

## **A Study on Emotional Intelligence on the Decision Making by the Employees of Financial Institutions in India**

**Dr. Mohammed Khizerulla<sup>1</sup> Ms. Aaminah Firdos<sup>2</sup> Ms. Saira Banu<sup>3</sup> Mr. Mahabub Basha<sup>4</sup>**

Head - Department of Commerce  
HKBK Degree College, Bangalore.  
Email: drkhizer20@gmail.com

Assistant Professor  
Department of Commerce  
BMS College of Commerce and Management, Bangalore

Assistant Professor  
Department of Commerce  
Al-Ameen Arts Science & Commerce College  
Hosur Road Bangalore-27

Assistant Professor  
IIBS, Bangalore

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### **Abstract**

This study aims to illustrate the emotional intelligence effect upon the quality of decision-making in financial institutions covered in major cities in India. To achieve the object of this paper, two questionnaires were designed. The first one is made up of 24 parts that weigh the attitudes of the study samples, all of the data related to their self-understanding, self-management, social awareness, and social skills. The second questionnaire is made up of fourteen sections that reflect the evaluation of the samples in the study about the level of decision-making. The two questionnaires were spread to 140 employees. The population of this paper is all the Bengaluru, Delhi, Hyderabad and Mumbai employees in the financial institutions, and the sample is the employees of the Banks, foreign exchanges, Insurance companies and Broking firms. After conducting the statistical analysis, the study shows that there is an effect of using emotional intelligence with self-understanding, self-management, social awareness, and social skills on the quality of decision-making among the employees.

**Keywords:** Emotional Intelligence, Decision-Making, Self-Understanding, Self-Management, Social awareness, Social skills

## Introduction

In the past that there was no place for emotions at the place of work, this correct logical thinking was sufficient to have a successful principle and organization. The emotional aspects greatly affect the behavior in making appropriate decisions as well as the opportunity to think clearly (Alkhan, 2012). Decision-making is something that is a part of routine that occurs automatically or deliberately as a result of mental processes after a trade-off between a set of available procedures and existing options to solve a problem or achieve a specific aim (Al-Zaqeba & AL-Rashdan, 2020). In addition, emotional intelligence is a modern concept; it has a clear impact on human life and on the way of thinking (Alaaraj, 2018a). There is a common denominator between emotions and thinking, between mind and heart, and there is cooperation between them to allow the person to make the right decisions and think properly (Alkhan, 2012). People can make their emotions work in their favor by using them to rationalize their behavior and thinking in ways that increase their chances of success. Therefore, the study of the relationship between emotional intelligence and the decision-making process is one of the necessary things to prove its importance.

## Literature Review

Emotional Intelligence is the ability to identify and control one's own and others' feelings, which typically includes three skills: emotional awareness, which means a person's ability to identify and name their own feelings; the ability to use those feelings to cooperate in intellectual tasks such as problem solving; and the ability to control feelings, which includes both improving personal feelings when needed, and calming others (Chechani, 2018; Alzaqebah et al., 2020; Al-Zaqeba et al., 2018). In addition, many phenomena that appear logically and scientifically can be understood. Among those phenomena that some of us may enjoy is emotional intelligence. Emotional intelligence is one of the terms that are used in our daily lives. There is no law of emotional intelligence that we can follow to know that this person has intelligence (Al-Zaqeba et al., 2018b; Patrick, 2021). The principle of emotional intelligence depends on the recognition of intelligence in emotion. An emotionally intelligent person is one who does not ignore his emotions but understands and deals with them in a positive way (Alzaqebah et al., 2018a). There is a basic rule in emotional intelligence that says: we cannot decide our emotions, but we can decide. We can decide. When we get angry, we can decide how to deal with our anger (Patrick, 2021). However, the essence of emotional intelligence is that the success of individuals in their lives depends on their possession of skills that help them perceive, understand, evaluate, and manage their emotions and the emotions of others, which increases the chances of individuals' success in dealing with personal and social challenges (Alaaraj et al., 2016a, Ahmed, 2017).

