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**AN EXPLORATION OF RELATIONSHIP BETWEEN EMOTIONAL INTELLIGENCE AND
JOB PERFORMANCE OF BANK MANAGERS**

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ABSTRACT

Nowadays, emotional intelligence (EI) has been considered as a topic of greatest interest. An increasing number of studies have been done on emotional intelligence, but there is no unifying work focused on the measurement of emotional intelligence of managers of banking sector. Emotional intelligence can be defined as the potential to feel, use, communicate, recognize, remember, describe, identify, learn from, manage, understand and explain emotions (Ezzatabadi, et al. 2012). There are various factors in an organization that are affected by the employees' emotional intelligence. This study was carried out to find the relationship between emotional intelligence and job performance of managers of banking sector. Data was collected from 600 managers of banking sector using questionnaire method. Emotional intelligence and job performance scales developed by the researchers during the study were used as a tool for data collection. Correlation and t-Test were used as statistical tool for data analysis. The result of t-test indicated that both public sector bank managers and private sector bank managers had no significant difference on emotional intelligence scale, whereas, the public sector bank managers had higher level of job performance than managers of private sector bank. The results from the correlation test of the study revealed that there was a positive and significant relationship between emotional intelligence and the job performance of bank managers.

Keywords: Emotional Intelligence, Job Performance, Bank, Managers.

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INTRODUCTION

In India, Banking is as old as the hills. The banking system flourished from the ancient Vedic times. Indian Banking is the lifeline of nation and its people. Banking has developed vital sectors of the economy and

usher in a new dawn of progress on the Indian horizon. The sector has translated the hopes and aspirations of millions of people into reality

In contemporary competitive world, banks play an important role in attaining the objective of economic development through financing every sector of the economy and help for the smooth operation. In the recent decade a number of schemes have been launched by the government for public good as Pradhan Mantri Jana-Dhana Yojna (PMJDY), MAGANREGA-Account link, DBTL (PAHAL), Pradhan Mantri Mudra Yojna (PMMY), Pradhan Mantri Suraksha Beema Yojna (PMSBY), Sukanya Samriddhi Khata Yojna (SSKY), and the most recent demonetization scheme to tackle black money in Indian economy. In the implementation of these schemes, bank employees have to face the burden of extra work load. In previous time, bank employees had to deal mostly with the financially educated customers, after launching of the above mentioned schemes, we noticed a drastic increase in number of the bank customers, which includes uneducated, less educated customers and financial uneducated customers also, and bank employees need to deal with them. All these changes in the working pattern of the banking industry demands the employees to be more emotionally intelligent, so that they can be more emotionally stable and can smoothly provide services to their customers. Emotional Intelligence is critical to the success of organizations including banking sectors. In fact, there is substantial evidence that emotional intelligence is more important than job specific (technical) skills and knowledge or IQ. Different jobs require employees of different level of emotional intelligence. So, nowadays, emotional intelligence (EI) has been evolved as a topic of greatest interest.

Emotional Intelligence has become increasingly relevant to organizational development and developing people, because the EQ principles provide a new way to understand and assess people's behavior, in managing stress, job performance and organizational commitment.

Emotional Intelligence gives a person a competitive edge. Even in certain renowned business establishments, where everyone is trained to be smart, the most valued and productive managers are those who have strong traits of emotional intelligence and not necessarily those with highest IQ. So, if we want to succeed, besides giving importance to technological development and modernization, we should direct our efforts towards using emotional intelligence in our day-to-day routine works. It would not only lead people to improve their own performance level and that of the organization but also of the whole nation.

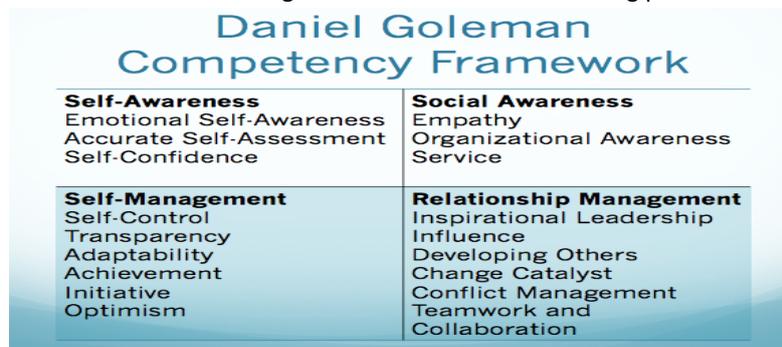
The roles of the today's workplace are rapidly changing; a new yardstick is being used to judge people and organizations are interested in dealing with emotional intelligence. This is not merely in terms of how smart you are or what your expertise is, but also by how well you are able to handle yourself and other's emotions.

