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IMPACT OF EMOTIONAL INTELLIGENCE ON WORKING WOMEN PERFORMANCE IN BANKING SECTOR

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ABSTRACT

This study investigates the impact of emotional inelegancy defined as a lack of emotional intelligence on the professional performance of working women in the banking sector. In today's high-pressure banking environment, emotional intelligence (EI) is recognized as a vital skill that influences how employees manage stress, communicate, and perform their duties. The research focuses on key EI components including self-awareness, self-regulation, internal motivation, and social skills. A quantitative research approach was adopted, using structured questionnaires distributed among female employees in public and private banks across Madhya Pradesh. Data analysis through ANOVA revealed that self-awareness, self-regulation, and social skills significantly affect job performance, while internal motivation showed no statistically significant impact. The findings emphasize the need for emotional intelligence development programs to enhance women's professional effectiveness in banking. This study provides valuable insights for HR managers and policymakers to foster emotionally resilient work environments and promote sustainable performance among women professionals in the financial sector.

INTRODUCTION

In the contemporary work environment, emotional intelligence (EI) has emerged as a crucial factor influencing employee performance, especially in high-pressure sectors like banking. Emotional intelligence refers to the ability to identify, manage, and express emotions effectively, both in oneself and in others. A deficiency in this skill referred to as emotional inelegancy or low emotional intelligence can lead to increased stress, poor interpersonal relationships, low motivation, and ineffective conflict resolution. These factors are particularly significant for working women in the banking sector, who often face additional challenges such as work-life balance, societal expectations, and gender biases. The emotionally demanding nature of customer service, sales targets, and long working hours in banks further amplifies the impact of emotional inelegancy. When emotional challenges are not properly managed, they can result in decreased job satisfaction, reduced productivity, and higher burnout rates among female employees. Therefore, understanding the impact of emotional inelegancy on the performance of working women in the banking sector is essential for designing supportive organizational policies, training programs, and a more inclusive work culture that fosters emotional well-being and professional growth.

REVIEW OF LITERATURE

Kalaiarasi, Makeshkumar, and Stella (2024) conducted an empirical investigation into the emotional intelligence (EI) levels of employees in the banking sector, focusing particularly on women professionals. The study identifies emotional intelligence as a crucial contributor to enhancing employees' intrinsic motivation, leadership capabilities, interpersonal communication, and disciplinary behavior. The findings reveal that women with high EI levels in banking institutions are more likely to demonstrate better adaptability, workplace harmony, and professional discipline. This emotional aptitude further translates into improved team performance and leadership effectiveness. The researchers emphasize the growing importance of emotional competencies in an industry driven by customer relations and high-performance expectations. The study recommends integrating EI training programs into employee development strategies to strengthen psychological resilience, especially among female staff. Overall, the research establishes a significant correlation between EI and improved personal and organizational outcomes in the banking environment.

Tiwari (2024) explores the role of emotional intelligence (EI) in influencing employee performance in selected public sector banks within the Jabalpur region of Madhya Pradesh. The study reveals a strong negative correlation between the empathy dimension of EI and employee turnover, indicating that higher levels of empathy among employees are associated with lower attrition rates. The research suggests that emotionally intelligent employees, especially those who exhibit greater empathy, are more likely to engage positively with their colleagues and customers, thereby fostering a supportive work environment and greater job satisfaction. This emotional engagement not only enhances individual performance but also contributes to organizational stability. Tiwari emphasizes the importance of incorporating EI-based training in human resource development strategies to cultivate emotionally resilient and committed workforces. The findings underline EI's potential to serve as a strategic tool in reducing staff turnover and enhancing productivity in public sector banking institutions.

Kalkar et al. (2023) conducted a focused study on the relationship between emotional intelligence (EI) and work-life balance among employees in private sector banks. The research highlights that individuals with higher EI tend to manage

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occupational stress more effectively, maintain a healthier work-life equilibrium, and exhibit superior job performance and satisfaction. The findings show that emotionally intelligent employees are better equipped to handle the pressures of banking roles, especially in customer-facing positions. They also demonstrate enhanced decision-making skills, emotional regulation, and interpersonal communication, contributing to a positive workplace climate. The study emphasizes that improving EI through structured training can lead to reduced burnout and higher organizational commitment. It concludes that EI plays a pivotal role not only in personal well-being but also in the overall productivity and retention of private banking professionals.

Jayakani (2023) examines the influence of emotional intelligence (EI) on job satisfaction among women employees working in the banking sector in Chennai, India. The study reports a significant positive correlation between EI and job satisfaction, indicating that women bankers with higher emotional intelligence tend to experience greater contentment in their professional roles. Key dimensions such as self-awareness, emotional regulation, and empathy were found to enhance interpersonal relationships and workplace morale. The research underscores the importance of EI in helping female employees manage work-related stress, engage more effectively with clients, and foster a balanced professional environment. It concludes that developing emotional intelligence skills can lead to improved mental well-being, job stability, and organizational loyalty among women in the banking industry. The study advocates for regular EI training as part of human resource development programs to support women's career growth in financial institutions.