Based on Goleman's five-factor model (self-awareness, self-regulation, motivation, empathy, and social skills), Wong and Lu (2002) developed another measure of emotional intelligence that depends on the evaluation of self-emotions, the evaluation of others' emotions, and the use of emotions. The first one is Self-Awareness, it related to the ability to recognize and understand own feelings (Alzaqebah & Abdullah, 2015). Wh

at comes next is Self-Management that is the ability to use self-awareness of emotions clearly and as a positive directive for their own behavior. This means having the ability to manage emotional reactions to all situations with all people. Another dimension is the Social Awareness that identifies the individual's ability to understand, perceive, and capture the feelings of other people. This means understanding what others think and feel, even if the person himself does not feel that thing. The last one is Relationship Management which deals with any skill that enables a person to interact and communicate with others.

Emotional intelligence begins with self and social awareness, with the ability to recognize emotions, and realize their impact on the person himself, and on those around him (Samir, 2013). A person must stop and think, especially before acting or talking to others, because stopping to think prevents a person from making decisions based on temporary feelings (Khamis, 2018; Malkawi et al., 2019). The person also must provide constructive feedback to others, where others see it as useful to them, in contrast to negative reactions that are characterized as harmful and hurt the feelings of others (Alaarajetal., 2016; Al-Sutoor, 2019). Finally, a person's apology indicates humility. Accurate emotional intelligence helps a person to understand that apologizing does not mean making a mistake, but rather that it means that the values his relationship and values sit more than himself (Abu Al-Ainyin, 2018).

### **Emotional Intelligence and Decision-Making**

Emotional awareness is one of the most important benefits of emotional smartness. The secret of a person's success or failure depends on the degree of awareness. This can only be achieved if a person is able to translate what he feels and control the impact of the feelings on his behavior and decisions (Alaarajetal., 2016b; Alzobon, 2020). Feeling of others Emotional intelligence make the person able to understand others around him, try to realize the extent of the impact of his behavior on them, act in a manner that comforts the other (Alzobon, 2020).

Emotional intelligence improves employee productivity, occupational health, and service (Golman, 2020). Also, Emotional intelligence is very important for maintaining healthy interpersonal relationships. Remember that relationships are often ongoing negotiations, and maintaining emotional balance in situations that can easily get out of hand will often avoid a lot of pain and misunderstanding (Golman, 2020). However, Al-Ajeeb (2018) indicate that there are many factors affecting Decision Making process for instance: psychological and personal factors, participation in the decision-making process: this participatory process helps to ensure the success of the decision, but it derives from the type and character of the organizations, Factors related to the external environment: such as political, economic, technological, and cultural factors, and Factors related to the internal environment: such as the size of the organization, laws, financial resources, and relations between them. Based on this, the main hypothesis is as following.

H0: There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) of emotional intelligence on decision-making in financial institution employees.

### **Emotional Intelligence dimensions and Decision-Making**

Making-decision is seen as a basic and main function that the administrator exercises in

any location and at any time (Hassan, 2020). Decision-making can be defined as the interaction of the individual mentally and emotionally with the group in the institution in a way that enables them to achieve common goals (Mau, 2016). However, the success of any organization depends on the ability of its administrative leaders and their understanding of administrative decisions (Kanaan, 2010). The decision-making process is related to the functions of management, such as planning, organizing, directing, and controlling (Al-Atiani and Al-Nazer, 2015). The best ways and methods for its operation are when the administration organizes its tasks and activities and makes decisions about the organizational structure, type, and size (Laurier, 2013).