EMOTIONAL INTELLIGENCE

Ezzatabadi, et al. (2012), defined emotional intelligence as the potential to feel, use, communicate, recognize, remember, describe, identify, learn from, manage, understand and explain emotions.

Goleman (1998, p.317), who was responsible for the popularization of the concept, has defined Emotional Intelligence as "the capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and in our relationships".

Goleman has given an emotional competence framework model, where emotional competence is a learned capability based on emotional intelligence that results in outstanding performance at work.



Mayer and Salovey (1997) defines Emotional Intelligence as “ the ability of an individual to perceive accurately, appraise and express emotions, the ability to access and/or generate feelings when they facilitate thoughts, the ability to understand emotion and emotional knowledge; the ability to regulate emotions to promote emotional and intellectual growth”.

Martinez (1997, p.72), refers to emotional intelligence as “an array of non-cognitive skills, capabilities and competencies that influence a person’s ability to cope with environmental demands and pressures”.

Emotional Intelligence is the ability to skillfully do two things-

1. The high emotional intelligent person recognizes and deals with inner feelings and thoughts in an effective way.
2. Emotional Intelligence, means the ability to understand one’s own impact on others, how to deal with other people’s feelings. The leader who is high on his/her skills knows how to harness emotional reactions towards a positive goal she or he can inspire others.

JOB PERFORMANCE

An employee’s performance can be identified by a scale known as job performance. When an employee gets the benefits such as bonuses and salary packages he performs well, motivation and any credit given by higher management to the employees in front of other is also a type of appraisal. There are some point from which a boss can judge the performance of employee and some points are for employee to know what organization expect or demand from them (Cascio, 2006). The employees can perform well when they are satisfied with the organizational environment and their working abilities.

Job performance is a commonly used, yet poorly defined concept in industrial and organizational psychology, the branch of psychology that deals with the workplace. It's also part of Human Resources Management. It most commonly refers to whether a person performs his job well. Despite the confusion over how it should be exactly defined, performance is an extremely important criterion that relates to organizational outcomes and success. Among the most commonly accepted theories of job performance comes from the work of John P. Campbell and colleagues (1993), coming from a psychological perspective, Campbell describes job performance as an individual level variable, that is, performance is something a single person does. This differentiates it from more encompassing constructs such as organizational performance or national performance which are higher level variables.

Byars and Rue (2006) define performance as the extent to which an employee accomplishes the tasks that make up his or her job.

Williams (1998) defines performance as a record of outcomes produced during a specific job, over a specific time.

According to Borman and Motowidlo (1993) and Campbell, Gasser and Oswald (1996), it is widely agreed that job performance is a multidimensional construct.

Dessler (1983) suggests that wok performance is a measure of how well an employee meets the standards that are required on a specific job.

Kinds of performance:

Performance may be of two types depending on the use of resources:

1. **Effective Performance-** Completing the tasks entrusted on time and not taking more than the resources provided.
2. **Efficient Performance-** Completing the tasks entrusted utilizing less than the amount of resources including time.

REVIEW OF LITERATURE

Cote and Miners (2006) conducted study to examine how the emotional intelligence and cognitive intelligence were associated with job performance. They developed and test a compensatory model that posits that as the cognitive intelligence decreased, the association between emotional intelligence and job performance increased.

Rode et al (2007) conducted a study to examine the moderating and direct effects of an ability based emotional intelligence measure on individual performance. The sample of the study included the business undergraduates. The results of the study revealed that emotional intelligence had direct effects on job

performance than the indirect effects. So, it was concluded that the individuals that possess emotional intelligence must be motivated to use the intelligence.

Heffernan et al (2008) aimed to explore the development of trust for relationships between staff and customers in the banking sector and also to investigate the possible links between financial performance or relationship manager and their levels of emotional intelligence and trust. Exploratory and confirmatory factor analysis and correlation were used as a tool for data analysis. The results of the study revealed that the trust comprised up of three components: knowledge, dependability, and expectations. Moreover, a significant correlation was found between trust and Emotional intelligence, when compared to the financial performance of a relationship manager.

