EMOTIONAL INTELLIGENCE AND JOB STRESS AMONG BANK EMPLOYEES

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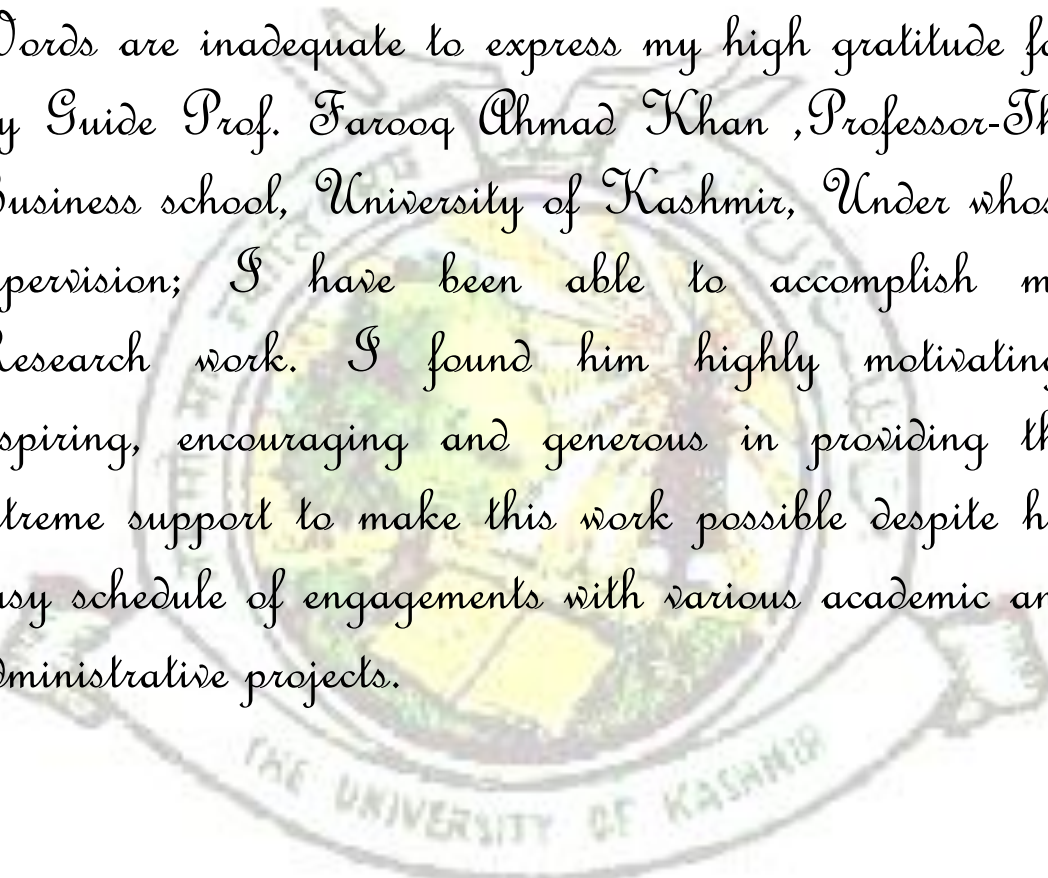
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DEDICATED TO

MY

PARENTS

A Word of Gratitude

Words are inadequate to express my high gratitude for my Guide Prof. Farooq Ahmad Khan ,Professor-The Business school, University of Kashmir, Under whose supervision; I have been able to accomplish my Research work. I found him highly motivating, inspiring, encouraging and generous in providing the extreme support to make this work possible despite his busy schedule of engagements with various academic and administrative projects.

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CERTIFICATE

This is to certify that the Dissertation entitled **"Emotional Intelligence and Job Stress Among Bank Employees"** submitted to the University of Kashmir in the partial fulfillment of the requirements for the award of Doctor of Philosophy **(Ph.D)** in the Business School, is an original research work carried out by Mr. Showkat Hussain during the period 2011 – 2013 under the supervision and guidance in the Business School at University Of Kashmir within the period prescribed under statutes. The dissertation has not formed the basis for the award of any Degree / Diploma / Associate-ship / Fellowship or other similar title to any candidate of any university

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DECLARATION

I, Showkat Hussain, hereby declare that the Dissertation entitled **"Emotional Intelligence and Job Stress Among Bank Employees"** submitted to the University of Kashmir in the partial fulfillment of the requirements for the award of Doctor of Philosophy **(Ph.D)** in the Business School, is an original research work carried out by me during the period 2011 – 2013 under the supervision and guidance of Dr. Farooq Ahmad Khan (Professor) in the Business School at University of Kashmir within the period prescribed under statutes. The dissertation has not formed the basis for the award of any Degree / Diploma / Associate-ship / Fellowship or other similar title to any candidate of any university

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Table of Contents

iv

List of Tables / Figures / Exhibit

Preface to the Current Study

In the era of competitive, unstable and dynamic environment, the tasks of the employees of Indian banks has become demanding. This is also due to the fact with opening up of economy through golibilization liberilization and privatization and the natural drift towards information technology; challenges get multiplied when one has to work in a diversified working climate. Organisations need people who have both technical knowledge and emotional & social abilities which will facilitate them to delight the customers. The emotional intelligence interventions are partly a response to the problems that employees in corporate sector face today. Emotional intelligence competences can contribute in developing these abilities and skills that are linked with this desire or aspiration. Therefore, the statement of problem "There is a strong impact of EI competencies to prevent the stress in job" was framed with the objectives of prevelance and measuring the levels of emotional intelligence, to examine the existing practices of EI and the level of work stress in banking sector, to ascertain the relationship between emotional intelligence and job stress, to study the impact of Emotional Intelligence in predicting stressors and strains and to suggest measures to reduce the occupational stress through EI competencies. Also on the basis of previous studies and research, a model was developed and presented, showing the relationship between Emotional Intelligence, Job stress and job satisfaction, where EI contributed/acted as a moderating variable/factor to prevent the stress in job.

For carrying out the present research, stratified random sampling design was chosen. The sample consisted of 600 bank employees working at the managerial and non-managerial levels, covering the area of Jammu & Kashmir region. The study used standerised scales for measuring Job stress and Emotional Inteligence among bank employees. The outcome of the research shows the prevalence of EI and Job Stress among bank employees. It also revealed that EI can be used as a potential moderating variable in the stress process and improving the level of Job satisfaction therby reducing the job dissatisfaction. Measeures were suggested for coping the job stress and introducing the EI training programmes. However, most of the Indian banking and corporate sectors offer training programs which are directed or amid towards developing the business acumen skills or abilities of their employees. In other words, these training programes are focused on those components or factors which can raise the productivity of employees in monetary terms, neglecting the human element. Therefore, importance and developing EI still remains a forsaken component of training modules of Indian banking sector.

1.1 Introduction

The revolutionary changes witnessed in the nature of work in business organizations, particularly during last four decades, have greatly influenced the work culture and performance of these organizations. There was a huge introduction of new technology, predominantly the use of computers, into the place of work followed by a massive shift towards globalization, with many organizations undergoing strategic alliances, acquisitions, mergers and privatizations. The end result of this entrepreneurial period was increased economic competitiveness in international markets. A major restructuring of work took place in the 1990's. Many organisations in different countries hit by recession were downsising in an effort to survive. With the first light of the 21st century, this trend for downsizing and restructuring continued in many organizations, together with an increase in outsourcing and sub-contracting, in order to survive and compete successfully in the increasingly competitive and dynamic global market. Stress at workplace is a moderately new phenomenon of today's lifestyles. The characteristic of work has gone through strong changes from the last few century and it is still changing at fast speed they have touched almost all professions. Occupational stress poses a threat to physical health being. Working at occupation related stress in the life of organised employees, as a result, affects the health of organisations (Sanyo Moosa, 2009).

Stress and anxiety have become pervading features of people's life in the modern world. Despite tremendous advancements in science and technology, and remarkable growth of the economy and availability of various sources of luxury, majority of the people all over the world seems to be experiencing moderate to high degree of psychological stress in various spheres of their lives. Consistently increasing rate of psychometric and psychological disorders, feeling of frustration and dissatisfaction with life in general reflects the high stress being experienced by the people in the present day world. Ever increasing needs and aspirations, high levels of competitions, changing life style, pressures of meeting deadlines and uncertainty about the future and weakened social support system have made the life of majority of people highly stress full in modern societies. There is a wide variation in biological, medical and psychological literature in definition and use of term stress. It has been used at times as a stimulus as an external negative force impinging upon an individual as motivational and/or psychological response to internal or external environmental events and as a state resulting from interaction between an individual and his surroundings. Stress is an individual perceptual phenomenon rooted in the

psychological process. The events or situations are not stressful in itself. It becomes a source of stress only when the focal person appraises it as to be a threat for him and exceeds his capability to deal with it. This is the reason that the same situation or events is differently responded by different persons and events differently by the same person at different times. The concept of stress is bound to the person and is a subjective experience. Stress affects the employees' performance that indirectly affects the organization survival because if employees reduce their work efficiency and can't work best for their organizations, this situation not only affects the organizational performance but also losses healthy shares in an increasingly competitive market, and may even jeopardize their survival (Kazmi, 2008). It is, therefore, an essentials task for management to deal effectively and prevents this suffering. It is the responsibility of management to fight against the stress at work, to identify the suitable course of action and solve them. Improving stress prevention is a positive action that contributes to a better health of workers and generates great organization efficiency and performance.

The world of work today is a world of continuous and accelerated change, forcing upon virtually everyone an inescapable level stress. Executive stress has been reported to be one of the most serious occupational hazards of the 21st century (ILO). Stress, thus has become a global phenomenon affecting all countries, all professionals and all categories of workers and the banking sector is no exception. The Indian banking industry however trying to move transition from the area of socialist rhetoric to the era of marketing mantra- is at the crossroads. It has been the subject of study for various stress and related variables by several experts. Bank employees are under a tremendous pressure & stress and due to various antecedents of stress such as Role conflict, Role/work Overload, Role ambiguity, Responsibility for people, Participation, Lack of feedback, Keeping up with rapid technological change, and or being in an innovative role, Organizational structure and climate, Career development, and recent episodic events. Banking sector is although growing very fast and are providing vast employment opportunities at present. However, the psychological problems i.e. stress, strain, anxiety, etc., may break the growth of the banking sector. The empirical observation reveals that there is common the overloading and extreme burden of work, strictly time pressure of completion of tasks, more than 12 hours of work duration, long travel, fear of termination of job contract, etc (Quick, Murphy, Hurrel and Orman, 1992). As a result, we observe that employees suffer in extremely high level of stress. In India, the numerous reform's programs are just limited to improve the financial performance, innovation of new service products, improve the

building infrastructure, espouse the modern practices, the different training programs, etc., but they are yet to start any reform program, which is relevant to employees' psychological problems. Although there are numerous occupational problems that are being faced by employees in banks, still stress is very common in bank employees due to multiple reasons, which demand the solution on the priority basis. For this, the EI competencies found very effective to prevent stress among employees (Salovey, Stroud, Woolery & Epel, 2002, Ciarrochi, Deane, & Anderson, 2002). Therefore, it attempts to establish the linkage between EI competencies and stress, especially in the context of the banking sector of India. In other words we can say that transformation at place of work has set in, both in terms of employees and nature of work. At present, organisations take for granted that their employees have enough technical know-how and intellectual abilities to do their jobs. They are alongside placeing stress on personal qualities, such as adaptability, initiative, persuasiveness, empathy, willingness to diversify and openness to change.

In a time when the very concept of a "job" is rapidly replaced by "portable skills", and when there are no guarantees of job security, these are prime qualities that make and keep an employee employable. Talked and disscussed about loosely for decades under a array of names, from "personality" and "character" to "competence" and "soft skills", there is at last a more precise understanding and importance of these human talents, and a new name for them: **Emotional Intelligence (EI),** measured in terms of **Emotional Quotient (EQ).** The term Emotional Intelligence (EI) refers to the ability to identify, use, understand and manage emotions and emotional information. It has been suggested that there are individual differences in our ability to utilise emotions and emotional information (Mayer & Salovey, 1993) and as such EI has become a popular construct with researchers and practitioners alike. The popularity of EI has stemmed primarily from the suggestion that it underpins various aspects of performance and success that are not accounted for by other psychological constructs (such as intelligence and personality). One of the rapidly growing areas of interest with regard to EI is its role in the workplace. Traditionally the workplace has been considered to be a cold and rational environment, a place where there is no room for the experience or expression of emotions and in fact researchers fostered the belief that 'emotion is the antistudy of rationality' (Ashforth & Humphrey, 1995; Ashkanasy, Zerbe & Hartel, 2002). However, this view has begun to be challenged, with the recognition that individuals bring their affective states, traits and emotions to the workplace. The scope of EI is no longer focused upon whether emotions have a place in the work environment, but

is about trying to determine the impact of using and managing emotions in the workplace and the differences between employees in dealing with emotion and the impact this may have on other variables within the work environment. The emergence of EI has provided researchers with a means to measure 'effective' utilisation of emotion in the workplace and to relate this to a number of workplace variables. One area that has remained under investigated is the role of EI in the occupational stress process. Occupational stress, in this study, is defined as an imbalance between an individuals perceived demands and their perceived ability to deal with these demands (Cox, 1978; Lazarus & Folkman, 1984). The role of emotion in the stress process is important and, as noted by Lazarus (1999), emotions and stress are interdependent – where there is stress there is also emotion. The construct of EI provides an opportunity for researchers to investigate the relationship between occupational stress and the effective utilisation of emotion in the workplace. Although researchers have yet to fully understand the relationship between EI and many workplace variables, claims have still been made as to the efficacy of developing EI training programs for employees. It is believed that employees are able to be taught how to utilise emotions and emotional information more effectively in the workplace. Currently programs teaching employees about EI and how to use emotionally intelligent behaviour in the workplace are virtually non-existent, despite the rationale for the development of these programs.

Developing and understanding emotional intelligence means acknowledging that emotions are always present at the workplace and doing something intelligent with them. Individuals vary enormously in the skill/ability with which they use their own emotions and respond to the emotions of others—and that can make the difference between a good manager & a bad manager. It's not overly democratic to suggest that most executives, professionals, and managers are fairly smart people (certainly there can be glaring exceptions), but there can be a vast difference in how well they handle employees. That is, the manager of a department may be a genius in product, service, or technical knowledge—and get failing grades in terms of individual skills.

In the contemporary times, when stress virtually influences every aspect of life, organisations, where employees spend a maximum part of the time in their service career at workplace, are generally the soft targets of its onslaught occupational stress has impact and become a predominant feature of the modern organisational life and the sources of such stress are manifold. Apart from extra organisational factors like familial, social,

economic and political (since stress is additive in nature and work and non-work) activities are strongly interdependent, the stressors and mostly organisational attached to the role occupied by the individual in the organisation or emanating from rest of the organisational structure and climate.

In response to empirical literature investigating EI and occupational stress, and EI training programs, the goals of this thesis were to firstly explore prevalence of Job stress in the banking organisations. Secondly, to explore the relationship between EI and the occupational stress process (including stressors and outcomes of stress), and thirdly, based on the conclusions drawn from the first & Second goal, to develop, implement and evaluate a Stress management and EI training programs.

This twofold approach thoroughly established the links between EI and occupational stress and provided a strong rationale for the development of the EI training program.

1.2 JOB STRESS

The pace of work within organizations has increased rapidly in the recent years. This rapid increase can be attributed to many aspects or factors, which include global competitiveness, technological advancement, continually changing economies as well as changes in the organizational structures. As a result, the demands placed on persons employed in organizations have also increased. Stress is an inevitable reality of most working environments. Organisational costs associated with occupational stress are substantial. It is estimated that business corporates lose between US $100 billion to US $300 billion annually (Stewart, 1990 as cited in Crampton, Jitendra, Hodge, & Price, 1995). These costs include absenteeism, health care expenses, accidents, and decline in productivity. Occupational stress is often caused by a multitude of factors such as heightened competition, changes in management, barriers to career advancement, long working hours, high pressure deadlines, work overload, excessive rules and regulations, new technology, inadequate support, lack of participation in decision making, conflicting demands from organizational stakeholders, and personal conflicts (Crampton et al., 1995; Hall & Savery, 1986; Roberts, Lapidus, & Chonko, 1997). Stress results in a variety of psychological, physiological, and behavioral consequences (McShane & Von Glinow, 2003). An individual's/employees physiological responses to stress include muscle pains, headaches, stomach ulcers, and others. Psychological symptoms of stress include dissatisfaction, moodiness, anxiety, anger, and the like. Some of the behavioral

consequences of job stress include lower productivity, higher turnover, higher absenteeism, and workplace aggression.

Consistently increasing rate of psychometric and psychological stresses in various spheres of their lives and consistently increasing rate of psychometric and psychological disorders, feeling of frustration and dissatisfaction with life in general and job in particular reflects the high stress being experienced by people in the present day world. Ever increasing needs and aspirations, high levels of competition, changing life style, pressure of meeting deadlines, uncertainty about the future and weakened social support system have made the one's being high stressful in the modern societies. There is a wide variation in biological, medical and psychological literature in the definition and the use of the term "STRESS". It has been used at times as a stimulus; as an external negative force impinging upon an individual as motivational and / or psychological response to internal or external environmental events; and as a state resulting from and interaction between an individual and his surroundings. The most accepted transactional model of stress emphasizes that stress is an individual perceptual phenomenon rooted in the psychological process. The events or situations are not stressful in itself. It becomes a source of stress only when the focal person appraises as to be a threat for him and to accede his capabilities to deal with it. This is the reason that the same situation or event is differently responded to by different persons and even differently by the same person at different times. The concept of stress is bound to the person, and is a subjective experience. The physical and psycho-social situation becomes stressor via cognitive appraisal and interpretation of the threat situations by the focal person.

The globalization of the business, high competition and consistent advancement in technology, created stress a grave problem for the employees as well as management in corporate organizations in particular. Some of the typical stressor arising from globalization and high competition in business world are quantity-quality conflict, work overload, increasing working hours, time pressures, deadlines, shift hours, unusual shift, diversified work force, need for continuous organizational development and change for continuous improvement in organizational effectiveness, job security, need for downzing, frequently changing skill requirements, management of contingent work force, mobility and low involvement of employees. Spillover effect of off the job stress, increasing number of dual career couple resulting in work family conflicts, leadership style, close supervision, outsourcing etc.

Researchers in organizational stress have dominantly focused on emotional, behavioral and health outcomes of the stress experienced at work. Prolonged severe stress affects the focal person at psychological as well as physiological levels. At mild level stress may arouse the individual for improved performance and problem solving, but starts hampering performance when its intensity reaches a disruptive level, which varies with the characteristics of the focal person and the task being performed, various dimensions of job behaviour such as performance job satisfaction, absenteeism and turnover are also affected by the stress of job life.

One of the most important reasons for the stress has generated so much of interest is that stress is involved in the etiology of both somatic and psychological illness. In addition to job stress phenomena like alienation, cynicism, tedium, social support and way of coping of stress Presently, existing research is psycho-immunology, neuroendocrinology, neurophysiology is encouraging stress researchers to take new a look at the mind-body relationship, particularly at the issue of how psychological stress causes pathological changes in body function which, if intense or chronic, lead to various types of somatic diseases. Although many definitions of stress exist, the interactive approach has come to dominate. Levi (1987) characterizes stress comprehensively as: The interaction or misfit of environmental opportunities and demands, and individual needs, abilities and expectations, elicit reactions. When the environmental demands made upon a person are beyond his or her response capability, when expectations are not met, or when abilities are over- or under taxed, the organism reacts with various pathogenic mechanisms. These are cognitive, emotional, behavioral, and/or physiological and under some conditions of intensity, frequency or duration, and in the presence or absence of certain interacting variables, they may lead to precursors of disease. (p. 10)

Accordingly, job stress is defined as a particular relation between the employee and his or her work environment (e.g., Lazarus & Folkman, 1984; Kahn & Boysiere, 1994). Environmental factors that are involved in the stress process are called job stressors, and individual reactions to these stressors are referred to as stress reactions or strains. Commonly, three types of strains are distinguished: (1) physiological strains (e.g., heart palpitations, high blood pressure), (2) psychological strains (e.g., job dissatisfaction, burnout, anxiety), (3) behavioral strains (e.g., turnover, absenteeism, alcohol and drug abuse). In sum, job stress is a subjective experience that results from the interplay of the objective work environment and the employee's coping resources. Burnout is considered

to be a long-term stress reaction that particularly occurs among professionals who work with people in some capacity—like teachers, nurses, social workers, or COs (Maslach & Schaufeli, 1993). Although various definitions of burnout exist, it is most commonly described as a psychological syndrome of reduced personal accomplishment, emotional exhaustion, and depersonalization (Maslach, 1993). Emotional exhaustion refers to the feelings of being depleted of one's emotional resources and emotionally overextended. Depersonalization refers to a callous, negative, or excessively detached response to other individual who are usually the receivers of one's services or care. Decline in one's feelings of competence and successful achievement in one's work refers to a reduced personal accomplishment.

Accumulating empirical evidence suggests that burnout is a process that gradually develops across time (Leiter, 1993; Maslach & Leiter, 1997; Schaufeli & Enzmann, 1998). The first stage is characterized by an imbalance between resources and demands (stress). In human services professions considerable stress is caused by the emotionally demanding relationships with recipients (e.g., pupils, patients, clients, or prisoners) that eventually may result in the depletion of one's emotional resources. Next, a set of negative attitudes and behaviors is developed, such as a tendency to treat recipients in a detached and mechanical manner or a cynical preoccupation with gratification of one's own needs. Essentially, these negative attitudes and behaviors that constitute the depersonalization component of burnout are to be considered as defensive coping mechanisms. In order to reduce emotional exhaustion, the burnout candidate creates a psychological distance in an attempt to protect him- or herself against the stressful social environment. However, this is an inadequate coping strategy that increases stress rather than reduces it because it diminishes the relationship with recipients and aggravates interpersonal problems. As a result, the professional is less effective in achieving his or her goals so that personal accomplishment diminishes and feelings of incompetence and self-doubt might develop. A suchlike sense of reduced personal accomplishment is considered to be the third component of the burnout syndrome.

In a somewhat similar vein, burnout has been described as a process of increasing disillusionment: "a progressive loss of idealism, energy, and purpose experienced by people in the helping professions as a result of conditions in their work" (Edelwich & Brodsky, 1980, p. 14). The initial idealistic expectations and noble aspirations are regarded as built-in sources of future frustration and therefore as major causes of burnout.

In their progressive disillusionment model of burnout Edelwich and Brodsky distinguish four stages: (1) enthusiasm, (2) stagnation, (3) frustration, & (4) apathy. Quite remarkably, their process model of burnout closely matches observations on the typical employee's career path: "Watching/Observing their entrance into the jail can be quite an experience. The expectations on their faces, the affirmative anxiety of their motivated gait—at first, it's all there. Then almost methodically and slowly, the expectations atrophy, the smiles wane, and the desires to perform in a positive fashion succumb to verbally acknowledged skepticism and escapist fantasy" (Wicks, 1980, p. 1). Hence, job stress and burnout are not identical; rather, chronic and serious job stress may lead to burnout, especially if the employee is not able to change the situation (Cherniss, 1980, p. 47).

The impact of this individual stress when carried to organizations which already is through problem of organizational stress highlights the role of stress in the organization in general and banking organizations in particular. The importance in any kind of research in organization highlights stress as an essential factor influencing work, performance and productivity in organisations, together with the moderating influence of organizational effectiveness. Workplace Stress is a well known phenomenon which is expressed itself differently, in different work contexts. Jobs stress which has been studied over in the academic world in different contexts has contributed towards the deeper understanding of the occurrence as a whole. The notion of job stress through literature reviews it as role overload, role conflict, role ambiguity, and different kinds of organisational effectiveness. Work stress is viewed as incongruity between employees desired job expectation and actual perceived conditions (Edward.1992).

1.2.1 Stress and Work Stress

The term "stress" originated in the arena of physics and was transmitted into psychology. Basically, the notion is that human beings tend to resist/oppose external forces acting upon them, just as do physical bodies and materials (Hobfull, 1989). At present, the concept of stress is common but controversial, and is defined in a number of different ways (Keinan, 1997):

 1. *Stress as stimulation* – stress is an enormously powerful (and at times unusual) stimulation which combines characteristics of threat and loss, 2. *Stress as reaction* – stress is a response to a particular event or occurrence and 3. *Stress as relation* – this definition combines both previous definitions. The term stress refers to the interaction between the individual and the environment. In reviewing studies pertaining to occupational stresses,

Kahn and Byosiere (1992) see as recurring themes work overload, role conflict, role ambiguity, job dissatisfaction and job burnout. Such factors have negative implications for employees, both physically and psychologically.

Role conflict concerns incompatible role expectations. Such conflict is associated to conceptual differences between subordinates and different supervisors regarding the importance or content of required job tasks. This creates conflict: the commitment to a number of superiors versus the individual's values pertaining to the organization's requirement or needs (Kahn and Byosiere, 1992). Some research study have suggested that in order to prevent occupational role conflict, organisations should function according to the classic organisational theory, principle of unity of command, that is, that the employee/workers should be supervised by a single superior and work according to a single plan. According to Weisner (2003) and Rizzo et al. (1970), an organisation which cares for its employees must spare them the "cross-fire" of two or more superiors who have incompatible work expectations and instructions.

Role ambiguity expresses the uncertainty that is to be expected when role expectations are not clear due to lack of information pertaining to the role and the work it entails. The employee is uncertain and does not know where to direct his or her efforts, and moreover, whether his or her superiors will deem the results of the role performance a "success" or a "failure" (Beehr and Bhagat, 1985; Rizzo et al., 1970). Therefore, another aspect of role ambiguity is the employees inability to predict the results of his or her activities/actions. This gives the employee a sense of lack of control, which has been identified as a strong contributor to workplace stress (Karasek, 1979). An organization's size and complexity may also give the worker a sense of not comprehending the spirit of the job. Rapid organizational growth and advanced technology further add to organisational complexity, so that workers find it hard to be familiar with and have proficiency in all the technical areas relevant to their roles. Clear definition of role prerequisites gives superiors license to expect workers to be responsible for performing their roles. But if employees are not aware of what is expected of them and the role requirements, they will hesitate to make decisions and will work by trial and error aiming to meet their superiors' expectations (Rizzo et al., 1970). Classical organisational theory maintains that each role should have a particular array of tasks and areas of responsibility (Weisner, 2003).

Role overload is defined as inconsistency between the role requirements and the amount of time and resources available to comply with these requirements (Rizzo et al., 1970).

Problems of time, capability and resources were all contained under the various definitions of role conflict, compromising between the time put into the job, its quality and quantity (Conley and Woosley, 2000; Kahn and Byosiere, 1992).Other researchers emphasize only the time dimension as the main basis for role overload (Newton and Keenan, 1987). In the past, role overload was considered part of role conflict. At present, role overload is understood to be distinct from role conflict. Role overload poses a threat to employee in performing his or her role and also increases withdrawal behavior patterns from the employing organisation – early retirement, leaving, striking, absenteeism and more (Pelletier, 1992; Rahim, 1992; Jamal, 1990). Role overload is related to a number of sick days, frustration, feelings of anxiety, depression, job burnout, decrease in self-confidence, attention and concentration problems and work accidents (Kahn and Byosiere; 1992 Glisson et al., 2006). Karasek's (1979) classic Job Demands-Control model posits that employeess whose jobs have high demands (related to role overload) but give them little control suffer most from stress-related problems. However, testing of this model has yielded inconsistent results (Rodriguez et al, 2001), and it has become clear that additional, contextual factors must be examined for a clearer picture of these relationships to emerge. One way of expanding this representation is to look at the relationship between organizational commitment, role conflict, and role overload.

Job dissatisfaction, Studies have indicated that either an inverted U-shape, a positive linear, a negative linear, or no relationship exists between stress and satisfaction (Sullivan and Bhagat, 1992). However, the employee's overall effective feeling (satisfaction) towards the job has primarily been found to be negatively related to stress (role ambiguity/conflict) (Jackson and Schuler, 1985). Role conflict seems to have a stronger effect on job satisfaction than does role ambiguity (Netemeyer et al., 1990; Teas, 1983). Sager's findings suggest that role conflict directly influences job stress and job satisfaction while job satisfaction appears to reduce job stress and intention to leave thereby decreasing the level of job dissatisfaction.

Finally, job stress indirectly influences intentions to leave through organizational commitment. Ambiguity may impact satisfaction indirectly through role conflict. Since there is not an extensive base of research indicating that ambiguity does not directly impact stress, we hypothesize that ambiguity and conflict each have a direct negative relationship to job satisfaction. We also propose a direct relationship between stress and satisfaction.

Burnout can be defined as the end result of stress experienced but not properly coped with resulting in symptoms of exhaustion, discounting of self, irritation, ineffectivenss others and health related problems (Hypertension, Ulcers and Heart Problems). Burnout appears to be a reaction to interpersonal stressors on the job in which an overload of contact with individuals/people causes changes in behavior & attitude towards them. Burnout is the interpretation of various research studies conducted on Burnout in the Indian context. Burnout, a phenomenon that has been broadly recognized as an important issue among people helping professional, still lacks both substantial empirical support and precise theoretical foundations. Its operational and conceptual definitions vary widely. The broadcast definitions equate burnout with stress, connect it with a long list of adverse well-being and health variables and suggest that it is caused by relentless pursuit of success. Burnout has been related to human service professions with chronic inter-personal stress as its caused (Maslach and Jackson, 1981). It is conceived as a state of physical, mental and emotional exhaustion, typically occurring as a result of long-term involvement with people in situations, which are emotionally demanding. Cherniss(1980) states that burnout is transactional process consisting three stages-

a. An imbalance with resources and demands (stress)

b. An immediate short-term emotional reaction to this imbalance (strain), the response is characterized by feelings of tension, anxiety, fatigue & emotional exhaustion and

c. A number of changes in attitude and behavior.

Today, the Indian Managers operate in an environment full of competition, uncertainties, turbulence & even hostility. At present, Competition has increased manifold with its attending consequences both good as well as bad. It is logical to surmise that the level of stress has gone up and burnout is not far away. What is disturbing is the burnout high and stress level at comparatively younger age levels. We find more and more young managers suffering from anxiety, psychological distress, burnout syndromes, depression & physical ailments. The Indian Social Scientists in response to their impact and the changes in terms of wellness and illness have paid some attention to these phenomena. A large number of researchers are devoting their time and energy to study the impact of burnout, stress process, with its accompanying manifestations & consequences. Burnout, which is a negative result of chronic stress, has been a topic of research of many social researchers at the moment.

The Indian Bank Managers today operate in an environment full of uncertainties, turbulence & even hostility. Competition has increased manifold with its attending consequences both good as well as bad. It is logical to surmise that stress levels have gone up and burnout is not far. What is disturbing is the high stress and burnout level at comparatively younger age levels. We find more & more young Bank managers suffering from psychological distress, depression, anxiety, burnout syndromes & physical ailments.

The Indian Social Scientists in response to the changes and their impact in terms of illness and wellness have paid some attention to these phenomena. A large number of researchers are devoting time and energy to study the stress process in banking sector with its accompanying manifestations & consequences. Burnout which is a negative consequence of chronic stress has been a topic of research of many social researchers. The following research concentrates on the Indian experience of Job stress among managerial level and non-managerial level bank employees. Stress appears to be a response to interpersonal stressors on the job in which an overload of contact with people causes changes in attitude & behavior towards them. The following research, a step towards explanation of the concept and determinants of stress, is the interpretation of various researchers conducted on stress in the Indian context.

Burnout, a phenomenon that has been widely acknowledged as an important issue among people helping professional, still lacks both precise theoretical foundations and substantial empirical support. Its conceptual and operational definitions vary widely. The broadcast definitions equate Burnout with stress, connect it with a long list of adverse health and well being variables like role ambiguity, role conflict, role overload, job satisfaction, job burnout and suggest that it is caused by relentless pursuit of success.

In 1936, Hans Selye first introduced the concept of stress into the life science. He defined stress as "The force, pressure, or strain exerted upon a material person or object which resist these forces and attempt to maintain its original state". In modern living, Stress is an unavoidable consequence. The reasons for increase in stress are: pressure in the urban areas, the growth of industries, and quantitative growth in population. There is a direct impact of stress on the emotions, thought process & physical conditions of a person. There are several reasons due to which the stress has become important part of organisational behaviour. These reasons are: (1) Stress has harmful physiological and psychological effects on employees, (2) Stress is a major cause of employee absenteeism

and turnover, (3) Stress has direct effect on one another, and (4) Individual & organization al stress can be managed by controlling   dysfunctional stress.

Globalisation & liberalization has taken place in the banking sector with a striking & rapid pace which lead to increased competition by the entrance of more private sector banks, new technologies etc. stress level has increased in employees due to these changes. The policies based on Globalization and privatization compelled the banking sector to get adjusted in order to gain competitive advantage to cope or manage with multinationals led environment. Introduction of technological changes, particularly widespread use of computers in the banking sector has overall changed the work-patterns of the employees and has made it unavoidable to downsize/cutoff the work- force in the sector. The consequences of the above said revolutions have affected the social, psychological and economical domains of the banking employees and their relations. There are several evidence from the existing literature, indicating that more than 65% of the banking employees have one or other problem that are directly/indirectly related to these drastic technological changes. Banking sector has been extremely influenced by the new Trade policies and regulations. Occupational stress is of utmost importance related to the employees.

1.2.2 Workplace Stress

Technology change, life style change, demand in job, mega environmental changes, related to macro-environmental factors like political, legal etc come into play in addition to the globalization. Stress is a personal phenomenon which is totally different for different persons because employees vary in their nature and they are uncontrollable, unpredictable and more over human-beings. Everybody in today's date are facing stress which are created by technological changes in advanced societies, the demands/call that trigger the same ' flight or fight ' mechanisms or tools that enabled us to survive longer be appropriate to the modern age. Microchip has brought about technological innovation in the society with regard to the computer. Offices have turned to be automated with this technological change whereby each member is linked with other member with the help of networks which has removed the old established face to face dealing. Now employees need to have digitized skills which are preferred over social skills & creative ideas which in turn has become a source of stress.

1.2.3 Stress on Employees

Simply, Stress is the body's non-specific response to any kind of demand made on it and is common to everyone. Therefore, Stress can be caused by a reaction or anything that requires you to modify or adjust to a change in your surroundings/environment. Our body responds to these changes with mental, physical, and emotional responses. We all have our own and different ways of coping/adjusting with changes, so the cause of stresses can be different for each individual. Stress has generally been viewed as a set of physiological and neurological reactions that serves an adaptive function (Franken, 1994). There are several numbers of definition of stress as well as number of situations that can lead to the stress experience. People usually say they are stressed when they take or appear in an examination, when experiencing relationship difficulties or when having to deal with a frustrating work situation. Stressful events can be viewed as threatening, as harmful, or as challenging. With so many actors and situations that can contribute to stress, it can be difficult and challenging to define the concept of "stress".

In 1982, Hans Selye pointed that only few people define the concept of stress in the same way or even bother to attempt a clear-cut definition. According to Selye, an significant aspect/feature of stress is that a wide variety of dissimilar circumstances are capable of producing the stress reaction such as fear, fatigue, pain, effort, and even success. This has led to several different definitions of stress, each of these definitions highlight the different stress aspects. One of the most comprehensive models of stress is the Bio-psychosocial Model of Stress (Bernard & Krupat, 1994). According to the Bio-psychosocial Model of Stress, stress involves three components: an internal component, an external component, and the interaction between the internal and external components.

It must be recognized that the rate of change in technology is greater than it has been ever. This rate of change affects the nature of all levels at work and in many organisations. Davis and Blomstrom (1975) have witnessed an analogous state to that described by Lewis Carroll (1865) in Alice's Adventures in Wonderland: "You have to run as fast as you can to stay where you are." Technological change where job security and satisfaction is threatened and coupled with feelings of not being able to adapt/adjust to a new situation, are causes of stress amongst the employees. Thus job changes, job loss and job insecurity and would be contributory factors in increasing organisational stress in workforce.

Stress causes emotional and physical problems that may damage both your health and performance. Moreover, stress grows extreme pressure allied with living in a fast paced

world has formed an atmosphere where almost everyone is suffering to some degree from moderate to excessive level of stress. The effects on our quality of life, health, and productivity are devastating - more devastating than we comprehended. Organisational Stress is the harmful emotional and physical responses that can happen when there is a conflict between job demands on the worker and the extent of control a worker has over meeting these demands. On the whole, the combination of a low amount of control over the situation and high demands in a job can lead to stress. Though, one can deal with this stress through some awareness and healthy habits, of what our body equires at any given point of time.

A perceived unevenness in this mechanism gives rise to the stress reaction, which may be behavioral and/or psychological. The stress can further be defined as an internal situation, which can be caused by exercises, physical demand on the body, extremes of temperature, or social, or by the environmental situations which can be evaluated as uncontrollable and potentially harmful, exceeding our resources for adjustment or coping.

1.2.4 Stressors on the Job

Following are the key stressors that have been known /identified as those causing the most stress for the most individuals: 1. Politics in general and organisational politics in particular. 2. Too much/too little freedom in decision-making and performance. 3. Responsibilities without adequate power to fulfill them. 4. Lack of adequate knowledge to make plans for self or fulfill assignment within the organizational structure 5.Too much or too little work and responsibility, 6.Conflicting demand and Interruptions, 7. Lack of motivators for performance, 8. Role conflict and 9.Managing time on the job.

Job stress affects our bodies in various ways and comes in many different forms. Minor sources/causes of stress may include phones that won't quit ringing or equipment that won't work. Major stress originates from fearing a job layoff, having too much work, or not getting along with your boss/superior. Usually it is the major sources of stress that lead to less productive in their work, burnout, and causing people to become unhappy. Job stress can affect home life and health as well. Low stress levels may not be visible /noticeable; slightly higher levels of stress can be positive and challenge us to act in resourceful and creative ways; and high levels of stress can be disastrous, harmful,and willlead towards contributing to chronic disease.

The stress can be classified in to four groups: - (1) Distress, (2) Euphoric stress, (3) Hyper stress and (4) Hypo stress. The term distress is the most commonly accepted interpretation of the term stress. It account for all the happenings and resultant felling of unpleasantness, losses. The opposite of distress is Eu-stress or stress caused by experiences of over joy, over pleasantness or a windfall or sudden gain. The hyper stress is the situation characterize by over activities, pressure beating the deadlines etc. opposites to this is hypo stress indicated by lack of activity, absence of challenge and pressure for performance. Hypo-stress is the antagonistic of hyper-stress. Hypo-stress takes place when a person is unchallenged or bored. Individuals who experience hypo-stress are often uninspired and restless.

Selye dedicated his life to a field that was unknown, and triggered by his definition of the stress many debates that are of current concern (wellness or welfare against sickness). He pointed out the effects of the quality of life and stress involved on anatomy and physiology, and showed the importance of the endocrine system. He also helped to modern immunology. He discovered that lymphoid organs (thymus, spleen, lymph nodes and Bursa of Fabricius) are regulated by steroid hormones and précised the role of mast cells in pathologies, without even knowing the role of those organs.

Finally, Salye made his scientific conclusions accessible to anybody by advising that the part of our reaction/respond to a challenge is physiological and affects our physical state. When confronted with a threat or a challenge, our body activates resources to protect us to either get away as fast as we can, or fight. Our flight-or-fight response is our bodys sympathetic nervous system responding/reacting to stressful situations. Human body produces larger quantities of the chemicals adrenaline, noradrenaline, and cortisol which trigger a heightened muscle preparedness, higher heart rate, alertness and sweating - all these factors help us protect ourselves in a challenging or dangerous condition. Thus, there exists a very close relationship and dependency between the stress and creativity that is caused due to stress.

1.3 EMOTIONAL INTELLIGENCE

Emotional intelligence is increasingly relevant and important in developing people and to organizational development, because the emotional quotient principles provide a new way to assess and understand indudivals behaviors, attitudes, management styles, interpersonal skills, and potential. Scholars tend to view emotional intelligence as a factor or element which has a potential and ability to contribute to more positive behaviors, attitudes,

outcomes and results. At the same time, as Schutte et al. (2002) note, evidence exists that emotional intelligence can be conceptualized as either ability (Ciarrochi et al., 2000; Mayer et al., 1999) or a personality trait (Schutte and Malouff, 1999; Schutte et al., 1998). The most comprehensive discussion about this issue is provided by a recent study of Mayer et al. (2000). As indicated, however, this issue has not yet resolved. In this study, I rather view emotional intelligence as a competency that is expected to augment positive attitudes toward work, and drive positive behaviors and better outcomes.

Evidence exists to suggest that intelligence alone will not explain our achievement at work or life and that emotion plays a key role in organizational success. Rosete and Ciarrochi (2005) exhibited that executives higher on understanding their own feelings and that of their subordinates are more likely to achieve business outcomes and be considered as effective leaders by their employees and direct manager. According to Diggins (2004), the best managers in present era needs to possess emotional intelligence (EI) to make decisions that are based on a combination of self-management & relationship skills and an awareness of how their behavior at workplace affects others in the organization. He argued that emotional intelligence plays a greater role than "traditional" intelligence in determining leaders' and organizations' success and concluded that EI helps people to: 1. be more aware of their interpersonal style; 2. recognize and manage the impact of emotions on their thoughts and behavior; 3. develop their ability to judge social dynamics in the workplace; and 4. understand how well they manage relationships and how to improve.

Diggins (2004, p. 34) suggested that EI is the key to effective performance and to staying ahead of the pack at times of organizational change. In his words: "In organizations, the inclusion of emotional intelligence in training programs has helped employees to co-operate better and be more motivated, thereby increasing productivity and profits". According to Brown and Brooks (2002, p. 327) "an understanding of emotion, both our own and those of other people, plays an important part in organizational life". In this context, Mayer et al. (2004) stated that superiors/ peers need to manage the mood of their organizations and that a mysterious combination of psychological skills or abilities known as emotional intelligence is what leaders need to accomplish that goal. Thus, the concept of EI has gained some attention from scholars in this era of up-side-down pyramid or customer-driven organizations because it has been perceived as the way to survive in today's hostile, competitive and unpredictable environment. Employees are no longer

perceived as biological machines who are able to leave their feelings, norms and attitudes at home when they come to work.

Though emotions are common to all human beings, individuals markedly differ in the extent to which they attend to, process, and utilize affect-laden information of an intra-personal (e.g., managing one's own emotions) or interpersonal (e.g., managing others' emotions) nature (Petrides & Furnham, 2003). The construct of ''trait emotional intelligence'' (trait EI) aims to provide a scientific framework to this idea. Research to date has found trait EI associated with lower levels of stress, both in occupational (e.g., van Kan, 2004) and experimental settings (subjective level: Mikolajczak et al., under revision; neuroendocrine level: Mikolajczak et al., unpublished manuscript). Nevertheless, research efforts so far have been mainly descriptive and have failed to examine the processes through which trait EI exerts its protective effects.

1.3.1 The Emergence of Emotional Intelligence

The lateral roots of EI can be traced back to Thorndike's (1920) social intelligence, which concerned the ability to understand and manage people and to act wisely in human relations. Its proximal roots lie in Gardner's (1983) work on multiple intelligences and, more specifically, his concepts of intrapersonal and interpersonal intelligence. According to Gardner (1999), "interpersonal intelligence denotes a person's capacity to understand the motivations, desires and intentions of other individual and, consequently, to work effectively with others" (p. 43). By contrast, "intrapersonal intelligence involves the capacity to understand oneself, to have an effective working model of oneself—including one's own desires, fears, and capacities —and to use such information effectively in regulating one's own life" (p. 43). As a term, emotional intelligence appeared several times in the literature (Greenspan, 1989; Leuner, 1966; Payne, 1986), before the first formal model and definition were introduced by Salovey and Mayer (1990). These researchers also carried out the first relevant empirical studies (Mayer, DiPaolo, & Salovey, 1990). Goleman's (1995) influential book popularized the construct and strongly influenced most subsequent scientific conceptualizations of EI. Thus, following the model proposed by Salovey and Mayer, and especially after Goleman's best-selling book, many models of EI emerged. However, the correspondence between models and data has been weak in the majority of cases, with most models being dissociated from empirical evidence and most studies carried out in a theoretical vacuum.

More recent research has focused on the role of emotions in the workplace and a development from this approach has been to conceptually examine the relationship between cognition and emotions in the workplace (Askanasy, Hartel & Zerbe, 2000). This movement has largely been attributed to new research around the construct of EI and it has been argued that EI may predict key determinants of workplace performance more so than traditionally used constructs such as general intelligence and personality (Mayer, 2001; Watkin, 2000). In the workplace it is believed that performance relies more than ever on interpersonal relationships, tolerance, adaptability and teamwork, and it has been proposed that EI constitutes the building blocks to these important interpersonal workplace behaviours (Goleman, 1998). The popularity of EI has stemmed primarily from the expectation that it underpins various aspects of performance and workplace success that are not accounted for by other psychological constructs (such as intelligence and personality). Generally, EI can be seen to underlie the broad notion of interpersonal effectiveness in the workplace, and may therefore be a useful contributor to our understanding of such variables as effective networking, communication, negotiation, performance, leading and motivating (Goleman, 1998).

An interpretation of the term EI that encompasses the various operationalisations of the construct describes it as the ability to deal effectively with emotions both within oneself and others. Whilst definitive boundaries of EI have not yet been reached they typically extend to include the perception of emotions, reasoning and utilisation of emotions and the regulation and management of emotions (Dulewicz & Higgs, 2000; Mayer & Salovey, 1995, 1997; Salovey & Mayer, 1990). Capitalising on the recent popularity of EI, a number of models and measures have been developed, providing the area with alternative ways to conceptualise and measure this construct. The expanding diversity of models of EI encompasses a range of psychological variables from traditional personality traits to mental abilities. The emergence of different models and measures of EI has resulted in practitioners & researchers debating about the construct of EI and how best to measure it.

1.4 Emotional Intelligence and Role-Based Effectiveness

Emotional intelligence is an important component to grow at all levels in an organization. Bhattacharya and Sengupta (2007) emphasized on emotional intelligence for every employee in an organization, the examples of which can be apprehended from below:

Top Executives

As it is known that top executives are responsible for strategic decisions and tend to give directions to the lower levels employees to achieve their goals. These decisions may sometimes be so radical that it can lead to organizational restructuring. Thus, top executives have to encourage the lower levels by transformational leadership style to accomplish goals of the organization. The continuous pressure of performing day in and day out often causes anxious thoughts, stressful mind and sometimes leads to depression. As already discussed, emotional intelligence not only makes a person understand his emotional trouble but also to face it and confidently tackle it. In addition to it, emotional intelligence helps executives to exhibit understanding and concern for their followers, which makes then more acceptable by their subordinates.

Middle Level Managers and Supervisors

Mid-level managers and supervisors are in direct interaction with the lower level employees. Their way of interaction, style of leadership style and communication should be oriented in such a manner that it satisfy individual employee's motivational needs. The efficiency of their interaction is directly proportional to the satisfaction of the subordinates. They need to be a connecting link between the top management and the lower level employees. They need to satisfy both the top and the lower level managers. They have dual role to play. They have to create harmony and narrow the void in the organization. This certainly demands high emotional intelligence which not only helps the managers to remain composed in dynamic circumstances with their assistants and superiors, but also help them adjust their own emotional patterns as per the requirement.

Team Leaders

Team leaders are responsible for the productivity of the teams and creating a positive environment in the work situation. They help teams achieve their goals as per the requirement of the organization. Failure of performance can induce frustration, nervousness, doubt, and antipathy. It can also lead to opposition among the team members. Emotional intelligence plays an important role in this context and helps team leaders to sustain an optimistic and stable approach in these situations. Besides this also improves their internal enthusiasm and determination, which leads to high level performance of the teams.

Self – Managed Teams

The business environment of lately has become very dynamic and unpredictable and with that technology and organizational structures are changing faster. Thus self-managed teams have become the backbone of the organizations to tackle these problems. They have deadlines to meet and still work smoothly. They have less resources, members are temporarily joined to cater to the needs of the teams. Team members because of all these factors often exhibit frustration. They are angry and depressed as some members may not be able to perform as per the requirement and thus the team suffers. New team members that constantly come in and out of the teams add to the woe. Emotional intelligence can be of immense help in dealing with this emotional tumult of the members of the team and also promote team cohesiveness and inculcate trust.

Sales Professionals

Sales people very often have trying situations at work as they have to work for the company but mostly with the outside world in consonance with various stakeholders of the organization. They face the dissatisfaction of the customers directly and have to bear with the complaints about the products, services and other related things which mostly are out of their hand. These situations can induce nervousness, distress, frustration, rage and despair. This paves way to pessimism: when sales drop, sales people are not motivated to work further and it leads to customer dissatisfied. Improving emotional intelligence abilities permits the sales person to regulate his own emotions and handle situations much better. This also helps them stay mentally motivated and effectively absorb pressures situations they deal with. Being able to understand the customer allows sales persons to provide solutions to their problems instantaneously. This also helps in better communication with the customer.

Customer Care Executives

Customer care executives are employees, who deal with the prospective, contented or dissatisfied customers and also are assigned with the duty to safeguard the organization's reputation in public. Customer care executives while handling dissatisfied customers, often go through verbal abuses, affront and even allegations that are personal. This can manifest as pressures, nervousness, annoyance and hopelessness. If this happens, it can be detrimental for the origination as the representative cannot handle the customer and may lose it eventually, which is a big loss for the company. Emotional intelligence helps these employees to cope up their responses in anxious situations, handle angry customers,

uphold a calm, gracious and earnest attitude and dialogue with customers, and also sympathize with the disappointed customer, which helps the company to retain and satisfy their customers and build a long term relationship with them.

Administrative Staff

The administrative staff performs as the sustenance system with respect to executing organizational plans. They have pressures from all the corners of the organization to complete work on deadlines and to act as the coordinating link in the society, which is not east all the time. This often makes them feel speechless, confused and annoyed. Deferment and willful unimportance may be a convenient defense mechanism in such trying situations. It is also seem that inaccuracies increase, and employees feel as if they exhibit no control over the incoming situations. This leads to depressive state of mind, where complaining and nonattendance increase. Healthiness, approach toward work and self-confidence suffer. In such situations, emotional intelligence skills empower employees to handle multiple demands effectively, and smoothly conduct the organizational operations.

Research and Development Staff

Research and development staff one the most important part of the organization and the organization growth and future is dependent on their performance. They are under continuous pressure to develop improved and state-of-the-art products as compared to the products of the competitor's. These high expectations do not always work in the positive direction but instead often causes them to be uneasy and stressed-out. The continuous work schedules without breaks obstruct their personal lives, affect relations, and decrease communication skills. This is not the end; they are also isolated from the rest of the society and are deprived of sharing and gaining knowledge. Emotional intelligence is a boon in this case as it can help in sustaining interpersonal relationships and remain associated in the social setup and bond emotionally with others.

Technical Staff

Technical staff works with machineries in long shifts to adhere to the deadlines of the projects. It is not easy to be mechanical and can lead to nervousness, frustration and high stress levels. Such employees are hampered in a number of ways. Their communication is on the lower side, have problem revealing their emotions and often suffer in isolation. Use of emotional intelligence can avert outbreak of such circumstances by facilitating them to be in trace with their own emotions and coupled with it, empathy for others around them.

Looking at the above stated situations, it is a good idea to provide all the employees of the organization irrespective of their departments certain appropriate training interferences to enhance their alertness and abilities through amplified use of emotional intelligence. Like intelligence, emotional intelligence is not innate. Emotional intelligence can be developed in the appropriate environmental settings and like intelligence it go together with human from cradle to grave, since emotions are essential part from humans expressions (Jenson, 1998). Sjolund and Gustafsson (2001) conducted a research in Sweden and demonstrated that emotionally and socially intelligent human behavior could be enriched in persons. The researchers took the emotional quotient scores of twenty nine managers at a construction company who participated in a workshop on emotional intelligence and compared these scores before the workshop and after the workshop was completed. The workshop curriculum focused on techniques that helped these managers to strengthen emotional quotient capabilities and skills. The results were astonishing. Their total emotional quotient score enhanced from a mean of 97 to 107 (p-level < 0.01) coupled with it 9 out of the 15 emotional quotient subscales enhanced the most.

1.5 Rationale of the Study

The utility of emotional intelligence has been found manifold insightful into personal productivity, work / life-balance, team performance, career-success, stress management, motivation, talent retention, leadership, conflict resolution, customer satisfaction and so on. Further development of EI skills/ability can benefit a wide range of employees within an organisation, namely bank professionals, business executives, team leaders, sales professionals, technical professionals, customer service representatives, etc.

As the ability to get things done through people is the vital task of the managers, emotional quotient is an important factor. If managers do not balance their intelligence quotient skills with emotional intelligence like understanding and empathy, employees might feel insecure and unappreciated. At times they can even feel underestimated, criticized and disrespected. These negative feelings can result in seething dissatisfaction leading to absenteeism, passivity, lack of productivity and attrition. As an employee with desired potential is scarce these days, only those who are adept in retaining employees can excel in their jobs and competitive environment.

The research in this field becomes all the more desired in case of Bank Employees as they go through the emotional turmoil besides the pressures of the competitive environment

where they are often confronted with situations and problems which cannot be resolved by intelligence alone, for which emotions are equally required. Also they are responsible for achieving results by relying more on people. Their ability to lead quickly and flexibly system-wide organisational change, while energizing and inspiring their followers cannot be discounted for. Enhancing emotional intelligence skills of banking employees will help them to control/regulate their emotions and allowing them to manage their own emotional turmoil effectively, motivate themselves more effectively, and demonstrate empathy and compassion for their employees. Also this will help management devise programs to cultivate a high degree of emotional intelligence for effective management and development of human resources and achieving managerial excellence.

