Gender and Generational Influences on Emotional Intelligence among Bank Employees

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Abstract
Emotional Intelligence is all about how well people understand and manage their emotions and of the others', particularly in the service-oriented banking sector. This study investigates the levels and dimensions of emotional intelligence among 350 employees of the Himachal Pradesh State Co-operative Bank, with a focus on gender and age-based differences. Using a structured questionnaire based on Goleman's five-dimensional emotional intelligence model, the research employed descriptive statistics, independent samples t-tests, and one-way ANOVA to examine variations in emotional intelligence. Results revealed that while both genders predominantly exhibited medium levels of emotional intelligence, females demonstrated significantly higher mean scores in Motivation and Relationship Management. Age-wise analysis indicated a positive correlation between increasing age and higher emotional intelligence, especially in the domains of Empathy and Relationship Management. The findings underscore the developmental nature of emotional intelligence and highlight the need for age and gender-sensitive interventions in banking institutions.

I.   Introduction

In today's dynamic and increasingly human-centric professional landscape, soft skills have emerged as indispensable attributes for individual and organizational success. Among these, emotional intelligence has been widely recognized as a cornerstone competency in navigating complex workplace environments. Emotion is of core importance to service industry. Emotions have an impact on professional relationships, impact service delivery and affect employees at an intrapersonal level(Zhang et al., 2022). Over the past few decades, the concept of emotional intelligence has undergone tremendous change and gained recognition as a vital human competency that goes beyond cognitive intelligence. According to Peter Salovey and John Mayer (1990), who presented the first formal framework, emotional intelligence is the capacity to monitor one's own emotions as well as those of others, distinguish between them, and utilize this knowledge to guide thinking and behaviour. Building on this foundation, Reuven Bar-On expanded the construct by framing it as a set of emotional and social competencies that influence behaviour and well-being. However, Daniel Goleman's (1995) groundbreaking work in the mid-1990s, which focused on five essential dimensions - self-awareness, self-management, motivation, empathy, and relationship management, and connected them to leadership effectiveness and workplace performance, was responsible for popularizing emotional intelligence throughout the world. In recent years, emotional intelligence has gained recognition as a dynamic skill set that is necessary for success in emotionally taxing, team-oriented, and customer-facing professions, especially in industries like banking and services.Bank employees form and cultivate relationships within emotionally charged environments where emotion is central to the service delivery (Karthikeyan & Lalwani, 2019). Long-term productivity, employee engagement, and work culture are all significantly influenced by emotional intelligence in organizations. People's behaviour under stress, interactions with coworkers, team management, and customer service are all impacted by emotional intelligence (Coronado-Maldonado & Benítez-Márquez, 2023).Employees who understand, manage, and use emotions effectively are better able to maintain a healthy balance between their personal and professional lives. Emotionally intelligent individuals can also recognize and regulate their own feelings, as well as understand and respond to the emotions of others (Mehta & Singh, 2013). In the banking sector, emotional intelligence has thus become a critical factor in determining client satisfaction and

employee effectiveness. Because of growing digitalization, regulatory pressure, and higher customer expectations, banks need emotionally intelligent staff members who can show empathy, remain calm under pressure, and patiently and clearly settle conflicts. Especially in cooperative banks and rural branches, where social ties and trust-based connections frequently serve as the foundation for financial transactions, emotional intelligence improves customer service, client engagement, and long-term loyalty. Thus, studying emotional intelligence in banking organizations is not only pertinent, but also necessary to comprehend the ways in which human skills support inclusive growth, employee well-being, and financial performance.