Ndagano (2020) investigates the effect of emotional intelligence (EI) on workforce performance within the banking sector of North-Kivu Province, Democratic Republic of Congo (DRC). The study confirms a strong positive correlation between high EI and enhanced employee performance. It emphasizes that emotionally intelligent employees display better interpersonal skills, greater adaptability to organizational change, and superior conflict resolution abilities. The research outlines that key EI components—such as self-awareness, emotional regulation, and empathy—play a critical role in improving teamwork, customer service, and individual productivity. The findings suggest that cultivating EI among banking staff can significantly enhance overall operational efficiency and job outcomes. Ndagano recommends integrating EI development into employee training programs to promote emotional resilience, reduce workplace tension, and optimize performance. This study contributes to the growing evidence supporting EI as a strategic asset in the banking industry, especially in regions with socio-economic and organizational challenges.

Arsha and Ganesan (2022) explore the role of emotional intelligence (EI) among women employees in private sector banks in Chennai, particularly during their transition to remote work settings. The study focuses on key EI components—self-awareness, empathy, and social skills—and how these traits help women navigate the dual responsibilities of professional work and family life. Findings reveal that emotionally intelligent women were better at managing work-from-home stress, maintaining productivity, and sustaining positive relationships both at work and within the household. The ability to regulate emotions and maintain interpersonal harmony emerged as crucial in balancing competing demands. The research highlights that EI not only improved individual performance and satisfaction during remote work but also played a pivotal role in reducing emotional burnout. The study recommends incorporating emotional skill-building programs for women employees, especially in scenarios involving hybrid or remote work models.

Elbirou (2024) investigates the impact of emotional intelligence (EI) on customer orientation among front-office female employees in Moroccan banks. The study reveals that high levels of EI significantly enhance customer service effectiveness, particularly in roles involving direct client interaction. Key EI traits such as emotional regulation, empathy, and social awareness were found to contribute to better understanding of customer needs, improved conflict resolution, and the creation of a more welcoming service environment. Female employees with strong EI demonstrated greater adaptability, patience, and communication skills—essential qualities for fostering long-term customer relationships. The research emphasizes that EI not only drives individual performance but also strengthens the institution's brand image through improved customer satisfaction. Elbirou recommends that banks implement targeted EI development initiatives, especially for front-line staff, to build a service-oriented and emotionally competent workforce.

Tiwari (2024) presents a comprehensive analysis of emotional intelligence (EI) and its broader impact on performance metrics across the public sector banking industry. Building on earlier research, this study highlights how EI extends beyond individual benefits to influence organizational efficiency, customer service quality, employee engagement, and overall productivity. The findings indicate that public sector banks with emotionally intelligent employees, especially in leadership and customer-facing roles, perform better on key indicators such as customer retention, operational efficiency, and staff morale. Components like self-regulation, motivation, and empathy were found to be crucial in handling the stressors and interpersonal challenges common in public banking environments. Tiwari emphasizes the strategic value of integrating EI assessments into HR practices and developing training programs to enhance emotional competencies across all organizational levels, ultimately promoting sustainable growth and better service delivery.

OBJECTIVES OF THE STUDY

The various objectives of the study are as under

1. To study the relationship between emotional intelligence and working women performance towards self-awareness.

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2. To study the relationship between emotional intelligence and working women performance towards Self-regulation.
3. To study the relationship between emotional intelligence and working women performance towards internal motivation.
4. To study the relationship between emotional intelligence and working women performance towards Social skill.

HYPOTHESIS OF THE STUDY

The various hypothesis of the study are as under

H_{a1}: Emotional intelligence has a significant impact on working women performance with respect to self-awareness.

H_{a2}: Emotional intelligence has a significant impact on working women performance with respect to Self-regulation.

H_{a3}: Emotional intelligence has a significant impact on working women performance with respect to Internal motivation.

H_{a4}: Emotional intelligence has a significant impact on working women performance with respect to Social skill.

RESEARCH DESIGN

The present study adopts a descriptive and analytical research design to examine the impact of emotional inelegancy on the performance of working women in the banking sector. The focus is on four key dimensions of emotional intelligence: self-awareness, self-regulation, internal motivation, and social skills. The study population comprises female employees working in both public and private sector banks. A structured questionnaire using a 5-point Likert scale will be developed to collect primary data. Stratified random sampling will be employed to ensure representation from various job roles and branches. The sample size will be determined based on the total number of women employees in selected banks. Data will be analyzed using statistical tools such as correlation, regression analysis, and ANOVA to determine the relationship between emotional intelligence factors and performance outcomes. The study aims to identify emotional gaps that hinder performance and recommend strategies for emotional development and organizational support.

