

## **Spiritual Intelligence of professionals in Traditional and New Generation Private Sector Banks-A comparative study**

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**ABSTRACT:** The study was designed to compare the spiritual intelligence level between the professionals of Traditional Private sector banks and New Generation Private sector banks. Further, the study also intends to analyse difference of spiritual intelligence level between the different genders in the private banking sector. The study employed survey method of data collection using structured questionnaire. According to Krejcie and Morgan (1970), the minimum number of sample size was determined as 320 employees. David B. King's the spiritual intelligence self-report inventory (SISRI) scale was used to measure spiritual intelligence for which four sub scales Viz. Critical existential Thinking(CET), Personal meaning Production(PMP), Transcendental Awareness(TA) and Conscious State Expansion(CSE) are measured. Gender has significant influence PMP sub scale where as professionals of two categories banks were showing significant difference in PMP and TA subscales of spiritual intelligence.

**KEY WORDS:** Spiritual intelligence, Gender, Traditional Private sector Banks, New Generation Private sector banks.

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### **I. INTRODUCTION**

Business and other organizations are confronting tremendous challenges, including unstable economy, globalized markets, political instability, mergers, takeovers, technological changes and so on. The changes have undermined the bases of traditional paradigm in all domains. Banking sector in India are also no way different. In recent days banking sector faces serious threats with regard to its operation and profit. Public sector banks plunge in to huge loss while private sector banks are in profit. Among the private sector banks the New Generation Private sector banks indicates better development in examination with Traditional Private sector banks. In the changed scenario the emphasize of traditional model of command and control has shifted, particularly in working terms, to continuous learning, self-control, emotional stability, integrity of working and spiritual lives etc. Research on the qualities of leaders shows that one of the factors notwithstanding Intelligent quotient and Emotional quotient is spiritual knowledge , which is considered as the potential normal for powerful pioneers.The employees in the banking sector are succumbed to excessive stress and the HR management in banks requires high level of attention to streamline its work force.

On reviewing the relevant literature on spiritual intelligence and considering the positive consequences with regards to human interactions, it has obvious relationship with performance. In this study, it is focused on spiritual intelligence among middle management executives of traditional private sector banks and New generation private sector banks. Individuals who achieved higher state of spiritual intelligence associate their everyday life to their work. They possess the knowledge about the meaning and purpose of life and seek value and fulfilment in their work to achieve desirable results. In this way, it demonstrates that individuals who are spirituality intelligent will be mollified representatives in work environment . It is acknowledged that fulfilled representatives convey better administrations to clients which enhances the clients fulfilment. Having faithful and fulfilled clients in the present aggressive market builds organisations' productivity which eventually wanted by each organisation.

### **II. REVIEW OF LITERATURE**

Spiritual intelligence is a form of intelligence. It is described as an internal, innate ability of the human brain and psyche, resting in that deep part of the self that is connected to wisdom beyond the ego or conscious mind. Spiritual intelligence is the realization of the deep human need to access the meaning, vision, values and a sense of purpose in our lives. It is the intelligence with which we heal ourselves and with which we make ourselves whole (Zohar and Marshall, 2000). Spiritual intelligence is a set of skills that individuals use to relate, manifest and represent spiritual resources, morals and qualities in ways that improve their daily functioning and

wellbeing. Spiritual intelligence is the intelligence through which one stabilizes meaning and value of life and places one's life in a wider context. It is conceptualized as the ultimate intelligence or the necessary foundation for the effective functioning of both Intelligent Quotient (IQ) and Emotional Quotient (EQ)

Emmons (2000) provided support for spiritual intelligence according to Gardner's (1983) criteria and proposed five core capabilities:- 1.The capacity for transcendence awareness (of a divine being or oneself), 2.The ability to enter spiritual states of consciousness, 3. The ability to sanctify everyday experiences, 4.The ability to utilize spirituality to solve problems, and 5. The capacity to engage in virtuous behaviours such as forgiveness.

Noble (2000) concurred with Emmons' (2000) conception of spiritual intelligence and added two additional core abilities: the conscious recognition that physical reality is embedded within a larger, multidimensional reality and the conscious pursuit of psychological health, not only for ourselves but for the global community (p. 46). Zohar and Marshall (2000) contended that spiritual intelligence represents the brain's unitive processes which serve to reconceptualise experience and produce meaning.

