork and Collaboration scale. Finally, two other minor name changes were made. Political Awareness was changed to Organizational Awareness and Emotional Awareness was altered to Emotional Self-Awareness.

II. RESEARCH GAP

The banking industry has changed over years from labour oriented to digitalized, mechanized and automated service industry that the role of employees has been transformed to generate revenue through customer interaction and wealth maximization. The employee performance in this context depends on their affective, cognitive and emotional intelligences. Based on the findings from the literature analysis , the following research gaps identified. They are,

- changes in employee perception on role employees in digitalised work environment
- role of emotional intelligence in managing performance and to meet dead lines
- assess personal competence and emotional intelligence on employee performance

III. PROPOSED MODEL OF STUDY

The employee performance is an outcome of employee engagement and employability. The employee involvement depends on one person's capabilities, environment and interests.

The proposed model has integrated three components , personality traits, employability and emotional intelligence to form employee involvement while three demand factors of job market, opportunity, talent demand and socio-economic factors to frame job description. Integrating employee involvement and hob description under organizational environment form employee engagement.
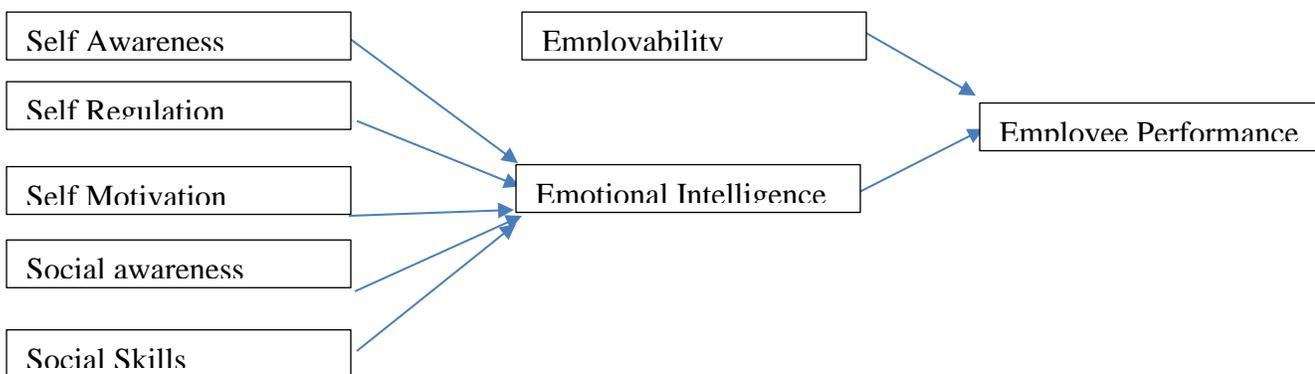
IV. NEED OF STUDY

Performance of an employee depends on his emotional intelligence. In Banking sector, the employees have a higher work stress and also interact with a many customers per day. Hence, the emotional intelligence is very crucial factor in performance with confidence as they are engaged to , awareness development, operations, customer care etc. This multi tasking demands a higher degree of Emotional Intelligence

V. SCOPE OF STUDY

Scope of this research is the bank employees in Bangalore and include national, scheduled and private banks. The population is stratified based on type of bank and sampling will be made accordingly to ensure adequate representation to compare the models.

VI. STATEMENT OF PROBLEM

Performance of any employee is influenced by job environment, targets to be achieved or tasks to be completed in a specific period and employee attitude. Job environment and tasks to be completed are dynamic in nature and the attitude enables the employees to respond to the changes in environment and volume of tasks creatively. In banking industry, the tasks can be in three segments: customer service, documentation and, analysis and decision making. Though a part of the manual tasks are replaced with mechanization and automation like ATMs, CDMs as well as the mobile application of the banks for payments and fund transfers, the increase in value added services like Cards (Debit and Credit Cards), different types of loans, Direct Benefit Transfer programs , increased the target oriented responsibilities of employees to maximise revenues. This study analyses how bank employees of different cadres in hierarchy manage their performance and how their emotional intelligence helps them to manage work stress, performance and work life as the complexity in banking service changes continuously though the type of change is partially influenced by technical adaptability.

