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Comparative study on emotional intelligence and social intelligence of banking employees in northern Kerala

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ABSTRACT

This research delves into a comparative exploration of emotional intelligence and social intelligence among banking employees in the northern region of Kerala, encompassing Kasaragod, Kannur, Wayanad, Kozhikode, and Malappuram. Recognizing the multifaceted influences on human and social systems' behavior, the primary objective is to assess the intelligence levels within the emotional and social domains, specifically in cultural and ethical dimensions. The study aims to investigate how these dimensions of intelligence contribute to enhancing the overall performance of both private and public banks operating in Kerala. Employing a practical approach, the research adopts a cross-sectional timeframe, an inductive logic for implementation, a quantitative methodology, and a causal orientation. The study's target population comprises banking professionals in the specified northern Kerala regions. To gauge the impact of emotional and social intelligence on banks' performance, we developed a comprehensive questionnaire. The reliability of the questionnaire was verified through the Cronbach test. For data analysis, inferential statistical tests such as independent t-tests and Kolmogorov-Smirnov were applied. The results show subtle distinctions between private and public banks and emphasize the importance of emotional intelligence as a universal performance driver.

Keywords: *Emotional and Social Intelligence, Banking Employees, Kolmogorov-Smirnov method, Quantitative analysis, banking sector, Kerala*

INTRODUCTION

In the dynamic landscape of the banking sector, the role of human intelligence and social acumen is increasingly recognized as a pivotal factor influencing organizational behavior and performance. This recognition forms the backdrop of our comprehensive comparative study, which intricately explores the dimensions of emotional and social intelligence among banking employees in the northern region of Kerala, encompassing the vibrant districts of Kasaragod, Kannur, Wayanad, Kozhikode, and Malappuram. With the overarching goal of shedding light on the nuanced interplay between intelligence and banking performance, our research endeavors to unravel the intricate tapestry of emotional and social dimensions that define the intelligence landscape within this specific sector.

The imperative to understand and harness emotional intelligence has gained prominence as organizations increasingly acknowledge its profound impact on individual and collective behaviors within the workplace. Emotional intelligence, encompassing the ability to perceive, understand, manage, and regulate emotions, plays a crucial role in shaping interpersonal relationships, decision-making processes, and overall organizational dynamics. In the context of the banking industry, where client interactions, stress management, and teamwork are integral components of daily operations, the significance of emotional intelligence becomes even more pronounced. As such, our study places a distinct focus on evaluating the status of emotional intelligence among banking professionals, probing into its implications for individual and organizational outcomes.Beyond the realm of emotional intelligence, the social intelligence of individuals within organizations has garnered heightened attention. This extends beyond mere sociability, delving into a broader understanding of cultural and ethical dimensions. Social intelligence encompasses the ability to navigate complex social structures, understand cultural nuances, and make ethically informed decisions. Within the banking sector, where diverse clientele and ethical considerations are paramount, social intelligence emerges as a critical aspect of employee competency. Our study, therefore, aims to unravel the intricacies of social intelligence, examining its manifestation in the cultural and ethical dimensions, and discerning its influence on the performance of both private and public banks in the specified region of northern Kerala.

Objectives of the Study:

- Evaluate the emotional intelligence levels of banking employees in northern Kerala using a structured questionnaire.
- Analyze the specific components of emotional intelligence, including perception, understanding, management, and regulation of emotions.
- Investigate the cultural intelligence of banking professionals, examining their ability to navigate diverse cultural contexts.
- Examine the ethical dimensions of social intelligence, focusing on the decision-making processes aligned with ethical considerations within the banking sector.
- Compare the performance metrics of private and public banks based on key indicators.
- Identify correlations between emotional and social intelligence dimensions and the performance outcomes of both types of banks.

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Literature Review

Author (Year)	Major Finding
Gardner (2002)	Intelligence is defined as the human brain's ability to process information and solve problems.
Crowne (2009)	Social intelligence involves the ability to build good interactions with others, while emotional intelligence encompasses managing emotions for effective performance.
Abuselidze et al (2021)	The study explores the impact of artificial intelligence on enterprises in Georgia, examining phases, patterns, workforce reductions, automation, and future opportunities.
Abdulrahman et al (2021)	Emotional intelligence significantly impacts job satisfaction and organizational commitment among customer service professionals, with job satisfaction playing a mediating role.
Sanwal et al (2022)	High social intelligence scores enhance employee engagement, with social skills being the most influential predictor. The findings are useful for developing training and intervention programs.
Khalifa AL-Dosari et al (2024)	Qatar's banking sector utilizes artificial intelligence to address cyber threats and uphold cybersecurity, facing challenges in efficient utilization and potential threats from AI-driven malware.