Since emotional intelligence is expected to play a major role in moderating behavioral issues and related outcomes so it will be desirable to study emotional intelligence among bank employees working in different banks. We all know that behavior outcomes and emotions are related but how far performance suffers and stress levels rise because of the lack of emotional skills is a question that still bothers our mind. There is a little evidence to support the claim that emotional intelligence predicts better performance and moderates employee's job stress especially among bank employees in the Indian setup.

1.6 Chapter Synopsis

The current research study is designed into the following chapter schema:

Chapter 1:- Introduction:

The chapter first shall focus on the overall view and background of Job Stress and Emotional intelligence. Besides the occupational stress, EI in the light of working organisation at work place are dealt in depth. Attempt will be made to look into the factors contributing stress in relation with EI and what variables in terms of roles are responsible for increasing the stress among employees. A rationale is provided for the role of emotion in occupational stress and the need to explore these relationships more thoroughly.

Chapter 2:- Review of Literature

Main focus of current chapter will be reviewing of literature, provides a review of the etiology of stress and EI, with particular emphasis on the emergence of occupational stress, EI, experiences, development schemes and models. The causes and consequences of occupational stress are examined. The role of emotions in the workplace is evaluated,

the intertwined relationship between emotions and stress is highlighted, and the lack of empirical literature between emotions and occupational stress is discussed. Main focus will be reviewing of literature.

Chapter 3:- Research Methodology

Chapter fourth will deal with Methodology of research adopted for this study. Main focus of this chapter will be reviewing the earlier research works, based on the suggested model is presented, problem enquiry, its objectives, hypothesis, sample frame, statistical tools and techniques for analysing the data. Scope and need for the present study will be given its place in this chapter.

Chapter 4:- Present Practices of Job stress & EI in Banking sector

Chapter third introduces with present job stress & EI practices in banking sector. It provides an overview, organisational structure, emergence and historical background of selected banks. It also focuses on present banking working conditions including present practices for managing stress and EI training in the Indian corporate sector.

Chapter 5:- Data Analysis & Interpretation

This Chapter will mainly devote to data analysis, interpretation and discussion on different EI and Job stress constructs.

Chapter 6:- Findings, Suggestions & Conclusions

On the basis of data analysis, interpretation and discussions which was carried out in the previous chapter, this chapter will give space for some important findings, suggestions, implications, conclusions, Limitations, and direction & scope for future research of the study.

The current chapter presented an overlook of the study and attempted to introduce the study. In the next chapter an attempt has been made to review the relevant literature.

2.1 Introduction

In an attempt to better understand the relationships between EI and job stress and its infulance to prevent the stress in job discussed in Chapter One, this chapter presents an overview of the research relevant to the study and discusse the different model's sources of EI and Job stress, mediators, and consequences for bank employees and the organization. The main objective of this section is to review those current studies that have yielded significant findings and have application to this current study.

Stress is considered to be one of the main themes in the research for last two decades and a significant growth observe in researchers' interest as a concern to both employers and employees (Hochwarter, Perrewe, Meurs & Kacmar, 2007, Cartwright, 2000). Stress is the destructive physical, mental and emotional reaction that transpires when there is a poor match between job demands and competencies or employees' resources to manage with job pressure. The basic root cause of stress in the organization, when employees face difficulties and changes in his daily working routine but always avoid and this condition creates stress, anxiety, fears, worries, tension, etc. (Akinboye, Akinboye & Adeyemo, 2002).

Recently studies have shown great researchers' interest in the study of the relationship between EI and stress in the light of organizational performance and several studies investigated the impact of EI competencies on stress, which report the existence of positive relationship (Gardner, 2005, Spector and Goh, 2001, Ciarrochi, Chan, & Bajgar, 2001). The EI competencies play a role to create the abilities in an individual's to better control the stress in the workplace. The previous studies reveal that the EI individuals have strong emotions and attitude to deal stressful events in a positive way. The EI competencies generate the skill in individual to choose various courses of action to deal stress without collapsing, to be positive to solve a problem, and feel that one can control the situation (Slaski and Cartwright, 2002).

The employees having EI competencies manage their negative emotions in the workplace and report fewer psychological problems with high levels of job satisfaction and organizational commitment (Gardner, 2005). Bar-On, Brown, Kirkcaldy, and Thome (2000) investigated the impact of EI on police officers and health-care professionals. They conclude that police officers have high EI respond to stress with better coping strategies and report less depression comparatively than health-care professionals having low EI. In

another study of American and Australian college students show that students with high EI level, report fewer physical symptoms, less social anxieties and depression. They have self-esteem and interpersonal satisfaction and use active coping strategies to deal their psychological problems (Salovey, Stroud, Woolery & Epel, 2002, Ciarrochi, Deane, & Anderson, 2002).

Abraham (1999) hypothesized that EI would have a positive effect on the organizational outcomes of work-group cohesion, congruence between self- and supervisor appraisals of performance, employee performance, organizational commitment, and organizational citizenship. Abraham found that the participants who reported higher levels of EI tended to show higher levels of job performance. Likewise, Langhorn (2004) argued that emotional intelligence can improve management performance. He reported that emotional intelligence was able to predict the performance of general managers (co-opted in the study) with a significant degree of accuracy (F =2:44; p = 0:003); and that EI contributed 21 percent to this specific type of performance (regression, R = 0:45): Langhorn also found that emotional intelligence of the general manager was able to predict team satisfaction with a reasonable degree of accuracy (F = 1:07; p = 0:393) and team turnover with a moderate degree of accuracy (F = 1:332; p = 0:191): Ashkanasy and Hooper (1999) examined the perception and management of EI in the workplace. Utilizing the proposition that affective commitment towards workmates is a necessary component of social interaction, they argued that the showing of positive emotions is associated with a high likelihood of success at work. Deshpande et al. (2005) studied the impact of emotional intelligence on counterproductive behavior in China.

Moreover, Wong and Law (2002) hypothesized that EI of superiors and subordinates should have positive effects on job performance, therefore they tested the effects of leader and follower emotional intelligence on performance and attitude. The results revealed that the EI of subordinates affects job performance and job satisfaction, while the EI of superiors affects their satisfaction and extra-role behavior. Furthermore, Wong and Law (2002, p. 243) reported: "for followers, the proposed interaction effects between EI and emotional labor on job performance organizational commitment and turnover intention are also supported".

Jordan et al. (2002) attempted to study relationships between EI, team process effectiveness and goal focus. The results suggest that the average level of EI of team members is reflected in the initial performance of teams. They found that low EI teams

initially performed at a lower level than the high EI teams. In addition, Darling and Walker (2001) argued that a primary key to successful organizational leadership is effective conflict management. Therefore, they addressed the use of the behavioral style paradigm as a tool to manage conflict effectively. Darling and Walker highlighted the role of EI in affecting conflict. They supported Alessandra's (1996) suggestion that states: the major leaders are the people whose social intelligence put them at the heart of the communication networks that would spring up during times of conflict, crisis or innovation.

Fenwick (2003) was able to replicate Easterby-Smith et al.'s conclusion in her recent study entitled: Innovation: examining workplace learning in new enterprises, she found that emotion plays an important role in employees' readiness to create and innovate. Fenwick (2003, p. 130) concluded: "a central motivator was the link of their personal project to a worthwhile social purpose, which embedded both identity and desire and which in turn fueled innovative learning". Park (2005) explored the link between an organization's emotional environment and its performance. Brooks and Nafukho (2006) attempted to show the integration among EI, human resource development, social capital and organizational productivity. They concluded that EI is clearly related to organizational productivity and organizations would seek to employ and develop workers with high EI.

The concept of EI was first proposed by Salovey and Mayer (1990, 1994, p. 773) who define 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." The ability model of EI proposed by Salovey and Mayer (1990) consisted of four dimensions: (1) the ability to perceive, appraise and express emotion; (2) the ability to generate feelings when they facilitate thought; (3) the ability to understand emotion; and (4) the ability to regulate emotion. Goleman (1995) popularized Salovey and Mayer's model to reinforce how emotional intelligence differs from cognitive intelligence in his book Emotional Intelligence: Why It Can Matter More Than IQ. Goldman went on to define EI as the ability to recognize and regulate our own feelings and the feeling of others. EI was described by Bar-On (1997, p.1) as "an array of personal, emotional, and social abilities, and skills that influence and individuals' ability to cope with effectively with his or her given environmental demand and pressures." Although there are various definitions of EI, two distinct approaches exist in understanding the nature of EI. The ability approach mainly focuses on emotion-related

cognitive ability to effectively join emotion and reasoning. The ability EI must be measured by maximum performance tests (Mayer & Salovey, 1997). On the other hand, the trait approach, proposed by Bar-On (1997), involves emotion-related behavioral dispositions and self-perceived abilities and use self-report measures. However, some researchers have doubted the validity and reliability of the EI construct. For example, EI has been criticized as an "invalid concept" (Locke, 2005). Although there are some criticisms regarding the various concepts and measurement of EI construct, there is also a growing body of literature emphasizing the importance of EI (Goleman, 1995; George, 2000; Law, Wong, & Song, 2004).

The existence and potential importance of forms of intelligence other than memory and problem solving have long been recognized, most notably by some of those most closely associated with establishing the contemporary understanding of cognitive intelligence (Piaget, 1981; Thorndyke and Stein, 1937; Wechsler, 1940). However, it was the work of Goleman (1995) and its emphasis on the potential benefits of EI, which caught the attention of practitioners and management researchers. In the last two decades the interest in EI has been simultaneously intense and controversial. Essentially, two distinct formulations of EI have emerged: an ability model and a mixed model. The ability model, most closely associated with the work of Mayer and Salovey (1993), actually predates Goleman's (1995) work and is an empirically derived combination of emotion and intelligence. Mayer and Salovey (1993, p. 434) define EI as the "ability to advantageously deal with one's own emotions and those of others in problem solving and decision making". The key dimensions of an ability model are generally described as: the ability to monitor one's own and others' feelings and emotions; to discriminate among those emotional states; and to use this information to effectively guide one's thinking and action (Salovey and Mayer, 1990).

The mixed model of EI, as advocated by Goleman (1995, 1998), combines traits with social behaviors and competencies. Bar-On (1997, p. 122), usually associated with the mixed model of EI, concluded that emotional and social intelligence are a "multifactorial array of interrelated emotional, personal, and social abilities that influence individual ability to actively and effectively cope with daily demands and pressures". Bar-On's (1997) conceptualization is reflected in his EQI, an assessment instrument extensively used to measure the mixed model of EI. In the EQI, the elements of a mixed model of EI are measured through scales which assess awareness of individual emotional states,

interpersonal skills, adaptability, the ability to handle stress and general mood (Bar-On, 1997). The mixed model has been both advocated and criticized. Support typically centers on contentions of a correlation between mixed model EI and desired organizational outcomes (Goleman, 1995, 1998; Goleman et al., 2002). Criticisms of the mixed model have tended to focus on a lack of scientific rigor in model development (Conte, 2005; Landy, 2005; Mayer et al., 2008), a lack of content validity (Antonakis et al., 2009; Mayer et al., 2008), or overstatements regarding benefits (Ashkanasy and Daus, 2005; Grubb and McDaniel, 2007). Nevertheless, mixed models in general, and the EQI in particular, continue to be very widely utilized in organizational development and practitioner settings. In fact, the EQI has been found to be a key predictor of job performance (Bachman et al., 2000) with stronger support than either cognitive ability (Jae, 1997) or academic achievement (Parker et al., 2004) in determining job performance. Despite their differences, both the mixed and ability models posit a positive relationship between non-cognitive capabilities and desired interpersonal and organizational outcomes (e.g. Goleman et al., 2002; Wong and Law, 2002; Mayer and Salovey, 1997). While practitioners have found the notion of EI intuitively satisfying and compelling, vigorous disputes have arisen in the academic literature regarding a number of aspects of EI. There is debate over the very existence of EI (Antonakis et al., 2009; Landy, 2005; Locke, 2005), how it is measured (Conte, 2005), and criticism/advocacy for particular models of EI (Ciarrochi et al., 2000; Daus and Ashkanasy, 2005; Mayer et al., 2008; Mayer et al., 2000). Despite this considerable attention, matters of common definition, measurement and the nature of the relationship between EI and desired outcomes have not been conclusively resolved (Brown and Moshavi, 2005). Recent studies and reviews suggest movement toward a resolution of long-standing definition, measurement and application issues and support the potential value of EI to organizational behavior (e.g. Cote and Miners, 2006; Gowing et al., 2006; Mayer et al., 2008).

In a study using Goleman's emotional intelligence framework, superior leaders demonstrating higher levels of emotional intelligence lead more effectively than those with lower levels of emotional intelligence (Watkin, 2000). Van der Zee and Wabeke (2004) also looked at the trait-based emotional intelligence of leaders using the Bar-On Emotional Quotient Inventory. Top managers were found to obtain higher scores on EI dimensions compared with the general population. Using the ability-based model, Carmeli (2003) found that senior managers' emotional intelligence was related to both positive work attitudes and work effectiveness. A significant range of literature has provided

evidence to support the proposition that transformational leadership style could be predicted from trait-based emotional intelligence (Barbuto and Burbach, 2006; Brown and Moshavi, 2005; Mandell and Pherwani, 2003, Hayashi, 2005; Sosik and Megerian, 1999). In addition, others have asserted the significant role played by ability-based emotional intelligence in transformational leadership literature (Daus and Ashkanasy, 2005; Coetzee and Schaap, 2004; Walter and Bruch, 2007). However, contrasting views do exist questioning the empirical evidence for the necessity of EI in leadership effectiveness. Opponents argue that more data based on defensible methodologies are needed to prove the validity of the EI/leadership link (Antonakis, 2003; Locke, 2005). Weinberger (2003) also found that ability-based EI has no significant correlation to perceived styles of transformational leadership, transactional leadership or laissez-faire leadership. To address the above criticisms of the field of EI, continued conceptual and empirical contributions made by Low and Nelson's skill-based EI model have provided clear and compelling cases for the significance of the transformative learning process to college success, academic achievement, retention, personal health, and leadership. Through transformative learning, individuals are able to improve themselves and their performance in life and throughout their careers (Elkins and Low, 2004; Low and Nelson, 2004). Furthermore, Nelson and Low's skilled-based EI provides a reliable and valid measure of EI construct consistent with humanistic-existential theory that educational and counseling practitioners can use for professional and leadership development (Cox and Nelson, 2008).

Easterby-Smith et al. (2000) examined the debates of organizational learning: past, present and future they concluded that the innovative learning is obviously complex, involving a mix of rational, intuitive, emotional, and social processes. Fenwick (2003) was able to replicate Easterby-Smith et al.'s conclusion in her recent study entitled: Innovation: examining workplace learning in new enterprises, she found that emotion plays an important role in employees' readiness to create and innovate. Fenwick (2003, p. 130) concluded: "a central motivator was the link of their personal project to a worthwhile social purpose, which embedded both identity and desire and which in turn fueled innovative learning". Park (2005) explored the link between an organization's emotional environment and its performance. He hypothesized that how far people experience an organization as enabling them to feel capable, listened to, accepted, safe and included affect their creativity and innovation. The research found that there was a correlation between the extent to which staff experienced the five dimensions described above, and the extent to which they were able to be curious, resilient, creative, strategic and

interdependent as well as manifesting other qualities associated with "learning power". Park concluded that organizations are more likely to enhance productivity and creativity by focusing on the quality of their emotional environment than they are by setting targets towards achieving those outcomes. Brooks and Nafukho (2006) attempted to show the integration among EI, human resource development, social capital and organizational productivity. They concluded that EI is clearly related to organizational productivity and organizations would seek to employ and develop workers with high EI.

In addition to examining relationships between managerial strategies or performance and agreement categories, researchers are interested in other variables that might be associated with self-other agreement. The emotional self-awareness aspect of EI makes it a key variable in self-other agreement research and the theory of self-awareness in leadership success (Gardner et al., 2005).

The primary question in these studies is: does the emotional self-awareness aspect of EI have a positive relationship with a manager's awareness of leadership skills? Sosik and Megerian (1999) looked at the relationship between EI and transformational leadership based on whether leaders were in agreement or not in agreement. They found that for leaders who were in agreement, subordinate evaluations of transformational leadership were positively related to EI. They suggested that self-aware managers (those in agreement) had higher EI and were considered to be more effective by both superiors and subordinates. They also found that one aspect of EI, social self-confidence, was positively related to ratings of transformational leadership for underestimators, while subordinate ratings of transformational leadership were negatively related to another aspect of EI, sensitivity, for overestimators (Sosik and Megerian, 1999). This study follows the theoretical approach of Atwater and Yammarino (1997) and the methodological approach of Sosik and Megerian (1999) to extend the use of empirical methods to examine the influence of individual and personality characteristics on self-other rating comparisons. Sosik and Megerian (1999) examined the relationship between self-awareness, measured by 63 self and 192 follower assessments of leader transformational leadership behaviors, and elements of EI, assessed by an adhoc measurement instrument. Their study provided evidence in support of the contention that EI could be a useful dispositional factor in identifying effective management candidates. However these findings are limited by Sosik and Megerian's (1999) operationalization of EI with an untested, unvalidated measure.

2.2 Emotional Intelligence

Despite a substantial amount of research (see Kerr et al., 2006), there is currently no consensus about the exact nature of emotional intelligence since "different authors propose differing numbers of factors/elements that should be included in the construct" (Barling et al., 2000). Among the most popular EI definitions are those suggested by Salovey and Mayer (1990), BarOn (1997), Mayer and Salovey (1997) and Goleman (1998a).

Mayer, Caruso and Salovey (1999) outlined three criteria in conceptualising an EI model, which has been adapted in this thesis to create a set of criteria for EI in the workplace. Firstly the conceptualisation must reflect an ability to perform in the workplace, rather than reflecting preferred ways of behaving; secondly, the conceptualisation should encompass a set of related abilities that are distinct from already established psychological constructs (such as personality or general intelligence); and thirdly, the conceptualisation should be developmental, that is, it not only develops with age but is able to be enhanced and further developed within the individual through professional training programs. The creation of a criterion for assessing workplace EI has the potential to assist researchers and practitioners alike in programs of selection, assessment, training and development of employees at every level within an organisation. This chapter will now present three well developed and popular conceptualisations of EI. Each of these conceptions (models) draws in some way from the criteria suggested by Mayer et al. (1999) outlined above.

2.2.1 Conceptualisations of Emotional Intelligence

Salovey and Mayer: An Ability Model of Emotional Intelligence

Emotional intelligence as originally conceptualised by Salovey and Mayer (1990, p.10) "involves the ability/capability to appraise, perceive accurately, and express emotion; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the skill/ability to regulate or control emotions to promote emotional and intellectual growth". Mayer and Salovey (1993) suggested that there are individual differences in EI relating to differences in our ability to appraise our own emotions and those of others. They further suggested that individuals higher in EI might be more open to internal experience and better able to label and communicate those experiences. Salovey and Mayer (1990) initially posed that the mental processes involving emotional information included the appraisal and expression of emotion, regulation of emotion and adaptive use of emotions. However, this framework also included personality traits; for instance, EI was hypothesised to be able to distinguish

between individuals who were 'genuine and warm' compared to those who were 'oblivious and boorish'. Because the concept of EI would be more useful if it was separated from personality traits and confined to a mental ability, the model was revised in 1997 (Mayer & Salovey, 1997) to give greater emphasis to the cognitive components of EI and to highlight the potential for emotional and intellectual growth. The revised EI model is ordered hierarchically from basic psychological processes to more psychologically integrated processes and includes four branches. This model is presented in Table and a description of this four-branch model is exemplified in Table 2.1 below, which sketches the four branches and the corresponding stages in emotion processing allied with each branch.

Table 2.1: Mayer and Salovey's (1997) model of Emotional Intelligence

Emotional Intelligence Dimension	Emotional Abilities
1. Perception, appraisal and expression of Emotion	The accuracy with which individuals can identify emotions and emotional content
2. Emotional facilitation of thinking	Describes emotional events that assist intellectual processing
3. Understanding and analysing emotions and employing emotional knowledge	The ability to recognise, label and interpret Emotions
4. Reflective regulation of emotions to promote emotional and intellectual growth	Conscious, reflective regulation of emotions to enhance growth

Each of the stages in the model **(presented in Table 2.1)** includes levels of abilities which it is hypothesised that an individual completes in sequence before progression to the next stage or branch. Those who have higher levels of EI are believed to progress through these abilities quicker than those with lower levels of EI.

2.2.2 Emotional Intelligence

Goleman: A Mixed Model of Emotional Intelligence

Goleman (1995a; 1998) popularised the concept of EI with the publication of two books. In his first book, Goleman describes EI to include "self-control, persistence & zeal and the ability to motivate oneself" (1995a, p.xii); and as being able to "control impulse and delay

gratification," to "keep distress from swamping the ability to think; to empathize and to hope" (1995a, p.34). He later defined EI in his second book as "the capacity/ability for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and our relationships" (1998, p.317). Goleman (1998) has expanded Mayer and Salovey's (1997) definition of EI by incorporating what he terms personal and social competencies. His model consists of five dimensions of EI and twenty-five emotional competencies and is presented in detail in Table 2.2 below. Interestingly, Goleman's conceptualisation of EI closely parallels the earlier ideas of social intelligence (Thorndike, 1920) and personal intelligence (Gardner, 1993), however, it departs significantly from Salovey and Mayer's ability model **(see Table 2.1 and Table 2.2)**.

Table 2.2: Goleman's (1998) model of Emotional Intelligence

Emotional Intelligence Dimension	Emotional Competencies
Personal competencies:	
1. Self-awareness	Emotional awareness, accurate self-assessment and self-confidence
2. Self-regulation	Self-control, trustworthiness, conscientiousness, adaptability and innovation
3. Motivation	Achievement drive, commitment, initiative and Optimism
Social competencies:	
4. Empathy	Developing others, Understanding others, service orientation, political awareness and leveraging diversity
5. Social skills	Influence, conflict management, communication, leadership, building bonds, change catalyst, cooperation & collaboration and team capabilities

In the year 2001, Goleman further developed his EI model. Statistical analysis collapsed the original twenty-five competencies into twenty, and the five domains into four. This revised model of EI is presented in detail in Table 2.3.

Table 2.2 and Table 2.3 outline the development of Goleman's (1998, 2001) model of EI. His original model (presented in Table 2.2) incorporated a large number of competencies, all which Goleman believed belonged to the construct EI. Further work with his model (outlined in Goleman 2001) collapsed the model into a more concise framework

(presented in Table 2.3). However, because of the large scope of attributes covered in Goleman's framework of EI, researchers have questioned which adaptive attributes Goleman wouldn't consider part of EI (Mayer, Salovey & Caruso, 2000a).

Table 2.3: Goleman's (2001) model of Emotional Intelligence

	SELF **Personal Competence**	**OTHER** **Social Competence**
RECOGNITION	**Self-Awareness** Emotional Self-Awareness Accurate Self-Assessment Self-Confidence	**Social Awareness** Empathy Service Orientation Organizational Awareness
REGULATION	**Self-Management** Self-Control Trustworthiness Conscientiousness Adaptability Achievement Drive Initiative	**Relationship Management** Developing Others Influence Conflict Management Communication Leadership Change Catalyst Building Bonds Teamwork and Collaboration

Goleman's definition of EI, unlike the ability model presented in Table 2.1, incorporates a combination of personality traits, abilities and emotional traits (for example, as shown in Table 2.3 his model includes attributes such as conscientiousness, trustworthiness and leadership). Despite the limitations of Goleman's (1998, 2001) models of EI, in his books he theoretically outlines linkages between EI and workplace variables which have not been previously explored in any detail. He hypothesised that EI accounts for which individuals would excel at any given job, who would be an outstanding leader, and that an emotionally intelligent organisation is better equipped to survive than one which is not. Although Goleman himself does not empirically test these claims, they exist as an important basis for future directions of research on EI. Goleman hypothesises that the dimension of selfawareness (refer to Table 2.3) is essential in being able to recognise one's own strengths and weaknesses and that accurate self-assessment leads to superior performance in the workplace. Interestingly Goleman believes that each of the twenty emotional competencies in his revised model, presented in Table 2.3, are job skills that can be learned.

Bar-On: *A Mixed Model of Emotional Intelligence*

The director of the Institute of Applied Intelligences in Denmark and consultant for a several other institutions and organizations, Reuven Bar-On developed one of the first measures of emotional intelligence that used the term "Emotion Quotient". Bar-On's model of emotional intelligence relates to the potential for performance and success, rather than performance or success itself, and is considered process-oriented rather than outcome-oriented (Bar-On, 2002). A third model of EI has been proposed by Bar-On (1997), focuses on an array of emotional and social abilities, including the ability to be aware of, understand, and express oneself, the ability to be aware of, understand, and relate to others, the ability to deal with strong emotions, and the ability to adapt to change and solve problems of a social or personal nature (p.14). Bar-On's (Bar-On, Brown, Kircaldy & Thome, 2000; Bar-On, 1997) model of EI is presented in detail in Table 2.4.

Table 2.4: Bar-On's (1997) model of Emotional Intelligence

Emotional Intelligence Dimension	Emotional Competencies
1. Intrapersonal skills	Being aware of and understanding oneself and one's emotions, expressing one's feelings and ideas
2. Interpersonal skills	Being aware of, understanding and appreciating other's feelings, establishing and maintaining satisfying relationships with others
3. Adaptability	Verifying feelings with external cues, sizing up immediate situations, being flexible in altering feelings and thoughts with changing situations and problem solving
4. Stress management	Coping with stress and controlling impulses
5. General mood	Being optimistic and being able to feel and express positive emotions

As outlined in Table 2.4 above, Bar-On's (1997) model of EI incorporates five EI dimensions, which is similar in size to the model presented by Mayer and Salovey (1997), however differs markedly in content to their model outlined in this chapter (refer to Table 3.1). Bar-On's model is more aligned with Goleman's (2001) model of EI than with the Mayer and Salovey model, with both of these models suggesting that EI includes

selfawareness, maintaining relationships with others and self-control (**see Table 2.3 and Table 2.4**).

A difficulty with the competencies of the Bar-On (1997) model of EI is that they theoretically map onto measures of personality. For instance, The California Psychological Inventory (CPI) includes dimensions of self-assurance, interpersonal effectiveness, selfacceptance, self-control, flexibility, and empathy (Cohen, Swerdlik & Smith, 1992). Components in Bar-On's EI framework include self-regard, assertiveness, interpersonal effectiveness, social responsibility, impulse control, flexibility, and empathy (Bar-On, 2000; Mayer et al., 1999; Mayer et al., 2000a).

Despite the obvious overlap between these constructs Bar-On has stressed that his EI model was not developed to measure particular personality traits. Although this may have been his intention it seems unlikely that the EI model proposed by Bar-On (which is similar to the model proposed by Goleman (2001)), is specific to the construct of EI alone, but more likely that this model also represents other variables commonly used in psychological research such as personality. Overall it has been suggested that the construct of EI may only be useful if it is theoretically and empirically divorced from personality processes and confined to a mental ability assessing the interrelatedness of cognitions and emotions (Mayer & Salovey, 1997).

2.3 Measuring Emotional Intelligence

Since the popularisation of models of EI, researchers have sought to measure individual differences in EI. A recent review describing a measure of EI based on personality traits by Dulewicz and Higgs (2000, p.341) posed two research questions: "is there any evidence that the claims made for EI can be substantiated in an organisational context?", and "is it possible to use established robust measures of personality or competency to measure EI, or some aspects of EI?" (p.342). The first question has some scientific merit, particularly considering that most of the claims as to the effectiveness of EI in the workplace have been largely theoretical. However, the second question loses sight of the need to develop the construct validity of EI. Dulewicz and Higgs created a measure of EI using two general measures of personality. Some of the personality traits, which they extrapolated to define their measure of EI included: outgoing, conscientious, trusting, forthright, relaxed, emotionally stable, and socially bold. This conceptualisation essentially defines EI as a collection of personality traits.

It is pertinent at this point to highlight the differences between emotions and personality in order to illustrate that measures based upon personality traits are not a logical basis upon which to develop either a theory or an assessment of EI. In a recent examination into workplace performance and emotionality, Arvey, Renz and Watson (1998) compared the Big Five framework of personality (Costa & McCrae, 1985) to emotions. The first main distinction between personality and emotion is that emotion always refers to affective states and personality does not. The authors posed that two personality factors (extraversion and agreeableness) were more related to emotional display than to internal or felt emotions. The third and the fifth factors of personality defined by the Five Factor Model (conscientiousness and openness to experience) were purported to be unrelated to internal or displayed emotions and only the factor of neuroticism focused on internal emotions. Arvey et al. assert that personality and emotion represent different underlying constructs: Personality represents an individual's predisposition to have a particular feeling and is considered to be relatively stable whereas emotions reflect what the individual is currently feeling and can vary. Therefore the establishment of measures of EI based upon currently existing measures of personality is not appropriate and suggests that the measure will not be an accurate assessment of EI.

The following sections of this thesis present three of the most comprehensively developed and widely used measures of EI. The first three sections presented below will outline the measures based upon the models reviewed in Section 2.3 above. Following this a more specific measure of EI will be investigated, that of a workplace specific measure. This measure of EI was developed from a large scale study which involved a factor analysis of the main measures of EI, extracting the underlying common dimensions from each of the main measures of EI (Palmer & Stough, 2001).

2.3.1 Measurement of Emotional Intelligence

Based on their earliest model of EI, **Salovey and Mayer** (1990) developed the 30-item selfreport Trait Meta Mood Scale (TMMS) to measure attitudes about emotions and mood regulation. According to Salovey, Mayer, Goldman, Turvey and Palfai (1995) the TMMS can be divided into three sub-scales; attention to feelings; clarity in discrimination of feelings; and mood repair. Essentially the TMMS was developed to assess individual variability in identifying one's own feelings, the feelings of others, regulating these feelings and the extent to which the information provided by these feelings is used to motivate adaptive social behaviour.

Using the TMMS (Salovey & Mayer, 1990), Fox and Spector (2000) investigated whether EI predicted performance in job interviews. They suggested that the TMMS was a weak measure of EI because it measured the extent to which an individual reports that they engage in certain behaviours, but did not assess the accuracy of these self-reports. Fox and Spector also questioned whether the construct of EI was relevant to interview performance. It is not surprising that these authors did not find the TMMS useful in the context of interview performance, primarily due to the fact that they tested a group of undergraduate students in a simulated interview process. The applications of their findings to 'real life' interview processes and outcomes are somewhat limited and may not accurately reflect the actual utility of the TMMS within this area.

A limitation of the TMMS (Salovey & Mayer, 1990) is that it is a self-report questionnaire and does not measure actual performance assessing emotional abilities. In order to develop a performance-based measure of EI the 402-item Multifactor Emotional Intelligence Scale (MEIS, Mayer et al., 1999) was constructed, followed closely by a subsequent revised 294- item Mayer, Salovey and Caruso Emotional Intelligence Test (MSCEIT, Mayer, Salovey & Caruso, 1999). The MEIS was designed to comprehensively assess Mayer and Salovey's (1997) model of EI (refer to Table 2.1). In much the same manner as an IQ test, the test contains a series of questions for which there are more and less correct answers based on consensual responses. The test yields an overall EI score, as well as sub-scale scores for each branch of their model. The perception of emotion is assessed by three sub-tests that measure the perception of emotion in faces, in landscapes, and in abstract designs. In the faces sub-test the participant views a photograph of a face displaying a particular emotional expression. The respondent must report the amount of emotional content in it, judging for example, how much happiness, sadness, and fear is present.

Several sub-scales assess the extent to which people use emotion to facilitate cognitive activities. The synesthesia sub-test requires the participant to judge the similarity between an emotional feeling, and other subjective experiences such as temperatures and tastes. The idea is that such internal comparisons indicate that emotions are not only sensed and perceived, but also processed in some meaningful initial way.

Similarly, the understanding of emotions is measured by several sub-tests. These include blends, which require the participant to match a set of emotions, such as joy and acceptance, to another, single emotion that is closest to it. For example, 'which of these alternatives combine joy and acceptance: (a) guilt, (b) challenge, (c) mania, (d) love, or (e)

desire'. Another sub-test that assesses the understanding of emotions is the transitions task, in which the test taker is asked what happens as an emotion intensifies or changes.

Tasks assessing the ability to manage emotions concern the best way to regulate emotions in oneself and in other people. Items typically describe a person with a goal of changing or maintaining a feel, such as staying happy, or overcoming sadness. The participant is presented with a scenario and must indicate which of a number of alternatives describes the best course of action in terms of reaching the goal. For example, if an upset person has the goal of cheering themself up, the alternatives might involve, talking to some friends, seeing a violent movie, eating a big meal, or taking a walk alone. Some alternatives are more likely to lead to cheering the person up than others, and those are scored more highly according to a consensus criterion.

Studies with the MSCEIT and the previous version of the MEIS have found the scales to be reliable and to show a meaningful pattern of both convergent and discriminant validity, with the internal consistencies of both of these EI measures comparable to many standard intelligence tests (Ciarrochi, Chan & Caputi, 2000; Mayer et al., 1999). Scores on the MEIS have been shown to be theoretically related to variables including empathy, parental warmth, and life satisfaction (Ciarrochi, et al.; Mayer et al., 2000b). Correlations between scores on the MEIS and personality indicate that it is related to, but relatively independent of, normal personality (Ciarrochi et al.). Recent research by Lam and Kirby (2002) reported that scores on the MEIS explained individual cognitive-based performance over & above the level attributable to measures of general intelligence. Collectively, these findings suggest that these measures of EI are measuring a construct that is unique, more specifically they are measuring something over and above intelligence or personality traits

In terms of organisational research the application of the MSCEIT and the MEIS is limited. Rice (1999) has shown that scores on the MEIS are related to certain aspects of effective team leadership and team performance. In this study, a short form of the MEIS was administered to 164 employees of an insurance company, who staffed 26 customer claim teams, and 11 of their team leaders. Department managers rated the claims teams on five variables: customer service, accuracy of claims processing, productivity, commitment to continuous improvement, and team leader overall performance. The MEIS scores of the 11 team leaders correlated ($r = .51$, $p< .05$) with the department managers ranking of effectiveness of the leaders. The overall EI of the 26 teams as measured by the average MEIS score across team members was significantly related to the department manger's

rating of the team performance for customer service (r = .46, p< .05). While personality traits such as conscientiousness are linked to performance (Barrick & Mount, 1991, Barrick & Mount, 1993), this study suggests that EI may provide new information on outstanding performers.

The EI tests developed by Salovey and Mayer are often criticised by the scoring methodology employed (Conte, 2005). Due to the use of 'ability' tests these authors have attempted to identify "correct" answers to their questionnaires and have utilised techniques of consensus and expert scoring. Consensus scoring involves determining the correct answer to an item by pooling the judgements of hundreds of people and therefore assesses the extent to which the test taker's choice matches the majority opinion. Expert scoring involves determining the correct answer to an item by pooling the judgements of 'experts' in emotions, a scoring technique which is similar to that used in cognitive ability tests. These methods of scoring have been subject to criticism as consensus scoring techniques are in "contrast to traditional measures of intelligence where an objective measure of truth is considered" (Matthews, Zeidner & Roberts, 2002, p.186) and due to the uncertainty as to how 'experts' were chosen when determining the correct answers to items (Matthews et al.). Finally, despite the evidence suggesting that the MEIS is related to effective leadership and performance (Rice, 1999), Van Rooy and Viswesvaran (2004) noted that the ability based EI measures, although being more distinct from personality, have higher correlations with general mental ability than do the self-report EI measures, leaving less room for these ability based EI measures to provide incremental prediction of work criteria (such as leadership and performance). Overall although the ability based measures of EI appear promising, there are still concerns and controversy as to the scoring and application of these measures.

Goleman's (1995a, 1998, 2001) contributions to the field of EI have been primarily theoretical (see Section 2.3.2 for a description of Goleman's theoretical models), although he has hypothesised about the effectiveness of EI in academia, the workplace and life in general. Published in the Utne Reader was Goleman's (1995b) measure of EI based upon his original theoretical model (presented in Table 3.2). This 10-item EI test measures all aspects of what Goleman considers EI including emotional abilities, general social competencies and character, although as emphasised by Mayer et al. (2000a) it is doubtful that Goleman intended that this scale would be used for serious research purposes. The 10-item test contains sub-scales from Goleman's original conceptualisation of EI including:

knowing one's emotions, managing emotions, motivating oneself, recognising emotions in others and handling relationships.

A partnership between Goleman (1995a), Boyatzis (Boyatzis, Goleman & Rhee, 2000) and the Hay Group produced the 110-item Emotional Competence Inventory (ECI, Boyatiz et al.). Goleman states that "the ECI is the only instrument/tool that incorporates the full depth of my research. Other instruments/tools use the words 'emotional intelligence' but the ECI is the genuine article" (Watkin, 2000, p.89). The ECI is a 360-degree measure designed to assess Goleman's (1998) model of EI (see Section 2.3.2 for a detailed description of this model). This test asks respondents to describe themselves, or another person by responding to declarative statements. For example; "knows how feelings impact own performance" (assessing emotional self-awareness); "strives to keep promises" (assessing conscientiousness); "understands the history and reasons for continuing organisational issues" (assessing organisational awareness); and finally "gains the buy-in of influential parties and enlists their help in convincing others" (assessing influence). Due to proprietary reasons, the developers of the ECI have not allowed many items to be reviewed by independent researchers (Conte, 2005) and therefore few independent, peer-reviewed assessments of the reliability and validity of this test have been undertaken or published. As emphasises by Conte, the reported findings on what the ECI is measuring are tentative at best.

A popular measure of EI (the self-report **Bar-On** Emotional Quotient Inventory, EQ-i, Bar- On, 1997) has been developed by Bar-On, and is based directly on his theoretical model (refer to Table 4.4). Bar-On (2000) has stated that the EQ-i is most accurately described as a measure of socially and emotionally competent behaviour. The EQ-i was constructed from a review of personality variables proposed to be related to life success and has since been criticised for its lack of divergent validity with personality measures (McCrae, 2000; Newsome et al., 2000).

The EQ-i (Bar-On, 1997) consists of 133 items that assess 15 sub-scales pertaining to five specific dimensions of emotional and social intelligence (refer to Table 4.4 for an outline of these dimensions). As with other self-report measures of EI, the EQ-i is described to provide an index of cross-situational consistencies (emotionally and socially) in competent behaviour and as such provides an estimate of an individual's EI (Bar-On, 2000). A wide number of correlation studies are reported in the technical manual, in support of the validity of the EQ-i as a measure of emotional and social intelligence. The results outlined

in the technical manual provide preliminary evidence for the construct validity of the EQ-i, however, as with most existing measures of EI; the validity of the EQ-i needs to be further established by independent research.

As with the MEIS and the MSCEIT (Mayer et al., 1999), the application of the EQ-i in organisational research studies is limited. However, its meaningful pattern of convergent validity suggests that it may have important applications in organisational settings. Preliminary research reported in the EQ-i technical manual suggests that scores may predict job performance and job satisfaction. Total EQ-i scores have been found to positively correlate with individual's sense of job competence and workplace satisfaction. Criterion group studies have shown that individuals from the Young President's organisation, who have risen to top leadership positions and have earned a minimum of five million dollars by 39 years of age, score higher than the established normative averages on the EQ-i; and that successful Air Force recruiters score higher than unsuccessful Air Force recruiters.

A recent study by Bachman, Stein, Campbell and Sitarenios (2000), reported the use of the EQ-i in an organisational setting. The authors examined EI in 36 debt collectors as a predictor of job performance and claimed that higher levels of EI would lead to enhanced job performance. Performance was assessed by the cash goal attained over a specific time frame and participants were grouped into 'best practices' (consistently high producers) and 'less successful' (consistently low producers) groups. The overall score for EI for the best practices group was 110 and for the less successful group was 102. The average total EI score according to the EQ-i manual (Bar-On, 1997) is 100, and therefore both of these groups were slightly above average. Out of the 15 subscales of the EQ-i eight did not show a significant difference between the two groups (these include: self-regard, interpersonal relationship, social responsibility, empathy, reality testing, flexibility, stress tolerance and impulse control). Representing one of the first studies to examine the utility of EI in an organisational setting this study has important implications for the future use of EI in this area.

Although these results are promising, one question that currently surrounds the EQ-i is the discriminant validity of the test from measures of personality. A recent study by Newsome, Day and Catano (2000) reports moderate to strong correlations between the five personality factors of the 16PF (Cattel et al., 1970) and the five EQ-i composite scores. The highest correlation in this study was between the total EQ scale sore of the

EQ-i and the Anxiety factor of the 16PF (r = -0.77) leading these researchers to conclude "that the EQ-i is largely a measure of neuroticism" (Newsome et al., p.1014). Dawda and Hart (2000) have also demonstrated considerable overlap between the EQ-i and personality. These authors found that the total EQ scale score of the EQ-i correlated moderate to strongly with the NEO Five Factor Inventory (Costa & McCrae, 1992). Given this overlap with personality, it is possible that the EQ-i may be related to the various indices of success aforementioned because it is essentially measuring personality traits and dispositions known to account for occupational success. The discriminant validity of the EQ-i from personality traits and dispositions, and indeed whether it accounts for variance in other workplace variables not accounted for by well-established personality traits has not yet been empirically substantiated.

2.3.2 A New Workplace Specific Measure of Emotional Intelligence

A limitation of the current tools assessing EI is that they were not designed specifically to assess emotions in the workplace, and it is reasonable to assume that our emotional displays at work may significantly differ from our displays in our personal and family lives. A new measure of EI that has been designed for use in organisational settings is the workplace Swinburne University Emotional Intelligence Test (SUEIT, Palmer & Stough, 2001). The workplace SUEIT is a self-report inventory that assesses the way people typically think, feel and act with emotions at work and was developed from a large scale factor analysis which attempted to draw out the key EI behaviours underpinning the predominant measures of EI. This test, therefore, is based on the congruency between the models and measures of EI, that is, it extracted the EI dimensions common to each measure of EI and combined them into a five-factor model and measure.

The SUEIT provides five sub-scale scores that indicate specific EI capacities according to the five dimensions of the model: (1) Emotional Recognition and Expression – ability to identify feelings and emotional states, and to express those to others; (2) Understanding Emotions (external) – ability to understand and identify the emotions of others and those that manifest in external stimuli; (3) Emotions Direct Cognition – extent to which emotions and emotional information is incorporated in decision making and problem solving; (4) Emotional Management – ability to manage positive and negative emotions within oneself and others; and (5) Emotional Control – ability to control strong emotional states experienced at work. Correlations reported in the technical manual of the SUEIT (Palmer & Stough, 2001) suggest that scores are related to but relatively independent of

well-established personality traits, and much like the MSCEIT, it is measuring something new and unique. Similarly, Gignac (2004) reported that the construct of EI, when measured by the SUEIT, was not redundant when assessing its relationship with personality, again suggesting the SUEIT measure of EI is related to, but has independence of, personality. However these findings should be further established by independent research.

In one of the first investigations as to the utility of the SUEIT in the workplace Gardner and Stough (2002) examined the relationship between EI and leadership, measured by the Multifactor Leadership Questionnaire (Bass & Avolio, 2000) in 110 senior level managers. The authors found a strong relationship between transformational leadership and overall EI (r = 0.67, p<.01), as well as a negative relationship between laissez-faire leadership (a 'do nothing' style of leadership) and overall EI (r = -0.46, p< .01). From the sub-scales of the SUEIT, understanding emotions (external) and emotional management emerged as the best predictors of effective leadership, providing preliminary evidence for the utility of the SUEIT in leadership selection and in occupational research.

A similar study by Downey, Papageorgiou and Stough (2005) examined the relationship between EI, leadership and intuition in a group of female managers. These authors compared the workplace SUEIT and the TMMS in order to evaluate their ability to predict leadership behaviour and use of intuition. Downey et al. reported that the workplace specific measure of EI (the SUEIT) was a better predictor of effective leadership behaviour than the general measure of EI (the TMMS). The authors suggest that workplace specific measures of EI have greater utility in the context of predicting workplace outcomes, over and above general measures of EI. Consequently this paper provides support for the utilisation of a workplace specific measure of EI in the current thesis as the aim in this thesis is to assess workplace outcomes (such as occupational stress, job satisfaction and organisational commitment).

In light of the work by Gignac (2004), Gardner & Stough (2002) and Downey et al. (2004) it appears that the SUEIT measure of EI shows some independence from traditional measures of personality and shows utility in predicting workplace outcomes. Therefore, this measure of EI will be utilised in the current thesis for three reasons. Firstly, this test is the only Australian workplace measure of individual EI (although there does exist another Australian measure of EI, however this test specifically profiles the EI of individuals in work teams, Jordan, Ashkanasay, Hartel and Hooper (2002)) and therefore appropriate

normative information for the current thesis is available. Secondly, in comparison to the other major measures of EI, this test was developed specifically for use in the workplace with questions focussed on emotional experiences at work. Finally, this measure is relatively short in length (comprising 64 questions) which makes it practical to implement in an organisational setting where time is limited.

Despite the broad interest in EI there is little consensus concerning how to best conceptualise and measure this construct in organisational research. Generally performance based measures are purported to assess one's actual capacity while, in contrast, self-report measures of EI are assumed to provide an indication of one's beliefs about one's own EI. However, as with the experience of occupational stress, it may be that our perception of our EI behaviours play a major role in utilising these behaviours and as such self-report measures of EI may prove to be equally as reliable as performance based measures, and in fact, Bandura (1977) noted that people often act upon their beliefs as opposed to their actual abilities. In terms of practicality, self-report measures are more applicable in organisational research as currently no workplace specific performance based measure exists. Secondly, existing performance based measures tend to be overly long (for example, the MSCEIT, Mayer, et al. (1999) contains 294 questions) which can be impractical for use in organisations and finally, these 'ability' measures have been considered to be controversial in their scoring method. Therefore, it is argued in this thesis that to best measure EI in the workplace a workplace specific EI tool should be utilised and that that tool may be selfreport in its application.

2.4 The Emotional Intelligence Dimensions (SUEIT)

1. Emotional Recognition and Expression

Processing emotional information begins with accurate emotional perception and recognition (Mayer, 2001). Being aware of one's own emotions involves accurately identifying the emotion being experienced, understanding how the emotion is related to one's goals and values, realizing how the emotion is linked to thought and behaviour, and appreciating how the experience of emotion may affect accomplishments (Matthews et al., 2002). Part of this ability is said to be able to distinguish between accurate and inaccurate expression of emotion and honest and dishonest expression of emotion (Jordan & Troth, 2004). The ability/skill to recognise one's own emotions is commonly considered to be one of the basic building blocks of EI in the occupational environment (Goleman, 1998; Matthews et al., 2002; Salovey et al., 2000). Employees high in this ability will be able to

label feelings, understand the relations they represent, how their emotions blend together and the transitions of emotional experience (Mayer).

2. Understanding Emotions

Understanding the emotions of others can be difficult at times, particularly if the individual you are attempting to understand is not being very emotionally expressive. Understanding others' emotions is similar to Emotional Recognition and Expression except that it requires the individual to be aware of and distinguish between the emotions someone else is expressing. This EI ability taps into a previously mentioned construct – that of empathy. This facet of EI refers to being aware of others' feelings, needs, and concerns and implies taking an active interest in other individuals' concerns and feelings and being able to respond to unspoken as well as spoken feelings (Matthews et al., 2002). According to Goleman (1998) being able to understand others in the work environment includes being attentive to emotional cues from others, showing sensitivity and understanding of different perspectives people may have, and displaying helping behaviours based upon this understanding.

3. Emotions Direct Cognition

Emotions are not just a feeling that an individual has, they are also a source of information and can be used to assist in decision making; for instance mutual feelings of warmth and trust provide information about the level of friendship or affinity with another person (Palmer & Stough, 2001). Traditional models of decision making have often included the implicit assumption that all decision making processes are inherently rational (Ashkanasy & Hartel, 2002). Recent evidence from the field of neuropsychology supports the notion that emotions are able to assist decision making (Damasio, 1994; 1999). Damasio suggested that components of the limbic brain play a large role in decision making and that decisions are conditioned by somatic states which enable individuals to make value judgments. In terms of the organizational literature, Hay and Hartel (2000) have argued that emotions are a large component of leaders' decision making in certain situations. Similarly, Ashforth and Humphrey (1995) noted that managers themselves may be unaware of the role emotions play in making decisions and suggest that this might be because they are attempting to conform to social norms of rationality, however, regardless of this lack of awareness, Ashforth and Humphrey suggests that managers do use emotions when it comes to making decisions.

4. Emotional Management

Management of emotion begins with being open to emotions (Mayer, 2001). The regulation of emotion involves an individual's ability to connect or to disconnect from a particular emotion depending on its usefulness in the situation at hand (Jordan & Troth, 2004). Mayer and Salovey (1997) suggest that the management of emotions reflects the ability monitor the emotions of oneself and others and to manage those emotions by moderating negative emotion and enhancing pleasant emotion. Matthews et al. (2002) note that managing ones own emotions includes controlling and restraining impulses, dampening distress, effectively dealing with negative affect, and intentionally eliciting and sustaining pleasant (or unpleasant) emotions where appropriate. Matthews and colleagues further suggest that in the organizational environment, management of emotions also involves inhibiting personal needs, desires and emotions in place of organizational needs. Damasio (1994) implies in his work that emotions and emotional management may be critical to effective management in general.

In terms of managing the emotions of others, Mayer and Salovey (1997) suggest that this involves being able to realize how clear, typical, influential and reasonable the emotions of others are. They further suggest that to manage the emotions of others one needs to be able to moderate and enhance the appropriate emotions for the situation, still being aware of the information these emotions convey about the individual. Organisations are commonly viewed as integrated systems that depend upon the dynamic and complex pattern of interrelationships of the employees who comprise the organisation. The success of an organisation depends in part on the ability of employees to manage their own behaviour, but also on others being helped to do the same so that each individual can maximize their capabilities (Matthews et al., 2002). Matthews and colleagues suggest that there are two basic sub-skills to managing the emotions of another individual in the work environment: influence (building consensus and support and winning people over) and effective communication (dealing with difficult issues directly, listening well and sharing information).

5. Emotional Control

Having the ability to control strong emotions from affecting behaviour and the ability to work effectively can be difficult. Goleman (1998) suggests that this ability is largely invisible and that it manifests in the absence of more obvious emotional 'fireworks', such as being unfazed under strong threats of stress or handling a hostile individual without

lashing out at them or another individual in return. Matthews et al. (2002) note that individuals high in emotional control are able to keep disruptive emotions and impulses in check and therefore avoid being impaired cognitively or behaviourally by the negative consequences of these affects. Further, these individuals are claimed to be more likely to make personal sacrifices when organizational needs are present. Goleman advocates that this type of control is essential to maintain self regulation in order to meet ongoing work requirements and to resist seemingly urgent but actually trivial demands or the lure of time wasting distractions. Finally, as outlined by Matthews et al., control of emotions does not mean denying or repressing feelings. Negative emotions and bad moods can have important social functions, for example, anger can be a strong source of motivation, especially if it stems from the urge to right inequity or injustice.

2.5 The Role of Emotions in the Workplace

Emotions are an inseparable and integral part of everyday organisational life. The experience of work is saturated with emotions, from moments of fear, joy, frustration or grief to an enduring sense of commitment or dissatisfaction (Ashforth & Humphrey, 1995). A review on emotions in the workplace (Ashforth & Humphrey) emphasised how past research fostered the belief that 'emotion is the antithesis of rationality'. Ashforth and Humphrey argue that this belief is too simplistic and that the experience/understanding of work is saturated with emotion of employees whether manager or non- manager.

A manager is a person/ individual who have to manage/cope the mood of their organisations. The most gifted corporate leaders achieve that by means of a mysterious combination of psychological abilities/skills known as emotional intelligence. They are empathetic and self-aware. They can regulate or control and read their own emotions while intuitively grasping how others gauge and feeling their organisation's emotional state. Emotional Intelligence (EI) has been recently validated with major skill areas that can influence your career and create abilities/skills that improve your value/worth at work. A very recent and excellent review of the EI literature (Dulewicz and Higgs, 2000) demonstrates clearly that EI impacts on work success. Research studies of approximately 500 organisations worldwide, reviewed by Goleman, point out that individual who scores highest on EQ measures, raise to the top of corporations. For example, 'Star' employees possess more confidence and interpersonal skills, than 'Regular' employees who obtain less glowing reviews of performance.

Research also demonstrates a relationship between EI and individual and team performance. Perhaps due to an enhanced ability to recognize and manage emotions and brace against distracting emotions, EI skills connect both to individual cognitive-based performance and team task performance skills. A study (Lam and Kirby, 2002) of 304 undergraduate students demonstrated a positive influence of EI and the EI competency areas of emotional awareness and management on individual cognitive-based performance. Additional research (Jordan and Troth, 2004) found that teams comprised of members with high EI displayed better task performance skills when compared with teams made up of less emotionally intelligent members. Goleman (1998) suggests that for technical and complex positions in particular, a lack of EI may lead to diminished cognitive performance and an inability to accomplish tasks, especially with others.

According to such research, EI is supported as a vital element in excellent job performance profiles, in employee behavior and organizational practices leading to an outstanding climate for service delivery, and in employee concern for quality and ability to deal with workplace conflict. Goleman's (1998) analysis of performance profiles from various positions in 121 companies around the world revealed that EI abilities rank as more than twice as crucial for excellence than technical and cognitive abilities. In their tools used to measure performance competencies, worldwide professionals deemed critical excellence skills to be 23 percent based on intellect and technical expertise, and 67 percent clearly centered on EI capacities. Research also links EI with customer satisfaction, quality assurance, and problem solving ability. Organizational policies and procedures that reward employee behavior based on EI and treat employees as internal customers result in a climate for services regarded as excellent by customers (Bardzil and Slaski, 2003). Further, a study of 222 participants resulted in positive correlations between the EI competencies of self-regulation and empathy and manager's concern for product and service quality; and between the self-awareness and self-regulation competencies and effective problem-solving skills during subordinate conflict (Rahim and Minors, 2003).

