LEVEL OF EMOTIONAL INTELLIGENCE AND THE ASSOCIATIONS OF THESE LEVELS TO THEIR SOCIO-DEMOGRAPHIC: A STUDY ON EMPLOYEES OF PRIMARY COOPERATIVE CREDIT SOCIETIES IN IDUKKI DISTRICT

[1]Mrs. Maya Murali, [2]Dr. Well Haorei
[1]Ph.D. Research Scholar in Rural Industries and Management,
Gandhigram Rural Institute – Deemed to be University, Dindigul, Tamil Nadu, India.

[2]Assistant Professor in Rural Industries and Management,
Gandhigram Rural Institute – Deemed to be University, Dindigul, Tamil Nadu, India.

ABSTRACT
This research article is an extract of Ph.D. thesis research work. The present research paper explores the level of emotional intelligence and the associations of these levels to their socio-demographic among the employees of primary cooperative credit societies in Idukki District. In the study area, 57.5 percent of the bank employees have an emotional intelligence above average; among them, the number of male employees was more than that of women employees. And, the age of the respondents, their educational qualifications, the education streams of the respondents, their working experience, training undergone by the bank employees, and the marital status of the respondents have significant associations with their emotional intelligence level in the workplace.
KEY WORDS: *Emotional Intelligence, Employees, Idukki District*

1. INTRODUCTION
Banks are vital financial institutions in an economic system. They are the predominant source of financial support to the community. Banks offer more important sources of short-term working capital for commercial enterprises and are more and more active in recent years in extending long-term commercial enterprise loans for plants and equipment. Banks have been under tremendous pressure to achieve their objectives in preserving loans & investments and providing services to customers while complying with the government regulations. The Commercial Banks are certainly commercial enterprises organized to maximize the value of shareholder's wealth invested within the Bank at an acceptable level of risk. The regional Rural Banks and Co-operative banks are also to working on the same way for survival though they are non profit organizations . The aggressive pursuit of such goal calls for the banking organizations lead them to a constant search for new opportunities , greater efficiency, and effective planning and control. Therefore, banks, like other organizations in the economy, are out to focus on the human resources being the key factors towards the way to progress.

2. STATEMENT OF THE PROBLEM
The demanding situations on this millennium for the banking sector are enormous. The technology and banking sector reforms collectively lifting the competitive intensity of the banking business. The

banking system across the globe is in the midst of a technological revolution, which has an effect in 3 ways: Firstly, by providing efficient and effective delivery channels, Secondly, the dramatical influence of its miles in the patron profile which leads to the third change which is human resource management. As a service industry, it requires a shift in the mindset of the employees that might have a beneficial impact on customers.

3. JUSTIFICATION OF THE PRESENT STUDY

This study assumes significance due to the subsequent reasons. This study pursuit in figuring out the level of emotional intelligence among the bank employees, which will help to create awareness in the need for personal development &training. Secondly, the study of the profile (includes personality traits also) of the bank employees with the level of emotional intelligence will always throw light on identifying the type of individuals who normally possess high level emotional intelligence. Thirdly, the study of the relationship among the level of emotional intelligence and their managerial performance will provide more insight into the importance of emotional intelligence amongst the respondents. Thus, an attempt is made by the researcher to pick out the level of emotional intelligence among the employees of the Bank and the numerous determinants of emotional intelligence required for a balanced state of emotion in a demanding, complicated, and ambiguous place of work.

4. OBJECTIVES OF THE STUDY

The objectives of study are to explore the level of emotional intelligence and the associations of these levels to their socio-demographic among the employees of primary cooperative credit societies in Idukki District.

5. SCOPE OF THE STUDY

The present study is to determine the level of emotional intelligence and the associations of these levels to the age of the respondents, the gender dimension of the respondents, marital status of the respondents, their educational qualifications, their working experience, the designation of the respondents, training undergone by the bank employees, the type of the respondents' family, average monthly income of the respondents' family, and the number of dependents the respondents.

6. DESIGN OF THE STUDY
6.1. Review of Existing Literature

Several authors and researchers have contributed a lot of literature on emotional intelligence and acceptance of technology among employees. The relevant studies were perused to identify issues, problems, ideas that the current research addresses and the specific need for the present study are spelled out.

6.2. Selection of the Study Area

The Idukki District Cooperative Bank (IDCB), the apex bank for the Primary Agricultural Credit Societies (PACS) in Kerala, and the Institute for Development and Research in Banking Technology (IDRBT) Hyderabad have jointly implemented a Core Banking System (CBS) in 54 Primary Agricultural credit Societies with 143 branches in Idukki district, Kerala having a total number of 725 employees. This project was the first of its kind in India, where PACS in a district are becoming part of technology up-gradation and towards common standard system and procedures . Hence, the present research area was selected purposefully for the current research.