VII. REVIEW OF LITERATURE

Relationship between psychological well being and exercise
(Butt, Rashid, Mahanoor1, & Saeed, 2016) explained the effect of psychological wellbeing as the Mental which improves the quality of life when an individual is free of depression, anxiety, excessive stress, troubles, addictions, and other psychological problems which

enable are more capable to live his/her life the fullest extent. Wellbeing is defined as a constructive mental, physical and social condition. We can understand wellbeing as people's feelings and how they do in their daily routine work we judge them on both personal and social level, their way of thinking, and evaluation on their whole life. It is based on individual level, life level and community level. Carol Ryff's six categories of well-being are: **Self-Acceptance, Personal Growth, Purpose in Life, Positive Relations with Others, Environmental Mastery and Autonomy.**

Emotional Intelligence as   an Ability:Theory, Challenges, and New Directions

(Fiori & Vesely-Maillefer, 2018) explained tripartite model suggests three levels of EI includes awareness on emotions, applying in real environment, and traits to manage emotions. The four-branch model identifies EI as being comprised of a number of mental abilities that allow for the assessment, communication, and directive of emotion, as well the integration of these emotion processes with cognitive processes used to promote growth and achievement. The model is comprised of four hierarchically linked ability areas, or branches: recognising emotions, smoothing thought using emotions, accepting motions, and dealing emotions. This occurs through the analysis of, attendance to, or reflection on emotional information, which in turn assists higher-order cognitive activities such as reasoning, problem-solving, decision-making, and consideration of the perspectives of others

Understanding and Developing Emotional Intelligence

(Serrat, 2017)In this paper, the components of EI and their sub components are explained that it is useful in developing the model. The model has identified the components as, self-awareness, self-regulation, self-motivation, social awareness, and social skills. The model helps to get the full classification of sub-variables in each of the components

(Muda, Rafik, & Harahap, 2014)explained three components of employee performance and they are, job stress, motivation and communication. Occupational stress may be an outcome of occupational demand and personal competencies to meet the demand. This cause discontinues of job or health issues. Motivation is a positive factor that enhances performance. Vertical and horizontal communication is important in performance as it reduces miscommunication leading to errors and mistakes.

(Saeed, Mussawar, Lodhi, & Iqbal, 2013)explained five factors that influence employee performance are, organization culture, personal problems, manager attitude, job content and financial rewards. The organization culture may be friendly or rigid. The psychological barriers and inability to match with job demands limits employee performance. Regular and good payment of remuneration is a motivation.

(Imandin, Bisschoff, & Botha, 2014) explained five factors that influence employee performance are, organization culture, personal problems, manager attitude, job content and financial rewards. The organization culture may be friendly or rigid. The psychological barriers and inability to match with job demands limits employee performance. Regular and good payment of remuneration is a motivation.

(Dorsey & Mueller-Hanson, 2019) explained 'trust' as the cohesive force in developing an organizational climate and the behaviours that develop trust are, Dependability (following through on promises) , Trustworthiness (telling the truth and admitting mistakes), Courage (confronting difficult issues even in the face of resistance); aptitude (demonstrating the knowledge and skills necessary to carry out important tasks), meaning (making decisions in the best interest of the organization; putting the welfare of others before individual interests), Compassion: being sensitive to others' needs and giving them the benefit of the doubt.

The ideal elements of a performance management are, simplified systems, flexible goal setting, emphasis on performance measurement, major emphasis on coaching and feedback, different criteria for performance index and measurement.

The accountability of the performance management are can be a means of holding employees accountable for results, though managers often complain that it fails to do so. Accountability stems from making initial expectations clear, monitoring progress, providing feedback, and following through on consequences, both positive and negative. While these elements together increase accountability, the follow-through on consequences is the most important but also the least likely to happen. Without follow-through, accountability cannot improve, even if the other elements of performance management are sound.

Employee performance management

The employee performance management was evolved from MBO (management by objectives) of Peter Ducker. Four normative concerns of performance management and they are, performance improvement, employee's development, organizational development and communication and involvement.

(Koopmans, Bernaards, Hildebrandt, & Henrica C.W. de Vet, 2013) explained three components in individual work performance and they are, presenteeism, performance, or productivity. The four dimensions of Individual Work Performance are, task performance, contextual performance and counter productive work behaviour. The first dimension is the employability and competency of the employees with which an individual performs his task, while contextual performance refers to employee behaviours that support the organizational, social, and psychological environment in which the central job tasks are performed. The adaptive performance and counterproductive work behaviour refer to employee's proficiency in adapting to changes in work roles or environment and o behaviour that is harmful to the well-being of the organization.