'Emotional intelligence matters twofold as much as analytic and technical skill combined for star performances,' he states. 'And the higher individuals move up in the organisation, the more vital/crucial EI becomes.' Leaders and Bosses, especially, need high EQ because they represent the company to the public, they interact with the highest number of individuals outside and within the organisation and they set the tone for employee morale, states Goleman. Leaders with empathy are able to recognize/understand their employee's

needs or wants and provide them with productive/constructive feedback. Different jobs also call for different types of emotional intelligence. For example, success in sales involves the empathic ability or skill to gauge the interpersonal skill and a customers' mood to decide when to keep quiet and when to pitch a service or product.

"Don't bring your personal problems to work" is one distinction of the argument that emotions are inappropriate in the organisation. Trade decisions, so the argument goes, should be based on logic, information and calm/cool reason, with emotions kept to a least/minimum. But it is unrealistic and impractical to suppose that emotions can be checked at the door when you reach at workplace. Some employees may assume, for a numerous reasons, that emotional neutrality is an ideal, and try to keep feelings out of sight. Such employees/individuals relate and work in a certain way: usually they come across as fearful, detached or rigid, and fail to contribute fully in the life of the workstation. This is not certainly bad in some circumstances, but it is usually not good for an organisation for such employees to move into administration roles. The same would be true for individuals who emote excessively, who express how they feel about everything in the organisation. Merely being around them can be time consuming and exhausting.

Developing and understanding EI in the workplace means recognizing or acknowledging that emotions are always present, and doing something brainy or intelligent with them. Individuals vary enormously in the ability/skill with which they use & manage their own emotions and react/respond to the emotions of others, and can make a difference between good manager and bad manager. It's not overly equalitarian to suggest that most executives, professionals, managers are fairly smart individuals (obviously there can be glaring exceptions), but there can be a vast difference in how well they handle employees. That is, the department manager may be a genius in service knowledge, technical or product—and get failing marks in terms of people abilities or skills.

2.5.1 Emotions and Job Satisfaction

A recent emotion based theory that is emotional intelligence theory generally explains that individuals who have sufficient interpersonal and intrapersonal competencies can properly manage their emotions (i.e., self-awareness, self-regulation, and motivation) and other employee emotions (i.e., empathy and social skills) to cope with environmental challenges (Bar-On, 1997; Goleman, 1998, 2003; Salovey & Mayer, 1990, 1997). Specifically, Bar-On's (1997) model of emotional-social intelligence posits that the level of emotional

intelligence will increase individuals' competencies and this may help them to decrease external demands and pressures, as well as increase human well-being.

The degree to which an employee likes or dislikes an aspect of their job involves their feelings, and feelings are at the core of emotions (Muchinsky, 2000). Cranny, Smith and Stone (1992) estimated that there had been over 5000 published papers up to that time examining job satisfaction in some way. A study by Fisher (2000) examined what previous studies of job satisfaction had failed to include – the role of emotion while working. Fisher described job satisfaction as an attitude with an affective component (emotions, feelings) and a cognitive component (judgement, belief). Fisher hypothesised that emotions should be directly attributable to the job because emotions have a target and are often triggered by actual events in the workplace (being angry at someone, feeling frustrated because of an obstacle in reaching a goal, being proud of an accomplishment). Internal features of a job such as the relationship the employee has with supervisors and colleagues is likely to be related to emotion and therefore influence an employee's perception of job satisfaction, more so than external features such as pay and promotion (Fisher).

In analysing data from 121 employees, Fisher (2000) reports that the experience of emotions is related to job satisfaction, with the experience of positive emotions being related to increased job satisfaction, and negative emotions being related to decreased job satisfaction, whereby employees who report experiencing positive emotions in the workplace also report greater feelings of satisfaction with their job than employees who report experiencing negative emotions in the workplace. Little support was found for the hypothesis that only internal features of the job relate to emotion and job satisfaction, and not external features. In this paper both internal and external features of job satisfaction were related to emotions, although the relationships were quite small. In concluding, Fisher suggests that organisational efforts to improve emotions in the workplace may pay off in better attitudes from employees. This study is encouraging as it was the first to explore the relationship between emotions experienced at work and job satisfaction, with the results highlighting the potential consequences of experiencing positive and negative emotions at work.

2.5.2 Emotional Intelligence and job Stress

People may react emotionally to stressful events at work. Sometimes the reaction will be positive. Other times the emotions may be characterized as anger, anxiety and depression.

A person's ability to perceive and manage their own emotions may influence reactions to stress in a more positive way. Carson & Carson (1998) found EC to be related to career commitment. In their study, individuals most likely to be committed to their career also tended to be more emotionally competent.

Stress in the workplace increases management pressures, reduces productivity and makes individuals ill in numerous ways, evidences of which is still growing. Organizational stress affects the brain performance, together with functions of work performance; learning, memory, and concentration. Workplace stress also provides a serious risk of litigation for all organizations and employer's, carrying significant liabilities for bad publicity, loss of reputation, and damages. It is here that emotional intelligence comes to our rescue and guides us to respond appropriately to different stressors. EI helps to cope up with stressful situations. Stress management, therefore, largely depends upon striking an emotional balance between a potential stress condition and one's reaction to it. Researchers proved this fact in their studies, a brief account of which is listed below:

Cluskey (1994) carried out a survey on management accountants and examined the relation between stress and job strains. He found main causes of stress to be as follows; (1) Reporting to more than one boss, (2) Heavy workload under time constraints, (3) Work relations in the organisation, and (4) A perceived lack of career progress. Cluskey, also reported an additional source of stress, a mismatch between personality and the task demands of the job.

Sehgal (1997) assessed the effect of role stress on the level of involvement a person has in the job & alienation and the coping mechanism used to deal with stress. It was found that resource inadequacy, role erosion and inter-role distance were dominating contributors of role stress. Avoidance style of coping was used more frequently than approach styles of coping.

Chand and Sethi (1997) conducted a study to examine the organizational factors as predictors of job related strain among 150 junior officers working in various banking institutions in the state of Himachal Pradesh. Role conflict, strenuous working conditions and role overload were found to be the dearest and most significant predictors of job related strain

Abraham (2000) deliberated that the social skills component of Emotional Intelligence is related to positive interpersonal relationships and it increases the feeling of job satisfaction

and decreases occupational stress at workplace. She further stated that these social skills foster networks of social relationships which in turn increase an employee's commitment to the organization.

Spector and Goh (2001) in their theoretical paper examined the role of emotion in occupational stress. They employed a narrow definition of job stress as "any condition or situation that elicits a negative emotional response, such as anger / anxiety or frustration / tension" in an attempt to overcome the broadness of previous definitions and focus on negative emotional responses. The authors suggested that emotions influence how the work environment is perceived, that is, whether a particular condition is appraised as a job stressor or not. They further suggested that these appraising emotions may lead to psychological and physical strains. Psychological strain might result from continual negative emotional experiences and may lead to decreases in job satisfaction and organizational commitment. Physical strains (for example, heart disease & suppression of immune system) may result from the physiological components of experienced emotions that can adversely affect health. It was concluded that an individual's ability to manage and control their emotions (particularly negative emotions) in the workplace will influence the outcome of stress.

Slaski and Cartwright (2002) investigated the relationship between measures of emotional quotient, subjective stress, distress, general health, and quality of working life, morale, and management performance of a group of retail managers. Significant correlation's in the expected/projected direction were found, signifying that supervisors who scored higher in emotional quotient demonstrated better management performance, experienced better health and well-being, and suffered less subjective stress.

Kaur (2003) identified role overload, role erosion, role isolation and personal inadequacy responsible for occupational role stress in her study of managers working in different branches of Punjab State Cooperative Bank Ltd.

Aziz (2004) opined that organisational stress originates in organisational demands that are experienced by a person. Stress is built up in the concept of role which is considered as the position an individual occupies in a system. The paper explored the intensity of organisational role stress among women professionals of information technology in the Indian private sector. Organizational stress role scale was used on a sample of 264 professionals to examine the level of role stress. Resource insufficiency emerged to be the

most powerful role stressor, followed by role overload, and personal insufficiency. The research study found dissimilarities in the stress levels between married and unmarried workforces on numerous role stressors. However, level of education did not appear as a significant stressor differentiator.

Duran and Extremera (2004) in their findings including professionals employed in institutions for people with intellectual disabilities, revealed a significant relationship between burnout syndrome and emotional intelligence, and personal accomplishment in particular. The data clearly indicated that emotional intelligence expressed in the ability to recognize, express, and control emotions may have impact on the perceived job stress and the consequences of experienced stress.

Darolia and Darolia (2005) examined the role of emotional intelligence in coping with stress and emotional control behaviour. The study clearly established that emotionally intelligent people who are able to understand and recognize their emotions, manage themselves appropriately so that their impulsiveness and aggression is kept under control in stressful situations.

Chabungban (2005) suggested that by developing emotional intelligence one can build a bridge between stress and better performance. The effects of stress are costly to both the organisation and the employee if left unattended within a given timeframe. Regular administration of emotional intelligence abilities can help employees at workplace to control impulses and persist in the face of frustration and obstacles, prevent negative emotions from swamping the ability to think, feel motivated and confident and to accurately perceive emotions, to empathise and get along well with others

Gohm, Corser and Dalsky (2005) led a survey among 158 freshmen to find a relationship between stress (feelings of inability to control life events) and emotional intelligence (emotion- relevant abilities), considering personality (self-perception of the meta-emotional traits of clarity, attention, and intensity) as a moderating variable. The results suggested that emotional intelligence (EI) is potentially helpful in reducing stress for some individuals, but irrelevant or unnecessary for others. It may be because they have average EI, but do not appear to use it, presumably because they lack buoyancy /confidence in their emotional ability.

Ogińska-Bulik (2005) examined the association between perceived stress and emotional intelligence in the workplace and health related consequences in human service

employees. The results confirmed that employees reporting a higher emotional intelligence level perceived a lower level of occupational stress and suffered less from negative health consequences. The study confirmed that emotional intelligence plays a buffering role (but rather weak) in preventing the workers from negative health outcomes, especially from depression symptoms.

Singh and Singh (2008) examined the relationship as well as the impact of emotional intelligence on to the perception of role stress of medical professionals in their organizational lives. The study was conducted on a sample size of 312 medical professionals consisting of 174 male and 138 female doctors working for privately managed professional hospital organizations. The findings of the study indicated no significant difference in the level of emotional intelligence and perceived role stress between genders, but significantly negative relationships of emotional intelligence with organizational role stress for both the genders and the medical professionals as a whole.

Shahu and Gole (2008) drew attention on job stress which they said is commonly acknowledged to be a critical issue for managers of private manufacturing companies. Their study examined the relationship between job stress, job satisfaction and performance among 100 managers of private manufacturing firms. The findings of the study suggest that higher stress levels are related to lower performance whereas higher job satisfaction indicates higher performance.

Ismail, Suh-Suh, Ajis and Dollah (2009) carry out a study to examine the effect of emotional intelligence in the association between job performance and occupational stress. The result of the research clearly stated that association between emotional intelligence and occupational stress significantly correlated with job performance. Statistically, the outcome of study confirmed that the inclusion of emotional intelligence in the analysis mediated the effect of job stress on performance of job.

Dasgupta and Kumar (2009) investigated the sources of role stress among doctors and the stress levels among male and female doctors working in Indira Gandhi Medical College and Hospital, Shimla (India). The study revealed that role overload, self-role distance, role isolation, inter-role distance, role stagnation, role expectation conflict, role ambiguity and role inadequacy are the major sources of role stress. It further stated that there is no significant difference between the stress levels among male and female doctors

except in cases of – inter-role distance and role inadequacy, which was found more in male doctors.

Emotional intelligence, a crucial element responsible for determining success in psychological well-being and life, seems to play a significant role in shaping the interaction between person and their environment of work. The study conducted by Oginska et al., (2005) which was intended to examine the relationship between perceived stress and emotional intelligence in the organization and health-related consequences in human service employees. The outcome confirmed an important, but not very strong, role of emotional intelligence in perceiving job stress and preventing employees of human services from negative health outcomes. They concluded that the ability to effectively deal with emotional information and emotions in the workplace/organisation assists employees in coping with job stress therefore, it should be developed in stress managing training programmes.

Emotional intelligence may predict coping strategies and stress responses in a variety of applied organizational settings. Matthews et al., in his study (2006) compared Emotional intelligence (EI) and the personality factors of the Five Factor Model (FFM) as predictors of task induced responses of stress. Results established that low Emotional Intelligence was related to worry states and avoidance coping, even with the Five Factor Model statistically controlled. However, Emotional intelligence (EI) was not precisely linked to task-induced changes in state of stress. Results also established that Neuroticism related to worry, distress, and emotion-focused coping & Conscientiousness predicted use of task-focused coping.

Studies conducted by Montes-Berges et al., (2007) with nursing students have shown that EI is a skill that minimises the negative consequences of stress. They examined the role of measured by the Trait Meta-Mood Scale, in the use of stress coping strategies in the mental health of nursing students, and in the quality & quantity of social support. The results showed positive correlations between social support and repair, clarity and social support, and mental health and social support. Hierarchy regression analysis pointed out that emotional repair is the main predictor of mental health, and emotional and clarity repair are predictors of social support. These results display the importance of perceived emotional intelligence (PEI) in coping of stress within the nursing framework.

Naidoo et al., (2008) has conducted a study to gain some understanding of the explanatory factors for stress and an evaluation of the role that emotional intelligence (EI) plays in the experience of perceived stress (PS). It also aimed to compare emotional intelligence & perceived stress and explore the correlation between satisfaction, academic background, with EI and career choice, and PS in first year dental students. The survey was conducted on 43 male and 55 female students. Results of Correlation analysis between PS and EI showed a statistically significant inverse relationship between EI and PS. Stepwise regression analysis identified significant predictors of PS as previous higher education qualification, gender, satisfaction with decision to study dentistry and emotional intelligence. The t- statistic indicates that EI is relatively the most important predictor of PS. The finding revealed that low EI is associated the stress.

In 1999 Lazarus suggested that stress and emotions are interdependent – where there is stress there is also emotion. Historically, researchers tended not to know or cite emotion research (Lazarus), however, today the practical importance of emotion in stress and psychological and physical well-being are widely recognised (Spector & Goh, 2001). In a chapter investigating the role of emotions specific to the occupational stress process, Spector and Goh (2001) outlined their emotion-centred occupational stress model and suggested how a focus on emotions can enhance employee well-being.

Organisational culture has been suggested to play a role in the experience and expression of emotions at work (Ashforth & Humphrey, 1995, Zapf, 2001) and, with regards to occupational stress, the display and feeling rules of an organisation may impact on the psychological and physical health of its employees (Spector & Goh). Spector and Goh's emotion-centred model of occupational stress is consistent with Lazarus' (1966) transactional model of stress. Their model proposes that first an employee is exposed to an event in their environment which they may or may not perceive as stressful. If the event is perceived as stressful then negative emotions will arise, leading to one or more of the three forms of strain (psychological, physical and behavioural). These authors note that the continual experience of negative emotions in the workplace is likely to induce job dissatisfaction, a decline in organisational commitment, and increased withdrawal. The model proposed by Spector and Goh is important as it is one of the first models of occupational stress to include the experience of emotion. If, as Lazarus suggests, emotion and stress are interdependent constructs, then the empirical examination of models of occupational stress should always include the effect of emotion in the process.

2.5.3 Emotional Intelligence and Conflict Management

Deficiency or lack of emotional intelligence is one of the main cause of conflict, as the root of all conflict is a lack of sensitivity on the part of one or both parties and sensitivity is directly related to one's emotional intelligence. Leaders or Managers who are high on emotional intelligence will be able to mitigate problems long before they have a larger impact on the company. A brief account of some pertinent studies relating to emotional intelligence and conflict has been reported here:

The study conducted by **Afzalur and Clement (2002)** in more than seven countries revealed that motivation, one of the dimensions of emotional intelligence, is positively related with effective problem solving style.

Carmeli (2003) examined the relationship between emotional intelligence, job satisfaction, work-family conflict and organizational commitment in ninety-eight senior managers. He suggested that emotional intelligence is a competency that drives positive outcomes and behaviors. Caramel hypothesized that high levels of emotional intelligence would result in positive feelings and moods which would generate high levels of job satisfaction, that emotional intelligence would augment a higher level of organizational commitment as employees would be able to maintain positive affective states, and finally he hypothesized that employees with high emotional intelligence are more able to balance work-family conflict as they recognize and manage feelings of conflict as they occur with the events.

Jordan and Troth (2004) observed the utility of emotional intelligence for predicting conflict resolution styles, individual performance and team performance. 350 respondents working in 108 teams were administered a measure of team members' emotional intelligence. Responsedants then completed a problem-solving task, individually and as a team member, and afterwards reflected on the conflict resolution tactics used to achieve the team outcome. In line with expectations, emotional intelligence indicators were positively linked with team performance and were differentially linked to conflict resolution methods.

Srinivasan and George (2005) in their study investigated the relationship between emotional intelligence and conflict management styles of management students. The subjects for the study were 516 students from business schools in Tamil Nadu, India, who responded to a structured questionnaire. The study revealed that different problems

demand different styles of handling and emotionally intelligent students seem to be capable of applying the different style of conflict management styles as the situation demands.

Lenaghan, Buda and Eisner (2007) in their research supported the finding that possession of emotional intelligence will act as a protector variable of one's wellbeing in the face of work-family conflict. The results revealed that higher emotional intelligence positively influenced well-being. Specifically, those individuals in the study who had high emotional intelligence with low work-family conflict reported the highest well-being while those with low emotional intelligence and high work-family conflict reported the lowest well-being. A total of 205 people participated in this study. This sample was drawn from a large university representing a large variety of jobs including unionized trade workers to executive managers.

Ayoko, Callan and Hartel (2008) examined the dimensions of conflict and emotions by integrating features of conflict, reactions to conflict and team emotional intelligence climate. They proposed through their study that teams with less-well defined emotional intelligence climates were associated with increased task and relationship conflict and increased conflict intensity. In addition, team emotional intelligence climate, especially conflict management norms, moderated the link between task conflict and destructive reactions to conflict. They stressed upon the fact that team leaders and members need to be aware of their team members' reactions to conflict. More specifically, teams that are experiencing destructive reactions to conflict need training in skills related to empathy, emotion management, and conflict management norms. The application of these skills in the team environment will assist team leaders and members in minimizing conflict and in managing conflict for team effectiveness.

Godse and Thingujam (2010) observed the relationship between personality, conflict resolution styles and emotional intelligence among 81 technology professionals in India. The results revealed that emotional intelligence was significantly correlated with the integrating style of conflict resolution (i.e. involving the exchange of information and differences toward a solution favourable to both parties), negatively correlated with the avoiding style (i.e. withdrawal from the situations) and not correlated with the dominating, compromising or obliging style. The results indicate that IT professionals with higher perceived emotional intelligence are likely to adapt better styles of conflict resolution in

order to deal effectively with the situations. The study draws our attention to the use of emotional intelligence skills in effectively resolving conflicts in the workplace.

2.5.4 Emotional Intelligence and Job Performance

Among other things / purposes, organizations are places where individuals are "organized" to work. To the extent that the work requires interactions among individuals, emotions such as excitement, anger and fear are indispensable in facilitating cooperation. Employees who are "intelligent" about their emotions will, therefore, be more efficient and effective in their interactions with the work environment and with their co-workers. This emotional intelligence – performance link has been proposed in a few previous studies which are mentioned as follows: An analysis of job competencies in 286 behaviours worldwide indicated that 18 of the 21 competencies in their generic model for distinguishing better performers were based on emotional intelligence (**Spencer and Spencer, 1993).**

Pesuric and Byham (1996) established that after supervisors in a manufacturing plant received training in emotional competencies, such as how to listen better and help employees resolve problems on their own, lost –time accidents were reduced from an average of 15 per year to 3 per year, and the plant exceeded productivity goals by $250,000. In a study, data from more than 30 different behaviours from banking, mining, geology, sales and health care industries documented that a number of emotional intelligence competencies, qualities such as, achievement drive, developing others, adaptability, influence and self confidence distinguished top performers from average ones **(McClelland, 1998).**

EI may contribute to performance of work (as reflected in company rank, salary, and salary increase) by enabling employees to nurture positive relationships at workplace, build social capital, and work effectively in teams. Performance of work often depends on the advice, support, and other resources provided by others **(Seibert, Kraimer and Liden, 2001).** Emotional intelligence enhances performance of work by enabling employees to regulate/control their emotions so as to effectively cope with stress, adjust to organisational change, and perform well under pressure.

A study on 100 bank employees by Manila University **(cited in Singh, 2001)** showed that intelligence quotient scores were virtually unrelated with job performance whereas emotional quotient score accounted for 27 percent of job performance.

Bhalla and Nauriyal (2004) reported in their study that emotional intelligence is a factor that is potentially useful in understanding and predicting individual performance at work. They further reported that emotional intelligence is extremely important in Indians as they have high affiliation need and emotional intelligence can lead to significant gain in productivity.

Lyons and Schneider (2005) examined the relationship of ability-based emotional intelligence facets with performance under stress. The authors expected high levels of emotional intelligence would promote challenge appraisals and better performance, whereas low emotional intelligence levels would foster threat appraisals and worse performance. The authors found that certain dimensions of emotional intelligence were related more to challenge and enhanced performance, and that some emotional intelligence dimensions were related to performance after controlling for cognitive ability, demonstrating incremental validity.

Cumming (2005) explored the relationship between emotional intelligence and workplace performance with a sample of workers from New Zealand. In addition, she studied the relationship among demographic factors, emotional intelligence and workplace performance. The results of her study suggested that a significant relationship exists between emotional intelligence and workplace performance. In the case of emotional intelligence and demographic factors, no significant relationships were found between gender and emotional intelligence, age and emotional intelligence, occupational groups and emotional intelligence, neither between education and emotional intelligence.

Côté and Miners (2006) examined the relationship between emotional intelligence, cognitive intelligence, and job performance. Subjects were 175 professional, administrative, and managerial full-time employees of a large public university. Findings indicated that cognitive intelligence moderated the association between emotional intelligence and job performance. Emotional intelligence became a stronger predictor of Organisational Citizenship Behavior and job performance directed at the Organisation (OCBO) (e.g., protect the organisation when other employees criticise it) as cognitive intelligence decreased. Results suggested that using cognitive intelligence tests alone to predict job performance entails risk, because low cognitive intelligence employees can perform effectively if they have high emotional intelligence.

Sy, Tram, and O'Hara (2006) examined the relationships among food service employees' emotional intelligence, their managers' emotional intelligence, employees' job satisfaction, and employees' job performance, as assessed by manager ratings. The results showed that employees' emotional intelligence was positively associated with job performance and satisfaction. In addition, managers' emotional intelligence had a stronger positive correlation with job satisfaction for employees with low emotional intelligence than for those with high emotional intelligence. The findings suggest that managers' emotional intelligence makes an important difference to employees who possess low emotional intelligence.

One of the most extensive studies on performance involved the effectiveness of 1,171 United State Air Force recruiters. These recruiters were divided into high-performing groups (those who met or exceeded 100% of their recruiting goals) and low performing groups (those who met less than 80% of their recruiting goals). An emotional quotient was administered to the recruiters, and the results indicated the emotional quotient instrument predicted 28% of the variance in the performance between the two groups. The emotional quotient correctly classified 81% of the recruiters in the high- performing and low-performing groups. Furthermore, recruiters with high levels of emotional intelligence had a greater ability to place recruits in positions that closely matched their knowledge and skills (Bar-On, Handley and Fund, 2006).

Shanker and Sayeed (2006) conducted a research on 139 managers working in various organizations in Western India. The purpose of the study was to establish a relation between emotionally intelligent managers and managers' professional development. The managerial scores on various dimensions of emotional intelligence were correlated with professional development indicators of managers, conceptualized in terms of number of promotions attained and the rated job success. The assumption that the emotionally intelligent managers would tend to attain greater professional development than those who are less emotionally intelligent was tentatively supported in the findings.

Quoidbach and Hansenne (2009) investigated the relationship between emotional intelligence, performance, and cohesiveness in 23 nursing teams in Belgium. Nursing team performance was measured at four different levels: job satisfaction, chief nursing executives' rating, turnover rate, and health care quality. The results did not support the generalization that all components of emotional intelligence relate to all measures of performance; however, the data clearly supported a relationship between emotional

regulations as an important aspect of team performance (i.e., health care quality). Emotional regulation was also positively correlated with group cohesiveness. These results suggest that emotional regulation may provide an interesting new way of enhancing nursing teams' cohesion and patient / client outcomes. The study suggested that including training on emotional regulation skills during team-building seminars might be more effective than focusing only on exercises to create long-term cohesiveness.

Khokhar and Kush (2009) in their study explained the performance of executives on different levels of emotional intelligence and provided a link between emotional intelligence and effective work performance. 20 Male executives (out of 200) within the age range of 40 to 55 yrs from BHEL (Haridwar) and THDC (Rishikesh) of Uttarakhand State (India) were selected. T-tests for independent groups were used to measure the mean difference between groups. The findings of the study revealed that executives having higher emotional intelligence showed better quality of work performance as compared to their counterparts.

Ramo, Saris and Boyatzis (2009) assessed the relationship between emotional intelligence, personality, and job performance, as determined by superior and peer nominations. The participants were 223 employees of three medium-sized Spanish organizations that were involved in a management of competency project based on social and emotional competencies. The results revealed that both personality traits and social and emotional competencies are valuable predictors of job performance. Furthermore, competencies seem to be more powerful predictors of performance than global personality traits.

2.5.5 Emotional intelligence and other work place outcomes

Emotional intelligence has been found to be a significant moderator in various other workplace outcomes like job commitment, team building, positive work culture, etc.

A brief account of such studies is mentioned below:

Cooper (1997) analysed that profitability is also linked to the way employees feel about their job, colleagues and company. He found that having happier employees is that emotional intelligence, not intelligence quotient, or raw brain power alone, underpins many of the best decisions, most dynamic organisations and most satisfying career span.

Cherniss and Goleman (1998) estimated that by not following training guidelines established to increase emotional intelligence in the workplace, industry in the United States is losing between US $ 5.6 and US $ 16.8 billion a year. They found that the impact of training employees in emotional and social competencies with programs which followed their guidelines was higher than for other programs, and by not implementing these programs companies were receiving less of an impact and consequently losing money.

A study on top 10 Indian companies documented that enhancement of emotional intelligence of the member's generated more positive work culture in the behaviours. **(Singh, 2001).**

A paper by **Nikolaou and Tsaousis (2002)** explored the relationship between emotional intelligence, physical and psychological health. These authors had hypothesized that high level of emotional intelligence would relate to better psychological and physical health, and that emotional intelligence would correlate negatively with frequency of smoking and drinking and positively with improved quality of life. Both the hypotheses in their paper were supported and high level of emotional intelligence were associated with better health and improved quality of life.

Sjöberg and Littorin (2003) in their study investigated salespersons in a telecommunications company for their perceived risk, emotional intelligence and a number of additional dimensions of work motivation, personality and performance. They concluded that emotional intelligence was related as expected to other variables, most notably to life / work balance (positively), to positive affective tone (positively), and to materialistic values and money obsession (negatively).

Center for Creative Leadership (2003) reports that higher levels of emotional intelligence are associated with better performance in following areas: participative management, putting people at ease, self awareness, balance between personal life and work, straightforwardness and composure, building and mending relations, decisiveness, confronting problem employees, change management, etc.

Sinha and Jain (2004) conducted a study on emotional intelligence and its influence on relevant outcomes. They reported that the dimensions of emotional intelligence were meaningfully related with the job satisfaction, personal effectiveness, organisational

commitment, reputation effectiveness, general health, trust, turnover intention, organisational effectiveness and organisational affectivity.

Kakkar (2004) in his study highlighted that more skilled an organisation's management team at creating a work environment where employees experience positive emotions, more successful the organisation will be. He opined that emphasis on perception and emotional understanding in an organisation will improve the working of the organisation.

Brenda and Christopher (2004) proposed that organizational learning is more effective if enacted by emotionally intelligent employees within clear operating boundaries such as those offered by participation in decision-making. The authors stressed that emotional intelligence, organizational learning and participation in decision-making can be operationalized to improve an organization's capacity to manage change and improve performance outcomes.

Malekar (2005) prepared a matrix of managing human capital from the perspective of emotional intelligence. Her research highlighted that very often organizational systems fail to recognise the softer facets of people and slot people into assignments for which they are inherently incapable. Such situations result in conflict and behaviour that is at times uncondonable and bitter. Job design with an eye on emotional intelligence content of a role is as important as the definition of role, the competencies it requires, and the clean execution of tasks.

Sharma (2005) conducted a study on understanding the relationship between emotional intelligence and organizational commitment of the executives working in manufacturing and service sectors with at least 10 years of service. The findings state the fact that the employees who are emotionally intelligent are able to find themselves more concerned with the organization as their emotions gets pacified with the working environment, which makes them more committed. Emotional intelligent employees show their concern for the organizations by discharging their duties with responsibility and keep their spirits high even in the critical times.

Gabel, Dolan and Cerdin (2005) put forward their views on global team managers who handle business in various complex environments which may require them to use emotional intelligence to understand, accept, or adapt to the norms of a foreign culture. The authors had hypothesized that emotional intelligence is a strong predictor of cross-cultural success for international assignment managers. The results indicated that cross-

cultural adjustment plays an important role in the significant relationship between some dimensions of emotional intelligence and subsequent success of internationally assigned managers. The study proposed that emotional intelligence assessments should be added to the traditional selection criteria for international assignment managers to better predict managerial success.

Kulshetra and Sen (2006) investigated the subjective well being in relation to emotional intelligence and locus of control among executives. They conducted a study on 150 executives of different job strata of Hero Honda Motor Ltd. The results of the study revealed that emotional intelligence and locus of control have significant correlation with subjective well being. Subjects with high emotional intelligence and internal locus of control scored significantly high on positive affect and scored significantly low on negative affect.

Lopes, Grewal, Kadis, Gall and Salovey (2006) examined the relation between emotional intelligence and workplace outcomes of 44 analysts and clerical employees from the finance department of a Fortune 400 insurance company. Findings indicated that high emotionally intelligent employees held higher company rank and received greater merit increases than their counterparts. These workers also received better peer and / supervisor ratings of stress tolerance and interpersonal facilitation.

Jennings and Palmer (2007) examined front line sales managers and sales representatives of a pharmaceutical company in Australia through a six-month learning and development program on emotional intelligence designed to enhance their sales performance. The emotional intelligence and sales revenue of participants were measured before and after the program and compared to that of a control group. The emotional intelligence of the participants measured was found to improve by a mean of 18% while the control group decreased by 4%. In addition, the total sales revenue of the participants was found to increase by an average of 12% in comparison with the control group. The implication of this study was that emotional intelligence development training can result in improvements in sales revenue.

Kumar (2007) examined the impact of emotional intelligence on organizational learning. The results depicted emotional intelligence as being positively and significantly related with organizational learning. The findings have implications for management of people towards creating and maintaining organizational learning.

Chiva and Alegre (2008) examined the relationship between emotional intelligence and job satisfaction. Data was collected from blue-collar employees working for ceramic tile manufacturers in Spain. The results suggested that emotionally intelligent individuals are more likely to experience high levels of job satisfaction. The results also indicated that Organizational Learning Capability (OLC), defined as a set of stimulating factors that facilitate organizational learning (e.g., experimentation, risk taking, interaction with the external environment, dialogue and participative decision making) played a significant role in determining the effects of emotional intelligence on job satisfaction. The most important implication was that job satisfaction was affected by the correlation between individual emotional intelligence and certain working conditions.

Kafetsios and Zampetakis (2008) tested for links between emotional intelligence, affect at work and job satisfaction. The results demonstrated that emotional intelligence is an important predictor of work affectivity and job satisfaction. The results also indicated that positive and negative affect at work substantially mediate the relationship between emotional intelligence and job satisfaction with positive affect exerting a stronger influence. Among the four emotional intelligence dimensions, use of emotion and emotional regulation were significant predictors of affect at work whereas perceiving others' emotions was uniquely associated with job satisfaction.

Brundin, Patzelt and Shepherd (2008) analyzed how and why emotional displays of managers influence the willingness of employees to act entrepreneurially. Using data from 31 entrepreneurially oriented firms, the findings revealed that managers' of confidence and satisfaction about entrepreneurial projects enhance employees' willingness to act entrepreneurially, whereas displays of frustration, worry, and bewilderment, respectively, diminish it. The findings are in line with the emotional intelligence framework that maintains that emotionally intelligent managers are able to use emotions in order to enhance cognitive processes among employees. In other words, managers' display of emotion may put employees in good or bad moods. By being aware of the consequences of displaying positive or negative emotions, and by being able to be more flexible and alter their displays, managers can impact employees' work performance.

Salami (2008) investigated the relationships of demographic factors (age, marital status, gender, job tenure, and educational level), emotional intelligence, work-role salience, achievement motivation and job satisfaction to organizational commitment of industrial workers. Participants were 320 employees (170 males, 150 females) randomly selected

from 5 service and 5 manufacturing organizations in Oyo State, Nigeria. The results showed that emotional intelligence, work-role salience, achievement motivation, job satisfaction and all demographic factors except gender significantly predicted organizational commitment of the workers.

Stein, Papadogiannis, Yip and Sitarenios (2009) examined the emotional intelligence scores of executives in relation to several organisational outcomes such as growth management, employee management and retention and net profit. The results showed that executives who possessed higher levels of self-regard, empathy, problem solving and reality testing were more likely to yield high profit earning enterprises and were also perceived as being easy with respect to managing others, managing growth, retaining and training employees.

Momeni (2009) examined the relation between the emotional intelligence of managers and the organizational climate that they create. Thirty managers from manufacturing car companies in Iran were randomly selected as a sample. Employees completed a modified version of the Organizational Climate Inventory which measured five dimensions that affect climate in the workplace: credibility, respect, fairness, pride, and camaraderie. Results revealed that the higher a manager's emotional intelligence, the better the climate in the workplace. Among the emotional intelligence dimensions, social awareness and self-awareness have the greatest influence on organizational climate. The study proposed that organizations should focus on hiring managers with high emotional and social competence and also provide emotional intelligence training and development opportunities to managers to enable them create a positive organizational climate.

Deshpande (2009) investigated the impact of emotional intelligence, ethical behavior of peers, and ethical behavior of managers on the ethical behavior of 180 not-for profit hospital employees in the U.S. The results revealed that emotional intelligence, ethical behavior of peers and of managers had a significant positive impact on ethical behavior of employees. Employees with emotional intelligence skills like empathy and self-management are more likely to make ethical decisions. These are skills that can be tested for during the hiring process, maintained via training and development programs, and reinforced during performance appraisals. Overall, the study implied that emotional intelligence could create a better learning, working, and caring environment.

Wong, Wong and Peng (2010) empirically investigated the potential effect of school leaders' (i.e., senior teachers) emotional intelligence, on teachers' job satisfaction in Hong Kong. The results showed that school teachers believe that middle-level leaders' emotional intelligence is important for their success, and a large sample of teachers surveyed also indicated that emotional intelligence is positively related to job satisfaction. The study indicates that the teaching profession requires both teachers and school leaders to have high levels of emotional intelligence. Practically, this implies that in selecting, training and developing teachers and school leaders, emotional intelligence should be one of the important concerns and that it may be worthwhile for educational researchers to spend more efforts in designing training programs to improve the emotional intelligence of teachers and school leaders.

2.6 EI Training and Development Interventions

Over the years, organizations have welcomed emotional intelligence in different ways and recently many are applying EI training programs with the hope of promoting organizational outcomes. Despite the increasing acceptance among practitioners who believe EI development to be possible, researchers fall into two contrasting groups as far as EI development is concerned. While devotees to EI field strongly argue that it is possible to help people in workplace become more emotionally intelligent and effective (Cherniss and Goleman, 2001), critics fundamentally doubt the possibility of EI development (Dulewicz and Higgs, 1999). In respond to the existing confusion over the possibility of EI development, Gowing (2001) suggests that it is useful to note the essential difference between the terms emotional intelligence and emotional competence. Emotional competence is "a learned capability based on emotional intelligence that results in outstanding performance at work" (Goleman, 1998, p. 24). With this respect, EI is capable of training and development among adults and particularly in workplace context. Cherniss and Goleman (2001, p. 214) state that "the question should no longer be whether organizations can teach EI skills but rather how they can teach them".

Many scholars have written on EI; but there exist limited evidence on how to develop it (Grant, 2007; Riggio and Lee, 2007; Watkin, 2000, Wong et al., 2007). No international framework is available for those who seek to enhance EI. Previous EI training and development interventions are mostly based on one of the known emotional intelligence models ability, competency, or mixed models of EI. Clarke (2006) argues that "in relation to competency models and mixed models of EI there have been some positive findings

reported suggesting that training can have an impact on developing some of the key interpersonal and intrapersonal dimensions associated with the identified emotional competencies or traits" (p. 428). Though not published in peer reviewed journals, in one study EI levels of sample participants (two groups of 20 Brazilian managers and consultants and 19 participants from a large US accounting organization) were assessed using ECI-2. The sample then participated in two five-day EI workshops designed to educate them on EI competencies. Finally, after eight months for the first group and 14 months for the second group, participants' progress was measured by another 360-degree ECI-2 test. Results showed significant improvement on 8 out of 20 EI competencies for the first group, and 19 out of 20 for the second (Sala, 2002).

In one study Groves et al. (2008), in order to test the possibility of deliberate EI development, chose to design their EI training program based on the Mayer and Salovey (1997) ability model. Their 11-week leadership development program focused on EI was provided for 75 fully-employed business students (having a control group of 60 from the same group). They designed Emotional Intelligence Self-description Inventory (EISDI) for EI measurement specifically for training applications the items of which was derived from Mayer and Salovey (1997) model. Data analysis showed that the treatment group had improved across each EI dimension (perception and appraisal of emotions, facilitating thinking with emotions, understanding emotion, and regulation and management of emotion) and the control group did not show any improvements.

In an interesting study Grant (2007) compared the results from a 13-week and a two-day EI training program. He showed that the former was more effective andenhanced EI and coaching skills of the participants, while the latter was not significantly effective in increasing EI scores. In the 13-week study, he conducted 13 face-to-face training seminars which was attended by 23 students studying goal-focused coaching as a part of a postgraduate degree program in management and psychology, and wished to learn coaching skills for use in workplace or professional development. The two-day "Manager as Coach" training program was attended by 20 middle-level managers as a part of professional development. In both cases a pre and post test design was utilized. Scores of EI abilities showed significant improvement following the 13-week program, while no improvement was gained over the two-day program (both captured by Schutte Emotional Intelligence Scale). He concluded that perhaps longer training programs are more effective in improving EI. Latif (2004) conducted a management skills course that sought to

examine the impact of the management skills course on EI improvements of 65 first-year Doctor of Pharmacy students. Based on social learning theory and following skill assessment, skill learning, skill analysis, skill practice, and skill application steps, improvements were observed using pre-/post EI tests adopted from Weisinger's (1998, as cited in Latif, 2004) work. Some scholars have dedicated time and effort to describe guidelines for delivering effective EI programs (Bagshaw, 2000; Cherniss, 2000; Cherniss and Caplan, 2001; Goleman, 1998; Orme and Langhorn, 2003). Bagshaw (2000) describes three factors necessary for the effectiveness of EI training programs: first, the participants must be ready, second, EI requirements for a job must be recognized, and finally, change must be continuously reinforced. Cherniss and Goleman (2001) provide an optimal process for promoting EI in work organizations including four steps: (1) contemplation and pre-contemplation; (2) preparation; (3) action; and (4) maintenance.

Workshop-based interventions are also found to be effective at improving emotional intelligence (Sala, 2002). Clarke (2006) argues alternative/different means other than training programs, most particularly through on-the-job or workplace learning methods. Results from these interventions provide evidence regarding the development efforts and effectiveness of emotional competence training; however they are relatively limited in number. Regardless of these facts, investigators on the emotional intelligence training and development interventions are challenged by critics. Clarke (2006) points to the difficulty in making an appropriate comparison or judgment concerning the effectiveness/usefulness of any emotional intelligence development interventions, which is due to the lack of coherence in conceptualizing EI, and the absence of consistency reflected within the literature analyzing the development of EI.

Along the same lines, Groves et al. (2008, p. 229) argue that the failures in the available EI interventions are limited by three general issues:

(1) EI conceptual and measurement concerns;

(2) Limited information concerning the training treatment and short duration of treatment; and

(3) Necessary statistical controls and/or absence of a control group.

There exist different measures for evaluating EI models. Emotional competence inventory (ECI-2) has a nearly one-to-one relationship with Boyatzis et al.'s (2000) competency framework (Gowing, 2001) and measures 18 competencies organized into four clusters. ECI-2 is a 360-degree assessment tool that gathers self, subordinate, peer and supervisory

ratings (Gowing, 2001) and it has been proved to be applicable to organizational development interventions. Gowing et al.'s (2005; as cited in McEnrue and Groves, 2006) study reports the use of the ECI-2 for the purposes of developing or updating the leadership competency models at some public and private American organizations. ECI-2 has been found a reliable and valid measure, with a reported Cronbach alpha of 0.87 and test-retest reliability of 0.78 (Boyatzis et al., 2000). "The internal consistency reliability of self-assessment ECI-2 ranges from 0.61 to 0.85 and for the peer and supervisor rating scales, internal consistency reliability ranges from 0.80 to 0.95" (Conte, 2005, p. 434).

At Weatherhead School of Management, Case Western Reserve University, a set of longitudinal studies were conducted to evaluate the impact of MBA program on the development of cognitive, social, and emotional intelligence competencies during a required course entitled "Leadership assessment and development". Boyatzis (2001) provides data on a series of longitudinal studies in which MBA students as a result of a competency-based, outcome-oriented MBA program (based on a self-directed change model), showed dramatic changes on videotaped and audio taped behavioral samples and questionnaire measures of EI competencies over two to five years. Full-time students graduating from the competency-based MBA program showed improvements in all EI competencies and part-time students in 93 percent of competencies. Also Professional Fellow Program participants at their forties or fifties showed improvement in 67 percent of competencies. In the same vein, at Weatherhead School of Management, and during the "Leadership assessment and development" course, Rhee (2008) also developed a longitudinal study. Based on a competency model of EI and using an interview-based methodology she found that students did not develop on all EI competencies at the same time. Certain types of competencies were developed earlier in the program (technology and quantitative) while other competencies were developed during summer break (help and relationship) or toward the end of the program (informational analysis, theory, and goals and action).

In one study Turner and Lloyd-Walker (2008) found moderate increase in emotional competencies as measured by ECI-2 (Pre-/six month post test), following an emotional competence training program developed by Talent Smart based on Goleman's model of EI.

Slaski and Cartwright (2003) conducted a one-day per week EI development program for a total of four days. 60 retail managers as treatment group and 60 as control group attended

the program. Pre-/post tests of EI assessments (using the Bar-On Emotional Quotient Inventory and the Dulewicz and Higgs Emotional Intelligence Questionnaire) for treatment group and six month later post test for control group (using the Bar-On Emotional Quotient Inventory) showed that no significant difference existed between the training and the control group before the training. Treatment group EI scores increased significantly following the developmental EI training program (captured by two different measures) while the control group scores for EI remained constant.

A new workplace measure of EI (the SUEIT, Palmer & Stough, 2001), which is based upon existing models of EI, was also investigated. It was concluded that this measure of EI has shown some preliminary validity for use in organisational research. In one of the first investigations as to the utility of the SUEIT in the workplace Gardner and Stough (2002) examined the relationship between EI and leadership, measured by the Multifactor Leadership Questionnaire (Bass & Avolio, 2000) in 110 senior level managers. The authors found a strong relationship between transformational leadership and overall EI (r = 0.67, p<.01), as well as a negative relationship between laissez-faire leadership (a 'do nothing' style of leadership) and overall EI (r = -0.46, p< .01). From the sub-scales of the SUEIT, understanding emotions (external) and emotional management emerged as the best predictors of effective leadership, providing preliminary evidence for the utility of the SUEIT in leadership selection and in occupational research and for developing EI training & intervention programmes.

Application of the EI theories in a workstation stress management shows that the ability of employees to properly manage their and other employee emotions will not directly increase work performance, but its effect on work performance may increase if employees have sufficient abilities/skills to cope with psychological and physiological stresses in the organisation (Gillespie et al., 2001, Harrison, 1978, Karasek, Theorell, 1990, Lazarus, 1994, Slaski, Cartwright, 2002, 2003, Nikolau, Tsaosis, 2002).

2.7 Job Stress

Stress is an unwanted reaction individuals have to relentless demands or other types of pressures placed upon them. A urge and multi disciplinary literature points towards a lot of key elements such as workload, work environment and management support, in determining the stressful the job can be and its effect on employees mental and physical health, all life situations, even positive ones, cause/create a certain degree of stress

(Eustress and positive effects of stress, 2010). Major causes of occupational stress have been recognized as role demand, task demand, and organizational structure (M.A Khanet al), (2007). A study conducted by Farooq and Fayyaz (2007) hinted that there are bear on over the impact of stress on the banking employees and productivity. The tremendous growth in communication and information technology has caused awareness of the global economy amongst the minds of the comman masses.

A study conducted on Private and Public sector banks in Gwalior city by Shilpa Sankpal, Dr.Pushpa Negi and Jeetendra Vashishtha (Jan-July 2010) with objective to compare occupational role stress of managers of private and public banks. Sample size was 50 each from private and public banks. Result of the study was that there is a significant difference between role stress of private and public sector bank employees. It was found that private sector bank employees experienced higher occupational role stress than public sector bank employees.

Jamshed et al., (2011) proposed that "The place of work is potentially an important source of stress for banking employees because of the amount of time employees spent in their respective banks." And that stress often decreases their work performance. Anna West (2006) in her research, "Management: Stress: coping strategies for employers, elucidated that since stress was very often caused by how a individual copes in the job, rather than the job itself, it was necessary to make certain that at the stage of recruitment an individual's abilities/skills are accurately matched to the job demands. The research also suggested on job training and increasing the control, an worker has, over the task may help to reduce the stress.

Research conducted by Meena Kumari (July 2008) with main objective to understand personality and job stress differentials of high school female teachers in Haryana. Sample size was 361 and was tested with Maslach Burnout Inventory. The high burnout group scored significantly high on neuroticism, psychoticism, lie scale, type-A behaviour, depersonalization, emotional exhaustion but low on job stress, extraversion and personal accomplishment. Conclusion of this research suggests that teachers should be frequently screened for their job stress and burnout, and if needed, be counseled to cope with the threat of job stress and burnout.

There is close relationship between employee's mental job stress and health after privatization. Therefore, researchers suggested that organisation have to allow their

employee's to participate in decision making processes concerning functional changes which can inturn reduce occupational stress of the workforce (A Aghaei, R Hasanzadeh, A Mahdad, SH Atashpuor, 2010). Michael S. Dahl (2010) studied correlation between employee health and organisational change. He studied stress related medical prescriptions of 92,870 employees working in 1,518 Danish organizations for the same. Findings of the study showed that workers received more stress related medical prescriptions for depression, anxiety, and insomnia if these employee's are working with the organisations that undergo change. Psychological impact is on absenteeism and productivity. Mental health problem can increase turnover also reduce commitment and employees focus.

In an article entitled 'Stress in the workplace', Lisa(2004) makes the point that while a certain amount of stress is needed to motivate individuals into action, prolonged exposure to stress can have a huge impact on overall employees health. Work place stress is becoming a major anxiety for managers, employers and government agencies, owing to the Occupational Health and Safety legislations demanding employers to practice 'duty of care' by providing employees with safe working conditions which also cover the psychological wellbeing of their staff (Lisa, 2010).

Research on job stress has long emphasized the importance of recognizing the performance implications of decision under stress. Job stress has fuelled a significant, multifaceted literature. An important stream of literature starting with Beehr and Newman (1978) defined occupational stress as "A condition arising from the interaction of people and their jobs/work and characterised by changes within people that force them to deviate from their normal functioning." Cobb (1975) was with belief that, "The responsibility load creates severe stress among managers and workers." If the individual employee/manager cannot cope with the increased level of responsibilities it may lead to several psychological and physical disorders among them. Brook (1973) stated that qualitative changes in the job creates adjustmental problem among workers. The interpersonal relationships between the departments and inside the department create qualitative difficulties within the workplace to a great extent. Miles and Perreault (1976) identified four different types of role conflict: 1. Inter sender role conflict. 2. Intra-sender role conflict 3. Role overload and 4. Person-role conflict. There is evidence that role incumbents with high levels of role ambiguity also react to their condition with anxiety, depression, physical symptoms, lower self-esteem or a sense of futility, lower levels of organisational commitment and job involvement, and perceptions of lower performance

on part of the supervisors, of organisation, and of themselves (Brief and Aldag, 1976; Greene,1972). The presence of encouraging pree groups & supportive relationships with supervisors are negatively correlated with Role Conflict (Caplan et al., 1994).

Ivancevich and Matteson (1980) signify that, "Lack of group cohesiveness may explain various physiological and behavioural outcomes in an employ desiring such sticks together". Negative interpersonal relations and workplace interpersonal conflicts are prevalent sources of stress (Dewey, 1993; Lang, 1984; Long et al., 1992), and are existed with symptoms of ill health and negative mood depressions, (Israel et al., 1989; Karasek, Gardell and Lindell, 1987; Snap, 1992). Lack of effective consultation, lack of participation in the decision making process and communication, unjustified restrictions on behaviour, no sense of belonging and office politics are identified as potential sources of stressors. Lack of participation in work activity is associated with negative behavioural responses and psychological mood, including escapist drinking and heavy smoking (Caplan et al., 1975).

According to French and Caplan (1975), "Pressure of both qualitative and quantitative overload can result in the need to work excessive hours, which is an additional source of job stress". Having to perform under time pressure in order to meet deadlines/targets is an independent source of stress. Studies revealed that levels of stress increase as difficult deadlines draw near. More often, Stress is developed when an individual employee is assigned a key responsibility without proper delegation and authority of power. Interpersonal factors such as group functional dependence, cohesiveness, communication frequency, relative authority and organisational distance between the focal persons and the role sender are important topics in organisational behavior (Vansell, Brief, and Schuler, 1981). Occupational stress is increasingly a significant source of economic loss and an important occupational health problem. Occupational stress may produce both physiologic and overt psychological disabilities. Nevertheless it may also cause subtle manifestation of morbidity that can affect productivity and personal well-being of an employee (Quick, Murphy, Hurrell and Orman, 1992). A stress arises when a person feels he is not competent/ capable enough to undertake the role assigned to him efficiently and effectively. The person feels that he lacks training, knowledge and skill on performing the role (conflict management, stress, and counselling, p.283). A job stressed person is probably to have greater job dissatisfaction, increased absenteeism, increase in negative psychological symptoms, increased frequency of drinking and smoking and self-esteem

and reduced aspirations (Jick and Payne, 1980). Usage of role concepts suggests that job stress is associated with interpersonal, individual and structural variables (Katz and Kahn, 1978; Whetten, 1978).

A brief outline of the past research supporting the main variables and parameters used in this study are summarized in exhibit: (2.5.0). Stress does not have the same impact on every one. There are individual differences in coping with stressful situations. Some people go to pieces at the slightest provocation; while others seem unflappable even in extremely stressful conditions It is here Emotional Intelligence (EQ) come to our rescue and guide us to respond appropriately to different stressors.

Exhibit 2.5.0: Overview of Empirical Studies on Job Stress and Burnout

S. no	Author(s)	Sample	Strains	Stressors
1.	Brief and Aldag, 1976; Greene, 1972	Supervisors & Workers	• job dissatisfaction • job stress • physical isolation	• Role ambiguity • Dealing with inmates • lack of a support network • lack of decision latitude
2.	Dewey, 1993; Lang, 1984; Long et al., 1992	Industrial Executives	• Alienation • job stress	• Role definition problems • Interpersonal conflict
3.	Katz and Kahn, 1978; Whetten, 1978	Workers & supervisors	• Job stress • Burnout	• role ambiguity • high workload • negative direct inmate contact • lack of social support
4.	Schaufeli, Van den Eijnden, and Brouwers, 1994	Managerial Staff	• job stress • job satisfaction • burnout	• role conflict • lack of social support • lack of participation in decision making • resource inadequacy
5.	Verhagen (1986a, b)	250 Dutch COs	• job stress • job satisfaction • psychosomatic complaints • absenteeism	• high work load • poor management support • uncertainty about the future • role conflict
6.	Green and Walkey, 1988; Cherniss, 1980; Freudenberger, 1977, 1980	Workers & supervisors	• burnout	• contact with inmates • job classification

7.	Whitehead et al. (1987)	258 USA COs	• job satisfaction • job stress • burnout	• interaction with inmates • punitive orientation • counseling role(rehabilitation) • lack of participation in decision making • role conflict
8.	Brook (1973)	Workers & Managers	• turnover	• poor opportunities to influence institutional policy decisions • dissatisfaction with perceived working conditions
9.	Cobb (1975)	Workers & Managers	• job stress • burnout • poor health	• high workload • stressful job events • lack of social support
10	Prof.D.kumar.M (2005)	200 India Bank employees	• Job stress	• Role Ambiguity • Role overload • Role conflict • job difficulty • feeling of inequality
11	Ivancevich & Matteson (1980)	350 executives	• Stress & work	• Role Ambiguity • Role overload • Role conflict • Lack of group cohesiveness
12	Caplan & Jones (1975)	300 industrial employees	• Alienation • Job stress	• Work overload • Role ambiguity • Personality traits
13	Cullen et al. (1990)	155 USA COs	• job satisfaction • life and work stress	• Role problems • Perceived danger • lack of supervisory, • Peer, and family support
14	Miles and Perreault (1976)	250 industrial managers	• role conflict	• Intra-sender role conflict • Inter sender role conflict • Person- role conflict • Role over load
15	Britton (1997)	2979 USA COs	• job stress • job dissatisfaction	• institutional characteristic (e.g. poor quality of supervision)

16	Triplett et al . (1996)	254 USA COs	• job stress • coping strategies	• role ambiguity • role conflict • quantitative/qualitative role overload • career development • underutilization of skills • overtime • safety concerns
17	Shamir & Drory, 1982	Industrial Executives	• work-related stress	• management problems • dealing with inmates and co- workers • boredom
18	Holgate & Clegg (1991)	106 UK COs	• burnout	• role conflict • role ambiguity • lack of participation in decision making • levels of client contact
19	Augestad & Levander (1992)	122 Norwegian COs	• job stress • self reported health • problems	• personality characteristics • coping strategies
20	Green and Walkey, 1988; Cherniss, 1980; Freudenberger, 1977, 1980	150 industrial employees	• Job stress • burnout	• lower productivity • reduced motivation and job skills • increased accidents
21	Beehr & Newman (1978)	Workers & Managers	• job stress	• employee health • organisational effectiveness
22	Whitehead, 1989; Schaufeli et al., 1994	Managers & Workers	• job stress • burnout	• role ambiguity • employee health • organisational effectiveness

Several specific stressful working situations, such as assembly-line work, repetitive work, electronic surveillance or monitoring, inflexible hours, involuntary overtime, deskilled work, and arbitrary supervision, have been studied. From past 15 years, a new model of occupational stress (figure 2.5) established by Robert Karasek has underlined two key components of these stressors, and maintained by a growing body of proof. **Karasek's "job strain" model** states that the highest risk to mental and physical health from stress occurs to employees facing pressures combined with low control or high psychological workload demands or decision latitude in fulfilling those demands. Work demands are defined by queries such as "working very hard," "working very fast," and not "enough

time to get the work done." Work decision latitude is defined as both the decision making authority available to the employee and the ability to use abilities/skills on the job.