II. Review of Literature

(**Jain et al. 2018**)examined the relationship between emotional intelligence and service quality in the banking sector, emphasizing how employee productivity is influenced by their interactions with customers. The study was conducted in the western region of Uttar Pradesh and included ten banks: Axis Bank, Federal Bank, HDFC Bank, ICICI Bank, IndusInd Bank, IDBI Bank, Jammu & Kashmir Bank, Karnataka Bank, Kotak Mahindra Bank, and YES Bank. The researchers collected data by interviewing 30 customers from each bank and 100 employees per bank. The findings revealed a very strong positive correlation between emotional intelligence and service quality in Axis Bank and ICICI Bank. A strong positive correlation was observed in Kotak Mahindra Bank, Karnataka Bank, IDBI Bank, and HDFC Bank. Meanwhile, a moderate positive correlation was found in Federal Bank, IndusInd Bank, Jammu & Kashmir Bank, and YES Bank.

(**Potgieter & Snyman2018**) investigated the relationship between personal factors such as emotional intelligence and self-esteem, and job retention elements within the banking sector. Their findings indicated that individuals with higher levels of social, personal, and overall self-esteem were more likely to remain with their organization. Similarly, employees with high emotional intelligence were more inclined to view job characteristics, supervisor support, career opportunities, and work-life balance as important and satisfactory factors for staying in their jobs.

(**Anand et al. 2019**)conducted a comparative study on emotional intelligence among 70 employees from public and private sector banks in Dehradun. The mean score analysis revealed that public sector bank employees had a higher level of emotional intelligence (3.81) compared to their private sector counterparts (3.54). ANOVA results indicated a statistically significant difference in emotional intelligence levels between the two groups, with notable variations specifically in the areas of self-motivation and self-control.

(**Kaur & Sharma 2019**) explored the factors influencing emotional intelligence and its impact on work performance. Their study found that emotional intelligence played a crucial role in shaping work performance, as it helped individuals regulate, manage, and apply their emotional, personal, and social skills within the workplace. The researchers also noted that higher levels of emotional intelligence contributed to the development of emotionally intelligent leadership, which in turn fostered a positive work culture and enhanced overall employee performance.

(**Papoutsi et al. 2019**)investigated the impact of emotional intelligence in workplace settings by analysing data that showed positive connections between emotional intelligence and various work-related factors and attitudes. Their empirical review emphasized that emotional intelligence was positively associated with key workplace elements, contributing to both employee performance and overall organizational success.

(**Choudhary et al.2020**)examined the emotional intelligence of women employed in the private banking sector, focusing on HSBC Bank and Bandhan Bank. Data were gathered from 100 female employees using structured questionnaires. The study included a demographic analysis based on age, educational qualifications, and total work experience. The findings indicated that many women in the private banking sector exhibited low levels of emotional intelligence. This was largely attributed to the demanding workload and performance pressure in the industry. Additionally, the study found that women often faced challenges in recognizing and managing their emotions, particularly feelings of anger and frustration.

(**Tripathy 2021**) discussed the importance of soft skills in achieving career success. The author highlighted that soft skills were among the most valuable abilities individuals could develop. In the context of employment and the workplace, soft skills played a crucial role by reflecting how emotions and behaviour contributed to building relationships and shaping one's character and personality. Individuals with a positive personality tended to progress in their careers and perform well, ultimately contributing to broader social advancement.

(**Ashhar 2023**)studied the relation between emotional intelligence and stress among 100 bank employees working in government and private banks of Shahada city of Nandurbar district of Maharashtra.According to the findings, stress and emotional intelligence among bank workers were significantly correlated negatively. Because they were better at managing relationships, sympathetic understanding, self-development, integrity, dedication, and value orientation, employees with high emotional intelligence experienced less stress than those with poor emotional intelligence.

(**Malik & Dave 2023**) explored how emotional intelligence relates to work-life balance in the banking sector. Their findings showed a strong positive link between the two, indicating that work-life balance influenced emotional intelligence by 92.3%. Additionally, as emotional intelligence increased, employees tend to experience improved work-life balance. The study also noted that individuals with emotional stability were more motivated to perform well, which enhanced their prospects for better career opportunities.