The indicators for the task performance are, work quality , planning and organizing work , being result-oriented, prioritizing , and working efficiently . Result oriented performance seemed to be important for managers in marketing and Human Resource Management. The contextual performance has two domains: interpersonal and organizational level.

Six relevant adaptive performance indicators were identified: showing resiliency (coping with stress, difficult situations and adversities; , coming up with creative solutions to novel, difficult problems , keeping job knowledge up-to-date , keeping job skills up-to-date , dealing with uncertain and unpredictable work situations , and adjusting work goals when necessary

VIII.   OBJECTIVES OF THE STUDY

- To examine the effect of components of Emotional Intelligence in Banking job
- To analyse the effect of Emotional Intelligence on employee performance

IX.   HYPOTHESIS DEVELOPMENT

(Mayer, Caruso, R., & Salovey, 2004) explained five EI domains and they are, knowing one's emotions, managing emotions, motivating oneself, recognizing emotions in others, and handling relationships. (Goleman, 1998) also created five EI domains, which include self-awareness, self-regulation, motivation, social skills, and empathy.. In Banking Industry, the emotional intelligence plays an important. Twelve competencies are grouped into four domains and is

This shows the effect of personal competencies on job of an employee. The creativity and innovativeness are outcomes of emotional intelligence in work
Hence
H_0 : *There is no significant effect of emotional intelligence on Job*
H_1 : *There is a significant effect of emotional intelligence on Job*

Service quality and Job –performance
The service quality is the important aspect in retailing the customers and it depends on the employee of the industry in understanding the need of the customer and deliver it. (JAIN, JAIN, & DAS, 2018) identified emotional intelligence variables that helps the employees to meet the service quality gaps in Banking industry. This depends on the employee performance
Hence,
H_0 : *There is no significant effect of emotional intelligence on Employee performance*
H_1 : *There is a significant effect of emotional intelligence on Employee performance*

Effect of Demographic variables on emotional intelligence
(Gautam & Khurana, 2019) identified the effect of demographic variables on emotional intelligence. The different strata in demographic variables shows as identifiable difference in behaviour
H_0: *There is no significant effect of emotional intelligence on Employee performance*
H_1 : *There is a significant effect of emotional intelligence on Employee performance*

X.   RESEARCH DESIGN

The respondents of this research are employees of different sectors, and domains. The respondents are selected based their readiness to share their information. The proposed geographical area is Bengaluru city of Karnataka State.

Selection of respondents
The criteria of selection of respondent are to ensure adequate samples for analysis and hence the stratified sampling is used. Since, the population is large, non-probabilistic sampling used here. Demographic variables are used for stratification. Additional strata are, type of industry, classification of employment and occupation.

Data Collection:

The data collection comprises of three stages: Analysis of theoretical background, Literature Review and developing tool for data collection.

The analysis of theoretical background focus on identifying the variables from the existing theories. The variables of existing theoretical models in employee intelligence, personality traits and employability. An empirical model to effect of personality traits, employability and emotional intelligence on employee engagement and employee performance.

The recent literatures on effect of personality traits, employability and emotional intelligence on employee engagement and employee performance are also analysed.

Based on empirical model, variables identified from theoretical background, the tool for data collection is developed. The data collection tool is questionnaire

Reliability of questionnaire

Pilot study is to be done among the employees in different sectors. The pilot study is used to analyse three things, understanding of the questions, clarity in responses, consistency in responses. The responses are used to check the consistency.
Reliability of the tools is improved through test and retest. Cronbach alpha and kappa are used to analyse the reliability and consistency. The average Crombach alpha of the variables is 0.789.

Sampling size

The population size is not defined in this research as it is high. Hence the Cochran's sample size formula.

$$n_0 = \frac{Z^2 pq}{e^2}$$

P is the taken as 50% and 95% confidence level and hence, Z is taken as 1.96. 'e' is the error level and percentage of error is taken as 5%.

Scale of measurement

The questions are 'subjective' and hence a qualitative scale is used. To get more precision, 11 point scale is used (0-10 scale)

Statistical tools

The analysis of data can be taken in three stages. The cross tab is used to analyse the influence of one control variable over another. This is verified using Pearson Chi square. If the Pearson Chi square is statistically significant, the two control variables influence each other.

