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A Comparative Study of Emotional Intelligence Among the Public and Private Sector Employees of Insurance Sector

Sanchaita Misra¹, Subhasmita Biswal² and Duryodhan Jena³

¹Research Scholar, Humanities and Social Science Dept, Siksha'o'anusandhan University, Bhubaneswar, Odisha. Email: sanchaitamira.87@gmail.com

²Asst. Professor, Humanities and Social Science Dept, Siksha'o'anusandhan University, Bhubaneswar, Odisha. Email: subhasmitabiswal@soauniversity.ac.in

³Asst. Professor, Institute of Business and Computer Studies, Siksha'o'anusandhan University, Bhubaneswar, Odisha

ABSTRACT

Emotional Intelligence can be termed as a combination of abilities, which directs and control one's attitude and perception for their work performance. These set of competencies are the abilities of an individual to control and manage their emotions in their normal course of life. In this study, an attempt has been made to compare the emotional intelligence of employees selected from both the private and public insurance sectors. The findings of the study showed that sensitivity as one of the dimension mostly influences the score of EI and there exists a significant difference among the employees of both the sectors.

Keywords: Emotional intelligence, Insurance Sector, Sensitivity, Self-regulation, Workplace behavior, Maturity and Competency.

1. INTRODUCTION

Recently, we have witnessed a slight change towards the globalization and competitiveness amongst few organizations. Therefore, a new era has come where competent officers must come into force to tackle the shifts and challenges to face this situation. Human Resource Development (HRD) has an important role to officer's potentials to concentrate and develop the resources to get the equal benefit of persons and organizations brought by the individuals to the organizations. A good organization works towards the development of the human capital. They search for ways to compete the performance of individual as well as organization and trying making use of many options. With various researches going around determining

the factor for human resource development, Emotional Intelligence (EI) is one of the major dimensions which can add to the human capital.

Concept of Emotional Intelligence

Researches show that managers would be successful who can have effective communication with their sub-ordinates, colleagues and boss efficiently and effectively. For this aspect, emotional intelligence is considered as one of the vital elements for building interpersonal relations. Emotional intelligence can be termed as a kind of intelligence which shows how much an individual is aware of his emotions and feelings. It also depicts how he/she controls and manages them. A very important point to be noted is that emotional intelligence skills are not inborn, but they can be acquired. It has an important clinical and remedial relevance as its implications have emerged from the merge of examinations of findings on how people evaluate, communicate and showcase their emotion. (Goleman (1995) suggested that EI could predict success better than the traditional measures of intelligences.

Emotional Intelligence in the Workplace

The recent era has seen an ongoing debate regarding the definition, concepts and literature on how the usage of emotional intelligence can be effective (Mayer, Salovey & Caruso, 2008). Thorndike was the first researcher (1920) defined “social intelligence” as the ability to understand other people emotions and effectively managing it to enhance human relations. Wechsler (1940) discussed the effect of non-intellective factors on intelligent behavior, which was an extra edge to this construct. During that period, he argued that existing models of intelligence won’t be completed unless these are described. He introduced the term “emotional intelligence” which states as something which can be used to influence others behavior, but one should assess and control one’s behavior first. (Bar-on, 2006). Workplace is a platform for reforming as well as enhancing attributes related to emotional intelligence. (Cherniss, 2000) Carnavale, Gainer and Meltzer (1988) emphasized that there are certain emotional and societal competencies which are utmost important while working. These skills enable a person to face problematic situations, self-regulation, interpersonal communication and discussion. Thus, organizations consider employees with high emotional intelligence as an asset (Carmeli, 2003). Earlier researches done by Hess and Bacigalupo (2011) regarding behavior of human beings and co-relating its relationship with emotional intelligence which could be applied practically and used to improve individual and team’s process of decision making. In 2010, Ferlis and Noorhafa examined the relationship between job satisfactions, loyalty towards organization and emotional intelligence among workers. The result was revealed that there exists a significant relationship between job satisfaction and organizations commitment with emotional intelligence. Mohammad Hakaak *et. al* (2015) studied the relationship between effects of emotional intelligence on socio-mental factors related to human productivity. The results revealed that socio-mental factors are related to EI which in turn affects the human productivity

Significance of Emotional Intelligence in Organizations

At present situation, organizations have overcome cross cultural boundaries. As a result, EI is essential for every manager as they must deal with diversified workforce. Managers having high levels of emotional intelligence are aware of the skill to listen patiently to employees needs and grievances and try to sort it

out with due respect. Researches show that people with higher emotional intelligence score, have always proved themselves to be an effective manager and decision maker.