In recent studies, **Karasek's "job strain" model** was extended to include a third factor - the favorable effects of organizational social support. While there are a number of models of "occupational stress, the "job strain" model highlights the inter-action between control and demands in initiating stress and objective-constraints on action in the work environment, rather than "person-environment fit" or individual perceptions. Karasek's job strain model underlines another major negative concern of work organisation; how the SHY & assembly line and the principles of Taylorism, with its attention on decreasing employees skill's and influence, can produce lack of participation, learned helplessness, and passivity (at work, in the politics, and in community).

Figure: 2.5

Karasek job strain model
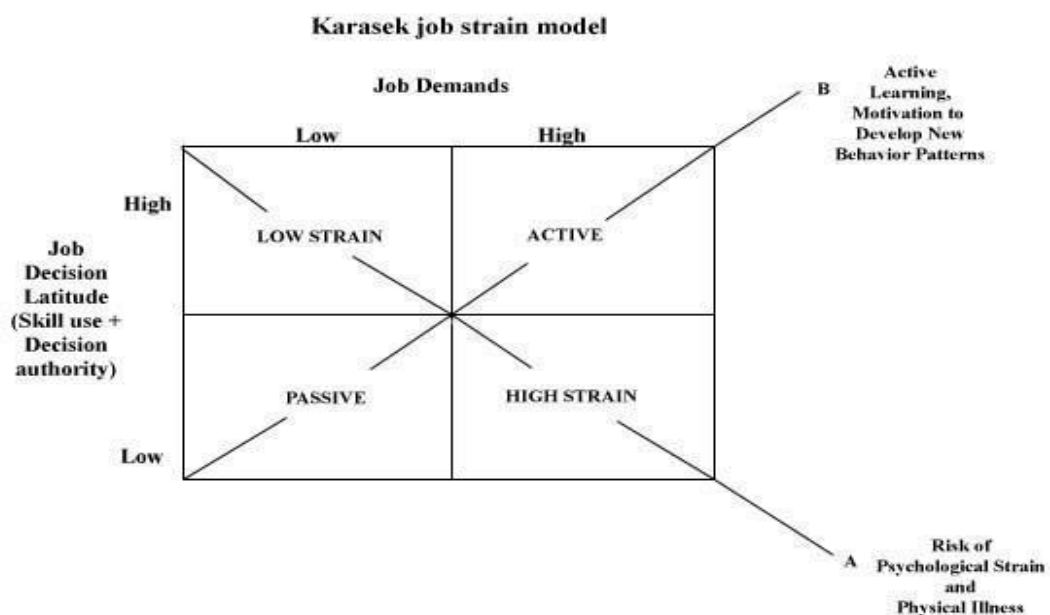
Reference:Schnall PL,Landsbergis PA, Baker D.
Job Strain and Cardiovascular Disease. Annual Review of PublicHealth;15;381-411,1994

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and passivity (at work, in the politics, and in community). Karasek's job strain model (figure 2.5) has two constituents - increasing heart risk disease following arrow "A", but increasing participation, activity, self-esteem, sense of accomplishment, and motivation to learn, following arrow B. Hence, Karasek's job strain model provides a public health and a justification foundation for efforts to achieve increased workplace democracy as well as greater employee autonomy.

Significant evidence exists relating 'job strain' to coronary heart disease and hypertension. From over the last decade, more than 45 research studies on heart disease and "job strain" and 25 research studies on other disease risk factors and "job strain" have been published all over the world providing strong proof that "job strain" is a risk cause/factor for heart disease. The issue of occupational stress is of utmost importance to the working people and public health community. The economic costs of job/occupational stress in general (lost productivity, absenteeism) are hard to calculate but can be as high as more than a hundred-billions/per year (2, p. 167-8). Most significantly, there is the potential for preventing death and much illness. Heart disease probably due to "job strain" vary mostly between studies, Theorell and Karasek (5, p. 167) calculate that up to 24 percent of disease of heart could possibly be prevented (In the U.S over 150,000 deaths prevented per year), if we areabletoreduce the impact & level ofjob strain in jobs with the worst strain levels to the average of other occupations.

Research studies on job burnout found that, it is related to work over load and exhaustion factors in various organizations (Green and Walker, 1988; Cherniss, 1980; Freudenberger, 1977, 1980). Stress on the job is proving costly for organizations and employers, reflected in reduced motivation and job skills, lower productivity, and increased accidents. Since workers spend approximately one third of their lives working in an organizational objective & goal setting, worker mental health is of certain importance. If two people are exposed to the same threatening situation, they may differ substantially in the duration of stress responses & magnitude and stress related health problems might emerge in a number of contrasting ways both mentally and physically. Some of these variations result from differences in social resources, temperament, and the coping responses effectiveness that the person brings to bear on the stressful exchange or transaction.

There are usually four kinds of stress reactions that can be distinguished as: (1) Withdrawal behaviors; (3) psychosomatic diseases; (3) negative attitudes and (4) burnout. *Psychosomatic diseases* are more common among managerial level officers as compared

to lower class employees (Cheek & Miller, 1983). Psychosomatic diseases include Hypertension, Heart diseases and Cardiovascular diseases (H¨arenstam et al., 1988). Another kind of stress reaction is negative job-related attitudes and includes job dissatisfaction that is remarkably high compared to a dozen occupations that are quite similar with respect to levels of pay and education (Cullen, Link, Cullen, & Wolfe, 1990). It also includes alienation (Lombardo, 1981; Toch & Klofas, 1982), occupational tedium (Shamir & Drory, 1982) and powerlessness, characterized by cynicism, authoritarianism, skepticism, and pessimism (for a review see Philliber, 1987).Besides officers view their work as dull, tedious and meaningless. In one of research work respondent, one of the officers put it as "we are paid hostages". Other kind of stress reaction is Burnout and is a continuous variable. The criterion for burnout is always arbitrary for example it occur at least once a week. It includes emotional exhaustion and reduced personal accomplishment. Burnout among officers is found are particularly characterized by feelings of depersonalization and reduced personal accomplishment (Schaufeli, Van den Eijnden, and Brouwers, 1994). Previous studies suggest that, in comparison with other occupational groups, Managerial level officers experience more feelings of alienation, cynicism, pessimism, skepticism, and powerlessness (Philliber, 1987).

In sum: officers of the manager rank or CO's are under stress. From the literature review this is illustrated by relatively high turnover, absenteeism, and disablement rates compared to other occupations or lower levels. Moreover, psychosomatic risk factors, negative feelings and attitudes, including job dissatisfaction, cynicism and burnout are the common types that invoke stress among the officers in the organisations.

2.7.1 Psychosocial Risk Factors of Stress

Based on earlier reviews of literature on job stressors (e.g., Warr, 1987; Kahn & Byosiere, 1994; Buunk, de Jonge, Ybema, & de Wolff, 1998), we distinguish between nine psychosocial risk factors for developing stress reactions. Each of these risk factors will be briefly discussed in relation to the employee's job so that a particular psychosocial risk profile emerges. These include;

i. *High Workload*

Many studies indicate that the workload of managers is high than lower level employees (for reviews see Philliber, 1987; Huckabee, 1992). For instance, in several studies, between 65% and 75% of the Officers report that they feel under strain because of high workload (Kommer, 1990). More particularly, they complain about high peak load (i.e.,

having too much to do in too short a time), brief periods of recovery (i.e., intervals between peak hours are too short), and multiple workload (having to perform different tasks simultaneously). It is quite likely that the workload of managers has increased over the past years because of financial cutbacks and reduction of staff. Furthermore, it was observed that high absenteeism rates have a negative impact on Officers workload since more overtime has to be performed (Kommer, 1990). A study among Officers in the United States showed a positive relationship between workload and burnout: the higher the workload the more burnout symptoms were observed (Dignam, Barrera, & West, 1986). In a somewhat similar vein, Officers who report problems with shiftwork showed more burnout symptoms (particularly emotional exhaustion) than officers who did not report such problems (Schaufeli et al., 1994). Shamir and Drory (1982) found work-overload to be a significant predictor of tedium among Officers. Finally, a recent study among Australian Officers not only found that those who experienced high job demands reported more psychological distress, more job dissatisfaction, and more physical health symptoms, but also that these negative effects were aggravated when high job demands were accompanied by low control and lack of social support (Dollard & Winefield, 1998). Obviously, a combination of high demands, poor control, and lack of social support constitutes a special risk for Officers health and well-being.

ii. *Role Problems*

Perhaps the most important job stressor managers are faced with are role problems of several kinds. After a thorough review of empirical studies Philliber (1987, p. 19), Basically two different kinds of role problems are observed among Officers: role ambiguity and role conflict. The former occurs when no adequate information is available to do the job well, whereas the latter occurs when conflicting demands have to be met. The role of the manager is problematic by its very nature since two conflicting demands have to be met simultaneously— handling and motivating the people for doing their task well and reporting to high authority. This typical role conflict is convincingly demonstrated by the results of a Dutch survey (Kommer, 1990) in which a large majority (80%) agrees with the statement that "keeping peace and order" is a crucial task for Officers. At the same time, however, a similar percentage (74%) agrees with the statement that "encouraging the inmate to understand himself better" is a crucial task as well. Clearly, to a large degree both tasks are incompatible. The former statement implies that rules are applied strictly, whereas the latter statement implies that the rules are interpreted rather smoothly. Role problems are aggravated because the objectives of rehabilitation are usually rather vaguely

described so that, in addition, role ambiguity is likely to result. That is, Officers hardly know what is expected of them when it comes to handling and managing the process. Not surprisingly, it has been argued that the emphasis on rehabilitation and the recent influx of other professionals have increased role problems of Officers (Philliber, 1987). Officers feel uncertain about their role, are doubtful about which services they have to provide, and blame their superiors for the lack of standardization of policies in dealing with inmates (Poole & Regoli, 1981; Toch & Klofas, 1982). It was demonstrated that such role ambiguity resulting from poor leadership is strongly related to job stress (Rosefield, 1981; Cheek & Miller, 1983). In a somewhat similar vein, Poole and Regoli (1980a) observed that changing correctional philosophies and institutional practices concerning the handling of inmates produced stress among Officers because they are associated with role conflicts. Similar direct relationships between role conflict and stress have also been found by Cullen, Link, Wolfe, and Frank (1985), Lindquist and Whitehead (1986), and Grossi and Berg (1991). However, interestingly, in another study of Poole and Regoli (1980b), a reverse pattern was suggested—namely, that stress increases levels of role conflict as well as conflicts between professional and nonprofessional staff. Despite claims for causality, all above-mentioned studies are cross-sectional in nature, so that a causal order between variables cannot be determined.

In various studies, role problems such as role conflict and role ambiguity were found to be predictors of burnout (Shamir & Drory, 1982; Lindquist & Whitehead, 1986; Dignam, Barrera, & West, 1986; Drory & Shamir, 1988; Whitehead, 1989; Schaufeli et al., 1994). Whitehead's (1989) model of Officers burnout illustrates the crucial function of role problems in the burnout process. The model is based on survey data of over two hundred Officers and suggests that role problems have both a direct and an indirect effect on burnout. Indirect paths run through job dissatisfaction and job stress. In its turn, role problems are aggravated by lacking social support and by poor participation in decision making.

iii. *Lack of Autonomy*

As noted above, a recent test of the so-called Job Demand Control Support model (Karasek & Theorell, 1990) in Officers was successful in that its showed both significant main effects and interaction effects of job demands, job control (or autonomy), and social support on various measures of health and well-being (e.g., psychological distress, job dissatisfaction, physical health symptoms) (Dollard & Winefield, 1998). More

specifically, two aspects of job autonomy can be distinguished: skill discretion and decision authority (Karasek & Theorell, 1990). The former refers to the level of control the worker has in performing the task, whereas the latter refers to the level of social authority over making decisions. It appears that Officers who report low levels of skill discretion experience fewer feelings of personal accomplishment, compared to Officers who report higher levels (Schaufeli et al., 1994). In addition, Officers perceived influence on administrative supervisors (decision authority) appeared to be negatively related to cynicism (Ulmer, 1992), whereas lack of participation in decision making is positively associated with job stress (Lasky, Gordon, & Strebalus, 1986; Slate & Vogel, 1997). A possible explanation for these relationships is offered by Whitehead (1989) who showed that role problems play a mediating role between lack of participation in decision making and burnout. Because Officers do not sufficiently participate in decision making (i.e., lack decision authority), their role problems are not solved and as a result of that burnout might develop. On the other hand, Officers with supervisory responsibilities perceive less job-related stress and more job satisfaction than their colleagues who have less decision authority (Saylor & Wright, 1992).

iv.   *Underutilization of Knowledge and Skill*

A job that requires the use of knowledge and skills is challenging and provides learning opportunities. However, a large majority (69%) of Officers indicate that only "every now and then" they have the opportunity to use the knowledge and skills they acquired during their training (Kommer, 1990). In other words, most Officers feel underutilized, particularly in custody-oriented institutions as compared to other institutions. In a survey, it was found that "under stimulation" of Officers was associated with higher sick-leave rates and higher levels of stress hormones, like plasma cortisol (H¨arenstam et al., 1988). Willett (1982) claimed that many Officers feel "trapped" because they are paid a disproportionately high salary for a job that requires a low level of education and few skills. Another study showed opposite results suggesting that the stereotype of Officers is incorrect (Hughes & Zamble, 1993): Officers felt neither undereducated, nor did they evidence exceptional stress, in fact they were content to stay in their job. (Since the authors do not present any rationale for their deviant findings, it may be speculated that these are due to sampling bias).

v. *Lack of Variety*

Typically, the Officers job is considered to be dull and routine (Philliber, 1987). In recent decades, task variety has been further reduced by the influx of other professional staff such as social workers and counselors who have taken over part of the traditional Officers job (Fry, 1989). Although this might make the Officers daily work even more tedious (Kommer, 1990). Moreover, skill variety was not significantly related to burnout, according to a study (Drory & Shamir, 1988). Hughes and Zamble (1993), however, found among Officers that boredom was the second source of stress after poor management. But as noted previously, they found Officers, in contrast to previous reports, to be reasonably effective and adaptive, with little evidence of job stress.

vi. *Demanding Social Contacts*

Intensive and emotionally charged contacts with inmates are the hallmark of the Officers job. The relationship between officer and inmate has been characterized as a situation of structural conflict (Poole & Regoli, 1981): the role of the officer fundamentally contradicts the role of the inmate. Recently, several changes in the population have intensified the stressful social contacts between Officers and inmates. Hˉarenstam et al. (1988) found a high proportion in correctional institutions to be positively correlated with Officers symptoms of ill health, high sick-leave rates, and low work satisfaction. Moreover, inmates are more entitled than they used to be, whereas the authority of Officers has declined. The demanding nature of inmate contact is further illustrated by the positive relationship between the intensity of inmate contact and Officer burnout. The more hours per week Officers spend in direct contact with inmates, the more burnout symptoms are reported—particularly, diminished personal accomplishment (Whitehead, 1989).

A distinction should be made between positive and negative direct contact with inmates (Dignam, Barrera, & West, 1986). The former is positively related with Officers feelings of personal accomplishment, whereas the latter is positively related with both other dimensions of burnout (i.e., emotional exhaustion and depcrsonalization). Schaufeli et al. (1994) showed that the discrepancy Officers experience between their investments and outcomes in relationships with inmates is positively related to all three dimensions of burnout. That is, Officers who feel that they continuously put more into relationships with inmates than they get back from them in return tend to burn out. Social contacts of Officers are not restricted to inmates but include colleagues and superiors as well. It has been argued that group loyalty and collegiality among Officers are weakly developed

because they interact only occasionally (Poole & Regoli, 1981). The main reason for this is that the organization emphasizes individual responsibility rather than team responsibility. As a result, an individualistic culture develops in which asking for social support is considered to be an expression of incompetence. The Officer as a tough lonesome cowboy who is emotionally unaffected by his job, and who can solve his own problems without the help of others. As in many occupations (for overviews see Warr, 1987; Buunk et al., 1998), social support of colleagues and supervisor reduces stress among Officers (Dollard & Winefield, 1995). This was particularly the case among Officers with high levels of anxiety. However, results concerning social support are equivocal since other studies suggested that peer support increases rather than reduces Officers level of job stress (Grossi & Berg, 1991; Morrison et al., 1992). Similarly, a Dutch study showed that Officers social support does not unconditionally lead to positive affect (Peeters, Buunk, & Schaufeli, 1995): Officers perceived social support as a restriction of their personal freedom, which in turn induced feelings of inferiority to the donor of the support. Typically, Officers attribute much of their stress to poor communication with their supervisors (Cheek & Miller, 1983). Drory and Shamir (1988) found lacking management support to be positively related to burnout.

vii. *Uncertainty*

Two types of uncertainty can be distinguished among Officers: the threat of losing one's job and uncertain career prospects. In many European countries such as the Netherlands, Germany, and Sweden, Officers are civil servants who enjoy strong legal protection against dismissal. It has been noted that such a high level of job certainty also has a negative side in that Officers tend to accept poor working conditions in exchange for a stable job (Kommer, 1990). It is quite likely that the present discussions in many countries about the uncertainties will enhance feelings of job insecurity among Officers. There is ample evidence that the psychological effects of anticipated job loss are at least just as serious, or perhaps even more so, than actual job loss (Hartley, Jacobsen, Klandermans, & Van Vuren, 1991). In a study, the majority of the Officers (54%) is quite uncertain about their future career prospects and many Officers (39%) indicate that they experience a career dead-end (Kommer, 1990).

viii. *Health and Safety Risks*

The situation of structural conflict between Officers and inmates may easily escalate and end up in a violent confrontation. Thus, the threat of violence is an important stressor for

Officers. For instance, 75% of Officers considered potential violence as the most stressful aspect of their work (Shamir & Drory, 1982). Similar figures have been reported in the United States (see Philliber, 1987). Danger is reported as another major source of stress (e.g., Lombardo, 1981; Cullen et al., 1990; Triplett, Mullings, & Scarborough, 1996). A survey showed that many Officers complain about the physical climate in the institution (Verhagen, 1986b), most notably dry air (41%), lack of fresh air (74%), and draught (70%).

ix. *Inadequate Pay*

Research on pay shows that the experienced fairness of the pay level is related to the worker's well-being, rather than absolute pay (Warr, 1987). Is the pay appropriate for the kind of job that is performed compared to other similar jobs? Indeed, a moderate negative relationship was observed between satisfaction with pay and burnout among Officers (Shamir & Drory, 1982). Rosefield (1981) found factors as low pay, slow promotions, and insufficient fringe benefits to contribute to work-related stress.

In sum, virtually all psychosocial risk factors that have been identified in the occupational stress literature apply more or less to the managerial job. However, the most prominent psychosocial risks that may lead to stress and burnout among Officers are: (1) role problems; (2) stressful social contacts with superiors, inmates, and colleagues; (3) work overload; and (4) poor social status. In addition, three risk factors seem to play a minor role: lack of participation in decision making, inadequate pay, and underutilization of knowledge and skills. It should be noted, however, that these conclusions are almost exclusively based on cross-sectional surveys that are conducted in relatively small and/or non-representative samples.

2.8 Negative and Positive Effects of Job Stress

Stress manifests itself in the form of several physical and psychological problems. For example, researchers have found that stress is associated with anxiety, depression, hopelessness, anger, and helplessness. It has also been reported that job stressed people are more likely to be psychologically distressed than those who are not (Dua, 1990, 1994 and Nowack, 1990). Stress has also been interrelated with various types of disorders or physical illness. Disorders such as hypertension, gastrointestinal disorders (e.g., irritable bowel syndrome and peptic ulcer), respiratory disorders (e.g., bronchial asthma), skin problems (e.g., eczema and acne), and cancer are said to be associated with stress (Matteson and Ivancevich, 1987). Individuals weakened by chronic workplace stress are

far more vulnerable to other illnesses terminal conditions such as job satisfaction, Role problems, superior interference etc, because when their metabolism is in a constantly stressed state, their immune systems are weakened. The most common symptom of stress is that people do not fell well and no clinical reason can be found by medical practitioners. In short, the negative effects of job stress can be highly evident such as absenteeism, illness, smoking, alcohol abuse, irritational behavior, etc., but also less visible in the form of negative internal politics, bad decision making, apathy and reduced creativity.

Stress is an inevitable part of human life but, contrary to popular belief, it can also have positive effects. Present day researchers and practitioners visualize the phenomenon of stress in a new perspective. As Kets De Viries (1979) had noted, each individual needs a moderate amount of stress to be alert and capable of functioning effectively in an organisation. Indian scholars like Pestonjee (1992) and Mathew (1995) also agreed with connection. Pestonjee (1992) has noted that the stress response has been often misunderstood due to lack of scientific knowledge about it. He opined that it is natural and healthy to maintain optimal levels of stress. Success, achievement, higher productivity and effectiveness call for job stress. However, when left unchecked or unmanaged, stress can cause problems in job performance and affect the health and well-being of the employee.

2.8.1 Stress and Creativity of Job

A number of studies have been conducted on stress and creativity dealing with them separately. Very few attempts have made to integrate the two, especially from the point of view of identifying the particular types of job stresses that a creative person may be encounter in an organisational situation. Mathew (1985) has gone to the extent of advocating that particular types of stresses are essential for being a creative manager. In his conceptual paper on role stress of a creative manager, he raised queries pertaining to the relationship between creativity and stressors. He noted that such queries are relevant for two reasons: first, creativity and innovation in organisations have become a top priority for organisational practitioners. Therefore a creative manager can be better equipped to cope with particular stressors which are identified as associated with creative activities. Second, creativity involves performance of unconventional tasks in the organisational setting by individuals. On the other hand, interaction among various sub-systems of organisations such as person, task, role behavior setting, physical and social environments are seen as casual actors of job stress. It is likely, therefore, that some kinds of stresses are associated with creative work.

Exhibit 2.6: Stress Potential of the Creative Personality

	Traits of the Creative Individual	*Types of Potential stress in the organization*
1.	**Courage and independence**	Pressures of conformity, Interpersonal conflict, Loneliness, Social boycott
2.	**Risk-taking**	Uncertainty and ambiguity, Loneliness, Exposure to hazards, Material and psychological losses
3.	**Persistence and determination**	Interpersonal conflict, Exposure to hazards
4.	**Self-sufficiency**	Loneliness
5.	**Inquisitiveness**	Result anxiety, Exposure to hazards
6.	**Complexity** (intellectual, motivational and emotional)	Goal ambiguity, task differences, Emotional stress, Interpersonal problems, Boredom with routine
7.	**Love of leisure and work at one's own pace**	Time pressure

Mathew (1985) reviewed the concept and theory of job stress and examined the stress potential with reference to the creative owner/ non-owner managers occupying creative/non-creative roles in creative/non-creative organisations. He has also reviewed some relevant studies focusing on the traits of a creative person conducted by Torrance (1965) and Petrosko (1983) and speculated on the type of potential stressors a creative person may encounter in an organisational situation. For example, his independence may involve him in interpersonal conflicts and loneliness, his risk taking nature may bring in problems of uncertainty tolerance or the complexity of his mind may lead to boredom in a structured situation. The particular types of organisational stresses associated with creative traits of the individual are summarized in exhibit: - 2.6;

2.8.2 Stress Potential of the Creative Process

Reviewing one of the earlier notions of the creative process, Mathew noted that the transitional stages of creative process are especially stressful. Creative process, according to earlier notions, is composed of four stages, namely, preparation, incubation,

illumination and verification. During the initial and final stages, convergent thinking dominates, whereas divergent thinking occurs when the person gets deeply and even emotionally involved with the problem. Further, he briefly presented a recent notion of the creative process, conceived by Motamedi (1982). It includes seven stages which are summarized in exhibit:-2.7;

Exhibit 2.7:- Stress Potential of the Creative Process

Passages	Processes	knowledge of phenomenon	Texture of phenomenon
Framing	Attention getting, Calling, Relating, Labeling and giving meaning	Well – known and familiar, ordinary	Commonly objectives
Probing	Sensing-resensing, Scanning, Tinkering, Quizzing, Investing	Relatively known	Moderately objective
Exploring	Data collection, Searching, examining, Investigating	Relatively known, and Unfamiliar	Objectives subjective
Revelating	Learning, Unlearning, and relearning, becoming it,discovery,reincarnating	Intimate, Ambiguous, Unique	Deeply subjective
Affirming	Assessing, evaluating, Searching for validity, Reliability of revelation	Relatively known,	Subjective and objective
Refreshing	Translating, relabelling, Reformulating meaning	Relatively known,	Moderately objective
Realizing	Standardising, disseminating, Publishing, implementing	Well – known and familiar	Commonly objective

It is apparent in Motamedi's scheme that subjective and irrational aspects are important ingredients of the creative process. This issue of 'irrationality of creativity' has received empirical support in Brown's (1977) study. Brown studies several scientific breakthroughs and found that each of them involved an irrational and illogical element, a suspension of reason together with a mental leap of creative insight. Mathew opined that this 'tryst' (or irrational) with the unknown or the unfamiliar on a personal basis is a major source of job stress for the creative individual.

An intuitive look at Motamedi's model can further clarify Mathew's contention. During the first two stages of farming and probing, the individual works with known tools and theories and the operations are largely objective. However, the third stage of exploring involves subjective and intuitive ways of experiencing together with the existing antithetical ideas and image of the phenomenon. Therefore, this stage encourages self-doubt and gives vent to a number of stresses such as (a) doubts about one's abilities and perceptions, (b) feelings of puzzlement and uncertainty, and (c) fear of failure. Similarly, during the affirmation, refreshing and evaluation stages, a major stress is the anxiety of external evaluation. Other additional stresses such as 'keeping up the group morale during the uncertainty phase' may also be associated with the creative individual if he/she is a group leader or manager.

2.8.3 Stress Potential for Creative Managers

Mathew has observed that the organisational context in which a creative manager operates may either enhance or mitigate the stresses arising from both traits of the creative person and the creative processes. However, the type of stress experienced by a creative manager will depend upon weather the person performs creative/non-creative roles in creative/non-creative organisations. Further, he has noted that one aspect of managerial creativity, namely, the ideational process is largely an individual process and, therefore, it involves all the stresses associated with the creative process. A review of literature revealed size-related bureaucratic barriers to innovation in large corporations (i.e., non-creative organisations) as well as the characteristics of the creative organisations. It also provided cues to identify stresses associated with creative managers in these organisations. Furthermore, reviewing Boyd and Gampert's (1983) survey pertaining 'benefits and costs' associated with owner-managers (i.e., small business owners), Mathew has identified the following particular stresses associated with owner-managers: as summarized in exhibit:-2.8;

It is important to note that this list of organisational stressors associated with creative owner-managers (or non-managers) are not empirically validated but simply Mathew's speculation in the light of characteristics of the creative person, the nature of the creative process and the requirements of the organisational context.

Exhibit 2.8:- Stress Potential for Creative Managers

Types of Managers	Creative Organisations		Non-Creative Organisations	
	Creative Role	Non-Creative role	Creative Role	Non-Creative role
Creative Professional Managers	Role ambiguity	Boredom and Frustration	Resource Inadequacy	Boredom and Frustration
	Outcome Uncertainty	Self-role distance	Role expectation conflict	Self-role distance
	Exposure to hazards	Role stagnation	Interpersonal conflict	Personal inadequacy
	Task difficulty	Personal inadequacy	Role isolation	Approach-avoidance conflict about job
	Exposure to criticism	Role isolation	Role ambiguity	Interpersonal conflict
	Evaluation anxiety	Approach-avoidance conflict about job	Goal uncertainty	Evaluation and communication anxiety
	Time pressure	Role expectation Conflict	Task difficulty, Task pressure	
Creative Owner Manager	Loneliness, Role conflict, outcome uncertainty, Task difficulty, Fear of failure, Interpersonal conflict, Time pressure	(Not applicable)	(Not applicable)	(Not applicable)

2.9 Emotional Intelligence and Occupational Stress

Most employees undergo stress as a usual or normal part of their jobs. However, some individuals experience stress more sternly than others, to a point where employees may need time off from work. Stress can be defined as an imbalance between an individual's perceived environmental demands and their perceived ability to deal with these demands, and is generally thought to be subjective in nature rather, than objective (Cox, 1978; Lazarus & Folkman, 1984; McGrath, 1970). Thus, the experience of job stress occurs with a person's appraisal of their ability to deal with exposure to physical and psychosocial conditions at the workplace (Cooper et al., 1999).

The area of occupational stress has rapidly grown over the last two decades, to the extent that there are now two international journals devoted entirely to its study (Spector & Goh, 2001). The incidence of occupational stress in India has steadily increased over the past decade with ComCare reporting psychological injury as a key contributor to the increase in premiums in 2003/04. Although in 2003/04 only 7% of claims were for psychological injury, these claims accounted for 27% of the total cost of workers' compensation claims (ComCare Annual Report, 2003–2004). ComCare forecast that claims for psychological injury in Government agencies will increase by an additional 38% in 2004/05. The Victorian (Australia) Work Cover Authority, in their annual Statistical Summary (2003–2004), show that the number of claims for mental disorders (the category for occupational stress) has increased from 1,329 claims made in 1994/95 to 2,912 made in 2003/04, accounting for 9% of total compensation claims. Work Cover in Victoria has paid out over $936 million dollars in compensation for mental disorders from September 1985 to June 2004. In the United Kingdom (UK), the Health and Safety Executive (2005) reported that half a million employees experience work-related stress in the UK at a level they believe is making them ill; also, up to 5 million workers in the UK feel 'very' or 'extremely' stressed by their work. Finally, the Health and Safety Executive (2005) reported that in 2003/4 12.8 million working days were lost due to stress, depression and anxiety. The increasing incidence of occupational stress in the Indian and international workforce makes it a key construct for researchers to evaluate and understand, leading to the development of specialized intervention strategies to attempt to reduce the incidence of stress in the workplace.

To date, empirical evidence supports relationships between high levels of occupational stress and poor psychological health, decreased job satisfaction, decreased organisational commitment, increased job insecurity, increased work-family conflict and poor physical health (Baker, 1985; Beeha, Walsh, & Taber, 1976; Burke, 2002; Evans & Steptoe, 2002; Ganster & Schaubroeck, 1991; Greenhalgh & Rosenblatt, 1984; Jimmieson, 2000; Knussen & Niven, 1999; Quick, Murphy & Hurrell, 1992; Sverke & Hellgren, 2002; van Dick & Wagner, 2001; Whitener, 2001). Currently relatively little research has examined the role emotions may play as a moderator in these relationships.

In an earlier theoretical research paper, Spector and Goh (2001) examined the role of emotion in job stress. They employed a slender definition of job stress as "any condition or situation that elicits a negative emotional response, such as frustration/anger or

anxiety/tension" (p.196) in an effort to overcome the broadness of previous stress definitions and focus on negative emotional responses. The authors suggested that emotions influence how the work/working environment is perceived, that is, whether a particular situation or condition is appraised as a occupational stressor or not. They further suggested that these appraising emotions may lead to psychological and physical strains. Psychological strain might result from continual negative emotional experiences and may lead to decreases in job satisfaction and organisational commitment. Physical strains (for example, suppression of immune system, heart disease) may result from the physiological components of experienced emotions that can adversely affect health. In support of this theory it seems suitable to propose that an individual's ability to manage and control their emotions (particularly negative emotions) in the workplace will influence the outcome of stress.

Emotional intelligence was originally conceptualised by Salovey and Mayer (1990) and was revised by the same authors in 1997. According to their model, EI involves four main abilities: identifying emotions, using emotions, understanding emotions and managing emotions. It has been put forward that there are individual variances in EI relating to differences in our ability to appraise our own emotions and those of others, and that individuals/employees higher in EI might be more open to internal experience and are better able to label and communicate those experiences (Mayer & Salovey, 1993). As emphasized by Mayer (2001) there are largely two types of EI in the published literature, the more popular EI which is said to be easily learnt and acquired, out predicts traditional or old measures of general intelligence, and is among the best predictors of life success. The second 'type' of EI is the more scientifically based construct, which is constructed around the belief that EI abilities or competencies are intercorrelated but distinct from general intelligence. Despite the different approaches to EI, empirical research tends to be based on the second 'type' of EI which, as suggested by Mayer, has the most potential to contribute to scientific psychology.

Previous literature has examined the role of workplace EI in leadership, performance and life satisfaction (Barling, Slater, & Kelloway, 2000; Dulewicz, 2000; Gardner & Stough, 2002; George, 2000; Goleman, 1995; 1998; Miller, 1999; Palmer et al., 2001; Sosik & Megerian, 1999; Watkin, 2000). However, the relationship between EI and occupational stress and outcomes of stress (including health, job satisfaction, organisational commitment and work-family conflict) has been relatively under investigated, and

attempts that have been made to examine these relationships have been largely inconsistent in their findings.

In one of the first studies to examine the relationship between EI and stress, Slaski and Cartwright (2002) investigated EI, stress and health in a group of managers. These authors assessed stress by asking respondents to indicate on a single scale the extent to which they perceived their life to be stressful at that time. Slaski and Cartwright reported that there were significant relationships between EI, stress and health and that EI may play a role in moderating the stress process and increasing an individual's resilience to stress.

The paper by Slaski and Cartwright (2002) was limited in two ways. Firstly EI was not measured using a tool that was designed specifically for use in the workplace, and therefore the questions were not workplace oriented. Also, this particular tool (EQ-i; Bar-On, 1997) has been described previously to be an assessment of "not only emotional 'abilities' but also a number of non-ability characteristics that relate to personality, chronic mood, and character" (Ciarrochi et al., 2000; p.541), raising the problem that such a test may not have shown high discriminant validity nor may it be measuring EI abilities alone. Secondly, stress was measured by respondents being asked to indicate on a single scale the extent to which they believed their life to be stressful at that point in time. The construct of occupational stress is highly complex, and to assess it using a single question may result in a loss of important information relevant to the construct and potentially distort its relationship with other variables. We know from the work of researchers such as Cooper and Marshall (1978) that stress is multi-faceted and can arise from many sources in the workplace (such as factors intrinsic to the job, relationships at work, career development) and so a more appropriate and useful way to examine the role of stress in this study would have been to utilise a more comprehensive measure of occupational stress.

Slaski and Cartwright (2002) suggested that EI may play a role as a moderator in the stress process, a hypothesis which Ciarrochi et al. (2002) examined. Ciarrochi and colleagues examined the role of EI in understanding the correlation between stress and mental health (measured by prevalence of depression, hopelessness and suicide ideation). In a sample of university students these authors examined objective (meaning there are 'right' and 'wrong' answers determined by consensus) emotional perception (measured by the stories test; Mayer & Geher, 1996), subjective (based upon individual beliefs and to which there are no 'right' or 'wrong' answers) emotional perception (measured using the Schutte et al. EI measure; 1998), life stress, daily hassles, suicide ideation, depression and hopelessness.

Ciarrochi et al. report no significant correlations between life stress and their measures of EI. There were also no significant relationships between emotional perception (the objective EI measure) and stress or health. Daily hassles showed a significant relationship with managing one's own emotions (the subjective EI measure), as did suicide ideation, depression and hopelessness. These correlations indicate that university students who report being able to manage their own emotions, also reported fewer daily hassles, less suicide ideation, depression and hopelessness compared with those students reporting lower levels of managing emotions. Further analysis revealed that the objective measure of EI moderated the relationship between daily hassles and the three mental health variables, which the authors interpreted as meaning that emotionally perceptive people are more impacted by stress and express higher levels of poor health (compared to people lower in emotional perception). Results for the subjective measure of EI revealed that managing the emotions of others significantly moderated the relationship between daily hassles and mental health, which was explained by the authors as meaning that students high in managing others' emotions respond less to stress with feelings of suicide ideation than other individuals who are low in managing emotions of others.

The results of the two different measures of EI (one objective, one subjective) in the paper by Ciarrochi et al. (2002) appear contradictory but are explained by the authors via two hypotheses. The insensitivity hypothesis proposed that people low in emotional perception repress or ignore the hassles in their life. Whilst the confusion hypothesis proposed that although participants who are low in emotional perception are susceptible to stress they do not realise the adverse effects and so are confused about what they are feeling. Ciarrochi et al. suggest that the reason for being high in managing others emotions (the subjective measure of EI), which led to a better response to stress and less suicide ideation, was because the factor 'managing others emotions' measures the extent to which an individual assists others in positively regulating their moods and the extent to which they try to establish intimacy with the individual. These authors further suggest that this behaviour leads to closer friendships and increased social support which is of benefit to the individual during times of stress. Although Ciarrochi et al. examined two different facets of EI (emotional perception and managing others emotions), the results are still somewhat unclear. It appears that these authors suggest that being lower on particular aspects of EI results in ignorance and confusion in recognising stress and its consequences, and that being high on a different aspect of EI fosters strong bonds between people giving them the social support they need to deal with stress.

The paper by Ciarrochi et al. (2002) is limited in methodology and is unclear in its explanation of the results. These authors utilised a student population and assessed their daily hassles (such as troublesome neighbours and financial insecurity) and life experiences to measure stress. It would be most unusual for these students (the mean age reported was 20 years) to have experienced a range of these hassles and life events, which might have influence the results of this paper. Secondly, the specific subjective measure of EI utilised by Ciarrochi et al. has been criticised by Petrides and Furnham (2000) as having "many psychometric problems" (p.317) and they "would caution further research with it" (p.318), which suggests that a different measure of EI may produce different outcomes in relation to stress and health. Although there are some difficulties in interpreting the findings of this paper it was the first attempt of researchers to examine the role of EI as a moderator in the stress–outcomes relationship and provides a foundation for further research into this area.

Donaldson-Feilder and Bond (2004) attempt to clarify the role of EI in terms of its ability to predict workplace well-being (well-being operationally defined and measured as psychological health, physical health and job satisfaction). These authors did not find evidence to suggest that EI predicts well-being over other variables (acceptance and job control) and surmised that the theory that EI regulates emotion as a mechanism for generating positive well-being is not supported. Again the methodology of this paper makes it difficult to support this conclusion. In this paper these authors used the shortened version of the Trait Meta Mood Scale (TMMS; Salovey et al., 1995) however they provide just one 'summed' score of EI and not the scores on the three-subscales of this test (Attention, Clarity and Repair). In the original paper on the TMMS, Salovey et al. always reported on the three subscales and do not suggest combining these sub-scales to produce an overall score of EI. It would have been more useful to examine the three subscales of the TMMS independently and may have resulted in different outcomes between EI and well-being due to the fact that the three sub-scales of the TMMS are purported to measure theoretically different processes (see Salovey et al).

A research paper by Tsaousis and Nikolaou (2005) also explored the relationship between EI and physical and psychological health. These authors hypothesised that high levels of EI would be related to better psychological and physical health, and that EI would correlate negatively with frequency of smoking and drinking and positively with improved quality of life. Tsaousis and Nikolaou report that both hypotheses in their paper were

supported and that high levels of EI were associated with better health and improved quality of life. These results are similar to the findings of Slaski and Cartwright (2002) but in contrast to those presented by Ciarrochi et al. (2002) and Donaldson-Feilder and Bond (2004). The disparity in findings from the four studies presented makes it difficult to understand the role of EI in health and well-being. Both Slaski and Cartwright and Tsaousis and Nikolaou report a significant relationship between EI and health, suggesting that higher levels of EI are related to better health outcomes, whereas Ciarrochi et al. and Donaldson-Feilder and Bond both report no significant relationship between EI and health, suggesting no direct relationship between EI and health. Each of these papers used a different measure of EI which could contribute to the differences in the results obtained. However, regardless of the methodology employed by each research paper there still exists uncertainty as to the relationship between EI and health variables.

Two additional research papers examining the role of EI and outcomes of stress both focused on job satisfaction and organisational commitment (Abraham, 2000; Carmeli, 2003). Abraham hypothesised that the social skills component of EI is related to positive interpersonal relationships and would increase feelings of job satisfaction and decrease occupational stress. She further hypothesised that these social skills would foster networks of social relationships which in turn would increase an employee's commitment to the organisation. Using the self-report Schutte et al. (1998) EI measure in a group of 79 employees Abraham reported that EI predicted a large amount of the variance in job satisfaction and organisational commitment. Carmeli used the same measure of EI in his paper which examined the relationship between EI, job satisfaction, organisational commitment and work-family conflict. He suggested that EI is a competency that drives positive outcomes and behaviours. Carmeli hypothesised that high levels of EI would result in positive moods and feelings which would generate high levels of job satisfaction, that EI would augment a higher level of organisational commitment as employees would be able to maintain positive affective states, and finally he hypothesised that employees high in EI are more able to balance work-family conflict as they recognise and manage feelings of conflict as they occur. Ninety-eight senior managers participated in Carmeli's research and he reported a significant relationship between EI and job satisfaction, organisational commitment and work-family conflict. He suggests that his paper goes "beyond the simple premise of the importance of emotional intelligence to demonstrate the extent to which the latter augments favourable attitudes and outcomes" (p.806) and that emotionally intelligent senior manager have an emotional attachment to their organisation

making them more committed and satisfied. Carmeli concludes that the emotionally intelligent manager is more sensitive to the emotions produced by the conflict that may arise between the work life and the home and therefore is more able to deal with this conflict, thereby lessening it, compared with managers with lower levels of EI.

As mentioned above, the measure of EI used in both Abraham (2000) and Carmeli (2003), has been heavily criticised in the literature (see Petrides & Furnham, 2000), therefore implications from studies employing this measure may be somewhat limited. However, these studies greatly advance current knowledge in this area (as they are the first to examine EI and these workplace variables) and so provide a useful foundation on which to continue and improve research.

2.10 Research gap

From the above review of literature it reflects that many studies have been conducted in the area of emotional intelligence and job stress, both at at national and international level. These studies have coverd both goods as well as service sector and have found stong relationship between job stress, EI, job performance, job satisfaction and role stress. Given the relative lack of EI and occupational stress literature and the lack of research into the development of EI training programs, the approach adopted in this study will be twofold. Firstly, an exploratory study will be undertaken to establish the links between EI and the occupational stress process. Secondly, based on the links established in this Study, an EI training program can be developed from EI theory, stress management programs and from other programs deemed to be relevant due to their focus on training and developing emotions. This twofold approach can help to thoroughly establish the link between EI and occupational stress and provide a strong rationale for the development of the EI training program.

Howover, there is lack of a specific study to find the relationship between job stress and emotional intelligence, there impact on job satisfaction and to prevent the stress in job particularly in banking sector in Jammu and Kashmir. In the light of the above facts little has been done to undertake and to address specific problems of bank employee to EI & occupational stress. Very little has been done to the pathogenesis of various problems related to occupational stress and its link to EI among banking employees. Keeping this in view the current study focuses on contributing to the present body of knowledge to bridging this gap in literature. In order to fill in this vital gap, present study will be carried

out in the the state of Jammu & Kashmir. The study will aim at to ascertain the link between EI and stress of the bank employees in the Jammu & Kashmir in the selected Banks.

The next chapter focuses on the methodology and to investigate antecedents and consequences of job stress for banking employees. A framework for proposed model is presented. The chapter begins with a description of the research setting, scope and need of the study and sample characteristics. Next, a proposed model of EI & job stress is discussed; an explanation of the measures used and data collection procedures are presented. The chapter concludes with a description of the analytical techniques.

3.0 Introduction

In previous chapter, an in-depth literature review that delves into relationships of job stress and emotional intelligence was offered for examination in this dissertation. The conceptual and functional definitions of the study's key constructs are presented. The research gap was framed for deeper explanations and development of hypotheses and objectives. In this chapter an attempt has been made to design a suitable model for current study and to present a systematic research plan to achieve the set objectives. The methodology for carrying out this study shall be discussed under the dimensions of the; scope on the study, need for present research, summary of past research and its limitations, Objectives of the Study, Hypotheses, Selection of Sample Study Organisations, instrument Development, Questionnaire Administration, research design, Data analysis and the research technique.

3.1 Scope of the Study

In an era of shifting paradigms, businesses should be able to develop their human resources as a source of competitive advantage (Schuler, Dowling & De Cieri, 1993). In order to develop and enhance workforce capabilities and to successfully compete in the 21st Century, organisations have to embark on future oriented human resources strategies. It could be argued that the individual competencies of the workforce in any organisation would determine its overall success. This success, among other things, may be attributed to the socio - behavioural characteristics and adjustments these individuals have to make in their job-role and position-power to gain common ground in any organisational setting.

In view of the specific objectives of the study and hypothesis developed, the methodology for carrying out this study shall include the research questions, research design, sample selection, sources of the data and the research technique. The main theme in view of the objectives of present research is to investigate the phenomenon of job stress and EI in the perspective of overall operational working of banking sector. The research design has been, to evaluate impact of EI, its handling and operationalisation to reduce job stress. The area of present study is commercial banks included in the sample of this research study. The bank organisations has been chosen on the criteria such as, large size banks, medium size banks and small size banks on the bases of their network, size, assets, loans, employee Demographic & career variables and financing by banks.

In carrying out the present study both primary and secondary sources of data collection has been used, besides the questionnaire package consisting of the Swinburne University

Emotional Intelligence Test (Palmer & Stough, 2001) and the Occupational Stress Questionnaire has been used. The questionnaire has been pre-tested to detect loophole, if any, so as to make them more purposeful and practical. An appropriate statistical test has been used to analyze data collected for testing the hypothesis for comparative study of EI and job stress among bank employees. The present study is exploratory in nature.

3.2 Need for Present Research

Individuals who rise to the topmost of their field whether it is Management, Engineering, Law, Banking, Medicine, or Psychology are not just good at their work. They are flexible, optimistic and easy-going. In other words, to be successful at work it takes more than traditional cognitive intelligence for a person. It also takes 'emotional intelligence,' the ability/skill to restrain negative feelings such as stress, anxiety, anger, self-doubt, and instead concentration on positive feelings such as empathy, congeniality and confidence.

People can hardly pick up a magazine or newspaper or watch TV without hearing or seeing some references to stress. Why all the sudden fuss, fascination and worry? Nevertheless, stress has been around there ever since Adam and Eve were expelled from the Garden of Eden. There is much more stress, somehow different and more dangerous. Despite tremendous advancement in Science and Technology and remarkable growth of the economy and availability of various sources of luxury, majority of the people all over the world seem to be experiencing moderate to high degree of psychological stress in various spheres of their lives. Consistently increasing rate of psychosomatic and psychological disorders and feeling of frustration and dissatisfaction with life in general reflects the high stress being experienced by the people in present day world. The stress level in organisations and its impact on employee's behaviour is a matter of concern.

Emotional Intelligence (EI) has drawn significant interest from HR practitioners and academics over the last decade, throughout the world. The development and understanding of emotional intelligence ability/skill is important because it is an area that is generally overlooked when skills development programs are designed. And yet research shows that emotions, properly managed, can drive trust, loyalty, and commitment. Many of the greatest productivity gains, innovations, and accomplishments of individuals, teams, and organisations have occurred within such a framework (Cooper, 1997).

In 1936, Hans Selye first introduced the concept of Stress into the life science. He defined stress pressure, force, or strain exerted upon a material person or object which resist these

forces and to maintain its original status. About the time of Selye's work, the general realization dawned that the concepts as anxiety, antagonism, tiredness, frustration, distress, overwork, over focusing, confusion, mourning and fear could all came together in general broadening of meaning of term "Stress".

The generally accepted concept of stress views it as an interaction between an individual's response and the environmental demands. Perceived as opportunities, constraints, or threats and where the outcome is both uncertain and significant for the individual. This transactional model considers stress as occurring when there is a mismatch between the environmental demands and stimuli, and the individuals' resources and responses, and the model emphasizes the ongoing nature of the balance and imbalance. However, in all potential situations, stress essentially is the respondent's psychological and emotional phenomenon and its felt level is inter alia moderate by the individual's unique characteristics and perceived resources. Contrary to the substantial research evidence a popular connotation that the term "stress" has acquired is a negative one. Research has shown that an optimum level of stress is rather essential for performance, effectiveness, growth and development. However, when left unchecked, stress impedes performance and, as a result, effects health and well-being of the organism (Pestonjee, 1987).

In the contemporary times, when stress virtually influences every aspect of life, organisations, where people spend a major part of their life, are understandably the soft targets of its onslaught occupational stress has impact become a predominant feature of the modern organisational life and the sources of such stress are manifold. Apart from extra organisational factors like familial, social, economic and political (since stress is additive in nature and work and non-work activities are strongly interdependent, the stressors and mostly organisational attached to the role occupied by the individual in the organisation or emanating from rest of the organisational structure and climate.

Some people thrive on stressful situations while others are over whelmed by them. What accounts for the varying ability of people to handle stress? Needs to say it's your Emotional response to a particular situation that makes the difference. EI helps you to cope with stressful situations. Stress Management therefore largely depends upon striking on emotional balance between a potential stress condition and your reaction to it. Researchers proved this fact in there studies.

Having considered the findings of the above studies, the current research will attempt to explore the impact of EI competencies on stress in job, such that high EI individuals may overcome the stress in the workplace and ultimately play an effective role in the organizational performance and in the perception of conflict (frustration, goal and family-work) and readiness to create and innovate.However, when psychologists began research on intelligence, they focused on non – emotional aspects such as cognition, thinking, intellect, memory and problem solving (Intelligence Quotient). On the other hand, there were researchers who recognised early on that, emotional aspects such as moods, feelings, and non – cognition were equally important (Emotional Quotient). Emotional intelligence studies have been conducted in the arenas of, civic administration, education and business, where it has been widely accepted as an indispensable force.

Much of the work done in the area of job stress (i.e., RA, RC, RO, JB, JDS) relies on traditional rating scales (e.g., closed-end measures). Similarly for emotional intelligence, researchers have used traditional scales that need to be tested and replaced with the new developed relevant scales. Respondents report on job stress over an unnamed time neglecting or no knowledge of the role of EI at workplace. However, these measures alone may not adequately capture stress- EI related experiences related to the banking service environment of banking employees. Where scales do not exist or are inadequate for this study, new scales are generated or existing scales are modified by this researcher through pertinent literature and a pilot study including both closed and open-ended measures. New and modified scales are psychometrically tested (in current Chapter)

This dissertation contributes by investigating the sources of job stress that drive the events that unfold in the workplace such as perceived Job stress (role ambiguity, role conflict, role overload, job burnout and job dissatisfaction) and emotional intelligence (as the role of mediator) in reducing the influence of affective events on bank employees. Previous research has neither proposed nor empirically examined the relationships between levels (e.g. emotional intelligence influences the level of job stress and job satisfaction). This dissertation contributes to theory development by examining relationships between two constructs across levels of interpersonal (job stress) and between persons (emotional intelligence) defining both as different means of self-management of emotionally-based behavior displays to reduce the level of stress, as well as the nature of those interactions.

The findings from this research are expected to help direct future EI and job stress research toward considering self-management of emotionally-based display behavior for

reducing the level of stress and the nature of the job in bank employee's appraisal of, and the reaction to, stressful job conditions. The findings are also expected to further knowledge as to relevant sources of job stress in a social service environment and the extent to which emotional intelligence (as a moderator) reduce the influence of job stress and increase the level of job satisfaction.

However, various studies quoted in the this chapter & literature review have tried to determine the impact of using and managing emotions in the workplace and the difference between employees in dealing with emotions and the impact this may have on other variables within the work environment such as team work, leadership and managerial effectiveness, sales performance, organisational commitment, job stress, job satisfaction. Though, relatively little research has been conducted in examining the role of emotional intelligence in moderating these relationships and suggesting emotional intelligence training programs especially in the Indian organisational setup. Therefore, based on the above limitations and research gap established in the chapter two, following objectives and hypotheses were laid to conduct the present research.

3.3 Objectives of the Study

1. To study the present level of job stress and EI in banking system in Jammu and Kashmir

2. To examine the existing practices of EI and the level of work stress in banking sector

3. To measure the relationship between Emotional Intelligence and occupational stress

4. To study the impact of Emotional Intelligence in predicting stressors and job satisfaction and

5. To suggest measures to reduce the occupational stress through EI competencies.

3.4 Hypotheses

Based on the above objectives, one core hypothesis was framed to assess the job Stress level, presence of EI and the relationship between EI and workplace variables.

H1:   There is a strong impact of EI competencies to prevent the stress in job.

However, examination of relevant literature and above objectives presented in this thesis allowed for formulation of three specific sub-hypotheses to be made in current study:

H1a: The Job Stress level among Managers compared to Non- Manager Bank Employees is High.