Analysis & Inference

Table 1

Demographic variables	Mean	Std. Deviation	Response distribution				
Job position	2.28	1.06	**Top M**	**Mid M**	**Others**	**Executive**	**Clerical**
			6.3	14.3	18.3	23.0	38.1
Service length In years	2.93	1.39	**20 <**	**15-20**	**10-15**	**5-10**	**<5**
			9.5	13.5	42.9	27.8	6.3
Opinion on bank job	2.6	1.24		**Happy & satisfied**	**Balanced**	**Difficulty in Timing**	**Difficulty in stress**
				21.4	33.3	31.0	14.3
Willingness to change job	1.71	0.59			**Not decided**	**No**	**Yes**
					4.0	63.5	32.5

Attractiveness to banking industry	2.16	1.04	others	Retirement benefits	Perks& Benefits	Industry performance	salary
			3.2	7.1	16.7	49.2	23.8
Types of bank in which the respondent work	2.2	0.93		NBFC	Private	Scheduled	National
				7.1	16.7	48.4	23.8
Area of job	2.12	1.2	Deposits	cards	Investment	loan	Customer care
			4.0	6.3	15.1	47.6	27.0
Location of branch	1.78	1.1			urban	Semi-urban	rural
					25.4	27.8	46.8
Size of branch	1.96	0.96			large	medium	small
			6.3	5.6	16.7	19.8	51.6

From the above table, it is observed that the bank employees have a prolonged service and they have a long service of more than 10 years (65.9%) while they are happy (21.4%) or balanced (33.3%). A 63.5% of the respondents do not willing to change job. Industry performance (49.2%), salary (23.8%) , perks & benefits (16.7%) or retirement benefits (7.1%) are the attractiveness for employees. A 48.4% of the employee respondents work in scheduled banks while 23.8% of the employees work in national banks. A 16.7% of the employees work in Private Banks while 7.1% of the respondents in NBFC. Areas of job of the respondents are loan (47.6%), customer care (27%), investment (15.1%) , cards (6.3%) and deposits (4%). The area of working of the respondents are rural (46.8%) , semi-urban (27.8%) and urban (25.4%). The size of the branch of the respondents are, small (51.6%), medium (19.8%) or large (16.7%). The response shows that the employees have long service and there is a service consistency. Employees are happy or balanced and they don't want to change the job.

Self awareness

RANK	Variable	mean	Standard deviation
I.	I interact with my colleagues even when they were in problems or fail to complete jobs	2.87	1.152
II.	Comprehend when the temper is lost	2.84	1.252
III.	Reframing 'bad situations' is easy for me	2.72	0.801
IV.	I will not lose my temper even if the things are not happening as planned	2.72	0.811
V.	I express my happiness and support when my colleagues do things successfully in time	2.72	0.821
VI.	Self-motive in difficult situation and tasks	2.7	0.801
VII.	I am able to accept other' view points	2.68	0.869
VIII.	I never feel anxiety or stress during evaluations	2.68	0.859
IX.	I am a good listener	2.66	0.852
X.	I am confident that I can fulfill commitments in my job on time , effectively	2.66	0.832
XI.	It is my responsibility to motivate my team members to fulfil commitments on time	2.63	0.749
XII.	I am aware of my strength and weakness	2.61	0.749
XIII.	I can take comments and criticism positively without getting mood out	2.38	1.359

XIV.	I react to my customers very cool even when they charge angrily and aggressively	2.37	1.171
XV.	It is difficult for others to understand my mood	2.37	1.159

The results shows that the emotional awareness of employees is influenced when the colleagues to fulfil their responsibilities, managing hostile environment, managing criticisms and viewpoints, But reaction to comments, reaction to emotionally excited customers and managing mood have low ranking.

Self-regulation

Rank	Variable	mean	Standard deviation
I.	I accept my mistake and try to correct them that they are not repeated	2.84	1.252
II.	I find time to learn new things	2.84	1.252
III.	I interact with others with respect and listen to them carefully	2.73	0.801
IV.	I never blame or accuse others for unnecessary things in a way that it may hurt them	2.72	0.811
V.	I point out the problem of others confidentially with empathy	2.7	0.801
VI.	I never interrupt other people' conversation	2.7	0.801
VII.	I feel stress and it will be a positive one to make me to do things perfect and total	2.68	0.869
VIII.	I feel it is not fair to miss deadlines	2.66	0.852
IX.	I will not leave workplace unless I complete my job	2.61	0.749
X.	I prepare myself to do new tasks or to manage a new situation	2.38	1.359
XI.	Self-learning is the cutting edge for professional growth	2.37	1.165
XII.	I use a priority list for planning my work	2.27	1.145

The ranking shows that self-correction and self-improvement have top ranks while problem solving, missing deadlines, and promptness in work have mean more than 2.5 while the interest to explore new things or to prioritise the tasks have low mean. This shows a behaviour pattern of 'common attribute' that the involvement in work to complete task is given more importance than tendency to explore ideas.