Al-Astal's (2010) aimed to identify the level of emotional intelligence among students in the faculties of education at the universities of Gaza. He concluded that there is a direct correlation with statistical significance. At the level of significance ( $\alpha=10,0$ ) between the skills of coping with stress and the level of emotional intelligence and its dimensions, that is, the higher the level of skills for coping with stress, the higher the level of emotional intelligence and its dimensions. Ben Ghorbal and Qaqub (2015) aimed to reveal the correlation between emotional intelligence and professional compatibility among the professors of Muhammad Kheider University in the light of the variables (gender, scientific specialization, and professional experience). In addition, Maqabli (2018) aimed to identify emotional intelligence and its impact on decision-making behavior in private universities in the North Region of Jordan. The study found a focus on using emotional intelligence skills when selecting administrative leaders in private universities so that they can make effective decisions. This is what generates affiliation among leaders and administrators and motivates them to work more effectively. In addition, Al-Shaer's (2021) adopted four dimensions to measure emotional intelligence: self-awareness, self-management, social awareness, and relationship management. Ethical leadership was also measured through four dimensions: respect for others, service to others, justice for others, and honesty with others.

However, the following are hypothesis:

H01: There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) on self-understanding on decision-making in financial institutions employees

H02: There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) on self-management on decision-making in financial institutions employees

H03: There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) on social awareness on decision-making in financial institutions employees

H04: There is no statistically significant effect at the significance level ( $0.05 \leq \alpha$ ) on social skills on decision-making in the financial institutions employees.

## Methodology

The current study used the descriptive-analytical method, which depends on studying the phenomenon as it is in reality and then analyzing the correlational relationships that exist between the independent variable represented by emotional intelligence and the dependent variable represented by decision-making in an attempt to identify the impact of the independent variable on improving the dependent variable. Sample was taken various financial institutions employees in Bengaluru, Hyderabad, Delhi and Mumbai cities.

140 questionnaires were distributed to the employees, male and female. The questionnaire consisted of forty paragraphs, where the Likert scale was used to measure the opinion of the study sample members, and they were given the following options: strongly agree (5), agree (4), neutral (3), disagree (2), strongly disagree (1). This helps to clarify the outcomes and show the mathematical percentages for all fields that measure emotional intelligence and its impact on communication skills.

### Findings

The first questionnaire consisted of (24) sections; which reflect the study sample assessment of the level of emotional intelligence and includes the sub-dimensions of emotional intelligence applications. In addition, the second questionnaire consists of fourteen paragraphs that reflect the assessment of the members of the studied sample on the level of decision-making. Moreover, the repetition coefficients for the fields of the study tool ranged between (0.81-0.88), the highest for the field of "social awareness" with a stability coefficient of (0.88), followed by the field of "self-understanding" with a stability coefficient of (0.85), and finally the field of "management Self" with a stability coefficient of (0.81), and the stability coefficient of the tool as a whole (0.87), which are high and acceptable values for the purposes of the study.

The arithmetic means and standard deviations were extracted for all items in the emotional intelligence domains, and the results are represented below.

#### First: the field of self-understanding:

NO	paragraphs	Average arithmetic	Standard deviation	Rank	category
1	I have the ability to understand my feelings	3.02	1.34	3	medium
2	I have the ability to realistically assess my strengths and weaknesses.	3.90	0.99	1	high

3	I think I can influence the feelings of others	2.75	0.89	5	medium
4	I can express my feelings to others, even if they differ from mine.	3.65	0.81	2	medium

5	I invest my previous experience.	3.00	0.97	4	medium
6	I can understand other people's feelings easily	2.73	1.22	6	medium
Domain as a whole		3.17			medium

Arithmetic averages and standard deviations of all items that measure the domain of (self-understanding) The Table shows that the arithmetic averages of the items that measure the field of "self-understanding" ranged between (2.73-3.90), the most prominent of which was for the paragraph "I have the ability to realistically assess my strengths and weaknesses", with an average of (3.90) and a degree (high), followed by the paragraph "I express my feelings to others even if I differ with them" with an average score of (3.65) and a (medium) degree, while the paragraph "I understand the feelings of other people easily" came in the last rank with an average of (2.73) and a (medium) degree, as well as The arithmetic mean for the field of "self-understanding" as a whole was (3.17), with a medium degree.