Ahmadi (2009) conducted a study to identify the factors influencing performance of hospital nurses in Riya Riyadh, Saudi Arabia. A total of 15 hospitals were randomly selected, and the questionnaires were sent to all nurses (1,843) and only 923 nurses responded showing a response rate of 50.3%. The researcher included correlation, t-test and regression analysis as statistical analysis tools. The results of the study revealed that job performance was positively correlated with the job satisfaction, organizational commitment and personal and professional variables. Also, the job performance was negatively related to some personal factors, including nationality, year of experience, marital status and the gender, while, the level of education was negatively related to the job performance.

O'Boyle et al. (2010) conducted a meta-analysis to estimate the relationships among personality variables and for cognitive ability and job performance. Their meta-analysis was based on previous meta-analytical studies. The researchers used statistical procedures such as dominance analysis and testing for publication bias to perform tests for differences among streams of EI researches and their relationships with personality and cognitive intelligence. The three streams of EI (ability based model, self-report measures and mixed model) had corrected correlations ranging from 0.24 to 0.30 with the job performance. Dominance analysis demonstrated that all three streams of EI exhibited substantial relative importance in the presence of FFM (five factor model) and intelligence when predicting job performance. Publication bias had negligible influence on observed effect sizes. The results supported the overall validity of EI.

Ali, Garner and Magadley (2011) explored the relationship between emotional intelligence and job performance. A total of 310 police officers working within the Abu Dhabi Police were taken as a sample for the study. The results of the study revealed a significant correlation between EI and job performance among the police officers. Also, the study showed that after controlling for general mental abilities and personality traits, Emotional intelligence explained additional incremental variance in predicting job performance among the police officers.

Shooshtarian, Ameli and Lari (2012) conducted a study to determine the effect of labor's emotional intelligence on job performance, job satisfaction and commitment among the employees in Fars Province industries in Iran. The data from a total of 289 filled questionnaires was used for the analysis. To gather information about employees' emotional intelligence MSEIS (Schutte, Malouff and Hall, 1998) instrument was used, and the Grikson (1983) questionnaire was considered in order to collect employees' job satisfaction data, also, Allen and Mayer's scale was used to measure employees' organizational commitment. The results of the study revealed that employees' emotional intelligence was positively correlated with their job satisfaction, also, there was a significant relationship between labor's emotional intelligence and their job performance. However, no relationship was found between labor's emotional intelligence and their commitment.

Shamsuddin and Rahman (2014) in their study attempted to investigate the relationship between emotional intelligence and job performance among 118 agents of two call centers located at Kuala Lumpur. Emotional intelligence scale developed by Wong and Law (2002) and Job performance scale developed by Srinivas and Sijun (2009), were used as tool for data collection. The results from the correlation analysis revealed a significant relationship between emotional intelligence and job performance. Also, the findings revealed that regulation appraisal emotion (RAE) and use of emotions (UOE), two EI dimensions contributed to job performance. Moreover, from the analysis of the moderator variable, it was found that the gender did not affect the relationship between emotional intelligence (IV) and job performance (DV).

Yoke and Panatik (2015) aimed to examine the relationship between emotional intelligence and job performance among school teachers. A total of 192 school teachers from the primary and secondary schools of Peninsular Malaysia were taken as a sample for the study. The Wong and Law Emotional Intelligence scale (2002) and Williams and Anderson in-role job performance scale (2002) were used as a tool for collection of the data. The results of the study showed that emotional intelligence as well as its all four dimensions were significantly correlated with the job performance.

Yoke and Panatik (2016) in their study aimed to assess the mediatory effect of job satisfaction on relation between emotional intelligence and perceived job performance. A total of 640 Teachers of 12 primary and secondary schools in Peninsular Malaysia constituted the sample of the study. Questionnaire method was used for the collection of the primary data. To test the mediation effect of job satisfaction bootstrapping approach was used. The results of the study revealed that the intrinsic factor of job satisfaction were significant in the relationship between all dimensions of emotional intelligence (others' emotional appraisal, use of emotions and regulation of emotions) and perceived job performance, except self-emotional appraisal dimension. And the extrinsic factors of job satisfaction did not mediate the direct effect of all dimensions of emotional intelligence on perceived job performance.