Self-motivation

Rank	Variable	mean	Standard deviation
I.	Maintaining consistency and solving the maximum queries of customers is the first objective in Banking Industry	2.84	1.212
II.	I interact with others with respect and listen to them carefully	2.73	0.801
III.	I never blame or accuse others for unnecessary things in a way that it may hurt them	2.72	0.811
IV.	It is a must to adapt to new technologies that the industry adopt to enhance both efficiency and customer satisfaction	2.7	0.801
V.	Doing the things on time at right pace is the key factor in customer focused activities	2.7	0.801
VI.	It is my responsibility to meet set targets by the organizations and it is my part to achieve them	2.65	0.842

VII.	Every task I involve is an opportunity to learn and a step forward in my career growth	2.62	0.719
VIII.	I am the only person responsible for the jobs assigned to me	2.58	0.869
IX.	Vertical growth in banking Industry is a good opportunity if one is competent.	2.37	1.115
X.	There is something to learn from every case and missing opportunities may affect my efficiency	2.29	1.359

Self motivation in dong job well, technological adaptability, learning and task completion have mean more than 2.5 while ambition on career growth and learning from job are less.

Empathy

Rank	Variable	mean	Standard deviation
I.	Sharing any information that I know with my peers to help them in their work is my responsibility also	2.84	1.252
II.	The satisfaction and relief appear on faces of customers after solving their problems is a motivation to help more	2.66	0.852
III.	When new queries or problems are brought to me, I take interest	2.62	0.849
IV.	I feel involved in understanding the queries of customers and to solve them	2.58	0.869
V.	Every customer care process is an awareness development	2.37	1.319
VI.	Personal interest, knowledge and readiness to listen are important in customer care	2.36	1.135

Every opportunity to solve the customer issues is a motivation and give satisfaction to customers. But these opportunities are utilised for job purpose only ,not for personal development.

Social skills

Variable	mean	Standard deviation
Customer confidence and loyalty depends on employee interaction with customers	2.7	0.801
Expressions, interest to listen and attitude towards the customers motivate them to do more business with the Branch	2.7	0.801
Ensuring replies to the queries is important	2.68	0.852
A smile, eye contact and ever courtesy queries make customers happy and motivate to visit more	2.65	0.869
It is not right to mix personal issues with professional life that both will be affected if there is any disturbances	2.61	0.749
I always maintain professional confidentiality while in social network	2.38	1.359
I take initiative to develop awareness among on new changes and use of banking related technologies	2.37	1.175
Use of social media among investors, depositors and borrowers is a good platform in awareness and business developments	2.23	1.16

Team effectiveness and peer support are essential in developing a successful career in Banking sector. I get it from peers and give we well	2.15	1.25

Social networking to develop personal network , maintaining confidentiality and maintaining team effectiveness have low mean, less than 2.5.

XI.   CONCLUSION

The banking job is a repetitive task of interacting with customers and solving similar issues for employees, but every query is new to customer. The emotional intelligence is essential to to listen peacefully, understand their problems and learn from the opportunities are the core point in banking job. The interesting phenomenon identified the common behaviour patter in their job and lower interest in self-development. But, it will be a critical issue when banking sector is adapting technology fast. The work pressure to complete in time maintain a punctuality in work though personal involvement is less.

REFERENCES

[1]   alriwali, S. s. (2020). The Impact of Emotional Intelligence on The Job Performance to Managers on Saudi Banks sector. Multi Knowledge Electronic comprehensive journal for education and science publications.

[2]   Boyle, G. J., Mathews, G., & Saklofske, D. H. (2008). Personality Theory and Assessment: Personality Theories and Models Vol 1. SAGE. Retrieved from The%20SAGE%20Handbook%20of%20Personality%20Theory%20and%20Assessment_%20Personality%20Theories%20and%20Models%20(%20PDFDrive%20).pdf

[3]   Butt, Z. I., Rashid, K., Mahanoor1, T. A., & Saeed, N. (2016). RELATIONSHIP BETWEEN PSYCHOLOGICAL WELL BEING AND EXERCISE. Science International.