(**Sinha & Agarwal 2024**) examined the differences in emotional intelligence and job satisfaction among employees working in public and private sector banks in Uttar Pradesh. The study also aimed to explore the relationship between emotional intelligence and job satisfaction among 300 bank employees. The correlation analysis revealed a significant positive association between job satisfaction and all dimensions of emotional intelligence, namely self-emotion evaluation, appraisal of others' emotions, use of emotions, and emotion regulation. Additionally, the study found a strong overall positive correlation between general emotional intelligence and job satisfaction.

III.   Research Gap

The review of literature clearly indicates that limited research has been conducted on emotional intelligence within the context of cooperative banks, particularly in the Himachal Pradesh State Cooperative Bank. While several studies have explored emotional intelligence in public and private sector banks, there is a noticeable gap when it comes to cooperative banking institutions. These gaps highlighted the need for further exploration, prompting this study to focus on assessing emotional intelligence in cooperative banks.

IV.   Need of The Study

Emotions play a vital role in the service industry, where employees regularly interact with customers and must manage their own emotions while effectively addressing customer needs. This is particularly true in the banking sector, a cornerstone of economic growth and financial stability, which now demands more than just technical skills. In today's fast-paced banking environment, employees are expected to demonstrate strong interpersonal abilities, sound decision-making, and adaptability. With the increasing complexity of both human behaviour and the financial landscape, there is a growing need for individuals with high emotional intelligence alongside intellectual abilities. Emotional intelligence, therefore, plays a critical role in shaping the professional competence and effectiveness of bank employees. This becomes especially significant in cooperative banks, which are key drivers of financial inclusion in rural and semi-urban regions where access to commercial banking is limited. In such settings, effective communication, empathy, and customer understanding are essential. The Himachal Pradesh State Co-operative Bank Ltd., the apex bank in the state and the focus of this study, caters to a wide rural clientele, including farmers, small businesses, and self-help groups. Unlike commercial banks, it depends largely on local trust and word-of-mouth. Employees with high emotional intelligence can enhance service delivery through empathetic interactions and effective problem-solving. Thus, examining emotional intelligence within this bank is vital for understanding existing emotional capabilities and for identifying strategies to strengthen emotional competence among its workforce.

V.   Scope of the Study

The present study sought to assess the emotional intelligence competencies of employees in the Himachal Pradesh State Co-operative Bank. A structured opinion survey was administered across multiple branches, focusing on the five core dimensions of emotional intelligence: self-awareness, self-management, motivation, empathy, and relationship management, as conceptualized by Daniel Goleman.

VI.   Objectives

1. To assess the level of emotional intelligence among employees of Himachal Pradesh State Co-operative Bank.
2. To identify the dominant dimensions of emotional intelligence among employees of Himachal Pradesh State Co-operative Bank.
3. To examine the differences in emotional intelligence competencies of employees across age and gender groups.

VII.   Research Methodology

7.1 Research Design

The research design serves as a systematic blueprint that directs the entire research process, ensuring coherence between the study's objectives and the methods employed for data collection, analysis, and interpretation. In the present study, a descriptive research design has been adopted to examine the Emotional Intelligence levels of employees working in the Himachal Pradesh State Co-operative Bank. This design was deemed suitable as it facilitates the detailed observation and documentation of existing conditions without

manipulating the study environment. Emotional Intelligence in this study is assessed through Daniel Goleman's five-dimensional framework, which includes Self-Awareness, Self-Management, Motivation, Empathy, and Relationship Management.

7.2 Data Collection
The data was collected from employees of H.P. State Co-operative Bank across various branches in Himachal Pradesh. In the present study, a questionnaire based on a five-point Likert scale was used as the primary research instrument to capture respondents' perceptions.The questionnaire used was divided into two parts: the first part focused on collecting the demographic information of the employees, while the second part gathered data on emotional intelligence.

7.3 Sample Size
The questionnaire was distributed to nearly 400 employees of the Himachal Pradesh State Co-operative Bank across various branches. Out of these, 370 responses were received, indicating a high response rate. After careful scrutiny, 350 questionnaires were found to be complete and valid, and thus were selected for the final analysis. This effective sample size was considered adequate to ensure the reliability and generalizability of the study's findings.