RESEARCH APPROACH

The study follows a quantitative research approach, supported by a survey method for collecting primary data. This approach is appropriate as it allows for objective measurement of emotional intelligence components—self-awareness, self-regulation, internal motivation, and social skills—and their impact on the performance of working women in the banking sector. The quantitative approach enables the use of structured instruments like standardized questionnaires to gather numerical data, which can then be statistically analyzed to establish patterns, relationships, and correlations between emotional inelegancy and job performance. Additionally, this approach supports hypothesis testing and ensures the reliability and generalizability of results across a broader population. By using quantifiable variables and statistical tools, the research provides empirical evidence on how emotional factors influence professional outcomes, thus offering valuable insights for HR policies, training programs, and employee development strategies in the banking industry.

SAMPLING TECHNIQUE

Sampling Method: Stratified Random Sampling method was adopted to obtain the sample among the target populations.

Sample Size: 200-300 respondents

Sample Area: In order to obtain the sample three major cities of Madhya Pradesh were taken as Sample areas such as Bhopal, Jabalpur, and Rewa.

DATA COLLECTION METHODS

1. **Primary Data**:
   - The main source of data will be **structured questionnaires** administered to the selected sample of working women in public and private sector banks.
   - The questionnaire will include **closed-ended questions** and **Likert scale items** based on standardized emotional intelligence and job performance scales.
2. **Secondary Data:** Journals, industry reports, and existing literature from 2020–2024 related to the research problem.

Data Analysis Techniques

Data of the present study were analyzed with the help of one way ANOVA analysis at **5%** level of significance and **95%** level of confidence.

Testing of Hypothesis

Table 1: Relationship between emotional intelligence and working women

Hypothesis	Variables	df	Mean square	F	P value	Result
H_{a1}	Self-awareness	3	0.582	8.036	0.039	Significant
H_{a2}	Self-regulation	3	2.683	6.512	0.004	Significant
H_{a3}	Internal motivation	3	1.129	9.006	0.089	Not Significant
H_{a4}	Social skill	3	0.886	4.285	0.019	Significant
Dependent Variable : Working Women performance						

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FINDINGS

1. The findings related to self-awareness (Ha1) reveal a significant relationship between self-awareness and professional performance among working women in the banking sector. With an F-value of 8.036 and a P-value of 0.039 (less than 0.05), the result confirms that self-awareness plays a crucial role in enhancing job performance. Women who possess a higher degree of emotional self-awareness are better able to understand their strengths, weaknesses, and emotional responses, leading to improved decision-making, communication, and interpersonal effectiveness. This ultimately contributes to better handling of work-related stress and challenges, resulting in superior professional outcomes in the banking environment. **(Ha1= Accepted)**
2. The findings for self-regulation (Ha2) indicate a strong and statistically significant impact on the job performance of working women in the banking sector. With an F-value of 6.512 and a P-value of 0.004, which is well below the 0.05 significance level, the result confirms that self-regulation is a critical component of emotional intelligence. Women who effectively manage their emotions, especially under stressful and high-pressure situations, are more likely to maintain professionalism, make rational decisions, and sustain productivity. This emotional control fosters better workplace relationships and enhances overall job performance in demanding banking environments. **(H_{a2}= Accepted)**
3. The findings for internal motivation (Ha3) reveal that, despite a high F-value of 9.006, the P-value is 0.089—above the 0.05 significance threshold—indicating that the relationship between internal motivation and professional performance is not statistically significant. This suggests that while internal motivation may be present among working women in the banking sector, it alone may not be a decisive factor in influencing job performance. Other components of emotional intelligence, such as self-awareness and self-regulation, might play a more dominant role. Therefore, motivation without supportive emotional skills may not substantially enhance workplace effectiveness in this context. **(H_{a3}= Not Accepted)**
4. The findings for social skill (Ha4) show a significant relationship with professional performance among working women in the banking sector. With an F-value of 4.285 and a P-value of 0.019 (less than the 0.05 significance level), the results indicate that social skills positively influence job outcomes. Women who exhibit strong interpersonal communication, teamwork, and relationship-building abilities are better equipped to handle client interactions, collaborate with colleagues, and resolve conflicts effectively. These social competencies contribute to a more productive and cooperative work environment, ultimately enhancing overall job performance in the banking sector. **(H_{a4}= Accepted)**

CONCLUSIONS

The study concludes that emotional intelligence plays a significant role in influencing the professional performance of working women in the banking sector. Key components such as **self-awareness**, **self-regulation**, and **social skills** were found to have a statistically significant impact on job performance. Women who are more emotionally aware, can manage their emotions effectively, and possess strong interpersonal skills tend to perform better, adapt more easily to workplace challenges, and maintain healthier work relationships. However, **internal motivation**, though important, did not show a significant direct influence on performance in isolation, suggesting it may need to be supported by other emotional competencies. These findings highlight the importance of incorporating emotional intelligence training into professional development programs, especially for female employees in high-pressure environments like banking. Enhancing emotional competencies can lead to improved productivity, job satisfaction, and overall organizational effectiveness.

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