Second: The field of self-management:

NO	paragraphs	average arithmetic	standard deviation	Rank	category
1	I can control my negative emotions.	4.00	1.34	1	high
2	Avoid quick judgments about other people's actions.	3.65	1.00	2	medium
3	I have the ability to adapt to changing circumstances.	2.65	0.86	6	medium
4	I characterized in ability to seize opportunities	3.54	1.01	3	high
5	I adjust my feelings when I hear the disturbing news	3.10	0.83	4	medium
6	I keep calm under any pressure.	3.06	1.00	5	medium
Domain as a whole		3.33			medium

Arithmetic averages and standard deviations of all items that measure the field of (self-management) The table shows that the arithmetic averages of the items that measure the domain of "self-

management" ranged between (2.65-4), the most prominent of which was for the item "I can control my negative emotions", with an arithmetic average of (4) and at a (high) degree, followed by the paragraph "I avoid quick judgments on other people's work" with an average score of (3.65) and a degree (medium), while the paragraph "I have the skill of adapting to changing conditions" came in the last rank with an average of (2.65) and a degree (medium), and the arithmetic average of the domain "Self-management" as a whole (3.33), to a medium degree.

### Third: Social Awareness

NO	paragraphs	average arithmetic	standard deviation	Rank	category
1	I have the awareness to deal well with clients from diverse cultures.	2.94	0.48	5	medium
2	Listen carefully to others in order to understand their requirements and needs.	3.65	1.12	2	medium
3	Possess social skills to maintain the organization's relationship with its customers.	3.85	0.82	1	medium
4	Adhere to the stated rules and respect them.	3.19	1.02	4	medium
5	I understand well the emotions of others.	3.40	0.94	3	medium
6	I offer services to others in a timely manner.	2.54	0.58	6	medium
Domain as a whole		3.26			medium

Arithmetic averages and standard deviations of all items that measure the domain of (social awareness) The table shows the arithmetic averages of the paragraphs, with a degree (high), followed by the paragraph, and the arithmetic mean of (3.65) and a degree, while the arithmetic mean of the field of "social awareness" as a whole was (3.26) and a medium degree.

### Fourth: Social skills:

NO	paragraphs	average arithmetic	standard deviation	Rank	category
1	I have the skill to positively influence others.	4.15	0.55	1	high
2	I participate in the training courses prepared by the bank.	3.88	0.44	3	high
3	I have the ability to positively manage conflicts that occur.	3.83	0.56	6	high

4	Decision makers instill a spirit of cooperation.	3.90	0.56	2	high
5	I interact brilliantly with all levels.	3.87	0.58	4	high
6	I build a number of social networks.	3.84	0.55	5	high
Domain as a whole		3.91		high	
		(social skills)	0.41	0.01	

Arithmetic averages and standard deviations of all items that measure the domain of (social skills) The Table shows that the arithmetic averages of the paragraphs that measure the field of "social skills" ranged between (3.83 - 4.15), the most prominent of which was for the paragraph "I have the skills of positive influence on others", with an average of (4.15) and a (high) degree. The paragraph "decision makers instill the spirit of cooperation within the bank" with a mean of (3.90) and a degree (high), while the paragraph "I have the ability to manage conflicts that occur positively" came in the last rank with an average of (3.83) and a degree (high), as well as The arithmetic mean for the domain of "social skills" as a whole was (3.91), with a high degree.

The second question:

Is there a statistically significant correlation between the average degrees of emotional intelligence in its dimensions and the degrees of decision-making among a sample of financial institutions employees?

To answer this question, Pearson's correlation coefficients were calculated among a sample of various financial institutions employees. This coefficient is between the areas of emotional intelligence and degrees of decision-making



	Pearson correlation coefficient	Statistical Significance Level
self-understanding	0.55	0.00
(self-management)	0.07	0.67
social awareness	0.20	0.22

Pearson's correlation coefficients between the domains of emotional intelligence and degrees of decision-making among a sample of financial institution employees

It appears from the Table that the values of the correlation coefficients between the domains of emotional intelligence and the degrees of decision-making ranged between (0.20-0.55). Also there is a correlation between the domains (self-understanding, social skills) and decision-making, where the value of the correlation coefficient is (0.55, 0.41), while there is no correlation between the domains (self-management and social awareness) with relatively low correlation coefficients that it reached (0.07, 0.20) respectively.