RESEARCH OBJECTIVES AND HYPOTHESES

Objectives

1. To measure the difference between public sector bank managers and private sector bank managers on emotional intelligence scale.
2. To estimate the difference between public and private sector bank managers on job performance scale.
3. To assess the relationship between emotional intelligence and job performance among bank managers.
4. To determine the relationship between realization of self (dimension of emotional intelligence) and job performance among bank managers.
5. To find out the relationship between regulation of self (dimension of emotional intelligence) and job performance among bank managers.
6. To assess the relationship between realization of others (dimension of emotional intelligence) and job performance among bank managers.
7. To determine the relationship between regulation of others (dimension of emotional intelligence) and job performance among bank managers.

Hypotheses

Ha1: Public sector bank managers are likely to have high emotional intelligence than private sector bank managers.

Ha2: Public sector bank managers are likely to have high level of job performance than private sector bank managers.

Ha3: A positive relationship exists between emotional intelligence and job performance among bank managers.

Ha4: A positive relationship exists between realization of self (dimension of emotional intelligence) and job performance among bank managers.

Ha5: A positive relationship exists between regulation of self (dimension of emotional intelligence) and job performance among bank managers.

Ha6: A positive relationship exists between realization of others (dimension of emotional intelligence) and job performance among bank managers.

Ha7: A positive relationship exists between regulation of others (dimension of emotional intelligence) and job performance among bank managers.

RESEARCH METHODOLOGY

The sample: The respondents for the present study were selected from public and private sector banks located in five cities of Uttar Pradesh (Kanpur, Ghaziabad, Allahabad, Agra, Lucknow).

The sample consists of 600 managers.

The demographic profile of respondents is depicted in table 1.

Table.1. Demographic profile of the respondents:

	Characteristics	Frequency	Percentage
Sector	Public	300	50
	Private	300	50
Gender	Male	470	78.3
	Female	130	21.7
Age	Below-30 Yrs	184	30.7
	31-40 Yrs	187	31.2
	41-50 Yrs	120	20.0
	51- Above Yrs	109	18.2
Marital Status	Single	162	27.0
	Married	438	73.0
Designation	Lower level	240	40
	Middle level	240	40
	Top level	120	20
Experience	Below- 10yrs	266	44.3
	11-20yrs	157	26.2
	21-30yrs	114	19.0
	31yrs-Above	63	13.3
Educational Qualification	Graduation	219	36.5
	Post-Graduation	369	61.5
	Diploma	12	2

Table 1 above presents the demographic profile of the respondents. Out of 600 respondents who have participated in the study, 470 or 78.3% of them are males while the remaining are females (21.7%). The public and private sector banks selected for the study, have equal number of respondents i.e. 300 (50%) each. In terms of age, the highest percentage is from age between 31-40 years (31.2%), followed by below- 30 years (30.7%), 41-50 years (20.0%) and 51-above years (18.2%). As far the marital status is concerned, the highest percentage is for married which is 438 (73.0%) followed by single by 162 (27.0%). The highest academic qualification is a post-graduation degree with 369 (61.5%) respondents followed by a graduate degree with 219 respondents (36.5%) and diploma with only 12 (2%) respondents. Majority of respondents working in the selected banks are having below-10 years work experience (44.3%) followed by 11-20 years (26.2%), 21-30 years (19.0%) and 31-above years (13.3%). In terms of designation, the sample includes respondents of different managerial levels which comprises of lower level managers 252 (39.8%), middle level managers 257(40.6%) and top level managers 124 (19.65%).

Sampling Method:

As the population from which sample had been drawn did not consist of a homogeneous group, so stratified random sampling technique was used for selecting the sample for the study.

A sample of 600 bank employees had been taken which comprised of 300 public sector and 300 private sector bank managers. Further, both public and private sector bank managers were divided into three different strata: top level managers (60), middle level managers (120) and lower level managers (120) each.

Tools used for data Collection

Emotional Intelligence and Job Performance scales developed by the researchers have been used for the data collection. The Emotional Intelligence scale consists of 23 items and Job Performance scale consists of 12 items.

The reliability of the scale has been estimated with the help of cronbach's alpha and values of reliability are presented in table.2.