H1b: Emotional Intelligence practices are not prevalent in Banking Sector in Jammu & Kashmir.

H1c: There is a Negative Correlation between Emotional Intelligence and Job Stress.

3.5 Proposed Model of Emotional Intelligence and Job Stress

A recent emotion based theory that is emotional intelligence theory generally explains that employees/individuals who have sufficient intrapersonal and interpersonal competencies can properly manage their emotions (i.e., self-regulation, self-awareness, and motivation) and other employee emotions (i.e., social skills and empathy) to cope with environmental challenges (Bar-On, 1997; Goleman, 1998, 2003; Salovey & Mayer, 1990, 1997). Specifically, Bar-On's (1997) model of emotional-social intelligence suggests that the level of emotional intelligence will increase individual's competencies and this may help them to decrease external pressures and demands, as well as increase human comfort.

Salovey & Mayer's (1990, 1997) ability based model of emotional intelligence explains that the level of EI will increase individuals competencies and this can increase their ability to decrease stress situations and increase positive individual behaviors and attitudes. Goleman's (1998, 2003) EI stresses that the level of emotional intelligence will increase individuals competencies and this may in turn help them to decrease environmental strains and increase leadership effectiveness in organisations. Application of the EI theories at the workplace stress shows that the ability of individuals to properly manage their interpersonal and intrapersonal skills will increase their abilities to cope with psychological and physiological stresses in implementing job. Consequently, it may lead to higher positive personal outcomes, such as job satisfaction at the workplace (Guleryuz et al., 2008; Kafetsios & Zampetakis, 2008; Sy et al., 2006).

The notion of these theories is consistent with occupational stress research literature. For example, several research studies used an indirect approach or effect model to examine the occupational stress based on different samples, such as 146 adult mix sample (Thiebaut et al., 2005), 187 food service employees from 9 different locations of the same restaurant franchise (Sy et al., 2006), 267 nurses working at different departments in Nursing Services Administration (Guleryuz et al., 2008), 523 educators who completed the Wong Law Ei scale (Kafetsios & Zampetakis, 2008), and 23 nursing teams (Quoidah & Hansenne, 2009).). These studies found that the level of physiological and psychological

stresses did not decrease job satisfaction if employees could appropriately manage their emotions and other employee emotions in the organizations (Guleryuz et al., 2008; Kafetsios & Zampetakis, 2008; Sy et al., 2006; Quoidah & Hansenne, 2009; Thiebaut et al., 2005).

An empirical study in private institution of higher learning (Azman Ismail, Amy Yao, Elizabeth Yeo, Kong Lai-Kuan, Ju Soon-Yew (2010)) on occupational stress features, EI and job satisfaction confirmed that emotional intelligence acts as a partial controlling variable in the relationship between workplace stress and job satisfaction in the organizational sector sample. In the studied organisations, management teams have planned and implemented challenging jobs for bank employees in order to sustain and achieve their organisational strategies and goals.

The proposed model under discussion is the modification of model postulated by Azman Ismail, Amy Yao, Elizabeth Yeo, Kong Lai-Kuan, Ju Soon-Yew (2010). Here the focus is more on the EI competencies based on SUEIT construct as a moderating factor for job stress and job satisfaction. In the present model, occupational stress viz; role stress, physiological and psychological stress acts as independent variable while as EI acts as a moderating variable and the impact of both results in less job stress which ultimately leads towards high job satisfaction plays as a role of dependent variable. The significance of the proposed model lies in developing a relationship between Emotional intelligence and job stress, where EI acts as a moderator to influence the level of stress and job satisfaction among employees. The arrow positioning towards high job satisfaction from less job stress suggests that if empoyees have less level of job stress in organization or at workplace, will ultimately lead towards high level of job satisfaction. In other words the level of emotional intelligence determines the employee's satisfaction level in an organization, such that high level of emotional intelligence will directly lead towards the high of job satisfaction and concequently less job stress will also results in high job satisfaction

In order to empirically examine the influence of emotional intelligence/behavior on job stress and job satisfaction, the following framework is used (Figure 3.1).

3.5.1 Definition of constructs

Majority of bank employees perceived that the levels of role stress, physiological & psychological stress in implementing job are high, the ability to manage their own emotions and other employee emotions in job are high with high job satisfaction level.

Figure 3.1: Model of EI and Job Stress

Independent Variable	Moderating Variable	Dependent Variable

Occupational Stress:
· Role Stress
· Physiological
· Psychological

Emotional Intelligence

Less Job Stress

High Job Satisfaction

Job stress & EI model
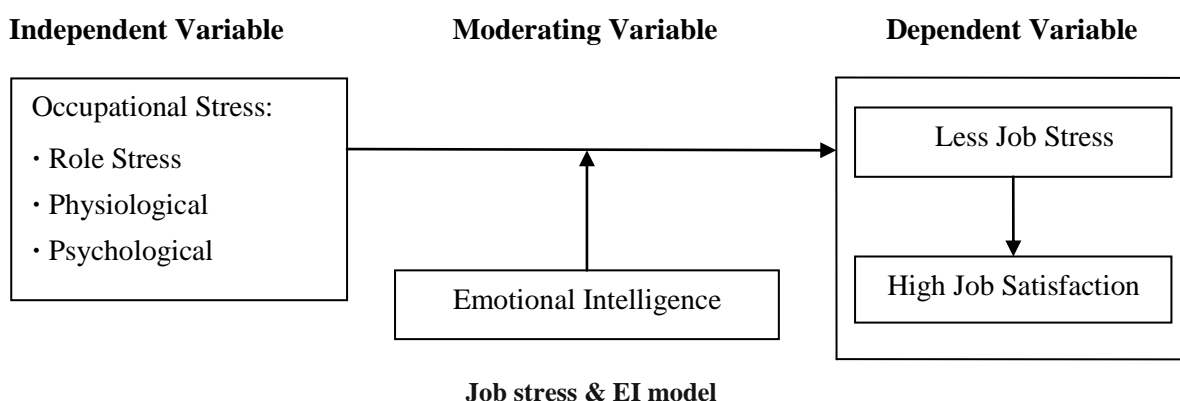
Besides that, majority bank employees felt that they can properly manage their own emotions and other employee emotions to cope with role and physiological stress in implementing job. Therefore, consequently it may lead to higher job satisfaction at the workplace and hence, resulting in a formation of a relationship model as shown in Figure 4.2, suggesting that individuals with high EI competencies will have less or no job stress and job dissatisfaction leading towards higher level of job satisfaction.

In an effort to gain an understanding of the proposed model, the following conceptual definitions have been adopted.

Occupational stress

Job Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand on being/having/doing what one desires for which resolution is perceived to have uncertainty, but which will lead to important outcomes (McGrath, 1976; Schuler, 1980).

Role Stress

Role stress is a complex and widely studied psychological construct. What constitutes job stress depends on "when an environmental situation is perceived as presenting a demand which threatens to exceed the person's capabilities and resources for meeting it, under conditions where he or she expects a substantial differential in the rewards and costs from meeting the demand versus not meeting it" (McGrath, 1976, p. 1352). For the proposed model following are the role stress variables under consideration:

- *Role Ambiguity* (RA) is the banking employee's perception of uncertainty about what his or her tasks are in carrying out his or her job that results in increased levels of job stress.

- ***Role Conflict*** (RC) is the degree of perceived incompatibility or incongruence of organisational expectations associated with job performance that result in increased levels of job stress.

- ***Role Overload*** (RO) is the banking employee's perception that there is a definite imbalance between job tasks required and time allocated to complete those tasks resulting in increased levels of job stress.

- ***Job Burnout*** (JB) is the end result of stress experienced but not properly coped with resulting in symptoms of exhaustion, discounting of self, irritation, ineffectivens others and health related problems and

- ***Job dissatisfaction*** (JDS) is the banking employee's comprehensive evaluative judgment (or feeling) toward his/her job

Physiological Stress

The indelible fact is that amongst all the resources, human resource is the most significant resource of any organization. The resources of men, money, materials and machinery are collected, coordinated and utilized through people. Thus, it can be concluded that the overall productivity of the organization largely depends upon the efficiency of the Human Resource of that organization. The efficiency of employees depends, to a great extent, on the environment in which they work. But when they are exposed to more physical work either by working environment, unrealistic targets, increased customer interaction or excessive working hours, they tend to feel physical exhurtion and consist of all the other factors which act and react on the body and mind of an employee, such as increased blood pressure and pulse rate, ulcers, arthritis, increased frequency of drinking and smoking, cardiovascular diseases, high blood sugar, high cholesterol, insomnia, headaches, infections, skin problems, suppressed immune system, injuries, fatigue endocrine and other stress related disorders. It is for this reason that banking organizations need to pay increasing attention on Physiological stress and reducing the occupational stress of employees.

Psychological Stress

Ever increasing needs and aspirations, high levels of competition, changing life style, pressure of meeting deadlines, uncertainty about the future and weakened social support system have made the one's being high stressful in the modern societies. Psychological Stress is a stimulus; as an external negative force striking upon an individual as motivational and / or psychological response to internal or external environmental events;

and as a state resulting from and interaction between an individual and his surroundings. The outcome of the psychological stress are; psychological distress, change of moods, depression, anxiousness, inferiority complex, passiveness / aggressiveness, boredom, loss of selfconfidence and self-esteem, widespread resentment, loss of concentration, feelings of futility, impulsiveness and disregarding of social norms and values, dissatisfaction with job and life, reduced aspirations and self esteem, losing of contact with reality, reduced motivation and job skills and emotional fatigue. Therefore banking organisations can take measures to identify and reduce such type of pschylogical stress which has a direct bearing on the job stress, job satisfaction, survival and growth of the organisation.

Emotional Intelligence

EI is an individual's learned ability to selfmonitor his/her own emotions and the feelings and emotions of customers resulting in useful information for guiding his or her own thinking and actions (Salovey & Mayer, 1990).

The model presented in Figure 4.2 serves as a visual aid in understanding the theoretical framework that guides the current empirical investigation. The model's constructs and their relationships have been discussed in more detail in the previous chapter. As the model illustrates, three typical organizationally-based sources of occupational stress, Viz; Role stress i.e., role ambiguity (RA), role conflict (RC), role overload (RO), Job Burnout (JB) and job dissatisfaction (JDS)], physiological and psychological stress and their impact, mediating influence and relationships with emotional intelligence are re-examined in the current study.

In addition proposed moderator presented in the model is emotional intelligence. An emotionally intelligent bank employee has the ability to manage and appropriately display emotionally-based behavior because he or she has the ability to perceive and understand his or her own emotions, as well as the emotions of others (Salovey & Mayer, 1990). Therefore, bank employees with emotionally intelligent capabilities are expected to display the proper emotionally-based behaviors with or without imposed emotionally-based behavior display rules. Consequently, emotional intelligence is presented in the model as a moderator between job stress and job satisfaction. In turn, high levels of emotional intelligence should influence bank employee's level of job satisfaction thereby decreasing the level of job stress. This dissertation presents emotional intelligence in moderating roles that have received limited attention in the services and goods literature to prevent the stress in job.

One of the major limitations of previous literature examining EI in the workplace is the use of a general EI tool, rather than a tool designed specifically for use in the workplace with questions aimed at assessing behaviours at work (which may differ markedly from behaviours at home). A way to overcome this limitation in the present study is to use a new measure of EI which has been developed specifically for use in the workplace: the Swinburne University Emotional Intelligence Test (SUEIT; Palmer & Stough, 2001). This measure was developed from a large scale factor analysis and extracted the dimensions of EI common to each of the major measures of EI. The SUEIT consists of five major subscales of EI and measures the way an employee thinks, feels and acts using emotions and emotional information; (1) Emotional Recognition and Expression – ability to identify feelings and emotional states, and to express those to others; (2) Understanding Emotions (external) – ability to identify and understand the emotions of others and those that manifest in external stimuli; (3) Emotions Direct Cognition – extent to which emotions and emotional information is incorporated in decision making and problem solving; (4) Emotional Management – ability to manage positive and negative emotions within oneself and others; (5) Emotional Control – ability to control strong emotional states experienced at work.

A second limitation in the literature on EI and occupational stress has been the use of a limited measure of stress. For example, the paper by Slaski and Cartwright (2002) used a single item to assess stress at work which, after a thorough investigation of the occupational stress literature is not sufficient to capture the number of sources of stress which relate to the employee experiencing feelings of stress. A more thorough questionnaire measuring occupational stress which draws on most of the major theories of stress, particularly the antecedents of occupational stress outlined by Cooper and Marshall (1978), Rizzo et al. (1970), Bacharach et al. (1990), is the Occupational Roles Questionnaire (ORQ).). The ORQ has been used extensively in occupational stress research and comprises six major sub-scales each assessing work roles known to be associated with stress; (1) Role Overload – when job demands exceed resources and whether the individual is able to accomplish workloads; (2) Role Insufficiency – whether the individual's training, skills, education, and experience are appropriate/sutiable to job requirements; (3) Role Ambiguity – whether expectations, priorities, and evaluation criteria are clear to the individual; (4) Role conflict – whether the individual is experiencing conflicting role demands and loyalties at work; (5) Responsibility – whether the individual feels, or has, a great deal of responsibility for the welfare and performance

of others in the workplace; (6) Physical Environment – whether the individual/employees is exposed to high levels of toxins or extreme physical conditions. Although having limitations in methodology, the empirical research, presented above, by Slaski and Cartwright (2002), Ciarrochi et al. (2002), Donaldson-Feilder and Bond (2004), Tsaousis and Nikolaou (2005), Abraham (2000) and Carmeli (2003) provide a useful basis upon which some tentative hypothesis and objectives was farmed for the current study.

3.6 Selection of Sample Study Organisations

The selection of the sample study organisations viz; State Bank of India Ltd (SBI) and The Jammu and Kashmir Bank Ltd. (J&K Bank), has been made on the basis of their being foremost and large organisations in the state (j&k).The State Bank of India is the largest bank in India in terms of profits, assets, deposits, Branches and employees. It has a network of over 9851 branches in India and 61 foreign offices in 32 countries. The Bank commands about one fifty of the total deposits and loans in all scheduled commercial banks in the country. The Jammu and Kashmir Bank Ltd. is one of the oldest and biggest organisations, Has been ranked among the top of the best banks of the country in the survey conducted by business today – KPMG a leading international combine on banks and 5th among all the banks including foreign banks press release (Dec. 10.02). On the stock exchange the stock has been doing well as compared to others.

3.6.1 Sample selection procedure

While piloting the study survey of J & K Bank Ltd. it was found that till Dec 2011 J & K Bank Ltd. has 677 barnches across the country and in J&K state. J & K Bank Ltd. has 410 branches and more than 9500 employees in J&K state, out of which 2458 employees belongs to managerial staff and 1984 belong to clerical staff (Non-Managerial). SBI has 8881 branches across India and its staff consists of 243484 members. The SBI staff in J & K state consists of 1121 employees, out of which 413 employees belongs to managerial staff and 615 employees belongs to clerical staff (Non-Managerial).In case of J & K Bank, 150 managers chosen for sample, out of which 40 managers belong to top managerial cadre, 60 belong to middle management and 50 to the lower management. Also 150 Non – Managers at different levels chosen for sample study from   J & K bank. Therefore total number of sample for study taken from J & K Bank Ltd. is 300 employees. On the other hand, the sample taken for study from SBI are 150 at managerial level, out of which 40 managers belong to top managerial cadre, 60 belongs to middle management and 50 to the lower management. In case of Non – Managers, 150 chosen for sample study at different

levels from State Bank of India. Therefore total number of sample for study taken from State Bank of India is 300 employees. Apart from the above, researcher has made an attempt to review the filled in annual confidential reports pertaining to work load leading to job dissatisfaction, ultimately to job stress. In order to have a clear picture about the sample features taken for the study purposes, the final sampling pattern obtained in case of J&K Bank Ltd. and SBI Ltd. is represented in exhibit 3.2;

Exhibit 3.2: A schematic of sample respondents

Staff Cadres	J&K Bank	SBI	Total
Managerial	150	150	300
Non-Managerial (clerical)	150	150	300
Total	**300**	**300**	**600**

3.7 An Overview of Selected Banks: SBI & J& K Bank

Commercial banks in India have been facing severe competition and change in the past few years. The liberalization measures have also added a new dimension to the banking industry through the entry of new competitive players in the market. This has necessitated changes in the structural and operational policies of the banking industry. The expectations from the banks and demands made on them, which are increasing in the both volume and complexity, have made the role of banks more challenging, requiring new types of skills and expertise on the part of bank employees. Given the background of uncertainty as to what the future is going to unfold, a key ingredient for stability for successfully coping with the changes in the financial sector would be the contribution of Human Resources Development (HRD). The J&K Bank & SBI are no more an exception to these realities. Today every organization has the personal policies and procedures in one form or the other. These policies have an effect on the overall performance of the individuals & also of the organization. The task before the HRD can be better appreciated if viewed in the light of emerging challenges in the banking industry. An in-depth job content analysis would help generate role directories with explanations and job descriptions for every role of the employees. Adequate training Programmes, welfare measures and use of counselors and labor relations personal are becoming critical in the smooth running of the banking

industry. Updating of recruitment and selection processes and periodic performance appraisal processes and required. Banking industry viewed from personnel angle has its own peculiarities. The efficacy of employees determines to great extent the quality of services rendered. Over the last couple of years the banking has witnessed a paradigm shift in all facets of manpower management viz. recruitment, training & development, performance appraisal system, placement and upward mobility & specialization. In this connection let us have a glance at a brief profile of and performance appraisal procedure in State Bank of India.

3.7.1 State Bank of India (SBI) Ltd.

State Bank of India is the largest bank in the country with a network of over **13,542** branches & **5** associate banks in India and **131** foreign offices in **32** countries. State Bank offers its customers the convenience of over **21000** ATMs in India, already the largest network in the country. At the time of inception of the State Bank of India, it had only 466 branches. In 1959 State Bank of India (subsidiaries Banks) Act was passed under which eight subsidiary state banks were also taken over and reconstructed into seven subsidiaries of the State Bank of India. They are State Bank of Jaipur, State Bank of Hyderabad, State Bank of Indore, State Bank of Mysore, State Bank of Patiala, State Bank of Saurashtra, State Bank of Tranvencore.

Exhibit 3.3:- A brief review of SBI Performance (2011-12)

No. of branches	13,542
Revenue (US$)	$ 36.950 billion.
Profit	$ 3.202 billion.
Total assets	$ 359.237 billion
Total equity	$ 20.854 billion
No. of people employed	292,215
Employee cost	6% of sales
Owner(s)	Government of India

(Sources: BT-KPMG May 2012)

The objective of State Bank of India is "Growth with profit". Growth in terms of business size, branch expansion, coverage of unbanked areas as well as in terms of the variety and quality of service rendered. SBI has played a vital role in the economic transformation of India. The bank has crossed many meridians during last few decades. A brief review of its performance has been given in exhibit 3.3;

1. Mutual funds – 100 percent subsidiary SBI Mutual Fund manages 20 schemes, Rs 3,500 crores in assest.

2. Merchant Banking – SBI capital 100 percent subsidiary is one of the oldest merchant bank in India.

3. Credit cards – SBI – GE a 60:40 joint venture with GE capital has 700,000 cards members.

4. Consumer Finance – SBI Market consumer finance through its personal loan schemes and loan has portfolio of Rs. 233 crores.

5. Government Securities trading – SBI Gilts a 100 percent subsidiary trades in gilts.

6. Insurance: SBI Life a joint venture with Cardiff SA is entering Banking assurance business.

Exhibit 3.4:- The performance of SBI Ltd in key areas for the last seven years

Rs. in Billion	FY2005	FY 2006	FY2007	FY 2008	FY 2009	FY 2010	FY 2011
Deposits	3670.48	3800.46	4355.21	5374.05	7420.73	8321.16	9641.68
Advances	2023.74	2618.01	3373.36	4168.95	5425.03	6177.33	7428.67
Investments	1970.98	1625.34	1491.49	1895.01	2759.54	3778.67	4647.24
Total Assets	4598.83	4940.29	5665.65	7215.26	9644.32	10658.34	12683.02
Interest Income	324.28	359.80	394.91	489.50	637.88	765.45	939.56
Interest Expenses	184.83	203.90	234.37	319.29	429.15	520.10	739.19
Net Interest Income	139.45	155.89	160.54	170.21	208.73	297.70	330.82
Non-Interest Income	71.20	74.35	57.69	86.95	126.91	198.01	256.41
Total Operating Income	210.65	230.24	218.23	257.16	335.64	431.23	494.89
Staff Expenses	69.07	81.23	79.33	77.86	97.47	109.28	119.61
Overhead Expenses	31.67	36.02	38.91	48.23	59.01	67.21	71.11
Total Operating Expenses	100.74	117.25	118.24	126.09	156.49	173.40	191.26
Operating Profit	109.91	112.99	100.00	131.07	179.15	187.19	211.10
Total Provisions	66.86	68.93	54.59	63.78	87.94	91.89	99.74
Net Profit	**43.05**	**44.07**	**45.41**	**67.29**	**91.21**	**106.56**	**114.23**

(Source: RBI records & KPMG)

Organizational Structure of SBI

The present organization structure of SBI is a modular structure consisting of four discrete centers of responsibility: viz,

1. Central office
2. Local Head office
3. Zonal office
4. Branches

The central office of the bank is located at Mumbai. These are 13 local Head offices, called the 'circles', one each situated at Mumbai, Bhopal, Bhubneshwer, New Delhi, Madras, Guwahati, Ahmedabad, Calcutta, Hyderabad, Lucknow, Bangalore, and Patna. In Zonal offices, totaling 55 in numbers. Apart from these, at present, the bank has nearly 13,542 branches in India & 131 offices in 32 countries of world.

Exhibit 3.5: Diagrammatic representation of Hierarchy in SBI

Central Office	**Headed by Chairman**	**Co-ordinates**	**13 Local Head offices**
Local Head offices	**Chief General Manager**	**Co-ordinates**	**4/5 Zonal offices**
Zonal offices	**Deputy General Manager**	**Co-ordinates**	**4/5 Regional offices**
Regional offices	**Regional Zonal Manager**	**Co-ordinates**	**35/40 Branches**
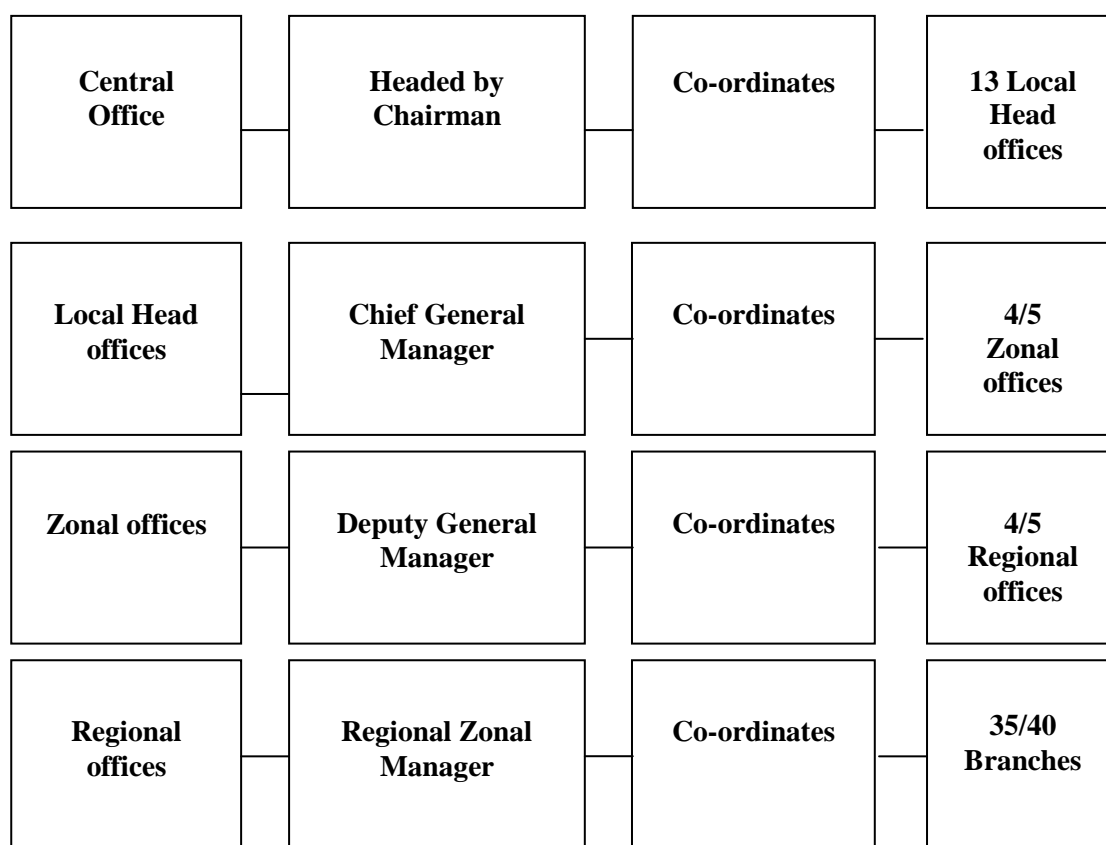
Structural arrangements in SBI are a decentralized and administrative structure with branches as the basics building blocks. The structure has been worked as follows:

1. Branch is placed under a Branch Manager who in turn is placed under an over all control of Chief Manager.

2. 35/40 branches are grouped into a region placed under the administrative control of Regional/Zonal Manager.

3. 4/5 Regional Managers are located at a zonal office, coordinated and controlled by a Deputy General Manager (DGM).

4. 4/5 Zonal offices constitute a circle under local head offices headed by Chief General Manager (CGM).

5. Local Head offices are coordinated and controlled by central office.

The above structure has been shown diagrammatically in exhibit 3.5

3.7.2 The Jammu and Kashmir Bank Ltd.

The Jammu & Kashmir Bank Ltd. is today one of the faster growing banks in India with a network of 630 branch offices and 510 ATM's across the country, offering world class competitive banking services/products to its clienteles. Today, J&K Bank has a standing of value driven organisation and is continuously at work towards building trust & convection with shareholders, employees, customers, borrowers, regulators and other diverse stake holders, for which the bank has adopted a strategy directed towards developing a healthy foundation of trust and relationship aimed at attaining excellence, which certainly comes from good corporate governance. Good corporate governance is a source of a critical input and competitive advantage for accomplishing distinction in all pursuits.

The Jammu & Kashmir Bank considers good corporate governance as the "Since qua non" of a good banking system has implemented a policy centered on all the four pillars of good corporate governance- value, transparency, accountability and disclosures, enabling it to practice transparency, trusteeship, control, and fairness, leading to enhanced shareholder value, ethical corporate citizenship and stakeholders delight. The bank is managed by a highly qualified & independent Board following best accepted globally practices, transparent disclosures and improvement of shareholders, besides ensuring to societal expectations and shareholders' aspirations following the principles of managements' execute independence to manage & drive the bank forward without unwarranted restraints but with the basis and framework of effective liability & accountability.

Entire banking of the State of J&K was performed by the traditional lenders till 1920-30, & that too at inflated interest rates. Simultaneously, some banks performed and functioned at a very limited scale, such as Imperial Bank of India, Grindleys Bank, and Punjab National Bank. The role of these banks was limited and reduced to the deposits acceptance, as they could not grant advances and loans to the customers of the state due to the statutory limitations. In this situation, banks could not ameliorate the social and financial position of the state. To overcome this critical scenario, the Maharaja of the State perceived an idea of setting up a Bank in the State of J&K. After a prolonged deliberations and exercise, the task for establishment of "The J&K Bank Ltd", was given to the late "Sir Sorabji NpochKanwala, Managing Director of the Central Bank of India at that time.

Mr. Npochkanwala, framed a scheme on 24-09-1930, suggesting establishment of semi State Bank with participation in capital by public and the State, under the government control. In this way, the Bank was formally incorporated on the 1st of October 1938, and commenced its business from 4th July 1939, at its registered office, Residency Road, Srinagar, Kashmir.

The J&K Bank Ltd. has been the first of its composition and nature in the country as a state owned Bank. Besides contributing half of the issue capital, the state government also appointed it as its bankers for treasury businesses and general Banking. In its formative years, the Bank had to come across numerous problems, particularly around the time of independence, when out of its total of 10 branches, 2 branches of Mirpur and Muzaffarabad fell to the other side of the line of actual control along with assets and cash in 1947. However the state government came to its rescue and with the assistance of Rs. 6 lac to meet the claims, however the Bank kept growing and overcame its difficulties. Abiding the extension of central laws of the state of J&K, as per the provisions of Indian Companies Act 1956, the bank was defined as a government company. Following the social central measures in Banks, J&K bank had its first full time chairman in 1971. Year 1971 witnessed remarkable progress in all the vital fields of operations and was a turning point for the bank on conferment of scheduled banks status. In 1976, J&K bank was declared as "A" class bank by Reserve Bank of India (RBI), in recognition of exalted performance and dominant role, RBI employed J&K bank as its agent/representative for performing & executing the general business banking of central government especially in maintaining currency and collection of taxes.

The J&K Bank Ltd. has a vast network of branches across the country. The Bank has 630 branches spread over the country. The bank has been able to computerize upto 552 branches i.e. 93% of the total business. The J&K Bank has been performing its functions in urban, rural and far flung areas of the State. Besides these branches it has 508 ATM (Automated Teller Machines) counters located at the various branches/centers throughout the country, providing 24 hour service. It has also launched the mobile ATM facility to its customers.

Exhibit 3.6:- A brief review of J&K Bank ltd. Performance (2011-12)

No. of branches	630
Revenue (US$)	$ 977.07 million.
Operating income	$ 410.6 million
Net income	$ 151.81 million
Total assets	$ 11.39 billion
No. of people employed	> 9000

(Sources BT-KPMG May 2012)

The challenges facing Indian Banking System that emerged from the significant and far reaching changes over the last few years have been under taken successfully by Jammu & Kashmir Bank. Despite the changing and challenging environments, characterized by deregulation, competition with new banks and non banking finance companies, coupled with increasing customer expectations, the performance of J&K Bank has significantly improved in all the areas of operation till date. The performance of J&K Bank Ltd. in key areas can be discussed under the following headings.

Exhibit 3.7:- The performance of J&K Bank Ltd in key areas for the last six years

Rs. in Crores	2005-2006	2006-2007	2007-2008	2008-2009	2009-10	2010-11
Total Deposits	23,484.64	25,194.29	28,593.26	33,004.10	37,237.16	44,675.94
Savings Bank Deposits	5,013.51	5,848.83	6,902.54	7,953.49	10,260.81	12,726.83
Current Account Deposits	3,011.40	3,479.18	4,294.96	4,625.18	4,892.39	5,321.31
Total Advances	14,483.11	17,079.94	18,882.61	20,930.41	23,057.23	26,193.64
Priority Advances	2,827.86	3,286.98	4,874.33	7,345.95	8,632.29	9,274.48
Total Investments	8,993.84	7,392.19	8,757.66	10,736.33	13,956.25	19,695.77
Shareholders' Funds	1,799.47	2,008.73	2,280.83	2,622.86	3,010.46	4,845.78
Total Assets / Liabilities	26,448.98	28,646.53	32,755.99	37,693.26	42,546.79	50,508.15
Net Interest Income	663.72	767.85	810.44	983.84	1,119.34	1,543.66
Other Income	110.85	160.21	245.01	261.48	416.24	364.76
Operating Revenue	774.57	928.06	1,055.45	1,245.32	1,535.58	1,908.42
Operating Expenses	345.25	372.44	403.61	470.86	577.37	758.93
Operating Profit	429.32	555.62	651.84	774.46	958.21	1149.49
Net Profit	**176.84**	**274.49**	**360.01**	**409.84**	**512.38**	**615.20**

(Source: JKB annual Report 2011-12)

Organizational Structure in J&K Bank Ltd.

The Jammu & Kashmir Bank Ltd. has a four tier organizational structure comprising of Corporate office, Zonal offices, District/Area offices and branch offices with its head office at Srinagar. The Bank is headed by Chairman and Chief Executive Officer who is assisted by one Chief General Manager and five General Managers. Chief General Manager is looking after the portfolio of Administration. General Managers are looking after the portfolio of corporate credit, ALM and Investment, Law and Company Affairs and Accounts, Retail Credits and Stationary, I&V and Insurance, Estates & Card Business.

The General Managers are assisted by Joint General Managers & eight Deputy General Managers who in turn have the support of Assistant General Managers in offices and the Area Managers/District Managers. District and Area Managers supervise the functioning of branches falling under their relative jurisdictions. Branches are headed by Branch Managers.

Exhibit 3.8:- Organizational Hierarchy in J&K Bank Ltd.

Chairman

↓

General Manager

↓

Deputy General Managers

↓

Assistant General Managers

↓

Managers

↓

Clerical Staff

↓

Subordinates
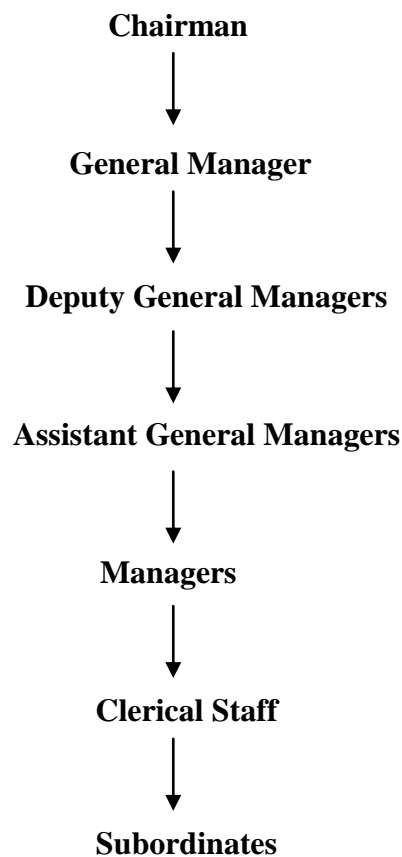
3.8 Instrument Development

In order to develop appropriate instrument of measurement for emotional intelligence and job stress, various measurement scales used by different experts were studied. Among them the prominent ones include occupational stress inventory, organizational role questionnaire and stress questionnaires (Rizzo et al., Bacharach et al etc). Similarly for emotional intelligence different scales used by experts were considered including Gardner 2001, Bar-On, 1997; Goleman, 1998, 2003; Salovey & Mayer, 1990, 1997 and SUEIT scale.

Keeping in view the scope of the study, SUITE and self-awareness scale of emotional and for job stress OSQ & organizational role questionnaire was considered to be used for the present study. However, after seeking expert opinion, SUITE scale and OSQ has been adopted as the measurement tool to access Emotional Intelligence and job stress among banking employees; both scales are discussed below.

3.8.1 Occupational Stress Questionnaire (OSQ)

On the basis of literature survey, a set of job stress variables as exhibited in 3.9 have been found to be important in influencing managers and non-managers with job stress were taken for the present study. A set of five variables each comprising of six sub variables (statements) for determining their influence on occupational stress at managerial and non-managerial levels was taken**.** Role overload was originally conceptualized as one type of role conflict that incorporates a particular concern for pressure to do more work, having a heavy workload that interferes with work quality, and the feeling of not being able to finish an ordinary day's work in one day (Kahn et al., 1964; Kahn, 1980). Recently, role overload has been conceptualized separately from role conflict as time compatibilities related to the feeling that one has more work to do than can be completed in the allotted time (Bacharach et al., 1990)[8].). Therefore for purposes of this study we conceptualized role overload as an incompatibility between work demands and the time available to fulfill those demands (Beehr et al., 1976; Caplan, 1971; Rizzo et al., 1970). Thus, we included six of the original Rizzo et al. (1970) items relating to role conflict, six additional items relating to role overload (Bacharach et al., 1990), six original items from Rizzo et al. (1970) relating to role ambiguity, six items from Comer et al. (1989) relating to Job satisfaction and six items from Copenhagen burnout inventory relating to Job burnout. The results presented in Exhibit 6.2; support the theoretical constructs of role ambiguity, role conflict, role overload, Job dissatisfaction and Job Burnout. The items in the five point likert scale were scored from 1 (Strongly Disagree) to 5 (Strongly agree). (Role ambiguity and job dissatisfaction items were reverse scored). The OSQ consists of 30 questions and is broken up into five sub-scales, each with 6 items (definition):

1. *Role Ambiguity* (extent to which priorities, expectations, and evaluation criteria are clear to the individual);

2. *Role Conflict* (extent to which the individual is experiencing conflicting role demands and loyalties in the work setting);

3. *Role Overload* (extent to which job demands exceed resources and the extent to which the individual is able to accomplish workloads);

4. *Job Dissatisfaction* (extent to which the employee's overall effective feeling (satisfaction) towards the job);

5. *Job Burnout* (extent to which the end result of stress experienced at work place by employees but not properly coped or addressed, resulting in symptoms of exhaustion, irritation, ineffectiveness, discounting of self, others and problems of health.);

Scale items for each of the variables considered in this study are presented in Exhibit 3.9.

Exhibit 3.9:- shows variables, scale and source

Construct	Items	Scale range	Source	S.no
Role ambiguity	6	1-5	Rizzo et al. (1970)	1-6
Role conflict	6	1-5	Rizzo et al. (1970)	7-12
Role Overload	6	1-5	Bacharach et al. (1990)	13-18
Job dissatisfaction	6	1-5	Comer et al. (1989)	19-24
Job Burnout	6	1-5	Copenhagen burnout invt.	25-30

3.8.2 Emotional Intelligence scale

To measure the emotional intelligence of the respondents**,** Swinburne University Emotional Intelligence Test (SUEIT) was used to evaluate self reported emotional intelligence (Palmer & Stough, 2001). The SUEIT was developed to index the way people typically think, feel and act with emotions at work. The SUEIT is scored on a five-point Likert scale and takes approximately 15 minutes to complete. The SUEIT consists of 64 items and provides a *Total EI* score as well as score on five subscales (definition):

1. *Emotional Recognition and Expression*, **11** items (the ability to identify one's own feelings and emotional states and the ability to express those inner feelings to others);

2. *Understanding Others Emotions*, **20** items (the ability to identify and understand the emotions of others and those that manifest in response to workplace environments, staff meetings, literature, artwork etc.);

3. *Emotions Direct Cognition*, **12** items (the extent to which emotions and emotional knowledge are incorporated in decision-making and problem solving);

4. *Emotional Management*, **12** items (the ability to manage both positive and negative emotions both within one-self and others);

5. *Emotional Control*, **9** items (the ability to effectively control strong emotional states experienced at work).

3.9 Questionnaire Administration

Before finalizing the questionnaire a pilot study was conducted among a small sample of managerial and non-managerial staff in SBI and J & K Bank Ltd. respectively, in order to ascertain their views and suggestions. This pilot study was conducted in sample study organisations, to examine (i) the appropriateness of the questions to their context (ii) to ascertain about the adequacy of the item in covering the various issues involved and (iii) to ensure that the questions was easily comprehensible, properly worded, unambiguous and answerable within a reasonable time period. It was revealed by the pilot study that the questions were easily comprehensible and the entire questionnaire took about 10 – 15 minutes to complete. Accordingly, the questions which were repeated, inappropriate or difficult to understand were revised and reformed to meet the requirements. Further discussion were held with several officers of both the organisations regarding the different aspects of existing EI and job stress at different levels in the organisation and present practices of EI and to cope up with the stress. The same information was sort from the Human Resource department for the purpose to strengthening of the questionnaire. Moreover, some interviews of managers were conducted personally with the employees to share their problems, feelings, suggestions regarding the job stress and EI.

3.10 Data Analysis

The primary data collected on various aspects of present study for determining the level of EI and job stress, has been analyzed statistically by applying various relative statistical tools, such as mean average, comparative mean averages, standard deviations, Co-relation, t-value test, z-value test, summery statistics. All data entry and analyses were conducted using SPSS version 18.0 (SPSS, 2010). Data from the 600 completed questionnaires were entered into SPSS and checked for entry errors. In assessing the normal distribution of the variables (examining the skewness statistic, kurtosis statistics and the distribution of the normal curve) a number of variables were transformed in order to satisfy tests of normality. A 5-point likert type technique was administered to assess the EI and job stress

levels among managers and non-managers operating in the sample study organisations. Therefore, the respondents were asked to respond to each item on a particular issue under study employing response categories consisting of "Strongly Disagree, Disagree, Undecided, Agree and Strongly Agree". It is important to note here that response indicating most favorable attitude towards EI & stress respectively (i.e. high stress/EI level) shall be given the highest score and vice versa (1 = low, 5 = High) validity measurement. The validity of the laid down hypothesis in relation to the objectives of the present study has been checked on the basis of null hypothesis (Ho) and alternative hypothesis (Ha). Here it will not be out of place to explain the operational definition for Ho (null hypothesis) and Ha (alternative hypothesis) as laid down for the present study is as follows:

Ho: There is a strong impact of EI competencies to prevent the stress in job.

Ha: There is no impact of EI competencies to prevent the stress in job.

Bivariate Analyses

To test for relationships between the main variables included in this study, Pearson productmoment correlation coefficients were computed using SPSS. For reasons of consistency, descriptions of correlations were based on the guidelines for conventional practice outlined by Cohen and Cohen (1983). According to these guidelines effect sizes for correlations are as follows: r = .10 (classified as weak), r = .30 (classified as moderate), and r > .50 (classified as strong).

Multivariate Analyses

Multiple regression analyses were used in this Study to investigate the interrelationship and predictive validity of study variables. Due to the exploratory nature of the study, standard multiple regression was first undertaken to assess the predictive validity of EI with respect to the stressors and strains assessed in this study. To assess the moderating effects of EI on the relationship between stressors and strains, moderated multiple regression analyses were undertaken, as recommended by Cohen and Cohen (1983). To examine interactions involving continuous variables, Aiken and West (1991) recommend centering all variables in moderated regression analyses in order to reduce problems of multicollinearity. In this Study, all variables included in the moderated regression analyses were first centered by converting them to z scores, and multiplicative terms were created for the standardized independent variables (Independent Variable x Moderator Variable).

Reliability Test

Cronbach's alpha is a useful method for determining the reliability based on internal consistency. In the present study Cronbach's alpha was used to examine the internal consistency of measures. Cronbach's alpha is reported to range from 0.63 – 0.83 for the EI scales on the SUEIT (Palmer & Stough, 2001). The reliability coefficients (Cronbach's alpha) for this study are presented in Table 4.4 Reliability coefficients are all within an acceptable range (greater than 0.7) for the Total EI score and the subscales of the SUEIT. In Self Performance Assessment scale, the **reliability** of the odd-even items has been found to be **0.83** and the self-correlation of the whole test as estimated by the **Spearman-Brown prophecy formula** has been found to be **0.92**. The present scale is highly reliable as per the criteria given by **Edwards (1969)**.

Validity Measurement

Random errors of measurement are never completely eliminated, but to portray nature in its intimate lawfulness, efforts are made to reduce such errors as much as possible. To the extent to which measurement error is slight, a measure is said to be reliable.

Reliability concerns the extent, to which measurements are repeatable by the same individual using different measures of the same attributes, Nunnally (1967). The amount of measurement error places a limit on the amount of validity that an instrument can have but even in the complete absence of measurement error, there is no guarantee of validity. Reliability has been defined as an index of the effectiveness of an instrument, being necessary but no sufficient condition for any type of validity (Nunnally, 1967; Peter 1979). Cronbach's alpha, which is one of the reliability co-efficient that is commonly used for estimating of reliability based on the average correlation among items within a test (Anne anastasi, 1976).

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Table 3.10: Reliability Coefficients for the questionnaire package

Scale	α	N = 600
SUEIT		
Emotional Recognition and Expression	.81	
Understanding Others Emotions	.88	
Emotions Direct Cognition	.82	
Emotional Management	.80	
Emotional Control	.79	
Total EI	.86	
OSQ		
Role ambiguity	.75	
Role conflict	.83	
Role Overload	.80	
Job disatisfaction	.89	
Job Burnout	.83	
Total Stress	.88	

Reliability has been defined as an index of the effectiveness of an instrument, being necessary but no sufficient condition for any type of validity (Nunnally, 1967; Peter 1979). Cronbach's alpha, which is one of the reliability co-efficient that is commonly used for estimating of reliability based on the average correlation among items within a test (Anne anastasi, 1976).The values of Cronbach's alpha for the content variables are given in table 3.10; shown above:

The next chapter focuses on the present practices of job stress and EI to investigate antecedents and consequences of job stress for banking employees. The chapter begins with an introduction of present job stress & EI practices in banking sector. It provides an overview, organisational structure, Indian banking profile, emergence and historical background of banks. It also focuses on present banking working conditions including present practices for managing stress and EI training in the Indian corporate sector.

4.0 Introduction

In previous chapter, methodology for carrying out present study was discussed under the dimensions of the; scope on the study, need for present research, summary of past research, research design and its limitations. It also related the conceptualisation and function of the constructs in the model with the operationalization. The current chapter will provide a brief outlook of Profile of Indian Banking System and present practices of job stress and emotional intelligence & training in banking sector.

Banking institutions throughout the world are facing a fast paced dynamic environment where efficiency and competitiveness hold the key to survival. The process of establishing a competitive advantage is at the heart of competitive marketing strategy (Devlin and Ennew, 1997). With intense competition from both domestic and international players, rapid innovation and introduction of new financial instruments, changing consumer demands and explosive growth in information technology, the way in which a commercial banking firm conducts business and reaches out to its customers has significantly changed. Widespread mergers and acquisitions in the banking sector point to this quest for attaining competitive advantage in a crowded marketplace. In order to survive and adapt to the changing environment, banking firms are putting more stress on understanding the drivers of success, like better utilization of its resources (like technology, infrastructure and employees), process of delivering quality service to its customers and performance benchmarking. Leading commercial banks throughout the world are aggressively strengthening their strategic marketing and operational capabilities as a source of competitive advantage. Concepts like service profit chain (Heskett et al., 1994) and operational capability-service quality-performance triad (Roth and Jackson, 1995) have turned out to be buzzwords for any retail banking service firm, which wants to retain its competitive edge over others.

While traditional bank performance parameters like transactions, deposit and income are significant indicators, the criterion of efficiency has become a sine qua no to achieving firm competitiveness in the banking sector like never before. It is becoming increasingly relevant from a marketing perspective to not only out perform competitors on deposit or income, but also be cost competitive. A bank is considered to be cost competitive, if it spends equal amount of money on resources as others but generates higher levels of performance or if it spends less amount of money on resources to generate same level of performance as others in the industry. The need to be cost competitive is at the heart of

effective competition in today's financial markets, because cost competitiveness imparts the ingredients to long-term commercial success. Therefore, efficiency of banks is critical as a basis for effective competition from marketing perspective. Extant literature on marketing efficiency of firms mentions several financial variables as inputs, like marketing expense (Gross, 1984), investment (Drucker, 1986), number of employees (Drucker, 1985), man-hours (Anderson and Weitz, 1986). Output has been measured in terms of financial parameters like profit (Sevin, 1965), sales (Bucklin, 1978), number of units sold (Hall, 1975) and market share (Donath, 1982).

4.1 Profile of Indian Banking System

The need to be cost competitive and the performance challenges are apparent throughout the world. The situation is no different in the banking sector in India, one of the world's largest emerging economies. Significant changes have been taking place in the Indian commercial banking sector as a part of the financial sector reforms initiatives undertaken by the Government of India and the Reserve Bank of India since the early 1990s. As the country's bankings system, which is still dominate by the public sector banks, is exposed to structural reforms, performance and efficiency issues are gradually emerging as the touchstone of success (Saha and Ravisankar, 2000). There is an emerging need for a comprehensive framework for measuring performance of Indian banks and understanding their strategies, both from the point of view of the corporate and retail customers as also the regulators.

Conceptually, performance benchmarking and strategies grouping are of great relevance to both marketing and strategy. The marketing literature is increasingly paying attention to different performance metrics. The Marketing Science Institute considers "Metrics for measuring marketing performance" as an area of highest research priority for 2000-2002. Early work on performance assessment in marketing borrowed from the productivity concept in manufacturing area which was measured as output per unit input. In marketing this output to input ratio has been applied with financial measures factored by a proxy of effort, which is also often financial (Bonoma and Clark, 1988). Although the immediate outcomes of marketing efforts are more qualitative nature like the level of service quality delivered or the loyalty of the customers, scholars have tried to quantify the intangibility of marketing outcome with something more tangible. They have frequently used easily quantifiable financial outputs, which are the end result of marketing success. It is assumed that customer satisfaction and service quality will always lead to better financial

performance (Rust et al., 1995). The whole idea of defining performance as the ability of a firm to transform its resources to generate outcomes has been used extensively in Marketing and Strategy literature. Research has also been devoted to find out how this transformation is attuned to the overall objective of the firm.

On the conceptual front, bank typically performs two functions: it provides product and services to its clients and engages in financial intermediation and management of risk. The servicing function is typically measured using the level of quality service provided and the intermediation activity is measured using its risk management skills (Harker and Zenios, 1998). There is empirical evidence of the impact of service level on the performance of financial institution (Ittner and Larcker, 1996) and also that of risk-taking skills on the overall performance (Santomero and Babbel, 1997).

Benchmarking on the basis of resultant strategic grouping and overall financial performance can help the banking organisations to restructure their policy choices to compete in present dynamic environment. Analyzing its position in the performance hierarchy, a bank can take decision on certain strategic variables like product mix, client mix and distribution channel whereby they can follow the market leaders and devise their improvement strategy. Comparing with industry alignment of the design process, its human resources management, and the way in which the banking organisations are utilizing different resources to deliver customer value. Thus, there is a need to devise a methodology to measure the overall performance of the banks with respect to their competition using the financial parameters, which could help individual banks to take long-term strategic decisions. This research is set in this context.

Performance analysis of financial institutions, particularly commercial banks, has been a very well researched topic. The whole idea of measuring performance of banks is to separate out those which are doing well, from those which are doing poorly. Performances of banking organisations are generally conceptualized as the extent to which the banks are able to utilise its resources to generate business transactions, and are measured by their ratio, known as efficiency. Efficiency is measured by the ratio of output to inputs, where larger value of this ratio indicates better performance. Studies of bank performance have, to date, concentrated on obtaining a single perspective of efficiency (Cook and Hababou, 2001). Traditional accounting and financial ratio methods (like return on equity, return on assets) have been very useful in the past for providing information for benchmarking a bank's performance, but they have methodological limitations, which are discussed later.

Data envelopment analysis (DEA) is a mathematical methodology to handle situations/conditions with multiple inputs and multiple outputs and has been established way to measure bank performance. This frontier analysis method can identify those banks which are able to convert multiple inputs to produce higher amount of a combination of outputs. These are called efficient banks and their efficiency is measured by the ratio of their combination of multiple outputs to their multiple inputs. Banks which have the scope to further increase their outputs given their existing inputs given their existing inputs are considered to be low on efficiency (Coelli et al., 1998).

Performance measurement using frontier efficiency approach is quite well established in the literature. The proceedings of the Wharton school conference on the Performance of Financial Institutions (1999) include several articles, which have used the frontier efficiency scores to measure performance of banking firms. Athanassopoulos (1999) developed an efficiency benchmarking method for measuring performance of retail bank branches in Greece. Soterious and Zenios (1999) proposed a common framework of efficiency benchmarking model combining operations, service and profitability to determine the overall performance of bank branches in Cyprus. Thus, in case of multidimensional performance measurement, we use the concept of "efficiency" to benchmark "performance" of banks.

The objective of the study conducted have attempted to explore efficiency analysis and performance of individual commercial banks in the Indian banking sector and the strategic grouping of these banks based on their performance parameters. Efficiency and performance reflect on and are affected by the policy decisions made by the banks in relation to their long – term business strategies. Therefore, the study for analyses strategic groups of banks based on homogeneity in converting resources into performance. Thus, we address to attempt a unique research issue of the link between performance benchmarking and strategic grouping relating and resulting to job stress.

4.1.1 Indian Banking Sector

India is an important market as far as banking is concerned. It is also interesting to study, not only due to its sheer size, but also because of the sweeping changes the sector has witnessed in the last decade. The process of financial sector reform as a part of the broader programme of structured economic reform started in 1992. With initiation by the Narasimham Committee report, and later in 1994 by constituting the board of Financial Supervision, the government took several important steps to strengthen the functioning of

the financial sector. Some of the important steps were reduction in the level of cash reserve ratio and statutory liquidity ratio and creation of a more competitive environment in the financial sector through reform measures like relaxation of entry – exit norms, reduction in public ownership in banking industry and letting banking access capital market for meeting their fund requirement (Reserve Bank Of India, 1999a). In spite of all these reformatory measures, which were aimed at providing at level playing field to the Nationalized banks of the country, the government in October 1999 had to constitute the Verma Committee to identify the weak public sector banks and develop a restructuring policy for them with the motive to equip them to sustain in this new liberalized regime (Verma Committee, 1999). Therefore, we feel it is important to find out how the Indian banks, belonging to both public and private sector, would be able to compete with the multinational banks. The frame work of strategic grouping would be necessary for a bank to identify its position visa-a-vis competitors and to enable poor performing banks willing to switch over to better groups. A bank needs to understand the inherent dimensions, which make that group more efficient. It also has to comprehend what sort of structural changes in its long-term business policy are required.

The Indian Banking system has several outstanding accomplishments to its credit and the most striking part is its reach. A widespread banking network has been established in the past forty years. The banks in Indian are now spread out into the breadth and length of the nation. The close association of Indian banking system with the countrys development efforts is the most significant achievement. The development and diversification of India's economy and the growth process acceleration are in no small measure due to the active role that indian banks have played in financing economic activities in diverse sectors (Sukumaran, 1996). It should be acknowledged that the banking system in any country is an integral part of the financial segment of the economy. The banking system in India comprises of co-operative banks and commercial banks. Commercial banks dominate the banking scene in India and have a widespread of branches. The commercial bank sector consists of scheduled banks and non-scheduled banks (a categorization by the Reserve Bank of India). The scheduled commercial banking divisions are characterized by the predominance of public sector element that includes State Bank of India and its associate banks, regional rural banks and other nationalized banks. The private banking sector consists of new private banks, old private banks and foreign banks operating in India. Co - operative banking divisions also render important service mainly in the area of rural credit.