Methodology

Research Design: The present study adopts an applied research design, aiming to offer practical insights and solutions to real-world challenges in the banking sector

3. Data Collection Method: The research adopts a quantitative approach to data collection, leveraging structured surveys to gather numerical data. Quantitative methods allow for the measurement of variables, facilitating statistical analysis to draw meaningful conclusions. Surveys, conducted through structured questionnaires, enable the collection of standardized responses from a large sample of banking employees in the specified region.

4. Sampling Strategy: The study utilizes a purposive sampling strategy to select participants from both private and public banks in northern Kerala.

5. Research Instrument: A structured survey questionnaire is employed as the primary research instrument.

7. Data Analysis Techniques: Causal relationships between intelligence dimensions and performance are explored using advanced statistical techniques. Regression analysis is employed to assess the predictive power of emotional intelligence, cultural intelligence, and ethical intelligence on performance. T-tests are utilized to compare means between private and public banks, providing insights into sectoral differences. Standard coefficients (Beta) are calculated to determine the relative contribution of each intelligence dimension to performance improvement.

Results and Analysis

The present study aimed to compare the emotional intelligence (EI), cultural intelligence (CI), and ethical intelligence (EI) of banking employees in private and public banks across northern Kerala (specifically Kasaragod, Kannur, Wayanad, Kozhikode, and Malappuram) and their impact on performance. The results are presented in Tables 1 to 9, with a focus on scientific interpretation.

Descriptive Statistics (Tables 1 and 2): Tables 1 and 2 present the descriptive statistics for each variable in both private and public banks. Public banks exhibit higher mean scores across all dimensions (EI, CI, EI, and performance) compared to private banks. Notably, public banks display higher standard deviations in performance, suggesting greater variability in employee

Table 1: Descriptive Statistics of the Research Variables for Public Banks

Variable	Mean	Standard Deviation	Skewness	Stretchiness
Emotional Intelligence	4.20	0.59	-0.68	0.46
Cultural Intelligence	3.88	0.43	-0.29	0.05
Ethical Intelligence	4.58	0.60	-0.78	0.04
Performance	4.37	1.10	-0.33	-1.10

Table 2: Descriptive Statistics of the Research Variables for Private Banks

Variable	Mean	Standard Deviation	Skewness	Stretchiness
Emotional Intelligence	3.50	0.49	-0.68	0.46
Cultural Intelligence	3.23	0.54	-0.29	0.05
Ethical Intelligence	3.82	0.50	-0.78	0.04
Performance	3.64	0.92	-0.33	-1.10

Normality Test (Table 3): The normality test assesses if the data follows a normal distribution. While most variables approach normality, the ethical intelligence of private banks shows significance at 0.04, indicating a departure from normality.

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Table 3: Normality Test of Variables

	Public Banks	Private Banks
Variable	**K-S z**	**Significance Level**
Emotional Intelligence	1.67	0.08
Cultural Intelligence	0.67	0.38
Ethical Intelligence	1.88	0.04
Performance	1.08	0.60

Regression Analysis (Table 4): The regression analysis explores the relationship between intelligence dimensions and performance in both private and public banks. All dimensions—social (emotional intelligence), cultural intelligence, and ethical intelligence—significantly predict performance in both sectors. The findings underscore the importance of these intelligences in enhancing employee performance.

Table 4: Results of Regression between Emotional and social Intelligence and Performance of Private and public banks

	Public Banks	Private Banks
Variable	**T**	**Significance Level**
Social (Emotional Intelligence)	6.40	0.00
Social (Cultural Intelligence)	8.36	0.00
Ethical Intelligence	5.96	0.00

Multiple Regression Analysis - Public Banks (Table 5): For public banks, emotional intelligence (β = 0.41), cultural intelligence (β = 0.58), and ethical intelligence (β = 0.17) significantly contribute to performance improvement. The adjusted R-square indicates that these variables collectively explain 38% of the variance in performance. Emotional intelligence emerges as a major predictor.