VIII.   Demographic Analysis

The demographic profile of respondents provides essential insights into the characteristics of the sample population, which can influence the study's findings and interpretations.

Table 1: Demographic Profile of the Respondents

Demographic variables	Categories	Frequency	Percentage
Gender	Male	235	67.14%
	Female	115	32.86%
	Total	**350**	**100%**
Age Group	20-30	51	14.57%
	31-40	133	38%
	41-50	88	25.14%
	50 and above	78	22.29%
	Total	**350**	**100%**

In this study, the demographic profile serves as a basis for examining variations in emotional intelligence among the employees.The sample consisted of 350 employees, with 235 males (67.14%) and 115 females (32.86%). In terms of age groups, 51 employees (14.57%) were in the 20-30 age group, 133 employees (38%) were in the 31-40 age group, 88 employees (25.14%) were in the 41-50 age group, and 78 employees (22.29%) were aged 50 and above.

IX.   Results and Discussion

This section presents the statistical findings of the study, followed by a detailed interpretation of emotional intelligence levels and the mean difference analysis across gender and age groups among employees of H.P. State Co-operative Bank.

Table 2: Distribution of Emotional Intelligence Levels Based on Gender

EI Levels	Gender		Total
	Females	**Males**	
Low	3 (2.61%)	10 (4.26%)	13 (3.71%)
Medium	93 (80.87%)	205 (87.83%)	298 (85.14%)
High	19 (16.52%)	20 (8.51%)	39 (11.14%)
Total	115 (100%)	235 (100%)	350 (100%)

Table 2 illustrates the distribution of Emotional Intelligence (EI) levels across gender groups within a sample of 350 respondents, categorized into three levels: Low, Medium, and High. A minimal proportion of participants were found to possess Low EI, comprising 3 females (2.61%) and 10 males (4.26%), totalling 13 individuals (3.71%). The majority of respondents were placed in the Medium EI category, with 93 females (80.87%) and 205 males (87.83%), accounting for 298 individuals (85.14%). This indicates that while most employees demonstrated a moderate level of emotional intelligence, relatively few reached the highest level. In

the High EI category, 19 females (16.52%) and 20 males (8.51%) were identified, resulting in 39 individuals (11.14%) overall. Notably, the proportion of females in the High EI category exceeded that of males, suggesting that female employees in this sample generally exhibited higher emotional intelligence levels than their male counterparts.The predominance of the Medium Emotional Intelligence category among both genders indicates that most individuals demonstrated a competent yet not outstanding level of emotional intelligence. This observation is consistent with previous research, which suggests that while many individuals exhibit moderate emotional awareness and self-regulation, they often lack more advanced emotional competencies such as heightened empathy, social adaptability, and deep self-awareness. The comparatively lower percentage of males in the High EI category, as opposed to females, may be attributed to gender-based differences in emotional development, communication patterns, and social conditioning, which often encourage greater emotional sensitivity and expression among women.

Table 3: Independent samples t-test: Gender-wise Mean Difference Response Analysis of Emotional Intelligence in H.P. State Cooperative Bank

Emotional Intelligence and its dimensions	Female		Male				
	Mean	SD	Mean	SD	T	Df	Sig.
Self-Awareness	3.82	0.72	3.73	0.75	0.98	348	0.32
Self-Management	2.66	0.62	2.62	0.66	0.63	348	0.52
Motivation	3.47	0.70	3.28	0.76	2.20	348	0.02
Empathy	3.19	0.72	3.07	0.71	1.41	348	0.15
Relationship Management	3.06	0.82	2.83	0.71	2.60	348	0.01
Overall Emotional Intelligence	**3.24**	**0.45**	**3.10**	**0.40**	**2.73**	**348**	**0.007**