4.1.2 Historical Background

In India banking has been present since the early days. The currency and coinage system has its roots in Indian history. The banking system in Indian developed in the early part of the 20th century mostly under regional and ethnic setups. Regions and Communities started banks to serve their necessities or needs. These banks functioned and served sectarian benefits or interests without any national outlook and followed thumb rules to lend money to traders and industries. The large numbers of semi urban and rural centers were devoid of banking facility in India. The objective of nationalisation of banks were to make the administrative set up of the banks to follow to the norms specified by the government, to make credit easily available to sectors like small-scale industry, agriculture, and exports which had been neglected until now. It also allowed greater mobilization of savings through bank deposits/credits and widened the branch network especially in the semi urban and rural areas.

i.   Nationalisation of Banks

Nationalization of banking sector resulted in extensive and rapid expansion of banking activities in the country. There was almost a tenfold increase in the number of branches after about two decades of nationalization with considerable spread in semi urban and rural areas. Commercial banks in India assumed a central role in financing agriculture and other allied activities. There was large scale financing of exports, technical entrepreneurs, self-employed professionals, small artisans, small scale industries, and so on. This resulted in the creation of a new segment of well-being and prosperity in the country. These achievements were primarily due to policy and nationalization of development banking by the Center and State-owned banks.

At the cost of the efficiency, most of the objectives of nationalisation of the banks were achieved and annual targets were set for mobilization, targets for the priority sector lending and for opening branches in semi urban and rural centers. Priority was not given to achieve providing earning or profitability and strengthening the capital base. The health or efficiency of banks is determined by a number of factors, the most significant being a strong capital base, the nature of investments made, adequate provisioning, the skill and commitment of officials, the quality of asset management, the internal incentive mechanisms quantity and quality of information, and the nature & impact of governmental interference by the monetary authorities. Almost all of these parameters for healthy development of banking sector were neglected or forsaken.

In the early eighties radical structural changes in terms of the nature of borrowers and lenders was being witnessed by the International Monetary Markets. There was an enormous increase in lending of securities & the growth of new financial facilities of rising funds directly from investors with the growth of techniques like interest rate swaps, financial and foreign exchange and interest rate options at global level excluding Indian banks till early nineties which were controlled and operated as per guidelines of the Reserve Bank of India and the Finance Ministry. Lack of initiatives by top officials and direct recruitment was not allowed rather an external Banking Recruitment Agency was set up for the purpose to cover the entire country. Clerical & last grade staff was predominant. Because of low remuneration there was less attraction in this sector as compared to private sector. There was then a profound transformation in financial system globally as the banks had to operate with a wide variety of financial assets and liabilities. The challenges to the established Public Sector Banks (PSBs) were many from both within and outside the banking system. Other financial intermediaries increasingly focused on core competencies and niche strategies. New financial products and innovations in market practices came into existence with an ease of barriers to entry and exit that resulted in the increased competition & greater number of participants in the various segments of the financial market.

The banking system is the most dominant segment of the financial sector accounting for about two thirds of the assets of the organized financial sector. As a part of the structural economic reforms, the reform of the banking sector took place. The reform measures followed the recommendations of the Committee on the Financial System (CFS) (1991) and the Narasimham Committee (1998). The Report of the Narasimham Committee (1998) provided a frame work for the second generation reforms. A broad categorization of these reforms could be (i) Strengthen the foundation of the banking sector, (ii) Streamlining procedures, upgrading technology and human resource development, and (iii) Changes in the system (Kapila, 2002).The India's financial reforms took place in four major ways as: (1) Right of setting the policy conditions & removal of operational constraints, (2) Creation of a more competitive environment by relaxation of entry and exit norms, reduction in the public ownership in banking industry and access of banks to the capital market for meeting their fund requirement, (3) Freedom of market intermediaries by strengthening the market institutions and (4) The safety aspects of the financial system. Banks offer a wide range of products & services to the retailers & wholesalers. With the

help of technology a more open, competitive and globalized financial market was emerged.

Figure: 4.1: Structure of the organized banking sector in India
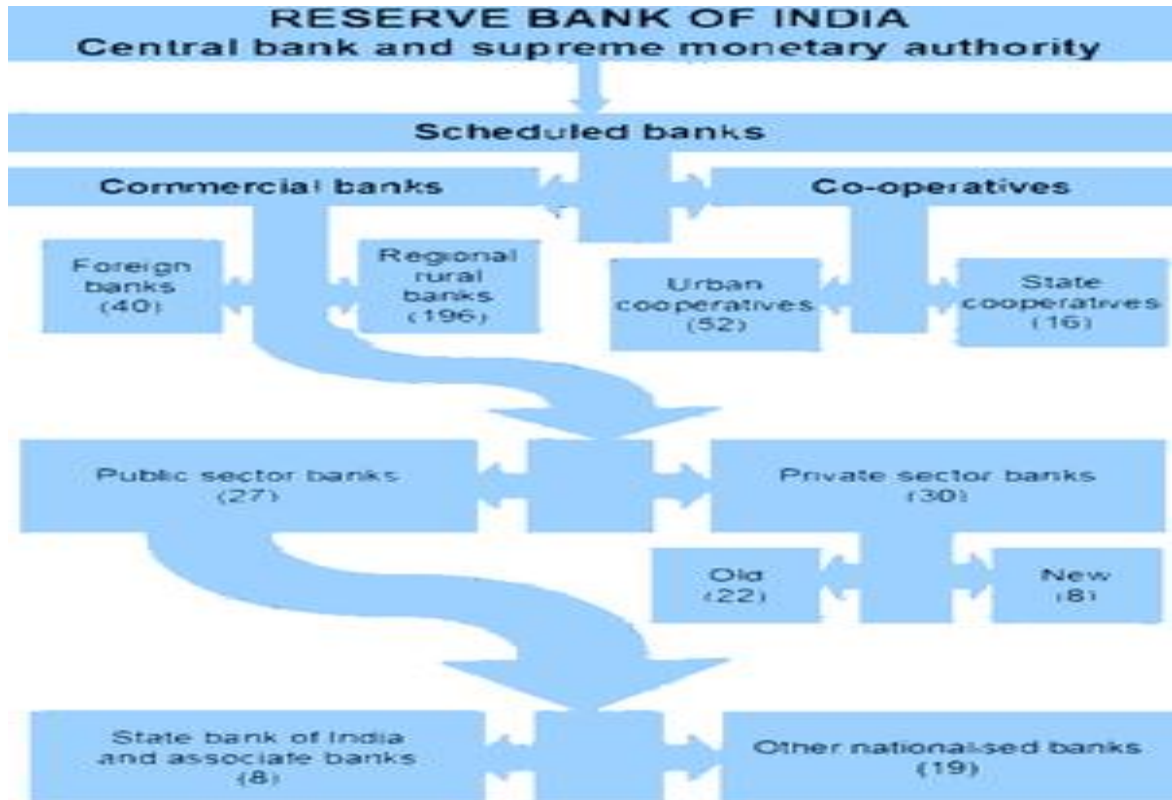
(Number of banks are in brackets. SOURCE: The   Evolution of the State Bank of India (The Era of the Imperial Bank of India, 1921-1955) (Volume III); & From Wikipedia, the free encyclopedia)

4.2 Banking Working Conditions

In 2002, the average workweek for non-supervisory workers in banking was 35.9 hours. Managerial and Supervisory employees, however, usually work considerably longer hours. In 2002, Twelve percent of employees worked part-time, mostly tellers. Banking working environments also vary according to nature & where the employee works. In a typical bank branch, employees also work on weekdays, Saturday mornings, and some evenings if the bank is open late. Working hours for employees in branches located in shopping malls and grocery stores, which are open weekends and most evenings. Bank   in–house jobs, especially teller positions, require continual communication & interaction with customers, a high level of attention to security, and repetitive tasks. Tellers also must work and stand for long periods/hours in a confined space.

To provide greater access to bank personnel and improve customer service, centralised phone centers are being established by banks, mainly staffed by customer service

executives. Employees of phone call centers spend most of their time answering phone calls & queries from customers and must be available to work morning, evening, night and weekend shifts. Administrative support staff may work in large processing facilities, in the bank's headquarters, and/ or in other administrative offices. Most support employee works a maximum/standard 40-hour per week; some may work overtime depending upon the need of work. Those bank support staff located in the processing facilities may work in different shifts.

Mortgage and commercial loan officers often work out of the branch offices, visiting clients, soliciting new business, and checking out loan applications. Loan officers may be required to work evenings if that is the only time at which a customer can meet or to travel if a customer is out of town. Financial service sales executives also may visit customers in the evenings and on weekends to go over the customers financial needs. The remaining bank personnel located mainly at the headquarters and/or other administrative offices usually work in comfortable atmosphere and put in a standard work-week.

4.2.1 Managers and Non Managers Demographic factors (job, position, qualificati on etc) and its impact:-

A high school education is usually all that is needed for most office and administrative occupations, while management, business and financial occupations usually employ workers with at least a college degree. Good customer service skills and communication are necessary for all occupations/jobs in the banking industry.

i. *Administrative and Office support occupations:*

A high school education is usually needed for Bank tellers and other clerks. Most of the banks seek human resource who have good basic communication skill and math's, feel comfortable handling large amounts of money, and enjoy public contact. Through a combination of on-the-job training and formal classroom instruction under the guidance of an experienced employee, tellers learn the rules, regulations, and procedures that administer their jobs. Banks are spending more on reaching out and offering more products to their customers. Consequently, they will need more talented and creative personnel to compete in the market place. By providing access to higher education and other sources of additional training, Banking organizations encourage upward mobility for their employees.

Experienced clerks and tellers may move up to head teller, customer service representative, or new accounts clerk. Tellers with outstanding performance, who have had specialized training or some college are sometimes promoted to managerial level positions.

ii. *Management, business, and financial occupations:*

Workers in business, financial, and management occupations usually at least have a college degree. A simple bachelor's degree or bachelor's degree in business administration courses is suitable preparation, followed by a master's degree in business administration (MBA). Many managerial level positions are filled by promoting technically skilled professional, and experienced personnel—for example, auditors, accountants, budget analysts, financial analysts or credit analysts,—or accounting or related branch supervisors in large banks. Sales agents of financial services usually need a college degree; a major or courses in accounting, finance, marketing, economics, or related fields, serve as excellent preparation. Sales experience also is very helpful. These employees learn on the job under the guidance of experienced bank officers. Sales agents selling mutual fund and securities need to be licensed by the National Association of Securities Dealers (SEBI, AMFI), and agents selling insurance also must obtain an appropriate license from IRDA (insurance institute of India).

Progress to higher level professional, executive, administrative, and managerial positions may be accelerated by taking additional training. Banks encourage employees and often provide opportunities to take classes offered by financial and banking management affiliated organisations or other recognized financial management and banking training institutions. Course classes deal with one of the different phases, such as budget management, accounting management, financial analysis, international banking, corporate cash management, and data processing systems management and procedures. In recent years, the banking sector has been revolutionised by globalization & technological advancements in computer and data processing equipment. Banks hire various types of customer and financial service occupations. Tellers make up the largest number of workers and overall administrative and office support occupations make up the largest portion of employment in the industry. Financial, business, and management occupations also engage a significant number of workers in the banking sector.

Work involving cash handling s potentially stressful as it requires high attention and exposes employees to constant pressures related to avoiding mistakes (Lindstrom, 1991).

Furthermore, continuous contact with the public may exert psychological strain on workers (Endresen et al., 1991). Increased competition, both domestically and internationally, has resulted in organizations introducing cost-cutting and productivity improving strategies, which have resulted in increasing demands on employees (ILO, 2001). New products and ways of delivering service, such as the telephone and internet, and new entrants are competing with traditional High Street banks (Sisson and Marginson, 2000). The nature of much of banking work which involves cash handling, means extensive security measures, including systems such as closed circuit television (CCTV) / supervision which constantly monitor activity, are taken to minimize risk. Although such systems are in place as much for the protection of employees as for deterring thefts, the feeling that one is under constant surveillance can be a major strain on workers whose every action is observed and recorded.

Employees who are in regular contact with members of the public are known to be at more risk of stress than those who work in seclusion (Budd, 2001). The danger is confounded for individuals who work with valuables or cash, as they are more likely to be targeted by criminals (Chappell and Di Martino, 2000). Bank employees who witnessed armed raids involving the threat or actual use of weapons have reported sleep disturbance and flashbacks that continue more than three months after the incident (Hodgkinson and Joseph, 1995). However, individuals react differently to stressful events such as bank robberies, and issues such as the gender of the victim, previous experiences and social support can determine long-term effects (Leymann, 1988).

Technological developments have led to major advances in office automation. Indeed, the banking industry has been a leading investor in computer technology due to its substantial data processing requirements. The initial rapid expansion of employment, particularly in data processing, is now in decline as investment in technology is reduced. Moreover, automation and new technologically-based delivery options have led to major redundancies in the financial services sector, predominantly affecting low-skilled workers (ILO, 2002). Consequently, workers employed in this sector are now required to carry out a multitude of tasks and possess multiple skills. Furthermore, increasing time pressures and levels of monotonous work, and decreasing levels of individual control have resulted in more incidents of psychosocial stress, job dissatisfaction, role stresses and musculoskeletal complaints (Toivanen et al., 1993; Levoska and Keinanen-Kiukaanniemi, 1994; Smith et., 1999). A substantial shift has taken place in the psychological contracts of

employees in financial services enterprises, which traditionally ensured individuals of long-term employment security in return for their hard work and loyalty (Giga, 2001). Organizations that have previously viewed employees as long-term assets to be developed are now beginning to think of them simply in terms of costs that need to be cut back (Gladstone and Reynolds, 1997). Inevitably, this has left post-restructuring workforces facing greater uncertainty and increasing performance pressures (TUC, 2000). The need to continuously update skills in order to keep up with new ways of work organization can be very daunting for employees, especially older workers who can find these pressures particularly challenging and demotivating due to the obsolescence of skills learnt over a long working life (Huuhtanen, 1988; Giga, 2001).

A survey of bank employees (FSU, 2002), identifies the most important changes affecting the banking industry and its workers' lives over the last ten years as including: fewer staff but increased workloads (77 per cent); higher performance and sales targets (76 per cent) and increased business pressure (69 per cent). Job cutbacks had increased the burden on surviving members of staff, with a substantial number of employees in the finance sector are required to work overtime. Poor workplace design along with a demanding workload can be a contributing factor to workers suffering from visual, shoulder, neck, back, wrist and hand problems. This can be a major cause of psychological distress for workers (Smith et al., 1999). Within the financial services sector, there is evidence to support Karasek's (1979) model associating work-related stress with jobs that are highly demanding while simultaneously allowing little control. Many areas of work correspond to this model, whereby individuals have high workloads but relatively little autonomy in completing their assigned tasks (Vahtera and Pentti, 1999, Westman, 1992).

4.3 Present Practices for managing Stress

Stress is inevitable in the present day world. It follows you like an eerie shadow, no matter whether you are a white-collared professional working in a swank office or an educationist in a premier institution. Constant endeavors to cope up with the dynamism of work environment and excel professionally can make one highly exhausted or fatigued. The nature of modern day work, with high performance, speed, efficiency, and demands for time management, leads to job stress in many employees. The term 'Stress', to some extent can be seen as having a positive implication, as it leads to excellence and self-motivation. But at the same time, too much of stress for long hours, may have debilitating/hazardous effects on one's health and career.

There are some important methods for managing the stress that most of the banking organizations are practicing in the present work related stress scenario; these include:

- Taking a quick **break** whenever one feel stressed. Moving/getting away from the workplace (even for 2 -5 minutes) will help them to revive a bit.
- Taking a few **deep breaths** through nose, Allow the belly and rib cage to expand while inhale and then, exhale slowly.
- Try to **closing eyes** for a few seconds. Don't let the mind wander to work. Just loosen up the body and mind.
- Learning effective **time management** techniques. Prepareing a 'To-Do' list for oneself and effectively chart out regular office work.
- **Not to** recourse to excessive **smoking** or else to kill stress, which will multiply worries later.
- By always being **assertive** and have a voice of ones own at office. Learn to say 'No', to avoid abuse at work.
- Never be too unyielding. Not to get angry when someone points out faults or disagrees with them. Try to **be** an active **listener** not a fighter.
- **Stop worrying or getting disturbed** about things that one can never change at workplace. Don't ponder about such things and eat ones own brain.
- Get proper routine **sleep** everyday. This will help in reducing overall stress and keeps energized and mentally agile at office.
- **By Avoiding** individuals who are small talks at office and good with **gossips**. That will leave with a pregnant/absent mind for no reason.
- At work, befriend with optimistic people. Finding a good **friend** with whom one can share worries and emotions.
- Smile a lot and be good to everyone. **Smile** is a good stress alleviator and will help to lighten up, when one felt stress.

These effective stress management tips are used whenever one feel strained at workplace. And in case of burnout or chronic stress, it was always suggested to consult a health professional hired by the bank or to consult your family doctor if felt so. Work and organizational climate factors influence job commitment and involvement, affecting employees' sense of worth and job satisfaction (Sekaran, 1989). As workers often perceive change as stressful due to future uncertainty and fears over job security (Gladstone and Reynolds, 1997), the major changes implemented in the sector over the last few years have

had a substantial impact on its workers. Besides possibly resulting in workers' compensation claims, stress can have a detrimental effect on worker performance and result in decreasing organizational performance and productivity due to declining employee relations, morale and absenteeism. Physical effects of stress on employees also include migraine, coronary heart disease, ulcers and depression.

As evident from above, the consequences of stress on individuals range from feelings of being overloaded and a lack of self-confidence, to more serious effects on health, personal relationships and anger. Research within the sector also shows stress can increase the likelihood of mistakes and confrontation as workers cut corners to achieve targets (FSU, 2002).

4.4 Emotional Intelligence Training in the Indian Corporate Sector

With the opening up of the Indian economy through globalization, liberalization, privatization and natural thrust towards information technology the tasks of Indian corporate employees has become more demanding. The challenges get multiplied when Indian corporate employees/executives have to work in diversified work cultures. The emotional intelligence intervention is partly a response to the problems that corporate employees face today. There is a need to develop the highest standard of leadership skills, ever increasing demands of customers for high quality goods and services, the challenges of high team turnover, rapidly changing business settings and dynamic environmental conditions, economic demands or escalating costs. The organisations need people who have both technical knowledge & social and emotional abilities which will enable them to delight the customers. Emotional intelligence can contribute in developing those skills and abilities that are linked with this ambition/aspiration (Orme and Langhorn, 2003).

Cherniss (2000) outlines four main reasons why the workplace is a logical setting for evaluating and improving emotional intelligence competencies:

1. In most jobs, EI competencies are critical for success.

2. Many adults/individual enter the labor force without the skills/competencies necessary to succeed or excel at their work.

3. For providing emotional intelligence training, employers already have the established means and motivation.

4. Most adults/individuals spend the majority of their waking hours at workplace/job.

A strong interest in the professional functions/applications of EI is apparent in the way organizations have embraced emotional intelligence ideas. The American Society for Training and Development, for example, has published a volume describing guidelines/procedures for helping employees in organisations cultivate EI competencies which distinguish outstanding performers from average ones (Cherniss and Adler, 2000).

However it has been observed that most of the organisations in India center their training programs on hard skills (e.g., industry knowledge, education, technical expertise) and the personality assessment (Punia, 2005). Topics including competencies like stress management, empathy, assertiveness skills and political / social acumen lack focus in training and development programs. Whereas in reality, these are critical and decisive success factors that should not be dismissed as these have a direct bearing on the bottom line of any organisation.

Chapter four focused on the present practices of job stress and EI to investigate antecedents and consequences of job stress for banking employees. In Chapter Fifth, the analysis and results of the studies developed in the first four chapters of this research are presented. Chapter Fifth includes the analysis and reports the results of the final study.

5.1 Introduction

This chapter presents the analyses and findings from the interdisciplinary research framework. The present chapter will give the empirical research evidence of the current study followed by discussion based on the outcome.

The past few years of the Jammu & Kashmir bank Ltd. has made treads in all important areas of its business operations besides making Organisational system a reality and a part of its work culture. As far as State Bank of India is concerned, it has made attempts to make HR practices especially, on part of work stress or overload a potential cause of stress, to work as a potential tool for the development of EI for reducing the job stress, with the objective of employees development, motivation and growth in the broader prospective. In addition, the work stress in State Bank of India intended at helping the bank to move towards culture of mutuality and openness. However, the Jammu & Kashmir bank Ltd. is still in initial stage as far as the implementation to reduce job stress is concerned including EI and HR practices. Therefore, an attempt was made to assess the perceived views of the employees, including the Managerial and Non-Managerial staff of both the banks about the prevailing EI and job stress in the organisation and how far it happens to be more in case of managers with more responsibility.

As it was evident from the previous chapter, the 600 respondents of the present study viz. the employees of both sample study organisations were supplied with a well structured set of two questionnaires, EI based on SUEIT test with 64 statements (section B) and OSQ with 30 statements (section A). The section A of questionnaire was divided into five variables i.e.; role ambiguity, role conflict, role/work overload, job dissatisfaction and job burnout from 1 to 30 items. As stated earlier, 30 statements were constructed using some other similar studies (Prof.D.kumar.M (2005); Ivancevich & Matteson (1980); Beehr & Newman (1987) etc. In Section C, the questionnaire was aimed at seeking the respondent's experience, designation, grade, service in years, hierarchical positions and so on. Section B (EI) was also divided into five sub-variables i.e. Emotional Recognition and Expression, Understanding Emotions, Emotions Direct Cognition, Emotional Management and Emotional Control. The information collected was exclusively used for analysis purposes, out of which only one response was required to be ticked off by the respondent, being the most appropriate one. The respondents were asked to respond to each variable on the basis of 5- point likert scale against the respective values viz; (a) 5 = Strongly agree; (b) 4 = Agree; (c) 3 = Undecided; (d) 2 = Disagree and (e) 1 = Strongly disagree.

In the present study an attempt has been made as to how far the managerial employees and non-managerial bank employees of the two sample study organizations have impact of EI on job stress, and the relationship between them, thereby ascertaining the correlation among EI and Job Stress. The perceived views of managerial and non-managerial employees were critically analyzed and evaluated and the recommendations and suggestions were also made for managing & developing EI and coping the job stress in the sample study organisations.

5.2 Empirical Research Evidence of the Present Study

The data collected from various sources / quarters of 600 respondents for the present study purpose has been gathered from both primary as well as secondary sources, primary data collected was later on statistically analyzed. The method of summary statistics, such as mean score and standard deviations, percentage comparisons were arrived at through the application of simple formulas. Similarly, mean differences and perception co-efficient was obtained by application of rank differences, method of correlation, whenever needed. t– test values were applied in order to ascertain the level of significance of differences relationship in mean score. The perceptional data thus generated was statistically processed, tabulated and analyzed manually as well as with the help of computer software packages like 'SPSS' and 'Minitab'.

5.3 Measurement of Job Stress among Bank Employees

Table **5.1** are indicative of mean scores, standard deviations, skewness, kurtosis, t-values and P-values of variables used in the present study which go a long way in determining the overall perception of managerial and non-managerial employees towards the job stress existing in the two sample study organisations viz Jammu and Kashmir Bank & State Bank of India.

Table **(5.1)** presents the over all descriptive statistics / view of the job stress in the sample study organisation viz; J & K Bank and SBI on 30 statements concerning the various dimensions of the job stress. The scores for each item vary from 1 to 5, where the score value 1.00 shows extremely less job stress and the score value 5.00 shows extremely high job stress.

Table 5.1: Overall Descriptive Statistics on perceived Job Stress in both JKB & SBI

Items	N	Mean	Std. Deviation	Skewness		Kurtosis	
				Statistics	Std. Error	Statistics	Std. Error
Role Ambugity1	600	2.87	1.181	1.352	.100	.944	.199
RA 2	600	2.77	1.151	.964	.100	.052	.199
RA 3	600	1.87	.822	1.615	.100	.982	.199
RA 4	600	3.01	.968	1.325	.100	1.686	.199
RA 5	600	4.07	1.276	.106	.100	-1.327	.199
RA 6	600	2.87	1.030	1.238	.100	1.037	.199
Role Conflict 1	600	3.82	1.237	.572	.100	-.995	.199
RC 2	600	3.70	1.245	.625	.100	-.826	.199
RC 3	600	3.82	1.180	.640	.100	-.886	.199
RC 4	600	*4.33*	1.351	-.117	.100	-1.408	.199
RC 5	600	3.68	1.256	.633	.100	-.839	.199
RC 6	600	3.75	1.288	.407	.100	-1.036	.199
Work Overload 1	600	3.75	1.337	.398	.100	-1.131	.199
WO 2	600	*4.44*	1.325	-.274	.100	-1.330	.199
WO 3	600	3.97	1.289	.187	.100	-1.264	.199
WO 4	600	3.41	1.221	.961	.100	-.133	.199
WO 5	600	4.48	1.345	-.495	.100	-1.052	.199
WO 6	600	4.07	1.344	.100	.100	-1.367	.199
Job Dissatisfaction 1	600	3.16	1.101	1.260	.100	1.013	.199
JDS 2	600	*4.43*	1.285	-.213	.100	-1.305	.199
JDS 3	600	3.93	1.346	.280	.100	-1.322	.199
JDS 4	600	3.89	.943	1.602	.100	.970	.199
JDS 5	600	2.92	1.190	.937	.100	-.020	.199
JDS 6	600	3.11	1.241	1.304	.100	.720	.199
Job Burnout 1	600	3.46	1.284	.583	.100	-.854	.199
JB 2	600	3.63	1.275	.618	.100	-.833	.199
JB 3	600	2.83	1.118	.999	.100	.195	.199
JB 4	600	*4.14*	1.391	-.061	.100	-1.371	.199
JB 5	600	3.50	1.144	.868	.100	-.223	.199
JB 6	600	2.83	1.200	.876	.100	-.259	.199

(a) 5 = Strongly agree; (b) 4 = Agree; (c) 3 = Undecided; (d) 2 = Disagree and (e) 1 = Strongly disagree.

The descriptive table (**Table 5.1**) indicates that the overall mean score of both the sample study organisations ranges from 1.87 to 4.48 representing the Role ambiguity statement No. 3 and work or role overload statement No. 5 respectively; followed by work overload statement No. 2 (MS=4.44), job disatisfaction statement No. 2 (MS=4.43) and job burnout statement No. 4 (MS=4.14). Also the overall mean score obtained by both the banking organisations is 3.55(close to 4) indicating the presence of Job Stress. Similarly, the overall Skewness and kurtosis statistic are near to 1, which shows the normal distribution of data.

5.4 Employees' views on Job stress

5.4.1 Role Ambiguity

The table under reference (**Table 5.2.1**) reveals that the mean score of Role ambiguity ranges between *2.22* and *4.57* in SBI Bank ltd. at managerial level and between *2.98* & *3.86* at non-managerial level. The highest mean score at managerial level in this banking organisation has been shown by Role Ambiguity statement No. 5 (4.57); followed

Table 5.2.1: Perceived View of SBI Employees on RA

| Items | Mean | | Mean difference | t- Statistics | Sig. |
	SBI managers N = 150	SBI non managers N = 150	(non mgrs – Mngrs)		(2-tailed)
Role Ambugity1	4.30	3.77	-.533	-4.427	.000
RA 2	3.73	3.14	-.587	-4.953	.000
RA 3	4.01	3.73	-.280	-2.720	.007
RA 4	4.07	**3.86**	-.213	-1.926	.055
RA 5	**4.57**	3.48	-1.093	-7.460	.000
RA 6	*2.22*	*2.98*	.760	1.412	.159
Group Mean	**3.81**	**3.50**	**-0.31**		

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

by RA statement No. 1, with mean score (4.30). The lowest mean score is marked for 'Role Ambiguity' statement No. 6, with mean score of (2.22). In case of bank employees at Non-managerial level, the highest mean score has been shown by Role Ambiguity statement No. 4 (3.86); followed by RA statement No. 1, with mean score (3.77). The

lowest mean score is marked for 'Role Ambiguity' statement No. 6, with mean score of (2.98). The total mean score for RA in SBI Bank ltd. at managerial level is 3.81(close to 4) and 3.50 at non-managerial level, indicating that employees at managerial level have more Role ambiguity than employees at non-managerial level. The overall mean difference of - 0.31 between the SBI managers and Non-managers shows that managers experience higher level of Role Ambiguity as compared to Non-managers. Further the P-value for all the items of role ambiguity is less than 0.05, except RA-6, which indicates that the difference between Managers and Non-managers in these items is significant, confirming that managers of SBI experience higher level of Role Ambiguity.

Table 5.2.2: Perceived View of JKB Employees on RA

Items	Mean		Mean difference (non mgrs – Mngrs)	t- Statistics	Sig. (2-tailed)
	Jkb managers N = 150	Jkb non managers N = 150			
Role Ambugity1	**4.42**	4.18	.240	1.647	.001
RA 2	4.27	**4.45**	-.173	-1.433	.034
RA 3	3.84	3.91	-.073	-2.861	.040
RA 4	*3.15*	*2.95*	.207	1.850	.055
RA 5	4.10	4.13	-.027	-3.198	.043
RA 6	3.39	3.11	.280	2.271	.120
Group Mean	**3.86**	**3.78**	**-0.08**		

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

In case of Jammu & Kashmir Bank Ltd. **(Table 5.2.2)** the Role ambiguity mean score ranges between 3.15 and 4.42 at managerial level and between 2.95 & 4.45 at non-managerial level. The highest mean score at managerial level in this banking organisation has been shown by Role Ambiguity statement No. 1; followed by RA statement No. 2, With mean score (4.27). The lowest mean score is marked for 'Role Ambiguity' statement No. 4, with mean score of (3.15). In case of bank employees at Non-managerial level, the highest mean score has been shown by Role Ambiguity statement No. 2; followed by RA statement No. 1, With mean score (4.18). The lowest mean score is marked for 'Role Ambiguity' statement No. 4, with mean score of (2.95). The total mean score for RA in J&K Bank ltd. at managerial level is 3.86 (close to MS 4) and 3.78 at non-managerial

level, indicating that employees at managerial level have more Role ambiguity than employees at non-managerial level. The overall mean difference of -0.08 between the JKB managers and Non-managers shows that managers experience higher level of Role Ambiguity as compared to Non-managers. Further the P-value for all the items of role ambiguity is less than 0.05, except RA-6, which indicates that the difference between Managers and Non-managers in these items is significant, confirming that managers of JKB experience higher level of Role Ambiguity

5.4.2 Role Conflict

Table (**Table 5.3.1**) reveals that the mean score of Role conflict ranges between 2.85 and 4.37 in SBI Bank ltd. at managerial level and between 2.75 & 3.85 at non-managerial level. The highest mean score at managerial level in this banking organisation has been shown by Role conflict statement No. 4; followed by RC statement No. 1, With mean score (4.16). The lowest mean score is marked for 'Role conflict' statement No. 5, with mean score of (2.85).

Table 5.3.1: Perceived View of SBI Employees on RC

Items	Mean		Mean difference (non mgrs – Mngrs)	t- Statistics	Sig. (2-tailed)
	SBImanagers N = 150	SBI non managers N = 150			
Role Conflict 1	4.16	**3.85**	-.32	-5.135	.010
RC 2	3.92	3.81	-.113	-3.613	.021
RC 3	4.09	3.61	-.487	-3.609	.011
RC 4	**4.37**	3.72	-.65	-9.426	.000
RC 5	*2.85*	*2.75*	-.100	-3.535	.120
RC 6	3.89	3.52	-.367	-2.460	.014
Group Mean	**3.98**	**3.54**	**-0.44**		

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

In case of bank employees at Non-managerial level, the highest mean score has been shown by Role conflict statement No. 1; followed by RC statement No. 2, With mean score (3.81). The lowest mean score is marked for 'Role conflict' statement No. 5, with mean score of (2.75). The total mean score for RC in SBI Bank ltd. at managerial level is

3.98 (close to MS 4) and 3.54 at non-managerial level, indicating that employees at managerial level have more Role conflict than employees at non-managerial level. The overall mean difference of -0.44 between the SBI managers and Non-managers shows that managers experience higher level of Role Conflict as compared to Non-managers. Further the P-value for all the items of role conflict is less than 0.05, except RC-5, which indicates that the difference between Managers and Non-managers in these items is significant, confirming that managers of SBI experience higher level of Role Conflict.

On the other hand, the table **(Table 5.3.2)** discloses the mean score for Role Conflict in Jammu & Kashmir Bank Ltd. that ranges between 2.72 and 4.33 at managerial level and between 2.79 & 4.48 at Non- managerial level. The highest mean score at managerial level in this banking organisation has been shown by Role conflict statement No. 4; followed by RC statement No. 6, With mean score (4.02). The lowest mean score is marked for 'Role conflict' statement No. 3, with mean score of (2.72).In case of bank employees at Non-managerial level, the highest mean score has been shown by Role conflict statement No. 4; followed by RC statement No. 1, With mean score (3.81). The lowest mean score is marked for 'Role conflict' statement No. 3, with mean score of (2.79).

Table 5.3.2: Perceived View of JKB Employees on RC

Items	Mean		Mean difference	t- Statistics	Sig. (2-tailed)
	Jkb managers N = 150	Jkb non managers N = 150			
Role Conflict 1	3.85	3.81	-.040	-3.283	.038
RC 2	3.84	3.63	.207	1.452	.048
RC 3	*2.72*	*2.79*	.007	.049	.961
RC 4	**4.33**	**4.48**	-.147	-2.980	.028
RC 5	3.94	3.56	.380	2.633	.039
RC 6	4.02	3.57	.453	3.127	.012
Group Mean	**3.81**	**3.64**	**-0.17**		

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

The total mean score for RC in JKB Bank ltd. at managerial level is 3.81(close to MS 4) and 3.64 at non-managerial level, indicating that employees at managerial level have more Role conflict than employees at non-managerial level. The overall mean difference of -0.17 between the JKB managers and Non-managers shows that managers experience

higher level of Role Conflict as compared to Non-managers. Further the P-value for all the items of role conflict is less than 0.05, except RC-4, which indicates that the difference between Managers and Non-managers in these items is significant, confirming that managers of JKB experience higher level of Role Conflict.

5.4.3 Role / Work Overload

Table (**Table 5.4.1**) reveals that the mean score of Role/ work overload ranges between *3.89* and *4.43* in SBI Bank ltd. at managerial level and between *3.01* & *4.38 at* non-managerial level. The highest mean score at managerial level in this banking organisation has been shown by work overload statement No. 2; followed by work overload statement No. 4,

Table 5.4.1: Perceived View of SBI Employees on RO/WO

Items	Mean		Mean difference (non mgrs – Mngrs)	t- Statistics	Sig. (2-tailed)
	sbi managers N = 150	sbi non managers N = 150			
Work Overload 1	*3.89*	3.50	-.393	-2.604	.010
WO 2	**4.43**	4.03	-.430	-5.412	.000
WO 3	4.08	3.99	-.093	-1.618	.037
WO 4	4.31	**4.38**	.067	2.492	.023
WO 5	3.95	*3.01*	-.940	-6.319	.030
WO 6	4.30	3.72	-.580	-3.760	.010
Group Mean	**4.22**	**3.77**	**-0.45**		

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

With mean score (4.31). The lowest mean score is marked for 'work overload' statement No. 1, with mean score of (3.89). In case of bank employees at Non-managerial level, the highest mean score has been shown by work overload statement No. 4; followed by work overload statement No. 2, With mean score (4.03). The lowest mean score is marked for 'work overload' statement No. 5, with mean score of (3.01). The total mean score for work overload in SBI Bank ltd. at managerial level is 4.22 and 3.77 at non-managerial level, indicating that employees at managerial level have more work overload than employees at non-managerial level. The overall mean difference of -0.45 between the SBI managers and Non-managers shows that managers experience higher level of Role/work overload as compared to Non-managers. Further the P-value for all the items of role overload is less than 0.05, which indicates that the difference between Managers and Non-managers in

these items is significant, confirming that managers of SBI experience higher level of Role overload

Table **(Table 5.4.2)** shows the work overload mean score in case of Jammu & Kashmir Bank Ltd., ranges between 3.29 and 4.54 at managerial level and between 2.95 & 4.44 at non-managerial level. The highest mean score at managerial level in this banking organisation has been shown by work overload statement No. 5; followed by work overload statement No. 2, With mean score (4.48). The lowest mean score is marked for 'work overload' statement No. 6, with mean score of (3.29). In case of bank employees at Non-managerial level, the highest mean score has been shown by work overload statement No. 2; followed by work overload statement No. 5, With mean score (4.43).

Table 5.4.2: Perceived View of JKB Employees on RO/WO

Items	Mean		Mean difference (non mgrs – Mngrs)	t- Statistics	Sig. (2-tailed)
	Jkb managers N = 150	Jkb non managers N = 150			
Work Overload 1	4.02	3.59	0.427	2.763	0.00
WO 2	4.48	**4.44**	-0.040	2.261	0.03
WO 3	4.09	3.73	-0.360	2.473	0.01
WO 4	3.77	3.18	0.587	4.112	0.04
WO 5	**4.54**	4.43	-0.113	1.742	0.09
WO 6	*3.29*	*2.95*	0.333	2.195	0.12
Group Mean	**4.03**	**3.72**	**-0.31**		

5=Strongly agree; 4=Agree; 3=Undecided; 2=Disagree and 1=Strongly disagree

The lowest mean score is marked for 'work overload' statement No. 6, with mean score of (2.95). The total mean score for work overload in J&K Bank ltd. at managerial level is 4.03 and 3.72 at non-managerial level, indicating that employees at managerial level have more work overload than employees at non-managerial level. The overall mean difference of -0.31 between the JKB managers and Non-managers shows that managers experience higher level of Role/work overload as compared to Non-managers. Further the P-value for all the items of role overload is less than 0.05, except RO-6, which indicates that the difference between Managers and Non-managers in these items is significant, confirming that managers of JKB experience higher level of Role overload.

5.4.4 Job Dissatisfaction

Table **(Table 5.5.1)** reveals that the mean score of Job dissatisfaction ranges between *1.91* and *4.57* in SBI Bank ltd. at managerial level and between *1.73* & *4.26* at non-managerial level. The highest mean score at managerial level in this banking organisation has been shown by Job dissatisfaction statement No. 2; followed by Job dissatisfaction statement No. 5, With mean score (4.28). The lowest mean score is marked for 'Job dissatisfaction' statement No. 4, with mean score of (1.91). In case of bank employees at Non-managerial level, the highest mean score has been shown by Job dissatisfaction statement No. 5; followed by Job dissatisfaction statement No. 1, With mean score (4.16). The lowest mean score is marked for 'Job dissatisfaction' statement No. 4, with mean score of (1.73).

Table 5.5.1: Perceived View of SBI Employees on JDS

Items	Mean		Mean difference (non mgrs – Mngrs)	t- Statistics	Sig. (2-tailed)
	SBI managers N = 150	SBI non managers N = 150			
Job Dissatisfaction 1	4.17	4.16	-.013	-2.109	.013
JDS 2	**4.57**	3.83	-.741	-8.455	.039
JDS 3	4.26	3.39	-.867	-5.791	.042
JDS 4	*1.91*	*1.73*	-.180	-1.826	.269
JDS 5	4.28	**4.26**	-.020	1.607	.045
JDS 6	4.07	4.03	-.033	-1.260	.025
Group Mean	**3.94**	**3.58**	**-0.36**		

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

The total mean score for Job disssatisfaction in SBI Bank ltd. at managerial level is 3.94 (close to MS 4) and 3.58 at non-managerial level, indicating that employees at managerial level have more ***Job dissatisfaction*** than employees at non-managerial level. Since, they both fall above the average mean score of 3, depicting that they are less satisfied with their jobs. The overall mean difference of -0.36 indicates that the SBI managers are more dissatisfied with their job than Non-managers. Further the P-value is less than 0.05 for all the items of Job dissatisfaction, except JDS-4, confirming that the Job dissatisfaction is more in managers of SBI than Non-managers.

Table (**Table 5.5.2**) indicates that the mean score of Job dissatisfaction ranges between *3.10* and *4.51* in J&K Bank ltd. at managerial level and between *2.83* & *4.23* at non-managerial level. The highest mean score at managerial level in this banking organisation has been shown by Job dissatisfaction statement No. 5; followed by Job dissatisfaction statement No. 2, With mean score (4.42). The lowest mean score is marked for 'Job dissatisfaction' statement No. 4, with mean score of (3.10). In case of bank employees at Non-managerial level, the highest mean score has been shown by Job dissatisfaction statement No. 2; followed by Job dissatisfaction statement No. 5, With mean score (4.13). The lowest mean score is marked for 'Job dissatisfaction' statement No. 4, with mean score of (2.83).

Table 5.5.2: Perceived View of JKB Employees on JDS

Items	Mean		Mean difference (non mgrs – Mngrs)	t- Statistics	Sig. (2-tailed)
	Jkb managers N = 150	Jkb non managers N = 150			
Job Dissatisfaction 1	4.21	4.09	.120	2.909	.026
JDS 2	4.42	**4.23**	-.107	-1.725	.009
JDS 3	4.14	4.03	-.113	1.401	.032
JDS 4	*3.10*	*2.83*	.273	.340	.140
JDS 5	**4.51**	4.13	.380	2.682	.008
JDS 6	4.37	3.96	.413	2.657	.008
Group Mean	**4.12**	**3.88**	**-0.24**		

5 = Strongly agree; **4** = Agree; **3** = Undecided; **2** = Disagree and **1** = Strongly disagree

The total mean score for Job dissatisfaction in J&K Bank ltd. at managerial level is 4.12 and 3.88 at non-managerial level, indicating that employees at managerial level have more *Job dissatisfaction* than employees at non-managerial level. Here also, they both fall above the average mean score of 3, depicting that they are less satisfied with their jobs.

The overall mean difference of -0.24 indicates that the JKB managers are more dissatisfied with their job than Non-managers. Further the P-value is less than 0.05 for all the items of Job dissatisfaction, except JDS-4, confirming that the Job dissatisfaction is more in managers of JKB than Non-managers.

5.4.5 Job Burnout

Table **(Table 5.6.1)** under reference reveals that the mean score of Job Burnout ranges between *3.52* and **4.59** in SBI Bank ltd. at managerial level and between *3.43 & 4.38* at non-managerial level. The highest mean score at managerial level in this banking organisation has been shown by Job Burnout statement No. 1; followed by Job Burnout statement No. 3 and 4, With mean score (4.39). The lowest mean score is marked for 'Job Burnout' statement No. 5, with mean score of (3.52). In case of bank employees at Non-managerial level, the highest mean score has been shown by Job Burnout statement No. 1; followed by Job Burnout statement No. 6, With mean score (3.85). The lowest mean score is marked for 'Job Burnout' statement No. 2, with mean score of (3.43). The total mean score for Job Burnout in SBI Bank ltd. at managerial level is 4.17 and 3.81 at non-managerial level, indicating that employees at managerial level have more Job Burnout than employees at non-managerial level.

Table 5.6.1: Perceived View of SBI Employees on JB

Items	Mean		Mean difference (non mgrs – Mngrs)	t- Statistics	Sig. (2-tailed)
	SBI managers N = 150	SBI non managers N = 150			
Job Burnout 1	**4.59**	**4.38**	-.207	-1.393	.005
JB 2	3.81	*3.43*	-.380	-1.594	.110
JB 3	4.39	3.84	-.553	-2.174	.000
JB 4	4.39	3.79	-.593	-3.761	.042
JB 5	*3.52*	3.60	.080	1.608	.044
JB 6	4.34	3.85	-.491	2.807	.020
Group Mean	**4.17**	**3.81**	**-0.36**		

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

The overall mean difference of -0.36 between the SBI managers and Non-managers shows that managers experience higher level of Job Burnout as compared to Non-managers. Further the P-value for all the items of Job Burnout is less than 0.05, except JB-2, which indicates that the difference between Managers and Non-managers in these items is significant, confirming that managers of SBI experience higher level of Job Burnout.

In case of Jammu & Kashmir Bank Ltd. the Job Burnout mean score ranges between **3.50** and **4.57** at managerial level and between *3.18* & *4.33* at non-managerial level as shown in table **(Table 5.6.2)**. The highest mean score at managerial level in this banking organisation has been shown by Job Burnout statement No. 1; followed by Job Burnout statement No. 5, With mean score (4.51). The lowest mean score is marked for 'Job Burnout' statement No. 3, with mean score of (3.50). In case of bank employees at Non-managerial level, the highest mean score has been shown by Job Burnout statement No. 1; followed by Job Burnout statement No. 5, With mean score (4.31). The lowest mean score is marked for 'Job Burnout' statement No. 6, with mean score of (3.18). The total mean score for Job Burnout in J&K Bank ltd. at managerial level is 4.08 and 3.76 at non-managerial level, indicating that employees at managerial level have more Job Burnout than employees at non-managerial level. The overall mean difference of -0.32 between the JKB managers and Non-managers shows that managers experience higher level of Job Burnout as compared to Non-managers. Further the P-value for all the items of Job Burnout is less than 0.05, which indicates that the difference between Managers and Non-managers in these items is significant, confirming that managers of JKB experience higher level of Job Burnout.

Table 5.6.2: Perceived View of JKB Employees on JB

Items	Mean		Mean difference (non mgrs – Mngrs)	t- Statistics	Sig. (2-tailed)
	Jkb managers N = 150	Jkb non managers N = 150			
Job Burnout 1	**4.57**	**4.33**	.260	1.761	.019
JB 2	3.77	3.51	.253	1.732	.034
JB 3	*3.50*	3.19	.313	2.475	.044
JB 4	4.33	4.05	.287	1.798	.023
JB 5	4.51	4.31	.180	1.817	.020
JB 6	3.75	*3.18*	.573	3.909	.030
Group Mean	**4.08**	**3.76**	**-0.32**		

Notes:
1. Scorings scale: 5 = strongly agree, 4 = agree, 3= Undecided, 2 = Disagree, 1 = strongly disagree.
2. Higher mean score indicates to more favorable perception of employees towards job stress in SBI & J&K Bank ltd. & Lower mean score indicates less job stress.
3. df = difference, sig = significance, S.D = Standard Deviation, M.S = Mean score.
4. The bold figures indicate the Highest & lowest mean scores recorded against the given statements.
5. RA = Role Ambiguity (Statements Ranges from RA1 – RA6)
6. RC = Role Conflict   (Statements Ranges from RC1 – RC6)
7. WO = Work Overload (Statements Ranges from WO1 – WO6)
8. JS = Job dissatisfaction   (Statements Ranges from JDS1 – JDS6)
9. JB = Job Burnout   (Statements Ranges from JB1 – JB6)

On the whole, the sample study organisations at both levels has scored above average (3.00), revealing the presence of job stress among banking employees. Moreover, managerial level in J&K bank Ltd. and SBI has scored above average on most of the variables and the over all mean score is **4.00**. In case of the sample study organisations at non- managerial level in J&K bank Ltd. and SBI has scored lower compared to managerial level on most of the variables and the over all mean score is **3.73**. t- statistics has been made concerning the 30 statements of 5 variables, to assess the employee's perception on the job stress in the sample study organisation. The hypothesis laid down has been tested using the technique of t-test. For the present study in order to check the validity of the laid down hypothesis (H1) in relation to the objectives of the present study Ho (null hypothesis) and Ha (alternative hypothesis) stands for:

H1o: The Job Stress level among Managers compared to Non-Manager Bank Employees is High.

H1a: The Job Stress level among Managers compared to Non-Manager Bank Employees is Low

when we take the over all job stress level of both the banking organisations across all the above given variables into account, the overall mean score for J&K Bank Ltd. is 13.08 and SBI 13.35 with mean difference of -0.27, and t-value of -0.30. As the P-value is less then 0.05, indicating that the difference in the level of stress between the employess of J&K Bank Ltd. & SBI ltd is significant. Also, confirming that the level of stress among manager bank employees is high as compared to Non-manager bank employees.

5.5 Comparative Analysis of J & K Bank and SBI

Table (**Table 5.7**) indicates that among the selected occupational stress variables Role over load has the highest mean value of (4.57) followed by Job dissactisfaction (4.26) in the employees of J&K Bank. In the SBI category, also the variable Role over load has the high mean scores with (4.58) and followed by Job dissactisfaction (4.32) respectively.

Role ambiguity has the lowest mean score in both categories (3.43 and 3.51 respectively) followed by Role conflict (3.80 and 3.88 respectively).

Table 5.7: Comparative Analysis: -Mean, SD., Sig. and t- values of stress scores of respondents with respect to selected occupational stress variables

Items	Mean Score		Mean difference	Std. Deviation		t - Statistics	Sig. (2-tailed)
	JKB Employees N = 300	SBI Employees N = 300		JKB N = 300	SBI N = 300		
Role Ambiguity	3.431	3.516	-0.085	1.138	1.226	-0.353	0.727
Role conflict	3.808	3.885	-0.077	1.275	1.243	-2.471	0.043
Role overload	4.576	4.588	-0.012	1.229	1.241	-2.088	0.031
Job Burnout	4.01	4.041	-0.031	1.31	1.31	-3.227	0.023
Job Dissatisfaction	4.263	4.325	-0.062	1.091	1.043	-2.325	0.048
Total Group Mean	**20.08**	**20.35**	**-0.27**	-	-	-	-

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

The comparative analysis between JKB and SBI employees shows that the overall mean difference of -0.27, Indicating that employees of SBI experience higher level of overall job stress, as compared to JKB employees. Further the P-value for all the variables of Job stress is less than 0.05, except Role Ambiguity, which indicates that the difference between SBI and JKB employees in these variables is significant, confirming that employees of SBI experience higher level of overall Job Stress.

It can be concluded from (**Table 5.7**), that Banking employees feel maximum stress due to *Role Overload* as they are in situation when they have to accomplish many tasks or carry out tasks in too little time. This form of overload has been much more common for the last few years in organizations that have slashed jobs. Job dissatisfaction is another cause of high stress which implies stress due to low level of Job satisfaction for the activities and work performance of Bank employees. Respondents also accrued stress due to Role Ambiguity which implies that respondents lack understanding of their job expectations and priorities. The results also draw our attention to the stress faced by the respondents due to Role Conflict. They encounter contradictory demands, expectations, incompatible organizational policies and inadequate resources to carry out their tasks. Another cause of

occupational stress is Job Burnout, which implies that the employees in banking organisation are experiencing conflicting role demands and loyalties in the work setting.

Poor Peer Relations with others in an organization caused by ambiguous conditions, lack of adequate information regarding role and responsibilities and information necessary to carry them out when not provided create stress for the Bank employees. The conflicts and misunderstanding that may occur as a result of this may in turn negatively affect the quality of trust, supportiveness and willingness to listen to organisation member's problems **Gardner (2005).** Employees also feel stressed as they perceive that their jobs have done little to enhance their social status and not much significance is given by the higher authorities to their post and work (Low Status).

The results reveal the antecedents of stress in the workplace. They draw our attention to the potential sources of stress at the workplace. This can give an insight to the organisations to attend to the needs of their employees and take preventive measures to deal with the stressors. Supporting evidence can be cited from related studies. **Manshor, Fontaine and Choy (2003)** in their study examined the sources of occupational stress among Malaysian managers working in multi-national companies. They found workloads, working conditions, and relationships at work were the main concern of the managers that led to stress at the work place. **Bettencourt and Brown (2003)** found role ambiguity to be a significant source of job stress that has an indirect negative influence on the job performance of frontline service personnel. **Singh, Goolsby and Rhoads (1994)** found role overload to be a significant source of job stress for customer service representatives in the commercial service sector.

5.6 Measurement of Emotional Intelligence among Bank Employees

The Table in Appendix **II** presents the over all descriptive statistics / view of the emotional intelligence in the sample study organisation viz; J & K Bank and SBI on 64 statements concerning the Five dimensions of the emotional intelligence. The scores for each item vary from 1 to 5, where the mean score value 1.00 shows extremely less emotional intelligence and the mean score of 5 shows extremely high emotional intelligence.

The descriptive table in Appendix **II** indicates that the overall mean score of both the sample study organisations ranges between *1.52* and *4.46* representing the Emotions Direct Cognition statement No. 2 and work Understanding Others Emotions statement No.

2 respectively; followed by Understanding Others Emotions statement No. 7 (MS=4.42) and Emotional Recognition and Expression statement No. 2 (MS=4.38). Also the overall mean score obtained by both the banking organisations is 3.20 indicating high levels of EI. Similarly, the overall Skewness and kurtosis statistic are near to 1, which shows the normal distribution of data.

5.7 Employee's views on Emotional Intelligence

Table (**Table 5.8.0**) depicts that the overall mean score of emotional intelligence in J&K bank ltd. at managerial level is 3, which indicates that managers of J&K bank ltd. have neutral EI competencies. This is also substantiated by the fact that the mean score of EI ranges from 3.61to 2.44 at managerial level. The mean score of Non-managers also demonstrates the same pattern, as it ranges from 3.42 to 2.11 with overall mean score of 2.82 (close to 3). The P-value for EI of managers and Non-managers is greater than 0.05 for all the items. This indicates that there is no significant difference between managers and Non-managers as for as emotional intelligence is concerned. Therefore the two groups can be considered same on Emotional Intelligence.

Table 5.8.0 Overall Mean Score, t-statistics and significance of EI in J&K Bank Ltd.