Table.2. Reliability analysis

Variables	No. of items	Cronbach's alpha
Emotional intelligence	23	0.923
Realization of self	5	0.850
Regulation of self	4	0.810
Realization of others	8	0.825
Regulation of others	6	0.794
Job performance	12	0.905

The Cronbach's values for both the scales emotional intelligence and job performance were 0.925 and 0.905 respectively. Also, the cronbach's values for dimensions of emotional intelligence i.e. realization of self, regulation of self, realization of others, and regulation of others were 0.851, 0.851, 0.825 and 0.794 respectively.

DATA ANALYSIS AND INTERPRETATION:**Table.3. Descriptive Statistics**

	Mean	Standard Deviation	N
Emotional Intelligence	92.4117	12.02589	600
Realization of self	20.6067	3.18153	600
Regulation of self	15.2183	3.15498	600
Realization of others	31.1483	4.69962	600
Regulation of others	25.4383	3.50238	600
Job Performance	48.5083	6.97838	600

The above table shows that the mean value and standard deviation (SD) of emotional intelligence (independent variable) are 92.4117 and 12.02589 respectively and for job performance (dependent variable) mean value and standard deviation (SD) are 48.5058 and 6.97838 respectively. Amongst the dimensions of emotional intelligence (independent variable), the mean value and SD of realization of self are 31.1483 and 4.69962 respectively, followed by regulation of others (mean=25.4383, SD=3.50238), realization of self (mean=20.6067, SD=3.18153) and regulation of self (mean=15.2183, SD=3.15498).

Table.4. Comparison of Emotional Intelligence between the Public Sector Bank Managers and Private Sector Bank Managers.

Variable	Public sector (N=300)		Private sector (N=300)		t-value
	Mean	SD	Mean	SD	
Emotional intelligence	4.0459	0.61872	3.9837	0.45058	1.406 NS

NS – Not significant.

Table 4 represents the comparison of the emotional intelligence among the managers of public and private sector bank. The mean score for emotional intelligence is found to be higher of public sector bank managers than the private sector bank managers, but the difference is found to be insignificant.

Table.5. Comparison of Job Performance between the Public Sector Bank Managers and Private Sector Bank Managers.

Variable	Public sector (N=300)		Private sector (N=300)		t-value
	Mean	SD	Mean	SD	
Job Performance	4.0978	0.66360	3.9897	0.61582	2.284*

*- Significant at 0.05 level.

Table 5 represents the comparison of the job performance among public and private sector bank managers. The mean score for job performance of bank managers is found to be higher of public sector(4.0978) than the private sector(3.9897), and the difference is found to be significant at 0.05 level.

Table.6. Coefficient of Correlation between Emotional Intelligence and Job Performance

	Emotional Intelligence	Job Performance
Emotional Intelligence Pearson Correlation	1	0.707**
Sig. (2-tailed)		0.000
N	600	600
Job Performance Pearson Correlation	0.707**	1
Sig. (2-tailed)	0.000	
N	600	600

** Correlation is significant at the 0.01 level (2-tailed).

The above table shows significant and positive correlation between emotional intelligence and job performance ($r=0.707$, $p<0.01$).

Table.7. Coefficient of Correlation between Realization of self and Job Performance

	Realization of self	Job Performance
Realization of self Pearson Correlation	1	0.634**
Sig. (2-tailed)		0.000
N	600	600
Job Performance Pearson Correlation	0.634**	1
Sig. (2-tailed)	0.000	
N	600	600

** Correlation is significant at the 0.01 level (2-tailed).

The above table reveals significant and positive correlation between realization of self and job performance ($r=0.634$, $p<0.01$).

Table.8. Coefficient of Correlation between Regulation of self and Job Performance

	Regulation of self	Job Performance
Regulation of self Pearson Correlation	1	0.540**
Sig. (2-tailed)		0.000
N	600	600
Job Performance Pearson Correlation	0.540**	1
Sig. (2-tailed)	0.000	
N	600	600

** Correlation is significant at the 0.01 level (2-tailed).

It is evident from above table that there is significant and positive correlation between regulation of self and job performance ($r=0.540$, $p<0.01$).