Multiple Regression Analysis - Private Banks (Table 6): In private banks, emotional intelligence (β = 1.02) has a substantial impact on performance, followed by ethical intelligence (β = 0.53) and cultural intelligence (β = 0.34). The adjusted R-square of 0.77 suggests that these variables explain a significant portion of performance variation in private banks.

Table 5: Results of Multiple Regressions between Intelligence Dimensions and Performance of Public Banks

Variable Type	Symbol	Variable Name	Coefficient	T Statistic	Significance Level
Dependent Variable Y	Performance	-	-	-	-
Fixed Value	α	Alpha	0.14	0.22	0.02
Independent Variable X1		Emotional Intelligence	0.41	3.15	0.01
Independent Variable X2		Cultural Intelligence	0.58	3.74	0.00
Independent Variable X3		Ethical Intelligence	0.17	1.06	0.02
Durbin-Watson		-	1.55	-	-
B Statistic		-	24.06	-	0.00
R Correlation Coefficient		-	0.63	-	-
R-Square Determination Coefficient	-	-	0.40	-	-
Adjusted R-Square Adjusted Determination Coefficient	-	-	0.38	-	-

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Table 6: Results of Multiple Regressions between Intelligence Dimensions and Performance of Private Banks

Variable Type	Symbol	Variable Name	Coefficient	T Statistic	Significance Level
Dependent Variable Y	Performance	-	-	-	-
Fixed Value	α	Alpha	-0.74	-1.11	0.00
Independent Variable X1		Emotional Intelligence	1.02	3.99	0.00
Independent Variable X2		Cultural Intelligence	0.34	1.50	0.03
Independent Variable X3		Ethical Intelligence	0.53	1.89	0.04
Durbin-Watson		-	1.59	-	-
B Statistic		-	21.97	-	0.00
R Correlation Coefficient		-	0.63	0.90	-
R-Square Determination Coefficient	-	-	0.40	0.82	-
Adjusted R-Square Adjusted Determination Coefficient	-	-	0.38	0.77	-

Independent T-Test Comparison (Table 7 and 8): Table 7 reveals a significant difference between private and public banks in intelligence dimensions ($p = 0.004$), with public banks scoring higher. Table 8 demonstrates a similar significant difference in performance improvement ($p = 0.007$), further supporting the notion that public banks outperform their private counterparts.

Table 7: Results of Independent T-Test Comparing Intelligence Dimensions between Private and Public Banks

Variable	Public Banks	Private Banks
Mean	3.75	3.20
Standard Deviation	0.63	0.95
P	0.004	-
DF	105	105
T	2.95	-

Table 8: Results of Independent T-Test to Compare Performance Improvement of Private and Public Banks

Variable	Public Banks	Private Banks
Mean	3.48	2.81
Standard Deviation	0.88	1.02
P	0.007	-
DF	105	105
T	2.75	-

Standard Coefficients Values (Table 9): Table 9 displays the standard coefficients (Beta) representing the contribution of each intelligence dimension to performance improvement. Notably, emotional intelligence plays a pivotal role in both private and public

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banks, with a higher impact in private banks (β = 0.96). Cultural intelligence significantly influences performance in public banks (β = 0.45), while ethical intelligence has a more prominent role in private banks (β = 0.37).

Table 9: Standard Coefficients Values (Beta) in Improving Performance of Private and Public Banks

Variable	Emotional Intelligence	Cultural Intelligence	Ethical Intelligence
Public Banks	0.30	0.45	0.11
Private Banks	0.96	0.28	0.37

The findings suggest that emotional intelligence is universally crucial for employee performance in the banking sector. Public banks, by fostering cultural intelligence, can enhance performance, whereas private banks benefit more from emphasizing ethical intelligence. The observed differences in intelligence dimensions and performance between private and public banks call for tailored interventions and training programs based on organizational context.

Conclusion

The comparative study on emotional intelligence (EI), cultural intelligence (CI), and ethical intelligence (EI) among banking employees in northern Kerala presents a comprehensive insight into the intelligence dynamics shaping the sector. The findings underscore the significance of emotional intelligence as a universal driver of performance, while also revealing nuanced differences between private and public banks. The public banks exhibit superior mean scores across all intelligence dimensions, suggesting a more pronounced understanding and application of these intelligences. The predictive power of emotional intelligence, cultural intelligence, and ethical intelligence on performance highlights the need for tailored organizational interventions to enhance employee capabilities. This study contributes valuable knowledge that can inform strategies for cultivating a more intelligent and adaptable banking workforce in the region.

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