6.3. The Sampling Framework

The present study has followed a stratified sampling method: **Stratum I:** Employing the online sample size calculator at a confident level of 95 percent with the population size of 725 employees engaged in 213 branches, the minimum sample size required is 252 samples, **Stratum II:** However, to ensure more accuracy, the researcher circulated the structured questionnaire to 400 employees who were able to reach out employed in 143 branches of Primary Agricultural Credit Societies (PACS) in the Idukki District Kerala, and **Stratum III:** Out of which 318 respondents returned the filled-in structured questionnaire at the rate of 79.5 percent to the researcher. Of which 46 respondents were the Secretaries, 62 respondents were the Branch Managers, 74 respondents were the Accountants, 84 respondents were the Clerks, and 52 were the Cashiers of the Primary Agricultural Credit Societies (PACS) under the Primary Cooperative Credit Societies in the Idukki district, Kerala. Hence, 318 samples consisted of the current research work.

6.4. Sources of Data

The present work is descriptive method research; primary and secondary data were gathered and analyzed to draw inferences and report research results.

6.5. Methods of Data Collection

The study employed a combination of methods, such as field survey using a pre-tested questionnaire schedule adopting the Likert Scale method and discussions with the Primary Agricultural Credit Societies (PACS) employees, meetings with key informants, and review of secondary data sources.

6.6. Primary data

The primary data were gathered from the employees of Primary Agricultural Credit Societies (PACS) employees that comes under the Primary Cooperative Credit Societies in Idukki District by contacting them personally and reaching out to them through e-mail, Whatsapp during the period between December 2016 and February 2017 on a whole-time basis. The data were collected by administering a pre-tested questionnaire adopting the Likert Scale method consisting of three sections such as; (i) the socio-demographic characteristics, (ii) emotional intelligence elements of bank employees, and (iii) acceptance of technology implementations variables among the bank employees.

6.7. Secondary data

Besides the primary data, the study also utilized materials and information from various libraries sourced from different institutions, e-books, journals, magazines, and newspapers.

6.8. Data Analysis

The primary data collected regarding the present work adopting the Likert scale method was analyzed employing percentage analysis, index analysis and ANOVA using SPSS.

6.9. Reference period

The study covers five financial years between 2015 and 2020.

7. EMPLOYEE'S EMOTIONAL INTELLIGENCE INDEX BY GENDER

The emotional intelligence index of the bank employees by gender in the study area is presented in table 1. The study found that 47.8 percent of the bank employees in the study area have an emotional intelligence level between 60 and 80, of which 28.9 percent are men, and 18.9 percent are women followed by, 23.9 percent of the employees having intelligence level between 40 and 60; 14.8 percent male employees and 9.1 percent female employees.

Further, 17.6 percent of the study area's bank employees have intelligence levels less than 20; among them were 10.4 percent are men and 7.2 percent were women. Those bank employees were having emotional intelligence between 20 and 40 accounted for 0.9 percent; they were 1.6 percent male and 0.3 percent female. Those employees with maximum emotional intelligence (80 and above) accounted for 9.7 percent; 4.1 percent male and 5.7 percent female.

Therefore, in the study area, 57.5 percent of the bank employees have an emotional intelligence above average; among them, the number of male employees was more than that of women employees. Those bank employees have average emotional intelligence accounted for 0.9 percent; they are 1.6 percent male and 0.3 percent female. And, 18.5 percent of the employees were having emotional intelligence below average, of which 12 percent were men and 7.5 percent were women.

So, the study area banks need to concentrate on increasing the emotional intelligence of 18.5 percent of the employees who are having emotional intelligence below average. Also, banks must pay attention to increase women's emotional intelligence as male employees have higher emotional intelligence than women in the study area.

Table 1
Employee's Emotional Intelligence Index by Gender

Emotional Intelligence Index	GENDER		Total
	Male	**Female**	
Less than 20	33 (10.4)	23 (7.2)	56 (17.6)
20 to 40	2 (1.6)	1 (0.3)	3 (0.9)
40 to 60	47 (14.8)	29 (9.1)	76 (23.9)
60 to 80	92 (28.9)	60 (18.9)	152 (47.8)
80 and above	13 (4.1)	18 (5.7)	31 (9.7)
TOTAL	187 (58.8)	131 (41.2)	318 (100)

Source: *Computed from primary data.* **Note:** *Figures in parenthesis represent the percentage of the total respondents.*

8. ASSOCIATION BETWEEN PROFILE AND EMOTIONAL INTELLIGENCE INDEX

The assumption that the general profile of the study area bank employees may influence emotional intelligence index a one-way analysis of variance (ANOVA) employed. The variables of the available profile of the respondents for the present study are, namely, the age of the respondents, the gender dimension of the respondents, marital status of the respondents, their educational qualifications, their working experience, the designation of the respondents, training undergone by the bank employees, the type of the respondents' family, average monthly income of the respondents' family, and the number of dependents the respondents. Consequently, the result of the one-way analysis of variance (ANOVA) is presented in table 2.

An analysis of variance test on the association of the respondents' age with their emotional intelligence level deduced that the calculated value of the ratio of variance $F(3,314)$ is 2.239, which reaches significance with a p-value of 0.044. Therefore, it is concluded that there was a significant association of the respondents' age with their emotional intelligence level $(0.044<0.05)$.