Items	Mean Score		Mean difference	t-statistics	Sig. (2-tailed)
	JKB managers N = 150	JKB non managers N = 150			
Emotional Recognition and Expression	3.11	2.67	0.44	1.02	.21
Understanding Others Emotions	2.98	3.01	-0.03	0.89	.33
Emotions Direct Cognition	**3.61**	**3.42**	0.19	1.12	.69
Emotional Management	*2.44*	2.91	-0.47	-1.01	.09
Emotional Control	2.89	*2.11*	0.78	0.91	.21
Total Group Mean	**3.00**	**2.82**	**0.18**	-	-

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

Table (**Table 5.8.1**) depicts that the overall mean score of emotional intelligence in SBI ltd. at managerial level is 2.85 (close to 3), which indicates that managers of SBI ltd have neutral EI competencies. This is also substantiated by the fact that the mean score of EI ranges from 3.14 to 2.17 at managerial level. The mean score of Non-managers also demonstrates the same pattern, as it ranges from 3.21 to 2.47 with overall mean score of 2.88 (close to 3). The P-value for EI of managers and Non-managers is greater than 0.05 for all the items. This indicates that there is no significant difference between manager and Non-manager bank employees as for as emotional intelligence is concerned. Therefore the two groups can be considered same on Emotional Intelligence.

Table 5.8.1 Overall Mean Score, t- statistics and significance of EI in SBI Ltd.

Items	Mean Score		Mean difference	t-statistics	Sig. (2-tailed)
	SBI managers N = 150	SBI non managers N = 150			
Emotional Recognition and Expression	2.98	2.77	0.21	0.91	.09
Understanding Others Emotions	3.12	2.86	0.26	1.01	.29
Emotions Direct Cognition	*2.17*	3.11	-0.94	0.95	.14
Emotional Management	**3.14**	**3.21**	-0.07	0.82	.12
Emotional Control	2.86	*2.47*	0.39	-1.12	.68
Total Group Mean	**2.85**	**2.88**	**-0.03**	-	-

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

It is inferred from the two tables (**Table 5.8.1 & Table 5.8.0**) and their interpretation that managers and Non-managers are not different as for as Emotional Intelligence is concerned. Hence for further analysis, manager and non-manager bank employees of respective bank are treated as one group.

5.7.1 Emotional Recognition and Expression

Table (**Table 5.8**) under reference reveals that the mean score of Emotional Recognition and Expression ranges between *3.62* and **4.41** in J&K Bank ltd. and between *3.70* & *4.35* in SBI Bank ltd. The highest mean score with respect to J&K Bank ltd. has been shown by

ERE statement No. 2; followed by ERE statement No. 1, With mean score (4.39). The lowest mean score is marked for ERE statement No. 4, with mean score of (3.62).

In case of bank employees in SBI Bank ltd., the highest mean score has been shown by ERE statement No. 2; followed by ERE statement No. 1, With mean score (4.31). The lowest mean score is marked for ERE statement No. 4, with mean score of (3.70).

Table 5.8: Perceived View of JKB & SBI Employees on ERE

Items	Mean Score		Mean difference	t-Statistics	Sig. (2-tailed)
	JKB Employees N = 300	SBI Employees N = 300			
ERE 1	4.39	4.31	0.08	3.432	0.015
ERE 2	**4.41**	**4.35**	0.063	1.124	0.022
ERE 3	4.21	4.19	0.013	1.182	0.036
ERE 4	*3.62*	*3.70*	-0.077	-1.377	0.069
ERE 5	4.23	4.20	0.033	2.638	0.023
ERE 6	3.91	3.90	0.007	2.079	0.037
ERE 7	3.74	3.86	-0.127	-2.253	0.025
ERE 8	3.77	3.82	-0.043	-1.75	0.054
ERE 9	4.07	4.10	-0.027	-2.343	0.032
ERE 10	4.12	4.07	0.047	1.669	0.004
ERE 11	3.82	3.83	-0.01	-3.141	0.068
Group Mean	**4.01**	**4.04**	**-0.03**	-	-

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

The total mean score for ERE in J&K Bank ltd. is 4.01 and 4.04 in respect of SBI Bank Ltd. Since the average mean score value of ERE is more than 4, indicating that employees in both the banking organisation possess high level of ERE. Moreover, it also indicates that employees in SBI Bank ltd. have slightly more Emotional Recognition and Expression than employees in J&K Bank ltd. as evident from the total mean score obtained. The overall mean difference of -0.03 between the employees of JKB and SBI shows that SBI employees have higher level of Emotional Recognition and Expression competencies as compared to JKB employees. Further the P-value for all the items of ERE is less than 0.05, which indicates that the difference between SBI and JKB employees in these items is significant, confirming that employees of SBI have slightly high level of Emotional Recognition and Expression competencies than JKB.

5.7.2 Understanding Others Emotions

Table **(Table 5.9)** reveals that the mean score of Understanding Others Emotions ranges between *1.90* and **4.52** in J&K Bank ltd. and between *1.85 & 4.40* in respect of SBI Bank ltd. The highest mean score with respect to J&K Bank ltd. has been shown by UE statement No. 2; followed by UE statement No. 7, With mean score (4.44).The lowest mean score is marked for UE statement No. 11, with mean score of (1.90).

Table 5.9: Perceived View of JKB & SBI Employees on UE

Items	Mean Score		Mean difference	t-Statistics	Sig. (2-tailed)
	JKB Employees N = 300	SBI Employees N = 300			
UE 1	4.41	4.31	0.103	1.846	0.035
UE 2	**4.52**	**4.40**	0.123	1.772	0.017
UE 3	4.06	3.95	0.107	1.44	0.015
UE 4	4.31	4.29	0.02	3.364	0.016
UE 5	4.08	3.99	0.09	1.192	0.034
UE 6	4.30	4.22	0.077	1.427	0.024
UE 7	4.44	**4.40**	0.037	4.645	0.019
UE 8	2.91	2.91	0	0	1
UE 9	4.19	4.14	0.057	1.007	0.014
UE 10	3.79	3.93	-0.14	-1.663	0.067
UE 11	*1.90*	*1.85*	0.047	0.682	0.076
UE 12	2.64	2.74	-0.103	-1.706	0.089
UE 13	4.26	4.24	0.02	1.373	0.029
UE 14	3.75	3.72	0.003	3.056	0.050
UE 15	4.23	4.12	0.11	3.877	0.031
UE 16	2.36	2.47	-0.11	-1.723	0.055
UE 17	4.38	4.25	0.127	2.093	0.027
UE 18	4.36	4.24	0.123	2.045	0.021
UE 19	4.35	4.21	0.137	2.221	0.027
UE 20	3.96	3.97	-0.007	-2.099	0.021
Group Mean	**3.86**	**3.81**	**0.05**	-	-

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

In case of bank employees in SBI Bank ltd., the highest mean score has been shown by UE statement No. 2 & 7; followed by UE statement No. 1, With mean score (4.31). The

lowest mean score is marked for UE statement No. 11, with mean score of (1.85). The total mean score for UE in J&K Bank ltd. is 3.86 and 3.81 in respect of SBI Bank Ltd. Since the average mean score value of UE in both the banks are close to 4, indicating that employees in both the banking organisation possess high level of UE. Moreover, it also indicates that employees in J&K Bank ltd. have more Understanding Others Emotions as compared to employees in SBI Bank ltd. as shown in above table (**Table 8.9**). The overall mean difference of 0.05 between the employees of JKB and SBI shows that JKB employees have higher competencies of Understanding others Emotions as compared to SBI employees. Further the P-value for all the items of UE is less than 0.05, except UE-8, UE-10, UE-11, and UE-12, which indicates that the difference between SBI and JKB employees in these items is significant, confirming that employees of JKB have slightly high competencies of Understanding others Emotions than SBI.

5.7.3 Emotions Direct Cognition

Table (**Table 5.10**) indicates that the mean score of Emotions Direct Cognition ranges between *2.49* and *4.23* in J&K Bank ltd. and between *2.55* & *4.16* in respect of SBI Bank ltd. The highest mean score with respect to J&K Bank ltd. has been shown by EDC statement No. 12; followed by EDC statement No. 5, With mean score (4.22). The lowest mean score is marked for EDC statement No. 2, with mean score of (2.49). On the other hand, bank employees in SBI Bank ltd., the highest mean score has been shown by EDC statement No. 9; followed by EDC statement No. 10, With mean score (4.15). The lowest mean score is marked for EDC statement No. 2, with mean score of (2.55). The total mean score for UE in J&K Bank ltd. is 3.74 and 3.69 in respect of SBI Bank Ltd. Since the average mean score value of EDC in both the banks are close to 4, indicating that employees in both the banking organisation possess high level of EDC. Moreover, it also indicates that employees in J&K Bank ltd. have slightly more Emotions Direct Cognition as compared to employees in SBI Bank ltd. as shown in above table (**Table 5.10**).

The overall mean difference of 0.05 between the employees of JKB and SBI shows that JKB employees have high level of Emotions Direct Cognition competencies as compared to SBI employees. Further the P-value for all the items of EDC is less than 0.05, except EDC-8, which indicates that the difference between SBI and JKB employees in these items is significant, confirming that employees of JKB have slightly high level of Emotions Direct Cognition competencies than SBI.

Table 5.10: Perceived View of JKB & SBI Employees on EDC

Items	Mean Score		Mean difference	t-statistics	Sig. (2-tailed)
	JKB Employees N = 300	SBI Employees N = 300			
EDC 1	2.62	2.71	-0.087	-1.42	0.056
EDC 2	*2.49*	*2.55*	-0.067	-1.066	0.058
EDC 3	4.10	3.94	0.157	2.04	0.042
EDC 4	4.12	4.05	0.067	1.861	0.038
EDC 5	4.22	4.13	0.087	2.479	0.014
EDC 6	3.98	3.86	0.117	1.47	0.042
EDC 7	4.18	4.07	0.11	1.944	0.052
EDC 8	2.61	2.65	-0.043	-0.682	0.095
EDC 9	4.21	**4.16**	0.06	5.058	0.019
EDC 10	4.21	4.15	0.053	3.893	0.017
EDC 11	3.97	3.94	0.023	2.325	0.046
EDC 12	**4.23**	4.14	0.083	1.462	0.024
Group Mean	**3.74**	**3.69**	**0.05**	-	-

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

5.7.4 Emotional Management

Table (**Table 5.11**) under reference reveals that the mean score of Emotional Management ranges between 2.64 and 4.23 in J&K Bank ltd. and between 2.68 & 4.19 in SBI Bank ltd. The highest mean score with respect to J&K Bank ltd. has been shown by EM statement No. 5; followed by EM statement No. 2 & 10, With mean scores (4.22). The lowest mean score is marked for EM statement No. 7, with mean score of (2.64). In case of bank employees in SBI Bank ltd., the highest mean score has been shown by EM statement No. 11; followed by EM statement No. 10, With mean score (4.17). The lowest mean score is marked for EM statement No. 7, with mean score of (2.68). The total mean score for EM in J&K Bank ltd. is 3.86 and 3.85 in respect of SBI Bank Ltd. Since the average mean score value of EM in both the banks are close to 4, indicating that employees in both the banking organisation possess high level of EM. Moreover, it also indicates that employees in J&K Bank ltd. have slightly more Emotional Management as compared to employees in SBI Bank ltd. as suggested from the total mean score obtained.

The overall mean difference of -0.01 between the employees of JKB and SBI shows that JKB employees have higher competencies of Emotional Management as compared to SBI

employees. Further the P-value for all the items of EM is less than 0.05, except EM-9, which indicates that the difference between SBI and JKB employees in these items is significant, confirming that employees of JKB have slightly high competencies of Emotional Management than SBI.

Table 5.11: Perceived View of JKB & SBI Employees on EM

Items	Mean Score		Mean difference	t-statistics	Sig. (2-tailed)
	JKB Employees N = 300	SBI Employees N = 300			
EM 1	4.20	4.09	0.103	3.512	0.031
EM 2	4.22	4.13	0.087	2.479	0.014
EM 3	3.65	3.72	-0.07	-1.104	0.047
EM 4	4.13	4.14	-0.017	-2.292	0.037
EM 5	**4.23**	4.15	0.077	6.03	0.003
EM 6	2.87	2.89	-0.013	-4.232	0.016
EM 7	*2.64*	*2.68*	-0.043	-3.707	0.048
EM 8	4.15	4.16	-0.017	-4.298	0.006
EM 9	4.02	4.09	0.007	0.085	0.202
EM 10	4.22	4.17	0.047	3.786	0.032
EM 11	4.21	**4.19**	0.02	2.346	0.029
EM 12	3.78	3.79	-0.01	-2.149	0.042
Group Mean	**3.86**	**3.85**	**0.01**	-	-

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

5.7.5 Emotional Control

Table (**Table 5.12**) below reveals that the mean score of Emotional Control ranges between *2.62* and *4.24* in J&K Bank ltd. and between *2.67* & *4.19* in respect of SBI Bank ltd. The highest mean score with respect to J&K Bank ltd. has been shown by EC statement No. 9; followed by EC statement No. 3 & 7, With mean scores (4.13). The lowest mean score is marked for EC statement No. 2, with mean score of (2.62). In case of bank employees in SBI ltd., the highest mean score has been shown by EC statement No. 9; followed by EC statement No. 3, With mean score (4.15). The lowest mean score is marked for EC

statement No. 4, with mean score of (2.67). The total mean score for EC in J&K Bank ltd. is 3.73 and 3.75 in respect of SBI Bank Ltd. Since the average mean score value of EC in both the banks are close to 4, indicating that employees in both the banking organisation possess high level of EC.

Table 5.12: Perceived View of JKB & SBI Employees on EC

Items	Mean Score		Mean difference	t-statistics	Sig. (2-tailed)
	JKB Employees N = 300	SBI Employees N = 300			
EC 1	4.10	4.07	0.03	6.547	0.025
EC 2	**2.62**	*2.67*	-0.047	-3.759	0.048
EC 3	4.13	4.15	-0.02	-3.361	0.018
EC 4	3.63	3.66	-0.03	-2.792	0.028
EC 5	3.83	3.93	-0.103	-1.908	0.057
EC 6	2.93	2.88	0.047	0.674	0.061
EC 7	4.13	4.14	-0.017	-3.292	0.040
EC 8	3.99	4.00	-0.01	-2.131	0.045
EC 9	**4.24**	**4.19**	0.05	3.833	0.055
Group Mean	**3.73**	**3.75**	**-0.02**	-	-

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

Moreover, it also indicates that employees in SBI ltd. have slightly more Emotional control as compared to employees in J&K Bank ltd. as shown in above table (Table 5.12).

The overall mean difference of -0.02 between the employees of JKB and SBI shows that SBI employees have higher competencies of Emotional Control as compared to JKB employees. Further the P-value for all the items of EC is less than 0.05, except EC-6, which indicates that the difference between SBI and JKB employees in these items is significant, confirming that employees of SBI have slightly high competencies of Emotional Management than JKB.

5.8 Comparative Analysis of EI in J & K Bank and SBI Ltd

Table **(Table 5.13)** shows emotional intelligence score of 600 respondents (JKB=300; SBI=300). The respondents under J&K Bank Ltd. scored slightly **high on emotional intelligence (M=19.27)** and as compared to SBI Ltd**. (M=19.14)**. A higher score on the

mean indicates that employees in a particular Banking organization possess a high level of emotional intelligence. The respondents demonstrated high level of *Emotional Recognition and Expression* (jkb-M=4.01; sbi-M=4.04), i.e., they possess the ability to be in tune with their own feelings and are able to recognize the impact of their feelings on others, are able to demonstrate *Understanding Others Emotions* (jkb-M=3.86; sbi-M=3.81, both are close to 4), the ability to identify and understand the emotions of others and those that manifest in response to workplace environments, staff meetings, literature, artwork etc. and correctly interpret the needs and wants of others, and are able to keep their actions goal-directed even when distracted by emotions.

The respondents were able to maintain their emotional balance and effectively control strong emotional states experienced at work as they were found to be high (close to 4) on the Emotional Control (jkb-M=3.73; sbi-M=3.75). Emotional Management (jkb-M=3.86; sbi-M=3.85) was also found to be high (close to 4) in the respondents which shows that they possess the ability to anticipate, understand, manage both positive and negative emotions both within oneself and appropriately respond to the emotions of others.

Table 5.13: Comparative Analysis of EI in J & K Bank and SBI Ltd on EI Scale

Items	Mean Score		Mean dfrnce	Std. Deviation		t-statistics	Sig. (2-tailed)
	jkb N = 300	sbi N = 300		jkb N = 300	sbi N = 300		
Emotional Recognition and Expression	4.01	4.04	-0.03	0.750	0.830	-1.067	0.050
Understanding Others Emotions	3.86	3.81	0.05	0.730	0.816	2.692	0.037
Emotions Direct Cognition	3.74	3.69	0.05	0.745	0.845	3.697	0.027
Emotional Management	3.86	3.85	0.01	0.718	0.826	2.204	0.554
Emotional Control	3.73	3.75	-0.02	0.696	0.800	-2.243	0.034
Total Group Mean	**19.27**	**19.14**	**0.13**	-	-	-	-

5 = Strongly agree; 4 = Agree; 3 = Undecided; 2 = Disagree and 1 = Strongly disagree

The bank employees also demonstrated high level (close to 4) of *Emotions Direct Cognition* to the course of actions (jkb-M=3.74; sbi-M=3.69) which shows their ability to effectively control strong emotional states experienced at work and willingness to put the

needs of others ahead of their own needs. The comparative analysis between JKB and SBI employees shows that the overall mean difference of 0.13, Indicating that employees of JKB have higher competencies of overall Emotional Intelligence, as compared to SBI employees. Further the P-value for all the variables of Job stress is less than 0.05, which indicates that the difference between SBI and JKB employees in these variables is significant, confirming that employees of JKB have slightly high competencies of Emotional Intelligence than SBI.

Apart from above discussed dimensions, It was observed that the respondents also gave importance to various sub-dimensions of emotional intelligence, such as Integrity which reflects that the bank employees adhere to strict ethical and moral codes; Self Development, implying that they make efforts to bring about an improvement in their self and work related outcomes and also on Value Orientation, which means that the employees believe in the principles of right or wrong as laid by the norms of the society, plays an important role in developing and maintaining emotional intelligence effectively.

The results indicate that employees working in the Indian banking sector are high on emotional intelligence and have the ability to read and regulate their own emotions while intuitively grasping how others feel and gauge their organization's emotional state. The results indicate that the bank employees also possess emotional intelligence apart from the traditional intelligence. The reason for high score of emotional intelligence can be attributed to emotional set-up in the particular society or environment. It is largely seen that Indian families are a close-knit entity with visible emotional bonding. The members of the family are interdependent, not only economically and socially but also emotionally. Similarly, Indian businesses also reflect an emotional environment. The elements of bonding in the family are carried over to the workplace and maybe felt from the relationship between an employer and employee. Business in Indian is still dominated by a family environment and is run on emotional ties. The commitment to business is wholesome, undisputed and unchallenged. This results in a semi-permanent emotional commitment of employees to work in an organisation for their entire life. The Banking executive's personality reflects a distinctive management style that is more empathetic, understanding, benevolent and non-manipulative.

The results give a positive indication, that the workplace which has emotionally intelligent employees has a very conducive and a productive environment. Hence from the above results, we accept the alternate hypotheses and conclude that *"Emotional Intelligence*

practices are prevalent in banking sector in Jammu & Kashmir", thereby rejecting the null hypotheses which states that *"Emotional Intelligence practices are NOT prevalent in banking sector in Jammu & Kashmir".*

Therefore, an emotionally intelligent manager would be considerate towards the needs of others and try to relate the circumstances to him before assigning the tasks to others. He would measure the risks and complications involved in completing the tasks. He would try to make the situations conducive for working, hence contributing to mitigate the stress to his workers arising out of *Strenuous Working Conditions*.

5.9 Correlation between Emotional Intelligence and Occupational Stress

The current study sought to investigate whether the *Total EI* score and five EI dimensions (*Emotional Recognition and Expression, Understanding Emotions, Emotions Direct Cognition, Emotional Management* and *Emotional Control*) were related to the employee's subjective perception of occupational stress as defined by the OSQ (*Role Ambiguity, Role Conflict, Role Overload, Job disatisfaction and Job Burnout*). Zero order correlations and standard regression analyses were conducted in order to investigate these relationships.

i. BIVARIATE ANALYSES

Correlations were performed to determine whether a relationship existed between the *Total EI* score, the five EI dimensions and the five facets of occupational stress. Therefore, in order to know whether employees with high emotional intelligence are likely to have lower job stress, correlation scores were obtained between Emotional Intelligence and Occupational Stress of the respondents, two-tailed tests were used in this and in all subsequent analysis. The results are presented in Table (**Table 5.14**).

As expected there are a number of significant relationships. Table 5.14 shows the correlations between EI and occupational stress. As shown in Table (**Table 5.14**) the strongest relationship between EI and stress was between *Emotional Management* and *Role Ambiguity*. A similar relationship emerged between *Emotional Control* and *Role Ambiguity*. *Understanding Emotions* and *Emotional Recognition and Expression* also correlated with this dimension of stress. *Role Conflict* correlated negatively with all dimensions of EI except *Emotions Direct Cognition*. The variable *Job Burnout* correlated

in a negative weak manner with all dimensions of EI (with the exception of *Emotions Direct Cognition* which revealed a positive correlation).

Table 5.14: Correlations between Emotional Intelligence and Occupational Stress

	ERE	UE	EDC	EM	EC	Total EI
Role Ambiguity	-.21**	-.31**	.02	**-.36****	*-.34***	-.35**
Role Conflict	-.25**	-.16**	-.03	-.21**	-.22**	-.26**
Role Overload	-.09	-.02	.14*	-.04	-.16**	-.04
Job dissatisfaction	-.25**	-.12*	.10	-.21*	-.20**	-.27**
Job Burnout	-.19**	-.13*	.15*	-.16**	-.28**	-.17**

N = 600; *p<.05; **p <.01. *Note*: ERE = Emotional Recognition and Expression; UE = Understanding Emotions; EDC = Emotions Direct Cognition; EM = Emotional Management; EC = Emotional Control.

Job diss*atisfaction* correlates negatively with all dimensions of EI except *Emotions Direct Cognition*, suggesting that employees who report higher levels of *Total EI* also report higher levels of satisfaction therby drecreasing the job dissatisfaction level. *Emotional Recognition and Expression, Understanding Emotions, Emotional Management* and *Emotional Control* all correlated negatively with *Job dissatisfaction*, suggesting that employees who report using those EI dimensions in the workplace also reported feeling more satisfied with aspects of their job. Unexpectedly, *Emotions Direct Cognition* correlated positevly with *Job dissatisfaction*, suggesting that employees who reported not using emotions or emotional information to assist them in decision making tended to be less satisfied with the internal aspects of their job.

In terms of the *Total EI* score, significant relationships were found with *Role Ambiguity, Role Conflict, Job dissatisfaction* and *Job Burnout*. Of these variables the strongest relationship was between *Total EI* and *Role Ambiguity*.

5.9.1 Emotional Intelligence In Relation To Gender

Emotional Intelligence was also compared across Genders in both the banking organisations. It was observed that both males and females do not vary much where exercising emotional intelligence is concerned as indicated in the table (**Table 5.15**). The total observed emotional intelligence scores in males (M = 3.24) and females (M = 3.20) did not differ significantly (t = 0.08). But on certain dimensions males and females

revealed gender specific profile of strong and weak points. Females were found to be more *Emotional Recognition and Expression* (M = 3.03) than males (M = 3.02) and the difference between males and females was found to be significant (t = -0.05, p < 0.05). Males are better at *Emotions Direct Cognition* (M = 3.43) as compared to females (M=3.40) and the difference between males and females was found to be significant (t = - 0.08, p < 0.05). Males also exhibited higher score in *Emotional Control* (M =3.08) as compared to females (M = 3.06) and the difference was significant (t = − 0.16) at 0.05 level.

Table 5.15: Mean, t-Values & Total Scores of Emotional Intelligence in Relation to Gender

Items	Mean		Mean difference	t-Statistic	Sig. (2-tailed)
	Male Bank Employees N = 465	Female Bank Employees N = 135			
Emotional Recognition and Expression	3.72	3.73	-0.01	-2.05	0.05
Emotions Direct Cognition	3.73	3.40	0.33	-3.08	0.04
Understanding Emotions	4..20	4.22	-0.02	2.09	0.02
Emotional Management	3.87	3.76	0.11	3.14	0.03
Emotional Control	3.89	3.55	0.34	-3.16	0.04
Overall EI	**3.80**	**3.73**	**0.07**	-	-

On the other hand, Z -statistics did not attain significant difference on Understanding Emotions and Emotional Management dimensions of emotional intelligence between males and females.

Contending evidence exists surrounding whether or not males and females differ significantly in general levels of emotional intelligence. **Goleman (1998)** asserts that no gender differences in emotional intelligence exist, admitting that while men and women may have different profiles of strengths and weaknesses in different quarters of emotional intelligence, their overall levels of emotional intelligence are equivalent.

Though, studies by **Mayer and Geher (1996); Mayer, Caruso and Salovey (1999)** and more recently **Mandell and Pherwani (2003)** have found that females are more likely to

score higher on measures of emotional intelligence than males, both in personal and professional settings. One of the reasons that have been advanced for this is the traditional socialization of women to more readily acknowledge and express their emotions than men.

5.9.2 Emotional Intelligence in Relation to Age

To judge whether emotional intelligence increased with age, ANOVA was applied between Emotional Intelligence scores and Age. Table (table 5.16) indicates that high emotionally intelligent behavior is witnessed among the age group *41 – 45 years* (M = 4.41) as compared to other age groups (F = 7.98, p < 0.01). In contrast, young employees tend to demonstrate less emotional intelligence (M = 3.05). The results corroborate with the research study done by **Mayer and Salovey (1990),** in which they evaluated the emotional intelligence of more than 3000 men and women of ages ranging from the teens to 50's.

Table 5.16: Mean, F-Ratio and Total Scores of EI in Relation to Age

Age Group	Mean	S.D	F-Ratio
Less than 30 years	3.05	7.09	
30 – 35 years	3.19	6.30	
36 – 40 years	4.02	7.27	**7.98****
41 – 45 years	4.41	4.13	
46 - 50 years	4.23	6.22	
51 years & above	3.81	8.04	

** p < 0.01 (significant at 0.01 level)

The study revealed that small but steady and significant increase in their emotional intelligence with advance in age and a peak was reported in 40's age group. The results also collaborate with the study done by **Fariselli, Ghini and Freedman (2006).** They conducted a study on 405 American people to shows that emotional intelligence increases with the increase in age. They also found the relationship to be slight, but significant (p < 0.01, r = 0.13). The study authenticated that emotional intelligence develops with increasing age as age progression increases experience with life and henceforth increases interpretation of human expression and responding to them with understanding and sensitivity.

Moreover, *Emotional Quotient* score showed a decline in the *46 – 50 age group* (M = 4.23) and *51 and above age group*. This result is in contradiction to many other studies which otherwise propose that emotional intelligence increases with increase in age.

5.9.3 Emotional Intelligence In Relation To Work Experience

To analyze whether experience plays any role in enhancing emotional intelligence ANOVA was applied on Emotional Intelligence scores and Experience of executives. (Table 5.17)

Table 5.17: Mean, SD and f-ratio of subscales and total scores of Emotional Intelligence in relation to work experience

Experience	Mean	S.D	F-Ratio
Less than 5 years	3.76	8.13	
5 – 10 years	3.43	4.18	
10 – 15 years	3.79	6.15	**3.17***
15 – 20 years	4.31	5.23	
20 - 25 years	4.03	5.21	
More Than 25 Years	3.65	8.13	

$p < 0.05$ (significant at 0.05 level)

As shown in table **(Table 5.17)** High emotional intelligence was witnessed in Bank employees who have a work experience between *15 – 20 yrs* (M = 4.31) as compared to other groups (F = 3.17, $p < 0.05$). *Work experience and Emotional intelligence are found to be positively and significantly related to each other*. The finding suggests that emotional intelligence is a developing ability and it is likely that accumulated life experiences contribute to emotional quotient. The experience may be defined as having more years of service in terms of years, maturity gained over a period of time and the experience gained during the training activities and direct customer interactions.

ii.   MULTIVARIATE ANALYSES

In order to explore which of the specific dimensions of EI were important as predictors of occupational stress, several standard regression analyses were undertaken with each of the five stress variables as the dependent variable, and each of the five EI dimensions as the

independent variables. Note that only variables with significant correlations (see Table 5.18) were included in this analysis. The results of this analysis are presented in Table 5.18.

Table 5.18 shows the five standard regression models with the stress facets as the dependent variables and the EI predictor variables. Collectively *Emotional Recognition and Expression, Understanding Emotions, Emotional Management* and *Emotional Control* accounted for 16.6% of the variance in *Role Ambiguity* ($R2 = .166$), however only *Understanding Emotions* and *Emotional Control* emerged as significant predictors. In the second regression model, *Emotional Recognition and Expression, Understanding Emotions, Emotional Management* and *Emotional Control* accounted for 11.4% of the variance in *Role Conflict* ($R2 = .114$), however only *Emotional Recognition and Expression* and *Emotional Control* emerged as significant predictors. In the third model, *Emotions Direct Cognition* and *Emotional Control* accounted for 9.3% of the variance in *Role Overload* ($R2 = .093$). In the fourth regression model, all five of the EI dimensions accounted for only 15.8% of the variance in *Job dissatisfaction* ($R2 = .158$), however only *Emotional Recognition and Expression, Emotional Management* and *Emotional Control* emerged as the significant predictor. Finally, in the fifth model, Again all five of the EI dimensions accounted for 13.8% of the variance in *Job Burnout* ($R2 = .138$), however only *Emotional Recognition and* Expression*, Emotions Direct Cognition* and *Emotional Control* emerged as significant predictors.

As shown in Table (Table 5.18) *Emotional Control* emerged as a significant predictor for all regression models (refer to Table 8 for the Beta values). Within those models *Emotional Control* was the strongest predictor for all the five Occupational Stress variables viz; *Role Ambiguity, Role Conflict, Role Overload, Job dissatisfaction and Job Burnout. Emotional Recognition and Expression* was the stronger predictor of *Role Conflict* ($\beta = -.237$, $p = .001$) over *Emotional Control* ($\beta = -.149$, $p<.05$) followed by *Emotional Recognition and Expression* as a stronger predictor in *Job dissatisfaction* ($\beta = -.230$, $p = .001$) over *Emotional Control* ($\beta = .141$, $p < .05$). *Emotional Direct Cognition* emerged as the only predictor of *Role Overload* ($\beta = .125$, $p<.05$) over Emotional Control ($\beta = -.131$, $p<.05$). These results suggest that *Emotional Control* is an important ability to have when trying to deal with occupational stress.

All the correlation results and statistical tests as shown in (Table 5.18) reveal that respondents who demonstrate high emotional Intelligence are better at controlling occupational stressors. Therefore we can conclude that there is a strong impact of

Table 5.18: Standard Regression Analyses showing each Dependent Stress Variable with the Emotional Intelligence Predictor Variables

Regression Model	Beta value (β)	Significance
1 Role Ambiguity		
Emotional Recognition and Expression	-.060	.337
Understanding Emotion	-.137	.034
Emotional Management	-.115	.124
Emotional Control	-.214	.002
2 Role Conflict		
Emotional Recognition and Expression	-.237	.001
Understanding Emotions	-.040	.577
Emotional Management	-.060	.473
Emotional Control	-.149	.035
3 Role Overload		
Emotions Direct Cognition	.125	.025
Emotional Control	-.131	.018
4 Job Dissatisfaction		
Emotional Recognition and Expression	.230	.001
Emotions Direct Cognition	-.093	.099
Understanding Emotions	.032	.651
Emotional Management	.125	.027
Emotional Control	.141	.032
5 Job Burnout		
Emotional Recognition and Expression	-.197	.002
Emotions Direct Cognition	.184	.002
Understanding Emotions	.029	.643
Emotional Management	.063	.352
Emotional Control	-.161	.001

(N=600)

Emotional Intelligence Competences to prevent the stress on job. Hence we accept the null Hypotheses stating that *"there is a strong correlation between Occupational Stress and Emotional intelligence",* and consequently rejecting the Alternate hypotheses stating that "*there is NO correlation between Occupational Stress and Emotional Intelligence".*

These results suggest that employees who feel in control of their emotions in the workplace and who know how to deal with emotions appropriately and effectively are less likely to report feelings of stress. This may be because these employees are better equipped to handle the negative emotions that arise from stress and therefore they appraise stressors differently than those employees who are less able to handle these emotions.

To test the current proposed model, the moderating relationship of emotional intelligence between occupational stress and job satisfaction was examined. Job stress continues to have an effect on job satisfaction when emotional intelligence has been controlled (p=.001). Hence, emotional intelligence mediates the influence on job stress level (Baron & Kenny, 1986). Further analysis reveals that emotional intelligence mediates the relationship between and job satisfaction and job stress on banking employees.

5.10 Discussion

Occupational stress is an area of particular concern to Government and other Corporate bodies primarily due to the financial cost associated with employees experiencing stress (Comcare, 2003; Victorian WorkCover Authority, 2003). It is also concerning for individual organisations and the community as a whole due to the negative impact of stress in terms of well-being and relationships. Prevalence rates in the workforce are increasing rapidly and the impact of occupational stress can be devastating for the individual, their family and their organisation. The consequences of suffering occupational stress can be extreme in terms of psychological and physical health, job satisfaction, organizational commitment and conflict between work and family life (Burke, 2002; Evans & Steptoe, 2002; Ganster & Schaubroeck, 1991; Quick et al., 1992; Whitener, 2001). Whilst the process of occupational stress has been researched for decades, the important role of dealing with emotions effectively during this process is only just beginning to be recognised (Spector & Goh, 2001). Knowing that stress and emotions are intertwined constructs, where one cannot occur without the other (Lazarus, 1999), it is important to systematically study the relationship between occupational stress and how we deal with emotions, in order to understand whether the ability to effectively deal with emotions is related to the perception of stress and the negative outcomes of stress.

Essentially, it is important to understand whether employees differing in their ability to manage their emotions in the workplace also differ in terms of the stress they perceive and the outcomes of stress. Emotional Intelligence is a relatively new construct in psychological research and provides an opportunity to systematically study the role of emotional management in the workplace. Utilizing this construct may aid in the understanding of the role of dealing with emotions in the occupational stress process. Thus, the overall aim of the present Study was to empirically examine the relationship between EI and occupational stress and the relationship between EI and outcomes of stress.

The relationship between EI and occupational stressors was initially explored so as to gain a systematic understanding of the way the EI dimensions (*Emotional Recognition and Expression, Understanding Emotions, Emotions Direct Cognition, Emotional Management, Emotional Control* and *Total EI*) and the five stressors (*Role Ambiguity, Role Conflict, Role Overload, Job dissatisfaction* and *Job Burnout*) related to one another. Although previous literature has examined the relationship between EI and occupational stress (Ciarrochi et al., 2002; Salski & Cartwright, 2002), the current study differed to previous work in that it utilized a workplace specific measure of EI and investigated the relationships between these variables in a large group of employed workers (Bank Organisations).

5.11 Evaluation of Study

Evaluation of the present study involved a general exploration of the relationship between EI dimensions and occupational stressors and strains in a large sample of banking employees. This involved; 1) exploring the level of occupational stress among bank employees; 2) exploring the prevalence of Emotional intelligence among bank employees and 3) exploring the relationship between EI variables and occupational stress. These factors were investigated comprehensively examining the role of EI in the occupational stress process. They were also investigated to identify whether EI could be useful to develop in employees in the workplace.

5.12 Bivariate Analyses

The result revealed that the managers who scored high on occupational stress were less satisfied with their jobs while the managers who scored low on occupational stress had higher job satisfaction level. On the basis of the result obtained, it may be interpreted that

the presence of higher degree of occupational stress adversely affected the level of job satisfaction. Similarly, the high occupational stress group of bank employees scored less on EI scale and thus had low job satisfaction level as compared to the employees who scored high on EI scale, thereby have low occupational stress. Results of the regression analysis revealed the positive impact of formalization on job stress. This finding confirms the result of previous research by Lapidus et al. (1997). When managers are required to abide to rigid rules and procedures, they are likely to experience high stress due to the lesser amount of control about how they perform their work. Within the context of the financial services, when managers are not given the freedom to provide different solutions in response to the different client needs, they are more likely to experience conflict between the goals of the company and those of the customer, which in turn, lead to higher stress.

As hypothesized, our findings indicated the negative influence of stress on job. This finding is consistent with those obtained by Sohi et al. (1996). In the case of the financial securities business, when top-level managers make decisions, role ambiguity is bound to occur. This is because managers as boundary-spanners are accountable to their clients and yet they may feel powerless to act due to information deficiency. These constraints may subsequently induce one's stress level. In addition, the practice of centralization indicates that the managers are not able to apply their own discretion in deciding actions that they think is appropriate in a particular situation. This lack of autonomy and control over day-to-day work activities will contribute to higher job stress as suggested by Lait and Wallace (2002).

From the managerial point of view, the findings from this research suggest that employing organizations need to attend to the structural factors that are likely to act as stressors. In order to reduce stress among the employees, the banking organisations should reduce excessive bureaucratic paperwork and regulations, and empower their employees. Since the primary concern of the employees is the welfare of their clients, the provision of autonomy would allow them control over the performance of their job tasks. Given that the employees often have to deal with varied client requirements, granting them the freedom over the contents of their interactions with clients will induce a sense of personal achievement and help reduce their stress levels.

5.13 Exploration of the Relationship between Emotional Intelligence and Occupational Stressors

A number of significant relationships emerged between EI and the occupational stressors. Four dimensions of EI, *Emotional Recognition and Expression, Understanding Emotions, Emotional Management* and *Emotional Control*, appear important in these relationships. *Emotional Management* measured the extent to which the employee was able to repair negative emotions and maintain beneficial positive emotions both within themselves and others. This dimension correlated negatively with *Role Ambiguity, Role Conflict, Role overload* and *Job Burnout* and positively with *Job Satisfaction (negatively with job dissatisfaction)*. This suggests that those employees who are able to effectively manage both positive and negative emotions at work are more likely to understand their job expectations and priorities (*Role Ambiguity*), be able to realize when they are experiencing conflicting role demands or loyalties in the work setting (*Role Conflict*), be more likely to know about job demands, resources and the extent to which the individual is able to accomplish workloads (*Role Overload*), and be able to cope with stress experienced at workplace (*Job Burnout*). It may be through the ability to recognize emotion (*Emotional Recognition and Expression*) that these employees can use the experience of negative emotions as a warning that feelings of stress are increasing, and through being able to manage these negative emotions they are more able to deal with the stressor than if the negative emotions continued unchecked. Support for this proposition can be seen in the work of Lazarus (1999) who noted that certain emotions (anger, envy, jealousy, anxiety, fright, guilt, shame and sadness) could be called 'stress emotions' because they tend to arise from stressful situations. If an employee is able to recognize and manage these emotions as they occur, they may be more able to deal with the stressor that is causing them.

Emotional Control measures the ability of the employee to control strong emotional states experienced at work. This dimension correlated negatively with *Role Ambiguity, Role Conflict, Role Overload* and *Job Burnout*. This finding suggests that employees who believe they are able to effectively control strong emotions at work and not let those emotions affect the way they interact and perform at work would be less likely to have the demands of their job exceed their resources (*Role Overload*), more likely to realize that they have the right training, education and skills their job needs, more able to understand their job requirements and expectations, and would be less likely to experience conflicting supervisory demands. As noted by Spector and Goh (2001) an employee who feels in

control of a situation is likely to appraise it differently to an employee who lacks this feeling of control. Whilst Spector and Goh related this statement to the experience of occupational stress, it can be extrapolated to EI. An employee who feels emotionally in control of a situation which elicits a strong emotion (as most stressful situations tend to do) could be more likely to be able to manage that situation, than an employee who does not feel a sense of emotional control, and who therefore suffers less from the experience of occupational stress.

The results of this study show weak to moderate correlations between the EI dimensions and the two measures of *Job dissatisfaction*, findings which are consistent with previous research (Abraham, 2000; Carmeli, 2003). *Job Satisfaction* was positively related to the EI dimensions *Emotional Recognition and Expression, Emotional Management* and *Emotional Control*. This result suggests that employees who report being able to recognize emotions in themselves, who express emotions appropriately in the workplace, who are able to manage positive and negative emotions and who are able to control very strong emotions from affecting the way they interact and behave in the workplace also reported feeling satisfied with external aspects of their job – such as the position they hold, their level of job security and the way they feel about management in their organisation. Perhaps it is the components of EI related to emotional regulation and expression of appropriate emotions that contribute to effective social skills in the workplace (as suggested by Abraham, 2000) and increase effective communication such that if an employee were dissatisfied with an aspect of their job they would have the skills necessary to rectify this dissatisfaction and promote greater satisfaction for themselves.

Unexpectedly *Emotions Direct Cognition* was negatively related to *Job dissatisfaction* such that employees who reported not using emotions or emotional information to assist them in decision making and problem solving also tended to report feeling more satisfied with external aspects of their job. It appears from these results that employees who rely more on cognitive or factual information to make decisions and solve problems also report feelings of *Job Satisfaction*. This finding may be due in part to the fact that the employees who participated in this research were from banking organisation and that for employees to be successful in this occupation decisions may need to be made more on a factual or cognitive basis rather than relying solely on emotional information. Perhaps ideally, a balance between cognitive decision making and emotional decision making is more useful for these employees rather than being high in one or the other. This would suggest that a

high score on this dimension is not necessarily always appropriate, however this suggestion would need to be explored further in future research.

In contrast to the work of Ciarrochi et al. (2002) a significant relationship between emotional perception (termed *Emotional Recognition and Expression* in the SUEIT) and stress was found in this study. Ciarrochi et al. found no direct relationship between emotional perception and stress, suggesting instead that emotional perception may function more effectively as a moderator. In the current study *Emotional Recognition and Expression* was significantly related to a number of the stress variables, suggesting that having the ability to recognize how you are feeling and to express those feelings accurately may assist employees in being able to manage stress at work. For instance, a high score on *Role Ambiguity* indicates an employee who is unclear of what they are expected to do or how they should spend their time. An individual who is able to recognize feelings related to this scenario (such as worry, anger, frustration, or fear) could use these negative emotions as indicators of a problem in the environment and so take action to change these emotions (such as talking to their supervisor or going through their position description), thereby dealing with the stressor. A potential reason for the difference in the current results and the results of Ciarrochi et al. could be due to the difference in the way stress was measured and the different sample study organisation. Ciarrochi et al. used a scale measuring life events to assess stress in a sample of university students, whereas this study has utilized a sample of banking professionals and a comprehensive measure of work stress (Osipow, 1998).

The findings of current study collectively indicate that particular dimensions of EI (*Emotional Recognition and Expression, Understanding Emotions, Emotional Management* and *Emotional Control*) are valuable competencies to have in dealing with occupational stress (which is in line with the findings from Slaski and Cartwright, 2002). Spector and Goh (2001) emphasized that an emotional reaction will follow from a perceived stressor, and the results of the current study help extend this theory by providing evidence that those who are able to effectively recognize, understand, manage and control emotions in the workplace will, upon perceiving the stressor, be better able to manage emotional reactions and will therefore be more able to deal with the stressor itself than those who are less able to utilise these EI related variables.

Mayer and Salovey's (1997) four-branch model of EI is arranged hierarchically from the more basic psychological processes to higher, more psychologically integrated processes.

Using this model they suggest that individuals develop EI in stages and that each of the EI dimensions are related to one another and must be developed before the individual can progress to the next stage/ability. A similar model of EI is proposed in the current study and the idea of progressing through stages of the model can be related to the occupational stress results found in this Study. Four aspects of EI in the present Study were significantly related to facets of occupational stress: *Emotional Recognition and Expression, Understanding Emotions, Emotional Management* and *Emotional Control*. Similar to the suggestion by Mayer and Salovey, it is proposed that employees move through stages of using EI, however this can be extended by noting that there are two models here: one related to the employee themselves and one related to others in the work environment. In the first model the employees may use *Emotional Recognition and Expression* to identify the emotions they are experiencing and to determine whether or not to express those emotions, they then may use *Emotional Management* to regulate positive and negative emotions and to maintain an even disposition in the workplace, and finally if required, they may use *Emotional Control* to deal with strong emotions and to prevent these emotions from taking over their thoughts and behaviours. In the second model the employee may first *Understand the Emotions* of others in their work environment, they may then use *Emotional Management* to try and help regulate others' emotions and assist them in maintaining an even disposition at work.

A correlation analysis between emotional intelligence and job stress demonstrate significant relationship at p<.05. In other words, bank employees reporting high emotional intelligence does report less job stress. Therefore, the proposed model clearly specify the relationship between emotional intelligence and job stress constructs, revealing the impact and role of emotional intelligence as a moderating variable on job stress, such that less job stress results in high job satisfaction.

5.14 Multivariate Analyses

Regression analyses were undertaken to further explore which of the specific dimensions of EI were important as predictors of occupational stress. Of the five regression models, the model investigating *Role Ambiguity* had the most variance explained by the EI dimensions. *Emotional Recognition and Expression, Understanding Emotions, Emotional Management* and *Emotional Control* collectively accounted for 16.6% of the variance in *Role Ambiguity*, although only *Understanding Emotions* and *Emotional Control* emerged as significant predictors. This suggests that employees who are more aware of the

emotions of others in their workplace, who are more likely to pick up on the emotions of others and who are more able to control their own strong emotions from affecting the way they think and behave are less likely to have an unclear sense of what they are expected to do and how they should be spending their time. This ties into the earlier suggestion that an employee who feels in control of a situation is likely to appraise it differently to an employee who lacks this feeling of control (Spector & Goh, 2001). An employee who is able to control their own emotions and who has an awareness of what others are feeling are more likely to have a clear sense of what they need to do and of what others expect of them.

A second regression model which explained a significant amount of variance in stress was the model examining *Role conflict*. In this model *Emotional Recognition and Expression, Understanding Emotions, Emotional Management* and *Emotional Control* accounted for 11.4% of the variance, however only *Emotional Recognition and Expression* and *Emotional Control* emerged as significant predictors. This finding suggests that employees who are able to recognize emotions they experience at work, who know when and how to express their emotions in the workplace, who tend to use cognitions to make decisions rather than rely only on emotional information and gut feelings, and who are able to control very strong emotions from affecting the way they behave in the workplace are less likely to feel caught between conflicting supervisory demands and are more likely to feel proud of what they do. Again this may be related to the idea that an employee who feels a sense of control about their emotions and the way they use their emotions may appraise a situation differently to an employee who does not have these same feelings of control. In this instance, this would mean that the employee who has a great sense of control in terms of emotion is more likely to express themselves and communicate in a way they are comfortable with, which would lead to less confusion about supervisory roles and more pride in the way they conduct themselves.

In the third regression model, EI dimensions accounted for only 9.3% of the variance in *Role Overload* with *Emotions Direct Cognition* and *Emotional Control* as the significant predictors. The findings from this models suggests that employees who tend to use cognitive information rather than emotional information to solve problems and make decisions and who are able to control strong emotional states in the workplace are less likely to feel overwhelmed by work and will not tend to describe themselves as needing more help at work. Interestingly high scores on *Emotions Direct Cognition* are indicative

of an employee who tends to use emotion and emotional information (often referred to as 'gut feelings') to assist in decision making and problem solving. In these analyses it appears that a low score on this dimension is related to whether an employee will experience feelings of *Role Overload* (although it should be noted that this relationship was relatively weak in strength (Cohen, 1988)). Employees who tend to use emotional information to assist in decision making might be less confident of the decision they have made and feel overwhelmed by the outcome of their decision. Alternatively, using emotional information to make decisions may mean that the employee will take longer to make those decisions and therefore will be under an increasing workload pressure.

In the fourth regression model, all five of the EI dimensions accounted for only 15.8% of the variance in *Job dissatisfaction* (*R2 = .158*), however only *Emotional Recognition and Expression, Emotional Management and Emotional Control* emerged as the significant predictor. This result suggests that employees who report being able to recognize emotions in themselves, who express emotions appropriately in the workplace, who are able to manage positive and negative emotions and who are able to control very strong emotions from affecting the way they interact and behave in the workplace also reported feeling satisfied with external aspects of their job – such as the position they hold, their level of job security and the way they feel about management in their organisation. Perhaps it is the components of EI related to emotional regulation and expression of appropriate emotions that contribute to effective social skills in the workplace and increase effective communication such that if an employee were dissatisfied with an aspect of their job they would have the skills necessary to rectify this dissatisfaction and promote greater satisfaction for themselves.

In the fifth regression model examining *Job Burnout*, all five of the EI dimensions accounted for 13.8% of the variance, however only *Emotional Recognition and Expression, Emotions Direct Cognition* and *Emotional Control* emerged as significant predictors of *Job Burnout*. This finding suggests that employees who are able to recognize emotions they experience at work, who know when and how to express their emotions, and who are able to control strong emotions from affecting the way they behave are less likely to feel that the job they are performing and the skills they have are not matched and that their needs for recognition are not being met. Employees who have high levels of *Emotional Recognition and Expression* tend to be good at communicating how they are feeling and therefore are more likely to have others in their workplace understand their

feelings in regards to the tasks they are doing and the achievements they are making. Secondly, employees who have a sense of control over their emotions may be more able to deal with issues related to experiencing stress and to any queries over recognition and therefore be less likely to have these issues persevere until they turn into feelings of stress and are better able to cope with the stress outcomes.

The proposed model conceptualizes the moderating role of emotional intelligence between job stress and job satisfaction. The current study offers evidence that substantiates the hypothesized theoretical argument regarding emotional intelligence's influencing role in the job stress process. Therefore, the direct impact of emotional intelligence on job stress was reduced significantly when the mediating effect of emotional intelligence was not present. In other words, an emotionally intelligent bank employee is equipped to sense, know, understand, manage, control and display appropriate emotionally-based behavior during the service encounter, eliminating the need to act out an imposed emotionally based display behavior, thus reducing the impact of job stress and elevating the level of job satisfaction.

The above discussion and finding reveals that employees with high level of Emotional Intelligence can handle and cope with job stress much better and are more motivated than those employees with less Emotional intelligence. Therefore, it can be concluded that; "There is a strong impact of EI competencies to prevent the stress in job". Hence we accept the null hypotheses (Ho) and subsequently reject the alternate hypotheses (Ha) suggesting that, "There is no impact of EI competencies to prevent the stress in job". Hence, the findings of current study substiantes the relationship of proposed model, establishing the role and impact of EI competencies as a moderator to prevent the stress in job, such that less job stress results in the high level of job satisfaction.

Chapter 5 examined the analysis and results of the studies developed in the first Four chapters of this research. The chapter accomplished this through analyses of hypotheses testing using one-way ANOVAs, t-test, Bivirate & multivariate analysis and correlation analyses. Chapter 6 presents a discussion of the findings, implications (i.e., theoretical, measurement, management), and limitations of the study as well as proposed future research from this study.

6.1 Introduction

Previous chapter deliberated upon the data analysis and interpretation, Chapter 6 provides a discussion of the key findings of this empirical study, anticipated contributions (i.e., theoretical, measurement, and managerial), limitations of the study, and proposes future research directions. The findings presented in Chapter 5 and discussed here, lend support to the notion that the influence of self-management of emotional intelligence and its impact on reducing job stress in banking sector are an important and relevant area for services research. This chapter is divided into seven sections: 1) Findings of the Study, 2) suggestions, 3) implications for researchers and practitioners, 4) Conclusions of the study, and 6) limitations and 7) Directions for future research.

From the managerial point of view, the findings from this research suggest that employing organizations need to attend to the structural factors that are likely to act as stressors and should take necessary steps to provide EI training programmes. In order to reduce stress among the employees, the banking organisations should reduce excessive bureaucratic paperwork and regulations, empower their employees and induce EI environment, that will help employees to feel motivated and satisfied with their jobs. Since the primary concern of the employees is the welfare of their clients, the provision of autonomy would allow them control over the performance of their job tasks. Given that the employees often have to deal with varied client requirements, granting them the freedom over the contents of their interactions with clients will stimulate a sense of personal achievement and help reduce their stress levels.

6.2 Findings of the Study

The following were found to be the key findings of the present research.

6.2.1 Emotional Intelligence

- Emotional intelligence was prevalent in both banking sector organisations.
- Bank employees were found to have high emotional intelligence and they also achieved high score on the individual dimensions of emotional intelligence. None of the respondents were in the low range of any of the five factors of emotional intelligence. All lie in the normal and high ranges of all the factors.
- The study reveals that all the employees of the banking sector in the selected sample have a high level of Emotional Recognition and Expression. This is because on reaching higher hierarchical positions in an organization one becomes more aware of

oneself, recognize emotions in themselves, and express emotions appropriately in the workplace with respect to the surroundings.

- The finding reveals that the respondents understand others emotions. One of the reasons for this finding is that since the managers are supposed to manage and guide their subordinates and co-operate with them at all levels, it is essential for them to understand what others feel and like doing in a particular set up.

- The Banking employees were also found to be highly on Emotions Direct Cognition. The reason for this can be attributed to the fact that they tend to use cognitions to make decisions rather than rely only on emotional information and gut feelings.

- Reasonably high emotional control was found amongst the respondents. The main reason for this finding is that the employees who are able to control very strong emotions from affecting the way they behave in the workplace are less likely to feel caught between conflicting supervisory demands and are more likely to feel proud of what they do.

- The respondents showed a high score on emotional management. This is because the employees who are able to manage positive and negative emotions and who are able to control very strong emotions from affecting the way they interact and behave in the workplace also reported feeling satisfied with external aspects of their job.

- In the total emotional intelligence scores of males and females, No gender differences were found in the sample study organisations. Though, differences in emotional intelligence scores across different emotional intelligence competencies/dimensions for males and females were found with males scoring higher on Emotional Recognition and Expression & Emotional Control and females scoring higher on Understanding Others Emotions.

- Employees with high Emotions Direct Cognition make thoughtful decisions by managing their feelings. They remain watchful about their actions and are able to foresee the outcomes. This helps them to deal, reduce or avoid potential stressors at work settings.