To examine whether significant differences existed in emotional intelligence traits between male and female employees, an independent samples t-test was conducted. As shown in Table 3, at a 0.05 level of significance ($\alpha = 0.05$), notable differences were observed between the two gender groups in the dimensions of Motivation ($p = 0.02$) and Relationship Management ($p = 0.01$). Female respondents reported a higher mean score in the Relationship Management dimension (M = 3.06, SD = 0.82) compared to their male counterparts (M = 2.83, SD = 0.71), suggesting that women exhibited stronger abilities in influencing others, resolving interpersonal conflicts, and maintaining professional relationships. This difference may be attributed to gender-based socialization patterns and cultural expectations that foster emotional awareness and interpersonal sensitivity in women. Similarly, in the Motivation dimension, females scored higher (M = 3.47, SD = 0.70) than males (M = 3.28, SD = 0.76), indicating a greater internal drive, goal-orientation, and perseverance among female employees. These results imply that women in the sample tended to exhibit a stronger emotional commitment to their work, potentially driven by the need to demonstrate competence and resilience in competitive work environments.

Regarding the remaining three dimensions, Self-Awareness, Self-Management, and Empathy, no statistically significant differences were found between male and female respondents at the 0.05 significance level. Specifically, the p-values were 0.32 for Self-Awareness, 0.52 for Self-Management, and 0.15 for Empathy. Among female employees, Self-Awareness emerged as the strongest dimension (M = 3.82), while Self-Management was the weakest (M = 2.66). Similarly, male employees also demonstrated the highest average in Self-Awareness (M = 3.73) and the lowest in Self-Management (M = 2.62). However, when examining overall Emotional Intelligence, the results revealed a statistically significant gender difference ($p < 0.001$), with female respondents (M = 3.24, SD = 0.45) outperforming male respondents (M = 3.10, SD = 0.40). This suggests that gender plays a meaningful role in shaping overall emotional intelligence, with females exhibiting greater capacity to perceive, understand, and manage emotions across various contexts. These findings are consistent with those of Fernández-Berrocal et al. (2012), who reported higher emotional intelligence scores among women. The results highlight the importance of considering gender-specific patterns in emotional intelligence development, which may inform more tailored emotional intelligence training or organizational development initiatives.

Table 4: Distribution of Emotional Intelligence Levels Based on Age Groups

EI Level	Age Group				Total
	20-30	31-40	41-50	50 and above	
Low	3 (5.88%)	5 (3.76%)	2 (2.27%)	3 (3.85%)	13 (3.71%)
Medium	46 (90.20%)	119 (89.47%)	77 (87.50%)	56 (71.79%)	298 (85.14%)
High	2 (3.92%)	9 (6.77%)	9 (10.23%)	19 (24.36%)	39 (11.14%)
Total	51 (100%)	133 (100%)	88 (100%)	78 (100%)	350 (100%)

The distribution of emotional intelligence across age groups highlights how EI may evolve with age. In the Low EI category, only 3.71% of the total respondents fell here, with the 20-30 age group showing the highest percentage (5.88%). This may reflect limited life experience or less emotional maturity at younger ages. The proportion of Low EI decreases in older groups, 3.76% in ages 31-40, 2.27% in 41-50, and a slight rise to 3.85% in 50 and above, yet remains lower than the youngest group, suggesting that EI improves with age. The Medium EI level was the most common, accounting for 85.14% overall. The 20-30 group had the highest share (90.20%), followed by 31-40 (89.47%) and 41-50 (87.50%). However, this dropped to 71.79% in the 50+ group, implying a potential shift toward High EI in older respondents. This trend supports the idea that emotional intelligence may develop over time through life experiences, emotional regulation, and greater maturity.

The High EI category comprises 11.14% of the total sample, showing a clear trend: emotional intelligence increases with age. The 50 and above group had the highest proportion (24.36%), reflecting greater emotional maturity, self-awareness, and empathy developed through life experience. The 41-50 group followed with 10.23%, then 31-40 (6.77%), and 20-30 (3.92%), indicating a steady rise in High EI with age. This suggests that emotional intelligence grows over time through personal growth, career challenges, and reflective learning. For organizations, the data highlights the need for more targeted EI development programs for younger employees, while for older individuals, programs can focus on refining and deepening existing EI competencies.