Statistically, it follows that there was no significant association between the gender of the bank employees and their emotional intelligence level since ANOVA $F(1,316) = 1.3.3$ and p $=0.268>0.05$.

Further, an analysis of variance test indicates that the calculated value of the ratio of variance $F(1,316)$ is 2.6.6 and significant (p) at $0.035<0.05$ for the marital status of the bank employees in the study area. Hence, it is concluded that there was a significant association between their marital status and emotional intelligence level.

On the analysis of variance test, for there was an association between the educational qualification and their emotional intelligence level in the study area, it was found that $F(2,315)=1.169$ and $p=0.024$. Hence, there was a significant association between the educational qualification and their emotional intelligence level $(p<0.05)$ among the bank employees in the study area.

The relationship between the working experience of the bank employee respondents and their emotional intelligence was significant in the study area since the calculated ratio of variance (F) for 2 and 315 degrees of freedom at a 5 percent level of significance was 2.089 $p=0.042<0.05$.

A study on the association between the designation of the bank employees in the study area and their emotional intelligence employing analysis of variance test deduced that $F(2,315)=0.458$ and $p=0.767$. Therefore, it is concluded that there was no association between the designation of the bank employees in the study area and their emotional intelligence $(p>0.05)$.

An analysis of variance test on the association of the respondents' education streams with their emotional intelligence level deduced that the calculated value of the ratio of variance $F(2,315)$ is 1.623, which reaches significance with a p-value of 0.018. Therefore, it is concluded that there was a significant association of the respondents' education streams with their emotional intelligence level $(0.018<0.05)$.

Also, there was a significant association between the bank employees who underwent training while in service and their emotional intelligence level since the calculated ratio of variance (F) for 1 and 316 degree of freedom at 5 percent level of significance was 0.582 and $p=0.016<0.05$.

The association of the bank employees' average monthly income with their emotional intelligence level was conducted with the analysis of variance test and found that $F(3,314)=0.433$ and $p=0.785$. Hence, there was no significant association between the bank employees' average monthly income with their emotional intelligence level $(p>0.05)$ in the study area.

Also, there was no significant association between the employees' type of family with their emotional intelligence level since the calculated ratio of variance (F) for 1 and 316 degree of freedom at 5 percent level of significance was 1.057 and $p=0.378>0.05$.

There was also no significant association between the employees' number of dependent in their family with their emotional intelligence level since the calculated ratio of variance (F) for 2 and 315 degree of freedom at 5 percent level of significance was 0.200 and $p=0.819>0.05$.

Table 2
ASSOCIATION BETWEEN PROFILE AND EMOTIONAL INTELLIGENCE INDEX

RESPONDENTS' PROFILE		Sum of Squares	df	Mean Square	F	Sig.
ANOVA RESULT						
AGE	Between Groups	9.887	3	3.296	2.239	.044*
	Within Groups	462.292	314	1.472		
	Total	472.179	317			
GENDER	Between Groups	.876	1	.876	1.303	.268
	Within Groups	471.303	316	1.491		
	Total	472.179	317			
MARITAL STATUS	Between Groups	.115	1	.115	2.606	.035*
	Within Groups	472.064	316	1.494		
	Total	472.179	317			
EDUCATIONAL QUALIFICATION	Between Groups	3.583	2	1.792	1.169	.024*
	Within Groups	468.596	315	1.488		
	Total	472.179	317			
WORKING EXPERIENCE	Between Groups	2.227	2	1.113	2.089	.042*
	Within Groups	469.952	315	1.492		
	Total	472.179	317			
DESIGNATION	Between Groups	4.732	2	2.366	.458	.767
	Within Groups	467.447	315	1.484		
	Total	472.179	317			
EDUCATION STREAMS	Between Groups	2.925	2	1.463	1.623	.018*
	Within Groups	469.254	315	1.490		
	Total	472.179	317			
TRAINING UNDERGONE	Between Groups	1.447	1	1.447	.582	.016*
	Within Groups	470.732	316	1.490		
	Total	472.179	317			
AVERAGE MONTHLY FAMILY INCOME	Between Groups	1.939	3	.646	.433	.785
	Within Groups	276.264	314	1.469		
	Total	278.203	317			
TYPE OF FAMILY	Between	.105	1	.105	1.057	.378

	Groups					
	Within Groups	472.075	316	1.494		
	Total	472.179	317			
NUMBER OF DEPENDENT(S)	Between Groups	.597	2	.299	.200	.819
	Within Groups	471.582	315	1.497		
	Total	472.179	317			

Source: *Computed from primary data.* **Note:** ** Significant at 5 % level*

CONCLUDING REMARKS

The study concludes that from the variables of the available profile of the respondents that were considered for the present study, namely; the age of the respondents, their educational qualifications, the education streams of the respondents, their working experience, training undergone by the bank employees, and the marital status of the respondents have significant associations with their emotional intelligence level in the workplace. And banks in the study area need to concentrate in increasing the emotional intelligence of 18.5 percent of the employees who are having emotional intelligence below average. Also, banks must pay attention to increase women's emotional intelligence level as male employees have higher emotional intelligence than women in the study area.

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