EI in Insurance Sector

In the present days, private sector insurance companies dominate the service sector in India. During the last two decades, participation of private players has increased the development and delivery of various services. Therefore, competition among public and private segments of insurance sector has emerged. The recruitment, retention and training functions need to be redefined. Researchers have shown that EI is significant across all sectors and industries, but it has been observed that EI is dominant in the service sector where there is more interpersonal communication and service encounters. Emotional Intelligence has been frequently used in the training and development, assessment and selection, of employees. With the training, recruitments, selection of employees Newtownabbey (2006) suggests that there is a dearth of need to implement various methods to know the emotional intelligences of managerial personnel in organizations. During situational problems, leaders have always been suggested to control their emotion or to display emotions so that a constructive and peaceful atmosphere is generated.

Many studies reveal that Emotional intelligence be a definite component in the explanation of success in workplace and one's life. (Golman1998; Liptak 2005). There exists a significant relationship between emotional intelligence and an individual performance (Jacques, 2009; Wein Berger, 2003).

This paper aims to study emotional intelligence among the employees in insurance sector.

Objectives of the Study

1. To compare the emotional intelligence difference of employees in private and public sector.
2. To determine which dimension mostly influences the score of EI

Hypothesis

H₀: Public sector employees have higher EI than private sector

H₁: There is no significant difference of EI between Public sector and Private sector employees.

Data Source and Methodology

For the present study data have been collected from primary sources by using a structured questionnaire developed by Dalip Singh (2003). The insurance companies located at Bhubaneswar city, Odisha represent the study area. In total, 49 employees selected at random both from private and public sectors constitute the sample size.

For analyzing the data appropriate statistical tools like Descriptive statistics, One Way ANOVA and Post hoc test has been applied. (Analyzed using SPSS). The three dimensions of EI i.e., Sensitivity, Maturity and Competency have been used to compare between Public sector (PUB)& Private sector (PVT).

2. DATA ANALYSIS

Public Sector

Test of Homogeneity of Variances

ScorePUB

Levene Statistic	df1	df2	Sig.
.800	2	45	.456

Oneway

[DataSet0]

Descriptives

ScorePUB

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
Sensitivity	16	71.562500	13.3814237	3.3453559	64.432043	78.692957
Maturity	16	67.187500	9.6025392	2.4006348	62.070668	72.304332
Competency	16	67.187500	12.4121916	3.1030479	60.573510	73.801490
Total	48	68.645833	11.8359110	1.7083666	65.209043	72.082624

Descriptives

ScorePUB

	Minimum	Maximum
Sensitivity	50.0000	95.0000
Maturity	50.0000	82.1429
Competency	45.0000	92.5000
Total	45.0000	95.0000

Table 1
One way ANOVA for Dimensions of EI for Public Sector
ANOVA

ScorePUB

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	204.167	2	102.083	.720	.492
Within Groups	6380.006	45	141.778		
Total	6584.173	47			

Robust Tests of Equality of Means

ScorePUB

	Statistic ^a	df1	df2	Sig.
Welch	.632	2	29.338	.538
Brown-Forsythe	.720	2	42.202	.493

a. Asymptotically F distributed.

The above (Table 1) reveals that among the three dimensions Sensitivity has the highest mean score which influences the EI score. It is evident from the analysis that the *f*-statistic value of EI dimensions between the groups of public sector employees is not significant (0.492).