Zohar and Marshall (2001) defined spiritual intelligence as the intellectual ability to question why we are here and to be creative in our pursuit of answers. That means spiritual intelligence involves the cognitive processes resulting in both social modifications and consciousness transformations. It is rooted in the human need for understanding the world and our place in it. Wolman (2001) argued that understanding the context and meaning of our actions frees us to make conscious choices rather than enslaving us to respond reflexively to life's demands. It means that developing spiritual intelligence empowers one to articulate ineffable moments that release the psyche's intrinsic spiritual energy

Research on spiritual intelligence were carried out by David B. King at Trent University in Peterborough, Canada. King defined spiritual intelligence as a set of adaptive mental capacities based on non-material and transcendent aspects of reality ( King & DeCicco,2009) developed a self-report survey instrument to measure spiritual intelligence using the Spiritual Intelligence Self-Report Inventory (SISRI-24) which consisted of four factors which are as follows.

**1.Critical existential thinking(PMP):-**CET is the component of spiritual intelligence involving the capacity to critically contemplate meaning, purpose, and other existential or metaphysical issues such as reality, the universe, space, time and death.

**2.Personal Meaning Production (PMP):-**PMP is defined as the ability to construct personal meaning and purpose in all physical and mental experiences, including the capacity to create and master a life purpose. Personal meaning is described as a component of spirituality

**3.Transcendental Awareness (TA):-**TA involves the capacity to perceive transcendent dimensions of the self, of others, or of the physical world during the normal, waking state of consciousness. It is a sense of present reality more diffused and general than that which our special senses yield.

**4.Conscious state expansion (CSE):-**The fourth component of the model is the ability to enter spiritual state of consciousness, i.e., pure consciousness, cosmic consciousness, oneness at one's own discretion. There is significant difference in brain functioning between all levels and states of consciousness, including those associated with spiritual experiences and meditation.

A study conducted by Seyedeh Parisa Mareion the directors of Bank of Tehran found that spiritual intelligence has positive direct meaningful impact on work place. A study conducted by Sukhwinder Kaur (20017) in Punjab found that the intelligent quotient and personal competencies differs from employees of Commercial Banks and spiritual intelligence acts as a mediator for job satisfaction. Another study by T Ravikumar found that Spiritual intelligence is having impact on organisational commitment among Bank employees. No gender wise and bank wise comparison of spiritual intelligence among Private sector Banks were done so far. Hence this study aims to bridge this gap by identifying the difference and similarities with respect to genders and banks of the respondents on different constructs of Spiritual intelligence.

### **III. NEED FOR THE STUDY**

The studies show that spiritual intelligence has positive correlation coefficients with transformational leadership and organizational health. The same is the case of commercial banks as well. Presently private sector banks are showing growth and profit. Among the private sector banks there is further classification as Old or Traditional Private sector banks and New Generation private sector banks. More over the banks are facing tough competition in the market and each bank is trying to achieve competitive advantage over other Banks. Spiritual intelligence of employees has positive direct meaningful impact on workplace performance. Hence it has the prime importance to assess the attributes viz. spiritual intelligence associated with the employees which improves the organisational performance. This study aims to analyse and compare the spiritual intelligence level between the middle management professionals of traditional private sector banks and new generation private sector Banks.

#### **IV. OBJECTIVE OF THE STUDY**

The main objective of the study is to measure and compare the spiritual intelligence of middle management professionals of Traditional Private sector Banks and New Generation Private sector banks. It is also envisaged to compare the spiritual intelligence between different genders of middle management executives of private sector banks.

#### **V. HYPOTHEIS**

In order to find the answer for the above objectives, the following hypothesis are formulated

**H0.1** The respondents will remain to be homogeneous on their scores on Critical Existential Thinking sub scale of Spiritual Intelligence scale

H0.1.1 Between different genders

H0.1.2 Between two categories of banks

H0.1.3 Between different genders and two categories of banks

**H0.2** The respondent will remain to be homogeneous on their scores on Personal Meaning Production sub scale of Spiritual Intelligence scale

H0.2.1 Between different genders

H0.2.2 Between two categories of banks

H0.2.3 Between different genders and two categories of banks

**H0.3** The respondent will remain to be homogeneous on their scores on Transcendental Awareness sub scale of Spiritual Intelligence scale

H0.3.1 Between different genders

H0.3.2 Between two categories of banks

H0.3.3 Between different genders and two categories of banks

**H0.4** The respondent will remain to be homogeneous on their scores on Conscious State Expansion sub scale of Spiritual Intelligence scale