- Emotional intelligent behavior was witnessed higher in the age group between 41 – 45 years as with increasing age a person demonstrates more responsive behaviour and reaction towards varying working / environmental conditions.

- Emotional intelligence was witnessed high in bank employees who have a work experience between 15 – 20 yrs. As an employee gains more experience and maturity

by spending longer periods on a particular job, he/ she demonstrates higher emotional intelligence.

- High emotional intelligence group demonstrated higher performance assessment score. The outcomes show a positive impact of emotional intelligence on the performance of the bank employees. Emotional intelligence increases the performance of bank employees in the areas of interpersonal skills, conflict resolution, initiative, and customer service / cooperation, communication, ethics and completion of targets.

- Employees also demonstrate high initiative competence. Such employees continuously strive to maintain positive interpersonal relations and believe in the elements of confidence, trust and reliance hence exhibiting ethical conduct. High emotional intelligence individuals seek cooperation and coordination in completing the targets both qualitatively and quantitatively.

6.2.2 Job Stress

- There is significant level of occupational stress among Bank employees.

- Occupational stress is found moderately high among Manager Bank Employees compared to Non-Manager Bank Employees.

- Among other occupational stress variables Role overload, Role conflict, Job burnout and Job dissatisfaction contribute more to the occupational stress among Bank employees.

- Role ambiguity refers to the lack of role clarity about the expectations (what is expected form role/job) regarding the role/task which may arise out of lack of understanding or information. It may exist in relation to responsibilities, activities, norms and personal styles. And it has been found that banking employees are moderately stressed due to role ambiguity. This reveals the importance of creating role clarity at the managerial level.

- Role conflict refers to the stress generated by different expectations by various persons in the managerial hierarchy, i.e. sub – ordinates, peers, and superiors about the similar roles & the role occupant's ambivalence as to whom to please. In the present study, role conflict causes moderate level of stress in the respondents.

- Role overload has been found to be a major source of job stress. This may be due to the fact that the expectations are too many from the managers, both in quantitative as well as qualitative aspects. The quantitative aspect denotes to having too much to do,

whereas the qualitative facet refers to things being difficult and the accountability in their roles.

- Job dissatisfaction has also been found one of the important factors of job stress. This may be due to the fact that to which extent the employee's overall effective feeling (satisfaction) towards the job and such as the position they hold, their level of job security and the way they feel about management in their organisation. Therefore indicating a reverse relationship with job stress and direct relationship with EI.

- Bank employees in the research were also found to experience high stress due to Job burnout. This is due to the fact that to which extent the end result of stress experienced at work place by employees but not properly coped or addressed, resulting in symptoms of exhaustion, irritation, ineffectiveness, discounting of self, others and problems of health.

- Reasonable stress was witnessed due to the unreasonable group and political pressures. The reasons for this type of stress can be attributed to increased competition, maintaining group conformity which leads to politics among different groups.

- Moderate stress amongst the bank employees was found due to the poor peer relations. One of the causes for this finding can be the excessive work pressure of the managerial category due to which they do not find time to interact much with their peers.

- Another moderate stress causing factor was found to be powerlessness. This may be because sometimes the employees have total authority and power in certain tasks while in some they have to rely on the orders of higher authorities.

- Taxing working conditions caused moderate stress in the bank employees. If the working conditions are not pleasant, hygienic and if adequate infrastructure is not provided for executing the tasks, it leads to cause stress in the employees.

- Bank employees also experienced stress due to the feeling of low Morale and stagnation. The employees feel that their job has contributed little in enhancing their career, role, social status and adequate recognition has not been given to them by the higher authorities.

- Job satisfaction leads to involvement of employees in their work making their job more worthwhile, satisfying and interesting. Therefore, keeps them motivated towards better and enhanced work performance. Job satisfaction prevents them from anticipating stress that can arise due to role ambiguity, job Burnout, role overload and role conflict.

- Overall occupational stress was found to be more in managers than non-managers. Managers demonstrated stressful behaviour due to work overload, responsibility of persons, unprofitability, branch targets and tiring work conditions. Non-managers felt more stressed due to unreasonable group pressure, stagnation and poor peer relations.

- Stress was found to be more in Female bank employees than male bank employees. Females exhibited stressful behaviour due to work overload, role conflict, under participation and unfavourable working conditions. Also, Indian workplace is mostly male dominated. Harassment at workplace is another issue that women have to face in some form or the other.

- Female bank employees generally show some reservations and fail to develop proper relations at work place. Improper working conditions cause more physical stress to females than male bank employees. This is one of the major causes of stress, which even at times can bring the job productivity level to a low.

- Bank employees falling in the age group 36 – 40 years are more prone to occupational stress as they have to go through and deal with stagnant careers, high customer interaction and lack of promotional opportunities in the ever uncertain & dynamic competitive environment.

- Manager bank employees also scored low on job satisfaction (high on job dissatisfaction) than non-manager bank employees for many reasons that can be attributed to time constraints like spending less time with their families and other social obligations, composition and workplace culture.

- In comparative analyses, the overall score for occupational stress was found to be more in employees of SBI ltd. than J&K bank ltd. this may be the fact due to the reason that SBI ltd having more account base and customer interaction at respective branches in Jammu & Kashmir State than J&K bank Ltd.

- When it comes to participation, problem solving or taking suggestions, the opinions of non-manager bank employees are often ignored which leads to their under-participation in many work related activities, which in turn leads to the feeling of powerlessness or inability in them.

- Occupational stress has been observed maximum in banking employees having less than 5 years of work experience as majority of these employees are new entrants who have to compete and excel in their jobs and with their peers.

6.2.3 Relationship between Emotional Intelligence and Job Stress

- There is strong and significant impact of EI competencies to prevent the stressors and strain in job.

- A visible and substantial Correlation arises between Emotional Intelligence and Job Stress among bank employees

- There is a significant impact of Emotional intelligence in reducing overall and specific occupational stress among the bank employees. Emotional intelligence brings clarity of thought and in the ensuing behaviour, hence it helps to take things in the right perspective and direction. This helps in reducing stress due to role ambiguity.

- Emotional intelligence helps an individual to remain persistent even in case of recurring bottlenecks and challenging times. The result of the present study shows that emotionally intelligent employees were able to control the stress arising due to the feeling of powerlessness and job burnout.

- Bank employees often find themselves doing repetitive tasks which diminish their zeal which often creates stress in them. But emotional intelligence helps to reduce stress due to intrinsic improvisation, as it helps in identifying the reason for occurrence of such emotions. Once identified, EI give an individual momentum to bring about some positive changes to cope with stress.

- Emotional intelligence helps in identification of gap areas in self and self introspection in terms of strengths and weaknesses. This helps the persons to make their jobs more enriched, easy and contributive, thus eliminating stress due to role conflict.

- Understanding others emotions allows a individual to have an adequate knowledge of how his / her feelings affect other people. Understand others emotions competency further helps to tackle stressful conditions which can arise due to role conflict role, ambiguity and role overload.

- Emotional intelligence creates a concern in the mind of managers towards the well being of his employees which in turn helps in allocating tasks according to the different capabilities and skills of the employees. This inturn helps the employees to feel less stressed due to tiring working conditions.

- Emotional intelligence helps employees to reduce stress caused by poor peer relations as it always guides an individual to remain in control of his / her emotions while other keeping in the mind the person's emotions. This leads to better relations with others, amicable resolution of conflicts and effective team work.

- An Emotions direct cognitive individual combines employee's feelings and other causes in order to make decisions. The decisions thus taken find an easy acceptance by others, which inturn reduces the stress levels of others also.

- Emotional intelligence comes to the rescue of bank employees in controlling and dealing with the stress arising due to the feeling of low morale. This occurs when open communication is fostered between the superiors and the subordinates. An emotionally intelligent manager would give timely Emotional Control feedback/report and appreciation to his subordinates, as a result boosting their confidence and blocking the feeling of low morale.

- Bank employees high on emotional intelligence were found to be moderate or low on total occupational stress score.

- The results of present study further reveals that the mostly banking/ business organisations offer training programs which are aimed more towards developing the business acumen skills of their employees or in other words those components which can be beneficial or raise the productivity of employees in monetary terms. Developing the components/dimensions of emotional intelligence still remains a neglected element of training modules.

- Emotional Management helps in reducing negative feelings and consequently reduces stress that can occur while working in groups.

- Emotional Control restricts the impact of stressors by fostering improved interpersonal relations and group work.

- Results of the present study also indicate that emotional intelligence can be used as a potential moderating variable in the stress process and thereby improving the performance and productivity of the banking employees

- Bank employees high on emotional intelligence are effective at conflict resolution and therefore, are able to maintain long – term symbiotic business/customer relationships.

- Emotional Recognition and Expression, Understanding Others Emotions, Emotions Direct Cognition, Emotional Management and Emotional Control are the specific dimensions of emotional intelligence which have a significant effect in controlling and dealing job stress among the bank employees.

6.3 Suggestions

The results of this study confirmed the assumption that there is significant level of job stress among bank employees and both the groups, managers and non-managers appeared almost equally not satisfied with their jobs. When the managers and non-managers were compared on organizational stressors, it was found that both the groups differed significantly. Managers scored significantly high on organizational stressors scale than the non-managers indicating that the managers are more stressed due to the responsibility given to them. On the basis of calculated data, marked and significant differences were observed between managers and non-managers of J&K Bank Ltd. & SBI in terms of occupational stress (role ambiguity, role/work overload, role conflict, job dissatisfaction, & job burnout) which led to the conclusion that managers experienced higher degree of stress as compared to non-managers.

The result also revealed that the employees who scored high on occupational stress, scored low on EI dimensions and were less satisfied with their jobs while the employees who scored low on occupational stress, scored high on EI dimensions and had higher job satisfaction level. On the basis of the result obtained, it may be interpreted that the presence of low EI competences in employees are having higher degree of occupational stress that adversely affected the level of job satisfaction. Similarly, the presence of high EI competences in employees, are having low occupational stress which resulted in higher productivity and less absenteeism and turnover. This finding confirms the result of previous research by Lapidus et al. (1997). When managers are required to abide to rigid rules and procedures, they are likely to experience high stress due to the lesser amount of control about how they perform their work. Within the context of the financial services, when managers are not given the freedom to provide different solutions in response to the different client needs, they are more likely to experience conflict between the goals of the company and those of the customer, which in turn, lead to higher stress.

6.3.1 Emotional Intelligence

To become a competent manager, it takes a varied set of skills/ability from understanding the intricacies of sustaining and running a profitable trade or business to having a rapport with employees and clients. There is a multitude of training programmes available for management that offers a comprehensive overview of what it takes to climb the career ladder and become a good manager, but there are many new ideas in the pipeline that

appear to run against traditional management training techniques. A thought from new school advocates the use of emotional intelligence in the settings of workplace.

Emotional intelligence covers a wide range of skills such as building a rapport, demonstrating empathy and encouraging motivation. These skills rely on an ability to communicate well and in return, to listen. By engaging with co-workers in this way, a sense of solidarity will be achieved and working towards a common goal will be easier. Learning and embracing the motives behind this type of management training will bring vitality and dynamism to an organisation.

Lists of suggestions/recommendations are given below that organisations can incorporate in their training modules to boost up the emotional intelligence competencies of their employees:

- Emotional learning process calls for more frequent practice than any other type of learning, as old and ineffective/unproductive neural connections need to be weakened or drained out and new more effective ones need to be established/incorporated. Learners need on job practices for such a transfer to occur. Therefore, organisations should try to maximize the opportunities to practice emotional intelligence intervention programmes.

- Actions speak louder than words. Therefore, the words and actions of supervisors are important, where encouraging participation of employee is concerned. Employees are more likely to participate in skill enhancement or development activity if their superiors support it. Implementing emotional intelligence initiatives or interventions in organisational settings often is a challenging job. Even with the support of good timing and powerful sponsors, one is possibly to come across much resistance from employees. Success and prosperity depends on the EI of those who orchestrate/coordinate the implementation effort at workplace.

- To facilitate the emotional intelligence development and training into the mainstream, it is advisable and useful to find different ways of presenting and positioning it in the organisation. For instance, different variants of EI programs can be developed and introduced for different groups & departments. Multiple infusions help to generalize and normalize the concept. It also helps in creating a culture in which individuals or groups are repeatedly reminded of what they have educated/learned and thus are more likely to apply it the work settings and on job.

- A good training programme begins with a proper diagnosis and need assessment. The foremost challenge in developing emotional intelligence skills in employees is to make them believe that emotional training is as much crucial as technical training and that there is a strong linkage between emotional intelligence and various workplace outcomes like conflict resolution, better teamwork and stress & anger management etc. The second challenge is to identify the emotional competencies/skills that are significant for being successful. Employee's profile of strengths and weaknesses should be prepared to identify the areas in which they need to improve. It is pointless to train employees in competencies they already posses or do not need/require.

- Employees need, goal and learning style preference should be given due consideration while designing emotional intelligence intervention programmes. Learning is more effective and useful when individuals direct their own learning programs, tailoring/modifying it to their unique circumstances, needs, and wants. In addition to allowing individuals to set their own learning goals, they should be made in charge of their learning throughout the learning programmes.

- Employees or individuals will more likely to participate in progress and developmental efforts if employees perceive them to be effective and worthwhile. Organisational policies and procedures should encourage employees to participate in developmental activities, and supervisors should provide the necessary support and encouragement. Motivation also will be enhanced if employees trust the credibility and authority of those who encourage & motivate employees to participate and undertake the training programmes.

- Feedback from the peer, supervisors and subordinates on the assessment results is very important but only when the feedback is accurate & constructive and when it is supported by specific steps which an employee can undertake to progress and improve himself or herself. In emotional development efforts, it is important that the feedback is given in an conducive atmosphere of trust and confidence.

- Emotional intelligence is an unconventional and innovative idea in the organisational world. Efforts to promote EI in organizations thus can be easily choked or smothered by the rigidity of a bureaucracy. It should be, ideally developed, and initially operated by a self managed panel or team that has an "open card" to innovate. The team/panel should have more flexible roles, less formality and more open flows of information or communication. It should be also kept relatively free of "creativity slaughters" such as surveillance, over-control, evaluation and arbitrary deadlines or targets.

- Individuals are most motivated and encouraged to pursue change or adjustment that fits with their hopes, beliefs, and values. If a change matters little to employees, they won't follow and pursue it. Organizations should extend help to employees in understanding that a given change fits with what matters them most.

6.3.2 Job Stress

To alleviate the negative outcomes of occupational stress, more effort/work on the part of practitioners, policy makers, and organizational management envisaged. It is therefore necessary, to suggest some effective measures or programmes there by making a few efforts that can alleviate the bank employees stress and leads to their better or improved adjustment within the organization. In order to reduce job stress following suggestions can be considered:

Stress Management Program

The Stress Management Program should focus on three parts: (1) organisation stress & its assessment, (2) features & aspects of stress management as applied in workplace settings, and (3) listing of resources for equipment, training materials, and products.

Stress management, has a confined role in reducing occupational stress because no effort is made to reduce or remove sources of stress at workplace. Focusing on the person as the major/prime target for organizationl intervention creates an impasse/dilemma of 'blaming the victim.' A more appropriate and adequate application of stress management programs would be as a complement to organizational change interventions or job redesign. Conceptual issues and consequences are as important as logistical ones in assessing and determining the success of a program. Significant efforts should be expended at the outset to describe the purpose or drive of the program, individual goals and delineate organization, acquire organization support, and integrate existing occupation safety and health efforts with the program. In this way, the foundation or base is laid for a more holistic and stable program for controlling occupational stress.

Objective Stress Management Program

Both the banks should organize a Program for Stress Management that focuses on different sections of employee's at all hierarchical levels (viz managers & non-managers). Many situational observations of employee employer or superior sub-ordinate interaction acknowledged within the organisation can lead to workplace stress. These may include:

- Duties associated with job

- Relationships with the co-workers

- An unsupportive sub-ordinate/ supervisor

- Fear towards organisation/management

- Lack of communication and consultation

- Too much interference with employees social, family or private life

- Too little or too much to do

- Too much work pressure, unrealistic targets and deadlines

- Lack of or Inadequate control over the way the task is done

- Task that is not demanding enough or too difficult

- Being in the wrong job and Poor working conditions

- Feeling Job difficulty and undervalued

- Feedback, Insecurity and threat of unemployment

Both the banks should organize programs on Stress Management training ' with definite HRD goals in consultation with board or Senior Management members. A productive 'Stress Management training programs' requires the support and involvement of top management and the cooperation from workers. Also, it depends upon a clear goal for measuring success, clear plan and ongoing evaluations of progress.

Stress Management Strategies

It is a coping or Stress management strategy where the focal individual considers several options for handling or controlling problems and immediate notions and ideas are taken on the basis of present understanding and past experience of the circumstances. The management process is pro-active in nature by securing guidance from competent people and by utilizing the time efficiency. To help members in the process of coping management/mechanism, more effort needed on the part of practitioners, policy makers and organizational management envisaged. A few efforts to recommend some effective measures that can help employees to improve coping strategies that can lead to better adjustment or amendment within the organization. They can be summarized as follows:

- Institute adequate job oriented training programs, which can develop employee's skill and their confidence to work effectively.

- To decrease the slimming of workload role and process role adjustment should be resorted to.

- Induce or promote the interdepartmental and cross-functional work arrangements to reduce work-related stress among low performers and low achievers.

- Facilitate role enrichment, role linkage and role enlargement to cope self-role distance, role erosion and role isolation.

- To eliminate role ambiguity, adequate role clarification/illustration to be made whenever necessary.

- Take decent steps to redesign jobs that are taxing to employees' capacities and abilities.

- To manage role stagnation, do focus on career planning and advocate open channel of communication to deal with work related stress.

- Encourage management to exercise approaches that are proactive in nature rather than approaches that are reactive as a strategic step.

- Sufficient materials i.e. human and technical should be stretched to make worker feel secure and safe so as to perform their work effectively.

- To identify stress areas, carry out stress audit function at all levels in the organisation to improve conditions of job and alleviating job stress.

- To win trust and confidence of employees, assure justified use of grievance handling procedures to reduce their anxiety and tension relating to job related problems.

- To ensure successful and long-standing interventions, encourage participation of personnel and leaders at different levels in all stages of strategic interventions.

- Build up individual stress alleviation and HRD interventions program.

- Impart counseling on personnel and work related problems and support from a team of counseling staff and health welfare.

- Attractive structure of recognition and reward for good work.

- To make sure further the retention of skilled or talented employees, assure an organizational climate with career growth and career planning.

- The counseling practices should be extended to employee family level including relatives and dependents.

- There should effective follow up mechanism, to different leave class absentee employees.

- Devise a realistic self-concept among the employees that are neither inflated nor deflated.

- Curtail excessive hours, which are directly responsible to affect the employee's physical fitness.

- A regular check up program should be organized by banks and stress management process for those found suffering from very high stress.

6.4 Implications of The Study

Despite being an interesting topic for the study, emotional intelligence, occupational stress, physical and psychological problems happen to be the most noteworthy subject for any organisation, big or small. Nowadays, globalization and liberalization have compelled the organisations to function in a cut-throat competitive business environment. And thus, to survive in such an environment every business needs to possess the best and most productive resources. And the indelible fact is that amongst all the resources, human resource is the most significant resource of any organization. The resources of men, money, materials and machinery are collected, coordinated and utilized through people. Thus, it can be concluded that the overall productivity of the organization largely depends upon the efficiency of the Human Resource of that organization. The efficiency of employees depends, to a great extent, on the environment in which they work. Work environment consists of all the factors which act and react on the body and mind of an employee. The attitudes, feelings and emotions of employees towards organization play a vital role in determining their performance and behaviour. These in turn determine the success and growth of the organization. It is for this reason that banking organizations need to pay increasing attention on understanding emotional intelligence and organizational climate, enhancing the Job Satisfaction of their employees and reducing the occupational stress and burnout.

The result of the present study has further produced some important results that have implications for both practice and research. Above all, an interesting finding of the present study was that high emotional intelligence of managers and supervisors had an impact on their level of performance and productivity on the job. This has implication for managements, suggesting that banking organizations could be profitable by identifying the level of emotional intelligence of employees and apply interventions that are focused on the developing emotional intelligence among the employees in the organization.

Furthermore, the results of the study can be used as a guideline by the managements to overcome occupational stress problems in organizations, by raising the level of emotional intelligence in the behaviour of their employees. This key objective may be achieved if the managements pursue the following suggestions: firstly, provide emotional intelligence based training programs for employees that focus on technological advancement, up to date knowledge, relevant skills and good moral values. Secondly, the managements should strictly encourage the employee participation in emotional training programmes/activities since these interventions are quite different from the technical trainings provided by the management that focuses on the productivity of employees in monetary terms.

If these above mentioned implications are appropriately considered, this will increase the capability of employees to manage their personal emotions and use their positive emotions to create conducive/positive environment around and good interaction styles with other employees. These working conditions may decrease occupational stress problems and increase job performance, job satisfaction and productivity in organizations.

6.5 Conclusion

Present organizations are highly unpredictable, dynamic and demand higher productivity. Tasks cannot simply be accomplished independently or by working with others in fixed routine ways. Only those who can respond to the mounting challenges and be open to innovate can survive. These jobs involve understanding, empathizing, communicating with, and learning from other members working in the organisations. The skills required to succeed at these tasks, with a goal orientation, require not only a high degree of intellectual capability but also an emotional frame of mind. Employees are, therefore, called on to balance their skills & competencies with the qualities of the head and heart. Hence, the focus of the organizations has shifted towards understanding as well as developing the behaviour of the employees, so that they can really prove to be productive as well as effective for the organization in a long run.

The present study investigated the relationship between EI & occupational stress and the relationship between EI & outcomes of stress in bank employees. They were also examined to identify whether aspects of EI would be useful to develop in employees. The results of Study indicate that four EI dimensions are particularly important in the occupational stress process: *Emotional Recognition and Expression, Understanding Emotions, Emotional Management* and *Emotional Control*. These results are in line with

previous research and suggest that employees who feel in control of their emotions in the workplace and who know how to deal with emotions effectively and appropriately are less likely to report feelings of stress. This may be because these employees are better equipped to handle the negative emotions that arise from stress and therefore they appraise stressors differently than those employees who are less able to handle these emotions.

The same four EI dimensions showed significant relationships with health strains (psychological and physical). Although previous literature shows conflicting results in studies examining these variables, the result here suggests that employees who are adept at using their emotions in the workplace in an appropriate and positive manner are less likely to suffer from ill health. It has been noted in the past that employees who suppress emotions may create more psychological and physical problems in themselves than employees who don't (Spector and Goh, 2001). Therefore employees who are able to manage their emotional experiences and who are able to express their emotions effectively tend not to suffer these ill health problems due to emotional suppression. Three of the EI dimensions were positively related to both facets of *Job Satisfaction (reverse on job dissatisfaction)*: *Emotional Recognition and Expression, Emotional Management* and *Emotional Control*. As suggested by Abraham (2000) it may be that the components of EI related to emotional regulation and management contribute a great deal to effective social skills and therefore EI increases the capacity of the employee to communicate effectively and to utilize their skills to alter dissatisfaction and promote satisfaction within the workplace.

Collectively the results of current study provide a promising insight into the role of EI in the workplace and make a theoretical contribution as to the relationship between EI and the occupational stress process. Whilst the role of EI in leadership has been extensively studied, few researchers have investigated the role of EI in the domains included in this research. It is important to note that having a high level of EI does not eradicate feelings of occupational stress, as stressors are often external to the individual and generally individuals have little control over their occurrence. However, EI can help employees deal with occupational stress more effectively and prevent them from suffering the adverse health consequences that arise from occupational stress. Secondly, effectively handling of emotions in the workplace is important in terms of feelings of satisfaction and commitment and appears useful in balancing work and family life. If organisations can

begin to foster and encourage the use of EI in the workplace then the potential to increase employee wellbeing may be increased.

The current study also brought forward the fact that in India, organizations focus more on training programs that are directed towards developing the business or technical expertise of their employees. Developing emotional intelligence still remains a neglected component of intervention and training modules. Certain suggestions have been put forward to inculcate emotional intelligence in the employees like support and encouragement from the peers, superiors and subordinates, keeping in consideration the different learning styles of employees while imparting them training, constructive feedback system and fostering a open communication system.

As noted earlier in this study is the idea that employees move through stages of being able to use EI in the workplace (as a moderator). The model of EI and job stress development was presented related to the employee themselves and dealing with the job stress and emotions of others in the workplace; the model suggested that employees would use *Emotional Recognition and Expression* to identify the emotions they are experiencing and to determine whether or not to express those emotions to reduce the role stress, they would then use *Emotional Management* to regulate positive and negative emotions and to maintain an even disposition in the workplace, and finally if required, they would use *Emotional Control* to deal with strong emotions and to prevent these emotions from taking over their thoughts and behaviours. Also, the model suggested that the employee would first *Understand the Emotions* of others in their work environment and would then use *Emotional Management* to try and help regulate others' emotions and assist them in reducing physiological & psychological stresses and in maintaining emotional well-being at work. Taken together, the proposed models provide a preliminary framework of how to begin to develop EI dimensions in employees and how EI acts as a moderator to prevent the stress in job, thereby increasing the level of job satisfaction.

The findings of the present study can provide a stepping stone to the organizations in identifying the reasons of job stress in banking employees working across diverse financial sector which can enable them to design interventions that are competent of developing employees in such a way that they are able to manage their personal emotions and use them positively to create good interaction styles with other employees. This working situation may decrease occupational stress problems and increase their overall performance in banking organisations.

6.6 Limitations

The most significant limitation of the present study was that the data for all variables included were collected via participant self-report. Although self-reports of participants are common ways of collecting data in the social sciences (Kline, Sulsky & Rever-Moriyama, 2000), the use of such data collection as the only assessment of organizational behaviour is criticized for two major reasons: the inferences made by the researcher as to correlations and causal relationships between the variables under investigation might be artificially inflated by the problem of common method variance and secondly, studies involving self report data are prone to response biases which need to be acknowledged and understood when interpreting data/results (Donaldson & Grant-Vallone, 2002). One alternative to self-report measures is the use of 360-degree measures, whereby 'others' (for example: managers, colleagues and subordinates) rate the individual on the construct being assessed. These 'other' ratings are then compared to self ratings to evaluate congruency. Currently there exists 360-degree measures of EI (Palmer & Stough, 2001; Bar-On, 1997), which provide an opportunity for researchers to reduce the bias of self-report for this construct.

Contamination through common method variance may have occurred in current study as a result of the fact that all measures were assessed using the same paper-and-pencil response format. The problem with common method variance in correlational investigations is that in addition to the relationship calculated by the correlation coefficient, some of this correlation coefficient may be measuring a false relationship, meaning that the correlation between variables is estimated as higher than is actually true due to the same response bias being applied by the participant to each measure in the questionnaire battery (Kline et al., 2000). Therefore it is possible that the relationships observed and reported in this study have been slightly inflated due to common method variance. One way to control for this bias in future research would be to use different versions of the questionnaire battery, where the items are ordered differently, to detect order effects. Although this does not completely eradicate common method variance it would provide the researcher with an indication of its effect and possibly allow them to control for this bias.

The phenomenon of socially desirable responding is another concern in studies relying solely on self-report questionnaires. A social desirability bias occurs when respondents tend to over-report admirable behaviours and attitudes, presenting themselves favourably with respect to current standards social & norms, and under-report behaviours & attitudes

that they feel are not socially acceptable or respected (Zerbe & Paulhus, 1987). In this Study, neither the participant's colleagues nor supervisor had access to the data or to the EI feedback reports the participants were provided with, which meant that respondents had little to gain by adopting a socially desirable response bias. There are questionnaires to assess social desirability which could be incorporated into future research to assess the impact of this response bias in studies of EI and stress. Also, keeping into consideration the various recommendations made by previous researchers, an extensive study of formal implementation of the developmental/intervention programs to enhance the emotional intelligence of employees in banking organizations can be explored to facilitate effective and congenial work environment.

6.7 Directions for Future Research

Even though being limited in a number of ways, the results of present study are valuable and provide an insight into the role of EI in the occupational stressor–strain relationship that has been previously unexplored. The limitations presented in this study are common to most studies examining individual differences, and whilst researchers need to be aware of them, their impact is not significant enough to discredit the findings of the current study. As emphasized by Spector (1994), despite the weakness of the design of cross-sectional self report methodology, it can be useful in providing a picture of how people feel about their jobs, and provide the researcher with inter-correlations among various feelings and perceptions. These two things provide important insights and can be useful for deriving hypotheses about how people react to jobs. Another motivating possibility for the future research is to conduct a quasi experiment in order to assess the usefulness of the recommendations. I anticipate drawing attention from men of eminence in the related fields and policy makers to continue further research

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Thesis
"Emotional Intelligence & Job Stress among Bank Employees" by
Showkat Hussain
Under the supervision of
Prof. Farooq Ahmad Khan, Faculty, The Business School

…………………

Sir / Madam

This is to inform you that I am pursuing Doctoral (Ph.D) programme in The Business School, University of Kashmir Under the supervision of Dr. Farooq Ahmad Khan (Professor), The Business School, on "Emotional Intelligence & Job Stress among Bank Employees.

In this regard, I seek your co-operation for the completion of this research project. You are therefore requested to fill the enclosed questionnaire aimed to access the Emotional Intelligence & Job Stress levels, prevailing in your organisation. It will take approximately 15-20 minutes to complete the questionnaire. Kindly extend your cooperation in filling up this questionnaire. Your participation in this study is completely voluntary. The same may kindly be returned to the U/s at the earliest.

We assure you that the information provided by you will be strictly used for the academic purposes and shall be kept confidential.

Thanking you in anticipation

Yours faithfully

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The Business School
Faculty of Commerce & Management
The University of Kashmir, Hazratbal, Srinagar – 190006
(NAAC Accredited Grade "A")

Questionnaire for the Research Project on
"Emotional Intelligence & Job Stress among Bank Employees"

(All the information provided will be treated strictly confidential; your identity will not be disclosed at any stage)

Kindly give your assessment by { ✓ } in the appropriate box against below statements, As per the scale mentioned:-

PART - A

S. No.	STATEMENTS	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1	I feel certain about how much authority I have.					
2	I know that I have divided my time appropriately.					
3	I know what my responsibilities are.					
4	I know exactly what is expected of me.					
5	I have just the right amount of work to do.					
6	Explanation of what has to be done is clear.					
7	I often work under incompatible policies and guidelines.					
8	I often have to ignore a rule or policy to carry out an assignment.					
9	I receive assignments without the personnel to complete the task.					
10	I would like to change over another role, if I had the opportunity to do so.					

S. No.	STATEMENTS	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
11	I fell I have only been repeating myself in what I do.					
12	I often receive incompatible requests from two or more people.					
13	There isn't enough time during my regular workday to do everything that is expected of me.					
14	I am rushed in doing my job.					
15	I am required to take the final responsibility of too many tasks.					
16	I have such a wide range of things to do that I find it difficult to cope with them.					
17	Due to wide range of work I have to do in my job, I cannot find time for my hobbies or family.					
18	Everyday the amount of work seems to be increasing for me.					
19	I am satisfied with my job.					
20	I have freedom to carry out the job the way I want to.					
21	I get regular feedback on how well I am doing the job.					
22	My job is a significant or important one.					
23	My workplace conditions (e.g. space, light, and noise) are satisfactory.					
24	I have a secure job.					
25	My work is emotionally exhausting?					
26	I feel burnt out because of my work?					
27	My work frustrates me?					
28	I feel worn out at the end of the working day?					
29	I feel exhausted in the morning at the thought of another day at work?					
30	I feel that every working hour is tiring for me?					

PART - B

S. No.	STATEMENTS	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1	I can tell how colleagues are felling at work					
2	I generate positive moods and emotions within myself to get over being frustrated at work.					
3	Examination of feelings are useful in solving work related problems					
4	When I am anxious I can remain focused what I am doing.					
5	I can tell whether colleagues like each other or not.					
6	When I am under stress, I tend to get irritated by colleagues.					
7	I find it difficult to talk about my feelings with my colleagues.					
8	I find it hard to determine how a colleague is feeling from their body language alone.					
9	Difficult situations at work elicit emotions in me that I find hard to overcome.					
10	Colleagues find it easy to pick-up on how I am feeling.					
11	I find it difficult to keep from getting stressed-out when I am under a lot of pressure at work.					
12	My moods and emotions help me generate new ideas.					
13	I can tell how a colleague is felling by the tone in their voice.					
14	When I am anxious at work, I find it difficult to express it to my colleagues.					
15	I find it easy to influence the moods and emotions of clients.					
16	I don't easily pick-up on the emotional overtones of workplace environments.					
17	I can tell when a colleague is trying to hide their true feelings.					

S. No.	STATEMENTS	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
18	I try not to let my emotions guide me when problem solving at work.					
19	I find it easy to control my anger at work.					
20	I can describe my feelings on an issue to colleagues.					
21	I don't think it is a good idea to use emotions to guide work related decision making					
22	I find it hard to identify if a colleague is upset without them telling me.					
23	I find it hard to get colleagues to cooperate with each other.					
24	I come-up with new ideas at work with rational thoughts rather than my moods and emotions.					
25	I find it hard to concentrate on a task when I am really excited about something.					
26	I can portray how I am feeling to colleagues through my body language.					
27	I find it hard to determine who gets along and who doesn't at work.					
28	I overcome conflict with my colleagues by influencing their moods and emotions.					
29	I watch the way client react to things when I am trying to build a rapport with them.					
30	My problem solving at work is based on sound reasoning rather then feelings.					
31	I find it difficult to think clearly when I am feeling anxious about something at work.					
32	At work, I have trouble finding the right words to express how I feel.					
33	I find it difficult to get colleagues excited about things at work.					
34	I can pick-up on the 'emotional tone' of staff meetings.					
35	I attend to my feelings on a matter when making important work related decisions.					
36	I overcome anger at work by thinking through what is causing it.					

S. No.	STATEMENTS	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
37	Colleagues know when I am worried.					
38	I readily understand the reason why I have upset some at work.					
39	I find it hard to reduce anxiety in colleagues.					
40	I weigh-up how I feel about different solutions to work-related problems.					
41	I can be upset at work and still think clearly					
42	I find it hard to convey my anxiety to colleagues.					
43	I can determine when a colleague's emotional reactions are inappropriate.					
44	I find it easy to comfort colleagues when they are upset about something at work.					
45	Colleague's facial expression reveal a lot to me about the way they are feeling.					
46	At work, I experience strong emotions that are hard to control.					
47	Feeling should be kept at bay when making important work-related decisions.					
48	I readily notice the 'feel' of work environments.					
49	When something gets me down I find it difficult to snap out of it.					
50	I go with my 'feelings', when making important decisions at work.					
51	At work, I can detect my emotions as I can experience them.					
52	When discussing an issue, I find it difficult to tell whether colleagues feel the same way as me.					
53	Thinking about how I felt in certain situations at work helps me remember them.					
54	I can easily snap out of feeling down at work.					
55	I find it hard to distinguish my emotions at work.					

S. No.	STATEMENTS	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
56	I can tell when a colleague feels the same as myself about another colleague without actually discussing it.					
57	I find it difficult to maintain positive moods and emotions when I am under pressure.					
58	When colleagues get worked-up, I stay out of their way.					
59	I find it hard to determine exactly how colleagues feel about work related issues.					
60	When something goes wrong at work, I find it difficult to remain positive.					
61	Colleagues can easily tell how I fell.					
62	I try to keep emotions out of work-related decision making.					
63	I can tell when a colleague doesn't really like me.					
64	When a colleague upset me at work, I think through what the person has said and find a solution to the problem.					

PART - C

If you have any suggestions / comments regarding the EI & job stress, so that it would make your job more satisfied and less stressed?(Please use below given space).

_____

_____

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_____

_____

Personal Profile

Name: - …………………………………   Sex:-…………………

Designation:-……………………………   Age: - ………………..

Service (in years):-……………………..   Place of Posting:-………………….

Hierarchal position (please [✓] to the relevant box):

Junior Level………….   Middle Level………….   Senior Level…………………...

(Managerial Level ………   Non – Managerial level……….)

Email:-……………………………….   Phone No. :-……………………

Name & Signature of the investigator

(Showkat Hussain)

Thanks for your cooperation

Items	N	Mean	Std. Deviation	Skewness		Kurtosis	
				Statistic	Std. Error	Statistic	Std. Error
ERE 1	600	4.35	0.685	-1.336	0.1	3.007	0.199
ERE 2	600	*4.38*	0.691	-1.401	0.1	3.06	0.199
ERE 3	600	3.2	0.897	-0.473	0.1	0.08	0.199
ERE 4	600	3.66	0.682	1.312	0.1	2.999	0.199
ERE 5	600	4.21	0.639	-1.145	0.1	3.494	0.199
ERE 6	600	2.9	1.037	-0.175	0.1	-0.63	0.199
ERE 7	600	3.8	0.691	1.353	0.1	3.801	0.199
ERE 8	600	2.8	0.707	0.996	0.1	1.758	0.199
ERE 9	600	3.08	0.953	-0.109	0.1	-0.601	0.199
ERE 10	600	3.09	0.854	-0.26	0.1	0.446	0.199
ERE 11	600	2.82	0.869	0.27	0.1	0.226	0.199
UE 1	600	4.36	0.687	-1.354	0.1	3.018	0.199
UE 2	600	**4.46**	0.854	-2.58	0.1	7.99	0.199
UE 3	600	3.01	0.908	-0.08	0.1	-0.211	0.199
UE 4	600	4.3	0.672	-1.241	0.1	3.03	0.199
UE 5	600	3.04	0.925	-0.133	0.1	-0.354	0.199
UE 6	600	4.26	0.659	-1.182	0.1	3.17	0.199
UE 7	600	**4.42**	0.696	-1.496	0.1	3.198	0.199
UE 8	600	2.91	0.854	0.254	0.1	0.438	0.199
UE 9	600	4.16	0.689	-0.964	0.1	1.961	0.199
UE 10	600	2.86	1.033	-0.208	0.1	-0.471	0.199
UE 11	600	2.88	0.838	0.645	0.1	-0.312	0.199
UE 12	600	3.69	0.743	1.161	0.1	1.594	0.199
UE 13	600	4.25	0.656	-1.173	0.1	3.213	0.199
UE 14	600	1.75	0.725	1.056	0.1	1.624	0.199
UE 15	600	4.18	0.719	-1.063	0.1	1.934	0.199
UE 16	600	3.41	0.783	2.063	0.1	3.623	0.199
UE 17	600	4.31	0.743	-1.164	0.1	1.595	0.199
UE 18	600	4.3	0.74	-1.142	0.1	1.588	0.199
UE 19	600	4.28	0.756	-1.185	0.1	1.703	0.199
UE 20	600	2.97	0.823	0.152	0.1	0.837	0.199
EDC 1	600	2.67	0.748	1.206	0.1	1.618	0.199
EDC 2	600	**1.52**	0.766	1.596	0.1	2.282	0.199
EDC 3	600	4.02	0.943	-1.541	0.1	2.687	0.199
EDC 4	600	3.08	0.948	-0.226	0.1	-0.518	0.199
EDC 5	600	4.18	0.719	-1.062	0.1	1.942	0.199
EDC 6	600	2.92	0.973	0.11	0.1	-0.749	0.199
EDC 7	600	4.13	0.695	-1.047	0.1	2.239	0.199
EDC 8	600	2.63	0.778	1.374	0.1	1.851	0.199
EDC 9	600	4.18	0.695	-0.971	0.1	1.893	0.199
EDC 10	600	4.18	0.732	-1.038	0.1	1.694	0.199
EDC 11	600	3.96	0.88	0.014	0.1	0.069	0.199

Table 1: Overall Skewness & Kurtosis on perceived EI in both JKB & SBI

EDC 12	600	4.19	0.699	-0.978	0.1	1.848	0.199
EM 1	600	4.14	0.838	-1.919	0.1	5.539	0.199
EM 2	600	4.18	0.719	-1.062	0.1	1.942	0.199
EM 3	600	1.68	0.777	1.234	0.1	1.537	0.199
EM 4	600	4.13	0.698	-1.047	0.1	2.189	0.199
EM 5	600	4.19	0.912	-1.92	0.1	4.689	0.199
EM 6	600	3.88	0.702	1.013	0.1	2.026	0.199
EM 7	600	3.66	0.75	1.224	0.1	1.633	0.199
EM 8	600	4.15	0.684	-0.96	0.1	2.027	0.199
EM 9	600	3.03	0.954	-0.06	0.1	-0.488	0.199
EM 10	600	4.2	0.727	-1.078	0.1	1.858	0.199
EM 11	600	4.2	0.707	-0.994	0.1	1.765	0.199
EM 12	600	3.78	0.823	0.94	0.1	0.433	0.199
EC 1	600	4.09	0.672	-1.067	0.1	2.603	0.199
EC 2	600	3.65	0.752	1.25	0.1	1.657	0.199
EC 3	600	4.14	0.678	-0.957	0.1	2.112	0.199
EC 4	600	3.66	0.773	1.314	0.1	1.775	0.199
EC 5	600	3.88	0.665	0.958	0.1	2.327	0.199
EC 6	600	2.91	0.848	0.096	0.1	0.449	0.199
EC 7	600	4.13	0.698	-1.047	0.1	2.189	0.199
EC 8	600	3	0.931	0.066	0.1	-0.42	0.199
EC 9	600	4.22	0.735	-1.096	0.1	1.797	0.199

Items	Mean Score		Mean difference	T-test	Sig.
	jkb N = 300	sbi N = 300			(2-tailed)
ERE 1	4.39	4.31	0.08	1.432	0.053
ERE 2	4.41	4.35	0.063	1.124	0.062
ERE 3	3.21	3.19	0.013	0.182	0.856
ERE 4	2.62	2.7	-0.077	-1.377	0.069
ERE 5	4.23	4.2	0.033	0.638	0.523
ERE 6	2.91	2.9	0.007	0.079	0.937
ERE 7	2.74	2.86	-0.127	-2.253	0.025
ERE 8	2.77	2.82	-0.043	-0.75	0.054
ERE 9	3.07	3.1	-0.027	-0.343	0.732
ERE 10	3.12	3.07	0.047	0.669	0.504
ERE 11	2.82	2.83	-0.01	-0.141	0.888
UE 1	4.41	4.31	0.103	1.846	0.065
UE 2	4.52	4.4	0.123	1.772	0.077
UE 3	3.06	2.95	0.107	1.44	0.015
UE 4	4.31	4.29	0.02	0.364	0.716
UE 5	3.08	2.99	0.09	1.192	0.034
UE 6	4.3	4.22	0.077	1.427	0.014
UE 7	4.44	4.4	0.037	0.645	0.519
UE 8	2.91	2.91	0	0	1
UE 9	4.19	4.14	0.057	1.007	0.014
UE 10	2.79	2.93	-0.14	-1.663	0.097
UE 11	3.9	3.85	0.047	0.682	0.496
UE 12	3.64	3.74	-0.103	-1.706	0.089
UE 13	4.26	4.24	0.02	0.373	0.709
UE 14	3.75	3.75	0.003	0.056	0.955
UE 15	4.23	4.12	0.11	1.877	0.061
UE 16	3.36	3.47	-0.11	-1.723	0.085
UE 17	4.38	4.25	0.127	2.093	0.037
UE 18	4.36	4.24	0.123	2.045	0.041
UE 19	4.35	4.21	0.137	2.221	0.027
UE 20	2.96	2.97	-0.007	-0.099	0.921
EDC 1	3.62	3.71	-0.087	-1.42	0.156
EDC 2	1.49	1.55	-0.067	-1.066	0.287
EDC 3	4.1	3.94	0.157	2.04	0.042
EDC 4	3.12	3.05	0.067	0.861	0.389
EDC 5	4.22	4.13	0.087	1.479	0.014
EDC 6	2.98	2.86	0.117	1.47	0.142
EDC 7	4.18	4.07	0.11	1.944	0.052
EDC 8	1.61	1.65	-0.043	-0.682	0.495
EDC 9	4.21	4.15	0.06	1.058	0.091
EDC 10	4.21	4.15	0.053	0.893	0.372

Table 2: Overall Descriptive Statistics on perceived EI in both JKB & SBI

EDC 11	2.97	2.94	0.023	0.325	0.746
EDC 12	4.23	4.14	0.083	1.462	0.044
EM 1	4.2	4.09	0.103	1.512	0.031
EM 2	4.22	4.13	0.087	1.479	0.014
EM 3	1.65	1.72	-0.07	-1.104	0.027
EM 4	4.13	4.14	-0.017	-0.292	0.077
EM 5	4.23	4.15	0.077	1.03	0.030
EM 6	2.87	2.89	-0.013	-0.232	0.816
EM 7	2.64	2.68	-0.043	-0.707	0.48
EM 8	4.15	4.16	-0.017	-0.298	0.766
EM 9	3.03	3.03	0.007	0.085	0.932
EM 10	4.22	4.17	0.047	0.786	0.432
EM 11	4.21	4.19	0.02	0.346	0.729
EM 12	1.78	1.79	-0.01	-0.149	0.882
EC 1	4.1	4.07	0.03	0.547	0.585
EC 2	1.62	1.67	-0.047	-0.759	0.448
EC 3	4.13	4.15	-0.02	-0.361	0.718
EC 4	2.63	2.68	-0.05	-0.792	0.428
EC 5	2.83	2.93	-0.103	-1.908	0.057
EC 6	2.93	2.88	0.047	0.674	0.501
EC 7	4.13	4.14	-0.017	-0.292	0.77
EC 8	2.99	3	-0.01	-0.131	0.895
EC 9	4.24	4.19	0.05	0.833	0.405

	Mean		Mean difference	T- Statistic	Sig. (2-tailed)
Items	Male Bank Employees N = 465	Female Bank Employees N = 135			

Table 3: Overall Descriptive Statistics on perceived EI in Male & Female Bank Employees

Items	Male Bank Employees N = 465	Female Bank Employees N = 135	Mean difference	T- Statistic	Sig. (2-tailed)
ERE 1	4.34	4.39	-0.051	-0.756	0.45
ERE 2	4.38	4.37	0.015	0.216	0.029
ERE 3	3.19	3.23	-0.038	-2.436	0.063
ERE 4	1.66	1.64	0.027	0.412	0.681
ERE 5	4.21	4.21	-0.002	-1.031	0.076
ERE 6	2.91	2.89	0.019	0.184	0.854
ERE 7	3.81	3.78	0.029	1.424	0.072
ERE 8	3.78	3.83	-0.045	-2.646	0.019
ERE 9	3.08	3.09	-0.007	-0.077	0.939
ERE 10	3.08	3.13	-0.042	-0.503	0.615
ERE 11	2.84	2.79	0.051	0.604	0.546
UE 1	4.36	4.36	-0.002	-0.025	0.098
UE 2	4.47	4.43	0.037	0.443	0.658
UE 3	3	3.04	-0.049	-0.549	0.583
UE 4	4.31	4.28	0.028	0.429	0.668
UE 5	3.02	3.08	-0.06	-0.663	0.508
UE 6	4.26	4.28	-0.026	-0.397	0.692
UE 7	4.43	4.38	0.052	0.769	0.442
UE 8	2.92	2.89	0.027	0.326	0.745
UE 9	4.17	4.16	0.003	0.039	0.969
UE 10	2.88	2.81	0.063	0.62	0.536
UE 11	2.87	2.91	-0.044	-0.542	0.588
UE 12	2.69	2.67	0.028	1.385	0.701
UE 13	4.26	4.22	0.04	0.626	0.532
UE 14	2.75	2.76	-0.009	-1.131	0.896
UE 15	4.18	4.19	-0.009	-0.126	0.9
UE 16	3.41	3.42	-0.014	-0.178	0.859
UE 17	4.31	4.32	-0.007	-2.092	0.927
UE 18	4.31	4.29	0.016	0.228	0.82
UE 19	4.28	4.27	0.015	2.203	0.839
UE 20	2.97	2.95	0.024	1.297	0.067
EDC 1	2.67	2.65	0.019	0.261	0.794
EDC 2	2.52	2.52	0.002	0.025	0.98
EDC 3	4.04	3.96	0.076	0.821	0.412
EDC 4	3.07	3.14	-0.074	-0.799	0.424
EDC 5	4.18	4.16	0.027	0.387	0.699

EDC 6	2.91	2.93	-0.019	-0.203	0.839
EDC 7	4.13	4.12	0.013	0.186	0.852
EDC 8	2.63	2.63	-0.002	-0.022	0.982
EDC 9	4.17	4.19	-0.021	-0.302	0.763
EDC 10	4.19	4.13	0.06	0.842	0.4
EDC 11	2.95	2.99	-0.039	-0.452	0.651
EDC 12	4.19	4.16	0.028	0.416	0.678
EM 1	4.15	4.12	0.034	0.417	0.677
EM 2	4.18	4.16	0.027	0.387	0.699
EM 3	1.69	1.68	0.005	0.06	0.952
EM 4	4.14	4.1	0.04	0.591	0.555
EM 5	4.21	4.12	0.09	1.011	0.312
EM 6	2.87	2.92	-0.05	-0.724	0.47
EM 7	2.65	2.7	-0.049	-0.668	0.505
EM 8	4.16	4.14	0.018	0.275	0.784
EM 9	3.03	3.03	0	0.005	0.996
EM 10	4.2	4.19	0.015	0.208	0.835
EM 11	4.21	4.19	0.023	0.339	0.735
EM 12	2.78	2.79	-0.01	-0.122	0.903
EC 1	4.1	4.05	0.047	0.716	0.474
EC 2	3.64	3.67	-0.026	-0.351	0.726
EC 3	4.15	4.11	0.042	0.627	0.531
EC 4	3.65	3.67	-0.025	-0.326	0.745
EC 5	1.88	1.89	-0.009	-0.143	0.886
EC 6	3.9	3.93	-0.025	-0.3	0.765
EC 7	4.14	4.1	0.04	2.591	0.555
EC 8	3	3	-0.002	-0.024	0.981
EC 9	4.23	4.18	0.048	0.668	0.504

Table 4: Perceived View of Employees towards The Overall Job Stress In Both Sbi & JK B Ltd

Items	Mean		Mean difference	T- Statistic	Sig. (2-tailed)
	Jkb Employees N = 300	Sbi Employees N = 300			
Role Ambugity1	4.03	4.30	-.267	-2.781	.006
RA 2	3.38	3.36	.023	.248	.04
RA 3	3.87	3.88	-.010	-.149	.082
RA 4	2.97	2.05	-.083	-1.055	.029
RA 5	3.03	3.11	-.087	-.832	.061
RA 6	3.30	3.25	.053	.634	.026
Role Conflict 1	3.80	3.83	-.030	-.297	.067
RC 2	3.66	3.74	-.073	-.721	.047
RC 3	3.85	3.79	.060	.622	.034
RC 4	3.24	3.41	-.163	-1.482	.039
RC 5	2.60	2.75	-.147	-1.431	.053
RC 6	3.70	3.79	-.090	-.856	.039
Work Overload 1	2.70	2.81	-.110	-1.008	.031
WO 2	3.43	3.46	-.030	-.277	.078
WO 3	3.03	2.91	.127	1.204	.229
WO 4	4.35	4.47	-.127	-1.271	.041
WO 5	3.48	3.48	.000	.000	1.000
WO 6	3.01	3.12	-.110	-1.002	.017
Job disatisfaction 1	3.17	3.15	.013	.148	.082
JS 2	3.40	3.47	-.077	-.730	.046
JS 3	3.83	4.03	-.207	-1.885	.060
JS 4	1.82	1.96	-.140	-1.821	.069
JS 5	4.32	4.32	-.003	-.034	.003
JS 6	4.05	4.17	-.117	-1.152	.050
Job Burnout 1	4.48	4.44	.040	2.381	.037
JB 2	3.62	3.64	-.017	-2.160	.073
JB 3	3.32	3.34	-.027	-.292	.070
JB 4	3.09	3.19	-.100	-.881	.037
JB 5	3.56	3.45	.113	1.214	.025
JB 6	4.39	4.47	-.077	-.782	.035

Table 5: Perceived View of Male & Female Employees towards overall Job Stress In Sbi & J&K Bank Ltd.

Items	Mean		Mean difference	T- Statistic	Sig. (2-tailed)
	Male Employees N = 484	Female Employees N = 116			
Role Ambugity1	4.15	4.22	-.061	-2.490	.025
RA 2	3.36	3.41	-.052	-.438	.661
RA 3	3.89	3.78	.108	1.558	.121
RA 4	2.02	1.97	.042	.423	.072
RA 5	3.10	2.96	.140	1.055	.293
RA 6	3.30	3.18	.114	1.075	.028
Role Conflict 1	3.83	3.78	.053	.405	.068
RC 2	3.70	3.72	-.019	-.149	.081
RC 3	3.83	3.76	.076	2.611	.054
RC 4	3.30	3.44	-.142	-1.018	.309
RC 5	4.73	4.47	.262	2.110	.036
RC 6	3.78	3.62	.158	1.189	.035
Work Overload 1	4.80	4.54	.259	1.796	.074
WO 2	3.47	3.34	.124	.906	.365
WO 3	3.00	2.84	.155	1.125	.062
WO 4	4.41	4.40	.017	.132	.895
WO 5	3.53	3.29	.236	1.616	.008
WO 6	4.10	4.91	.198	1.427	.054
Job dissatisfaction1	4.16	4.16	.006	.051	.959
JS 2	4.44	4.42	.016	.117	.907
JS 3	4.94	4.91	.031	.217	.829
JS 4	3.91	3.81	.103	1.055	.029
JS 5	2.37	2.11	.260	2.140	.034
JS 6	3.10	3.14	-.037	-.286	.775
Job Burnout 1	3.48	3.39	.093	.663	.050
JB 2	3.67	3.47	.206	1.565	.018
JB 3	3.34	3.28	.056	.456	.649
JB 4	3.18	2.98	.195	1.357	.075
JB 5	3.51	3.46	.058	.461	.645
JB 6	3.45	3.34	.108	.867	.386