Table.9. Coefficient of Correlation between Realization of others and Job Performance

	Realization of others	Job Performance
Realization of others Pearson Correlation	1	0.613**
Sig. (2-tailed)		0.000
N	600	600
Job Performance Pearson Correlation	0.613**	1
Sig. (2-tailed)	0.000	
N	600	600

** Correlation is significant at the 0.01 level (2-tailed).

The above table shows significant and positive correlation between realization of others and job performance ($r=0.613$, $p<0.01$).

Table.10. Coefficient of Correlation between Regulation of others and Job Performance

		Regulation of others	Job Performance
Regulation of others	Pearson Correlation	1	0.587**
	Sig. (2-tailed)		0.000
	N	600	600
Job Performance	Pearson Correlation	0.587**	1
	Sig. (2-tailed)	0.000	
	N	600	600

** Correlation is significant at the 0.01 level (2-tailed).

The above table depicts significant and positive correlation between regulation of others and job performance ($r=0.587$, $p<0.01$).

DISCUSSION AND CONCLUSION

This study has been conducted to find the relationship between emotional intelligence and job performance among the bank employees. Keeping in view the objectives of the research, the study added the relevant literature related to the concept of emotional intelligence and job performance.

The t-test and correlation analysis have been used as statistical tools to analyze the data.

The results from the t-value found to be insignificant at both 0.01 and 0.05 level of significance. So, it can be interpreted that on emotional intelligence scale there is no difference between the managers of public and private sector banks, so the hypothesis (Ha1) has been rejected. The results are consistent with the study of Deshwal (2015), the results of their study clearly indicated that there was no significant difference in emotional intelligence between the government sector and private sector employees. But, on job performance scale, the managers of public sector banks score more than that of private sector banks, so the hypothesis (Ha2) has been accepted.

In line with the expectation, the findings of the study provide that emotional intelligence is positively related with the job performance, so our third hypothesis has been accepted. Our result is consistent with the studies conducted by the majority of previous researchers (e.g. Lopes, et al., 2006; Cote and Miners, 2006; Shamsuddin and Rahman, 2014; Yoke and Patanik, 2015; Mohamad and Jais, 2016). Emotional Intelligence is a very important aspect for the proper fulfillment of the job assignments. Emotional intelligence is considered as an important attribute which is intangible in nature but controls an individual (employee).

The findings of this study provides evidence that realization of self, regulation of self, realization of others and regulation of others (dimensions of emotional intelligence) have a direct, significant and positive relationship with the job performance, and our fourth, fifth, sixth and seventh hypothesis have been accepted. So, higher the emotional intelligence of the bank employees, higher is their job performance. These results seem to reveal that the emotional intelligence variable is more strongly related to job performance.

From the above findings and discussion, it can be concluded that there is positive and significant relationship between emotional intelligence and the job performance of the bank managers, also the positive and significant relationship exists between the dimensions of emotional intelligence (realization of self, realization of others, regulation of self, and regulation of others) and the job performance.

IMPLICATION FOR FUTURE RESEARCH AND LIMITATION OF THE STUDY

The job performance level of the employees determines the future of any organization. Hence, the organizations must seriously think by adopting various measures to increase the level of job performance of their employees. The findings of the study would be interest of the managers of the banking sector. The study helps to find the relationship of emotional intelligence with job performance and would try to understand the importance of emotional intelligence that directly relates to better job performance, and ultimately to the profit of the organization. So by using different measures the emotional intelligence of the managers can be increased as we know that emotional intelligence is not innate, it can be learned. Hence, it is suggested that the banks' human resource department should try to provide different training programs, organizing various workshops, as well as create positive environment to motivate their managers to attend such programs and workshops that lead to the development of the managers and management of their emotions. If the managers would be able to know the importance of the emotional intelligence, they would be more interested to attend

such training programs and the workshops. After attending such training programs and workshops they may become more energized and possess high emotional intelligence that would be helpful for them in increasing their job performance. Consequently the organizational performance will be increased and that will lead to the organizational profitability, and contribute to the economy of the country.

The study has been conducted only in banking sector and includes only two variables i.e. emotional intelligence and job performance and no demographic variables were taken into consideration in the present investigation. Future researchers may conduct investigation on emotional intelligence in relation to important demographic variables. Further, generalizing the results, the future research should be replicated in other sectors/industries as well. Also, various others factors (e.g. organizational commitment, job satisfaction) affecting job performance and emotional intelligence should be taken into consideration in future researches.

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