H0.4.1 Between different genders

H0.4.2 Between two categories of banks

H0.4.3 Between different genders and two categories of banks

#### **VI. RESEARCH METHOD**

Statistical population of this research is professionals of Private sector banks which includes Traditional Private sector banks and New Generation Banks in Kerala. There are 12 different traditional private sector banks and 9 different New Generation banks operating in Kerala. Three traditional private sector banks and two New generation private sector banks were selected on the basis the number of branches. In order to collect the necessary data and to test the hypotheses of the study, a well-structured questionnaire was used. The questionnaire consists of two sections. First section includes 6 questions about demographic information of respondents. Second section contains 24 statements representing four factors of spiritual intelligence

This study makes use of David King's, the Spiritual Intelligence Self-Report Inventory (SISRI-24) with psychometric and statistical support across two large university samples to measure spiritual intelligence of employees in banking sector and is rated on a Likert scale. 480 questionnaires were supplied and 444 filled questionnaires were gathered from the Private sector bank executives. Out of 444 questionnaires 223 numbers from Traditional Private sector banks and 221 numbers from New Generation private sector banks. There are 317 male respondents and 127 female respondents. Questionnaire was distributed in person as well as through email across Kerala to obtain data from bank executives.

#### **VII. RELIABILITY AND VALIDITY**

The questionnaire contains multi item scales for measuring the variables Critical Existential Thinking, Personal Meaning Production, Transcendental Awareness and Conscious state Expansion. Readability was checked using Cronbach alfa. The Cronbach's alpha reliability of all the variables were found more than 0.7 ( $\alpha > 0.7$ ), which indicates good reliability of all the scales demonstrated. The confirmatory factor analysis (CFA) is used for checking the validity of the constructs.. The CFA depicted that the measuring instrument is adequately valid.

### **VIII. ANALYSIS AND INTERPRETATION**

**Hypothesis H0.1** The respondents will remain to be homogeneous on their scores on Critical Existential Thinking sub scale of Spiritual Intelligence scale

H0.1.1 Between different genders

H0.1.2 Between two categories of banks

H0.1.3 Between different genders and two categories of banks

To assess the relationship and to test the hypotheses 2X2 ANOVA has been worked out.

**Table 1.1: F-ratio showing the levels of gender, professionals of banks and Interaction between Gender and Bankson Critical Existential Thinking sub scale of spiritual intelligence.**

Source of variation	Sum of squares	df	Mean Square	F Value	p-value
Between genders	0.002	1	0.002	0.003	0.955
Between banks	0.535	1	0.535	1.049	0.306
Interaction between Bank and gender	0.597	1	0.597	1.170	0.280

The result shows that  $F(0.003) = 0.955$ ,  $p > 0.05$  for different genders,  $F(1.049) = 0.306$ ,  $p > 0.05$  for different categories of Banks and  $F(1.170) = 0.280$ ,  $p < 0.05$  for the interaction between different categories banks and different genders. The F-ratios relating to the different genders , different banks and the interaction between different genders and different banks have achieved statistical significance more than 0.05 confidence level. Hence, the null hypotheses H0.1.1,H0.1.2 and H0.1.3 are accepted.

There is no significant deference in the Critical Existence thinking scale of spiritual Intelligence scale between male and female in Bank. There is no significant deference in the Critical Existence thinking scale of spiritual Intelligence scale between Traditional private sector banks and new generation private sector Banks. Similarly No significant difference is found in the Critical existence thinking sub scale of spiritual intelligence for the interaction between Traditional private sector banks and New generation private sector banks and different genders.

**Hypothesis H0.2** The respondent will remain to be homogeneous on their scores on Personal Meaning Production sub scale of Spiritual Intelligence scale

H0.2.1 Between different genders

H0.2.2 Between two categories of banks

H0.2.3 Between different genders and two categories of banks

In order to test the relationship of respondents on their scores on Personal Meaning Production sub scale of spiritual intelligence and to test the hypothesis 2X2 ANOVA has been utilised.