The Question now is:

What is the impact of the dimensions of emotional intelligence (self-understanding, self-management, social awareness, and social skills) on decision-making?

To answer this question, multiple regression analysis was applied, to ensure that there was an effect of emotional intelligence dimensions (self-understanding, self-management, social awareness, and social skills) on decision-making at the level of statistical significance (0.05).

Sample	correlation coefficient (R)	The coefficient of determination (R <sup>2</sup> )	value (F)	Indication level
regression	0.69	0.43	8.13	0.00

Multiples regression analysis tests

It is clear now that the value of the correlation coefficient (R) reached (0.69), therefore the degree of correlation is medium between the dimensions of emotional intelligence on decision-making, and the value of (R<sup>2</sup>) reached (0.43), which indicates that the independent variable (emotional intelligence) explains (43%) of the variation in the dependent variable (decision making).

filed	the value (B)	Indication level
self-understanding	0.25	0.00
self-management	0.05	0.39
social awareness	0.12	0.12
social skills	0.26	0.00

Multiples regression tests for sub-hypotheses

The independent variable (self-understanding) had an impact on the dependent variable (decision making), where the significance level value was (0.00), which is less than (0.05), and the (B) value was (0.25), which represents the degree of influence, and this means that An increase of one degree in (self-understanding) leads to an effect on (decision-making) by a value of (25%). The independent variable (self-management) did not have a statistically significant effect on the dependent variable (decision making), where the significance level value was (0.39), which is greater than (0.05), and the value of (B) was (0.05), which is the degree of influence. It is a very low value and does not indicate a statistically significant effect.

The independent variable (social awareness) did not have a statistically significant effect on the dependent variable (decision making), where the significance level value was (0.12), which is greater than (0.05), and the value of (B) was (0.12), which is the degree of influence, It is a low value and does not indicate a statistically significant effect. In addition, the independent variable (social skills) had an impact on the dependent variable (decision making), where the value of the significance level was (0.00), which is less than (0.05), and the value of (B) was (0.26), which is the degree of influence, and this means that An increase of one degree in (social skills) leads to an effect on (decision-making) by a value of (26%), and indicates a statistically significant effect at the significance level (0.05).

The question: What is the impact of the dimensions of emotional intelligence (self-understanding, self-management, social awareness, and social skills) on decision-making?

It is noted that the test value (F) reached (8.13) and with statistical significance (0.00), which is a function at the significance level (0.05) which is less than (0.05), which indicates the presence of a statistically significant effect at the significance level ( $0.05 \geq \alpha$ ). The dimensions of emotional intelligence combined on decision-making and that the most influential areas are social skills, then self-understanding

## Conclusion

The arithmetic mean for the field of "self-understanding" as a whole was (3.17), and at a medium degree, the arithmetic means for the field of "self-management" as a whole was (3.33), and the arithmetic means for the field of "social awareness" as a whole was (3.26), and at a medium degree, and the arithmetic mean was for the domain of "social skills" as a whole (3.91) with a high degree. There is an effect of the dimensions of emotional intelligence on decision-making, as the value of the test (8.13) and with statistical significance (0.00), which is a function at the significance level (0.05), which is less than (0.05), which indicates that for the dimensions of emotional intelligence combined, it is statistically significant at the level of significance and there is an effect on the decision. The most influential areas are social skills and self-understanding. However, this paper recommends that holding workshop on emotional intelligence in financial institutions, in addition, require employees to make future research, develop bank employees' skills in dealing with emotional intelligence methods in a large way. Lastly, focusing on the use of emotional intelligence methods in the selection process for human resources working in banking institutions and Insurance Companies, is what generates affiliation and loyalty among workers and motivates them to work more.

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