[4]   Cherniss, C., & Goleman, D. (Eds.). (2001). Emotionally intelligent work place: How to Select for, Measure,and Improve Emotional , Intelligence in Individuals, Groups,   and   Organizations.   JOSSEY-BASS.   Retrieved   from The%20Emotionally%20Intelligent%20Workplace_%20How%20to%20Select%20For,%20Measure,%20and%20Improve%20Emotional%20Intelligence%20in%20Individuals,%20Groups,%20and%20Organizations%20(%20PDFDrive%20).pdf

[5]   Cole,   D.,   &   Tibby,   M.   (2012).   Defining   and   developing   your   approach   to   employability.   Retrieved   from https://www.heacademy.ac.uk/sites/default/files/resources/Employability_framework.pdf

[6]   Dacre Pool, L., & Sewell, P. (n.d.). . The key to employability: Developing a practical model of graduate employability. Education and Training,. 49(4). Retrieved from https://www.emerald.com/insight/content/doi/10.1108/00400910710754435/full/html

[7]   Dorsey, D., & Mueller-Hanson, R. (2019). PERFORMANCE MANAGEMENT THAT MAKES A DIFFERENCE: AN EVIDENSE BASED APPROACH. Retrieved from https://www.shrm.org/hr-today/trends-and-forecasting/special-reports-and-expert-views/documents/performance%20management.pdf

[8]   Fiori, M., & Vesely-Maillefer, A. K. (2018). Emotional Intelligence as!an!Ability: Theory, Challenges, and!New Directions. doi:https://doi.org/10.1007/978-3-319-90633-1_2

[9]   Gautam, A., & Khurana, C. (2019). DEMOGRAPHIC VARIABLES AS INDICATORS OF EMOTIONAL INTELLIGENCE: A STUDY OF SELECTED ENTERPRISES OF UTTARAKHAND. Journal of Management .

[10] Goleman, D. (1998). Working with emotional intelligence. New York: BantamBooks.

[11] Imandin, L., Bisschoff, C. A., & Botha, C. (2014). A model to measure employee engageme. Problems and Perspectives in Management.

[12] JAIN, S., JAIN, V., & DAS, S. (2018). Relationship analysis between emotional ntelligence and service quality with special evidences from Indian banking sector. REVISTA ESPACIOUS.

[13] Koopmans, L., Bernaards, C. M., Hildebrandt, V. H., & Henrica C.W. de Vet, A. J. (2013). Measuring Individual Work Performance Identifying and Selecting Indicators. In A Journal of Prevention, Assessment & Rehabilitation (Vol. 45). doi:DOI 10.3233/WOR-131659

[14] Mayer, J. D., Caruso, R., D., & Salovey, P. (2004). Emotional intelligence meets traditional standards for an intelligence. Intelligence, 267-298.

[15] Muda, I., Rafik, A., & Harahap, M. R. (2014). Factors Influencing Employees' Performance: A Study on the Islamic Banks in Indonesia. International Journal of Business and Social Science.

[16] Serrat, O. (2017). Understanding and Developing Emotional Intelligence. Asian Development Bank. doi:10.1007/978-981-10-0983-9-37

[17] Shekhar, A. (2011). Theories of Personality and Personality Testing. Retrieved from https://www.pdfdrive.com/theories-of-personality-and-personality-testing-e19434673.html

[18] Wright, P. M., & Snell, S. A. (1996). Human resource management, manufacturing strategy, and performance. Academy f Management Journal, 836-866.

[19] Yorke, M., & Knight, P. (2006). Embedding employability into the curriculum; Learning and Employability. Series 1 No. 3. Higher Education Academy. Retrieved from http://www.heacademy.ac.uk/assets/York/documents/ourwork/employability/id460_ embedding_employability_into_the_curriculum_338.pdf

AUTHORS

First Author – Dr. Irshad Nazeer, Professor, International School of Management Excellence (Recognized Research Centre of University of Mysore) Bengaluru :Email: nazeer.irshad@gmail.com

Second Author – Isani Gazala Abdul Gafar, Research Scholar , International School of Management Excellence (Recognized Research .Centre of University of Mysore) Bengaluru, Email: gazalaisani@gmail.com