**Table 2.1: F-ratio showing the levels of Genders, Bank professionals and Interaction between Gender and Bank professionals on Personal Meaning Production sub scale of spiritual intelligence.**

Source of variation	Sum of squares	df	Mean Square	F Value	p-value
Between genders	4.062	1	4.062	7.706	0.006
Between banks	8.817	1	8.817	16.724	0.001
Interaction between Bank and gender	0.000	1	0.000	1.170	0.987

Table No.2.1 above shows that  $F(7.706) = 0.006$ ,  $p < 0.05$  for different genders,  $F(16.724) = 0.001$ ,  $p < 0.05$  for different categories of Banks and  $F(0.000) = 0.987$ ,  $p > 0.05$  for the interaction between different categories banks and different genders. The F-ratios relating to the different genders and different banks have achieved statistical significance less than 0.05 confidence level. Hence the null hypotheses H0.2.1andH0.2.2 are rejected. The interaction between genders and categories of bank achieved statistical significance more than 0.5 and Hence hypothesis H0.2.3 is accepted. The result shows that there are significant difference in Personal Meaning Production sub scale of spiritual intelligence between Genders.It also reveals that there are significant difference in Personal Meaning Production sub scale of spiritual intelligence between Traditional private sector banks and New generation banks.Table.no.2.2,the mean value shows that the New generation private sector bank possess high level in the sub scale Personal meaning Production of spiritual intelligence female gender possess high level of sub scale Personal Meaning Production of spiritual intelligence than male gender.

**Table 2.2: Mean value of genders and professionals of two categories of banks on Personal Meaning Production sub scale of spiritual intelligence**

Gender and Bank	Mean	Lower bound	Upper bound
Male	3.502	3.420	3.588
Female	3.722	3.592	3.848
Traditional private sector bank	3.450	3.350	3.560
New generation private sector bank	3.776	3.661	3.880

**Hypothesis H0.3** The respondent will remain to be homogeneous on their scores on Transcendental Awareness sub scale of Spiritual Intelligence scale

H0.3.1 Between different genders

H0.3.2 Between two categories of banks

H0.3.3 Between different genders and two categories of banks

2X2 ANOVA is used to test whether the respondents remain homogenous on their scores on Transcendental Awareness sub scale of Spiritual Intelligence scale

**Table 3.1: F-ratio showing the levels of gender, bank professionals and Interaction between Gender and Bank professionals on Transcendental Awareness sub scale of spiritual intelligence**

Source of variation	Sum of squares	df	Mean Square	F Value	p-value
Between genders	0.171	1	0.171	0.410	0.523
Between banks	3.362	1	3.262	7.834	0.005
Interaction between Bank and gender	0.252	1	0.252	0.605	0.430

Table No.3.1 above shows that  $F(0.410) = 0.53$ ,  $p > 0.05$  for different genders,  $F(7.834) = 0.005$ ,  $p < 0.05$  for different categories of Banks and  $F(0.605) = 0.430$ ,  $p > 0.05$  for the interaction between different categories banks & different genders. The F ratio relating to different categories of banks has achieved statistical significance less than 0.05 hence the null hypothesis H0.3.2 is rejected. The result shows that there are significant difference in Transcendental Awareness sub scale of spiritual intelligence between Traditional Private sector Banks and New Generation Banks. The F-ratios relating to the different genders and the interaction between genders & categories of bank have achieved statistical significance more than 0.5. Hence Hypotheses H0.3.1 and H0.3.3 are accepted. From table.no.3.2, the mean value shows that the New generation bank possess high level of sub scale Transcendental Awareness of spiritual intelligence in comparison with Traditional Private sector banks.

**Table 3.2: Showing the mean value levels of professionals in Traditional private sector bank and New Generation private sector Bank on Transcendental Awareness sub scale of spiritual intelligence**

Gender and Bank	Mean	Lower bound	Upper bound
Traditional private sector bank	3.206	3.121	3.307
New generation private sector bank	3.416	3.309	3.514

**Hypothesis H0.4** The respondent will remain to be homogeneous on their scores on Conscious State Expansion sub scale of Spiritual Intelligence scale

H0.4.1 Between different genders

H0.4.2 Between two categories of banks

H0.4.3 Between different genders and two categories of banks

In order to test the hypothesis H0.4 “The respondents remain to be homogeneous on their scores on Conscious State Expansion sub scale of Spiritual Intelligence scale” again 2X2 ANOVA has been utilised.

**Table 4.1: F-ratio showing the levels of gender, professionals of categories of banks and Interaction between Gender and Bank on Conscious State Expansion sub scale of spiritual intelligence**

Source of variation	Sum of squares	df	Mean Square	F Value	p-value
Between genders	9.169	1	9.169	0.000	0.997
Between banks	0.570	1	0.570	1.161	0.282
Interaction between Bank and gender	0.918	1	0.918	1.871	0.172

The ANOVA Result in Table No.4.1 above shows that  $F(0.000) = 0.997$ ,  $p > 0.05$  for different genders,  $F(1.161) = 0.282$ ,  $p > 0.05$  for different categories of Banks and  $F(1.871) = 0.172$ ,  $p < 0.05$  for the interaction between different categories banks and different genders. The F-ratios relating to the different genders and

different banks and the interaction between different genders and different banks have achieved statistical significance more than 0.05 confidence level. Hence, the null hypotheses H0.4.is accepted.