Table 5: ANOVA Age Groups-wise Mean Difference Response Analysis of Emotional Intelligence in H.P. State Cooperative Bank

EI and its dimensions	20-30		31-40		41-50		50 and above			
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	F	Sig.
Self-Awareness	3.70	0.79	3.66	0.72	3.80	0.65	3.93	0.82	2.21	0.86
Self-Management	2.53	0.55	2.67	0.61	2.57	0.72	2.69	0.70	1.08	0.35
Motivation	3.36	0.70	3.24	0.70	3.38	0.81	3.48	0.77	1.91	0.12
Empathy	3.03	0.66	2.98	0.71	3.13	0.69	3.34	0.74	4.45	0.04
Relationship Management	2.66	0.69	2.89	0.66	2.90	0.76	3.10	0.91	3.52	0.01
Overall Emotional Intelligence	**3.06**	**0.36**	**3.09**	**0.38**	**3.16**	**0.42**	**3.31**	**0.50**	**5.51**	**0.00**

Table 5 presents the mean scores of different age groups across emotional intelligence dimensions, along with the results of the one-way ANOVA. The analysis indicated statistically significant differences in Empathy (p = 0.04), Relationship Management (p = 0.01), and Overall Emotional Intelligence (p < 0.001) among the age groups. Empathy scores showed a gradual upward trend with age, youngest employees (21-30 years) had the lowest mean (M = 3.03, SD = 0.66), while the oldest group (50 and above) recorded the highest (M = 3.34, SD = 0.74). This suggests that empathy tends to deepen with age, likely due to increased life experiences and prolonged social exposure. A similar pattern was observed for Relationship Management, with the 50+ group scoring the highest (M = 3.10, SD = 0.91) and the 21-30 group the lowest (M = 2.66, SD = 0.69), supported by a significant F-value (F = 3.52, p = 0.01). Notably, Relationship Management was the only dimension to show a consistent rise across age groups, indicating that older individuals tend to develop stronger interpersonal, conflict resolution, and influence-related skills, shaped by emotional maturity and professional experience.For Overall Emotional Intelligence, the findings revealed a significant difference among age groups (F = 5.51, p < 0.001), with the oldest group (50 and above) exhibiting the highest mean score (M = 3.31, SD = 0.50) and the youngest group (21-30 years) the lowest (M = 3.06, SD = 0.36). This trend suggests that emotional intelligence tends to improve with age, likely due to broader exposure to diverse professional and personal experiences that foster emotional regulation, self-awareness, and interpersonal competence. These results are consistent with Sharma (2017), who also noted age-related growth in emotional intelligence capacities.

X. Conclusion

This study investigated emotional intelligence among employees of the Himachal Pradesh State Co-operative Bank, focusing on gender- and age-based differences using Daniel Goleman's five-dimensional framework. The findings revealed that the majority of employees exhibited medium levels of emotional intelligence, with notable differences across gender and age. Female employees demonstrated significantly higher emotional intelligence, particularly in Motivation and Relationship Management, suggesting greater interpersonal awareness and emotional regulation. Age-wise analysis showed that older employees, especially those aged 50 and above, displayed stronger emotional intelligence, indicating the positive impact of life experience and emotional maturity. These results underline the importance of emotional intelligence in cooperative banks, where trust-building and customer engagement are vital for financial inclusion in rural areas. The study suggests the need for targeted emotional intelligence training, especially for younger and male

employees, along with integrating emotional intelligence metrics into recruitment and performance evaluations. Mentorship programs involving senior staff could also enhance emotional competence across the workforce. By recognizing emotional intelligence as a professional strength, H.P. State Co-operative Bank can improve service quality and employee well-being. This study holds practical value and academic significance, offering evidence-based insights for human resource development in cooperative banking institutions.

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