There is no significant deference in the Conscious State Expansion sub scale of spiritual Intelligence scale between male and female in Bank. There is no significant deference in the Conscious State Expansion scale of spiritual Intelligence scale between Traditional private sector banks and new generation private sector Banks. Similarly No significant difference is found in the Conscious State Expansion sub scale of spiritual intelligence for the interaction between different categories of banks namely Traditional private sector banks and New generation private sector banks and different genders male and female

## **IX. MAJOR FINDINGS**

- There is no significant difference in the Critical Existential Thinking sub scale of spiritual intelligence between male & female and between traditional private sector bank and New generation bank
- Gender has significant difference in Personal Meaning production sub scale of spiritual intelligence. The female gender shows high level Personal Meaning Production sub scale of spiritual intelligence than male gender in private banking sector. It is revealed that certain spiritual intelligence sub scales differ among genders.
- The Personal Meaning production sub scale of spiritual intelligence between professionals of Traditional Private sector banks and New Generation private bank is significantly different. The New Generation private sector bank professionals shows high level.
- There is significant difference in Transcendental Awareness sub scale of spiritual intelligence between the professionals of Traditional Private sector and New Generation private sector banks and New Generation private bank shows high level. These differences in personal meaning production and Transcendental awareness sub scale of spiritual intelligence may be because of the improved HR initiatives and specific training/workshops in New Generation private sector banks.
- There is no significant difference in the Conscious State Expansion sub scale of spiritual intelligence between male & female and between traditional private sector bank and New generation bank
- There are no differences when the interaction effect was analysed between the Genders along with categories of banks and the subscales of spiritual intelligence. The result shows that any of the four sub scales of spiritual intelligence is not having deference when genders and banks are put together. Significant differences in one sub scale exist between male and female and in two sub scales between professionals of Traditional and New Generation banks.

## **X. SUGGESTIONS**

Spiritual intelligence is a set of skills that individuals use to relate, manifest and represent morals and qualities in ways that improve their daily functioning and wellbeing. Spiritual intelligence of employees is positively and significantly related with the important dimensions of personal competence which are being valued by most of the organisations. Hence banking organisations must play an active role in raising Spiritual intelligence level of their employees because this will help in enhancing personal competence of their employees. The private sector banks are showing growth and profit and within the categories of Private sector Banks New generation private sector banks show better performance. As an outcome of this study Traditional private sector banks show low level in two subscales of spiritual intelligence in comparison with New Generation private sector banks. Traditional private sector banks may concentrate to improve such skills in their professionals by way of training and development programs. The HRD department must incorporate spiritual workshops on regular basis in their HR skill development classes for continual personal skills improvement. Improved Spiritual intelligence of employees can help them to adopt a cooperative and harmless attitude at work place. This will further result into harmonious relations at work place, better team work, better individual and organisational performance which in turn will reflect in customer delight and competitive edge in the market.

## **XI. CONCLUSION**

The study aims to analyse the comparison of spiritual intelligence among the executives in Traditional private sector banks and New Generation private sector banks in India. It has been established that there are contrast in the sub scales of spiritual intelligence among the executives of two categories of private sector banks. On comparison, the sub scales Personal Meaning Production of spiritual intelligence and Transcendental Awareness are significantly higher in New Generation Private sector banks. The female executive exhibits higher level of Personal Meaning Production sub scale of spiritual intelligence in comparison with male executives. New generation private sector banks shows significant growth in comparison with Traditional private sector banks in India. The working style, the business orientation and profit making capacity of these sectors are slightly different. The results showed that the sub sets of spiritual intelligence namely Personal Meaning

Production and Transcendental Awareness fundamentally shift between two genders and diverse classifications of private sector banks. It has been established that there are contrast in the sub scales of spiritual intelligence among the executives of two categories of private sector banks which results in distinction in working style and execution. Hence, inspecting the components that could enhance workers' spiritual intelligence altogether has dependably been specifically compelling to analysts and researchers in the field of Management, which was another solid reason this examination was done.

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