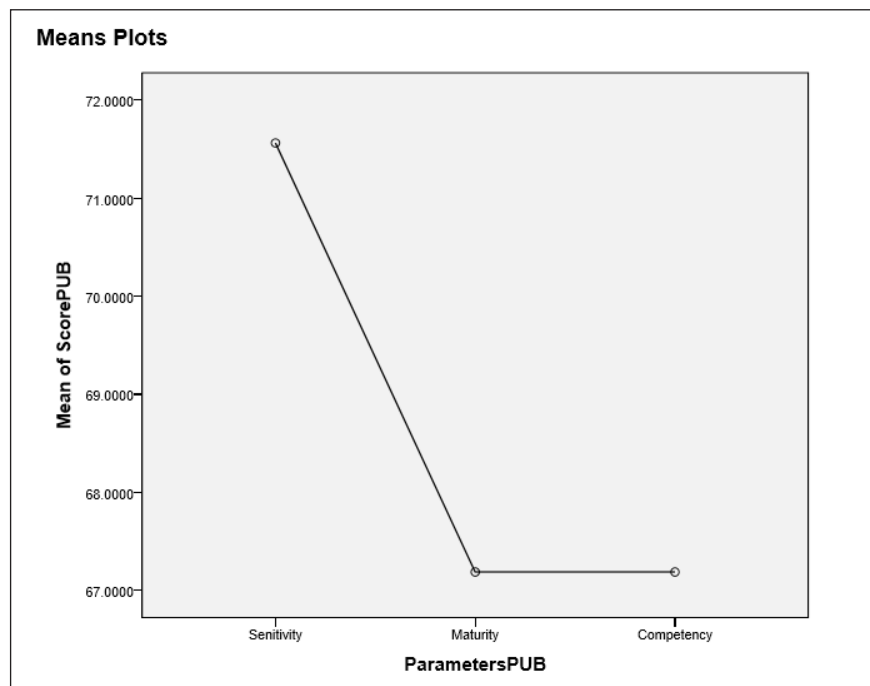
Table 2
Multiple Comparisons among three dimensions of EI for Public sector
Post Hoc Tests

Multiple Comparisons

Dependent Variable: ScorePUB
 Tukey HSD

(I) ParametersPUB	(J) ParametersPUB	Mean Difference (I-J)	Std. Error	Sig.	95% ...
					Lower Bound
Sensitivity	Maturity	4.3750000	4.2097791	.556	-5.827878
	Competency	4.3750000	4.2097791	.556	-5.827878
Maturity	Sensitivity	-4.3750000	4.2097791	.556	-14.577878
	Competency	.0000000	4.2097791	1.000	-10.202878
Competency	Sensitivity	-4.3750000	4.2097791	.556	-14.577878
	Maturity	.0000000	4.2097791	1.000	-10.202878

The Post Hoc test results for multiple comparisons of all the dimensions reveals that the mean difference values are not significant (Table 2).



Graph 1: Mean scores of dimensions of EI for Public sector

The above graph depicts that the mean score is maximum in case of the dimension sensitivity whereas maturity and competency are at the same level. So, it can be inferred that sensitivity mainly influences the EI score of individuals in public sector.

Table 3
One way ANOVA for Dimensions of EI for Private Sector
Robust Tests of Equality of Means

ScorePVT

	Statistic ^a	df1	df2	Sig.
Welch	7.723	2	63.593	.001
Brown-Forsythe	8.648	2	93.125	.000

a. Asymptotically F distributed.

Oneway

[DataSet0]

Descriptives

ScorePVT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
Sensitivity	33	84.090909	10.1129979	1.7604470	80.504996	87.676822
Maturity	33	77.922078	8.3018693	1.4451700	74.978363	80.865793
Competency	33	75.000000	8.6827775	1.5114776	71.921221	78.078779
Total	99	79.004329	9.7480058	.9797114	77.060124	80.948534

Descriptives

ScorePVT

	Minimum	Maximum
Sensitivity	50.0000	100.0000
Maturity	57.1429	96.4286
Competency	55.0000	90.0000
Total	50.0000	100.0000

Test of Homogeneity of Variances

ScorePVT

Levene Statistic	df1	df2	Sig.
.574	2	96	.565

ANOVA

ScorePVT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1421.614	2	710.807	8.648	.000
Within Groups	7890.700	96	82.195		
Total	9312.314	98			

The Table-3 reveals that among the three dimensions Sensitivity has the highest mean score which influences the EI score. It is evident from the analysis that the *f*-statistic value of EI dimensions between the groups of private sector employees is significant at less than 1 percent (0.000).

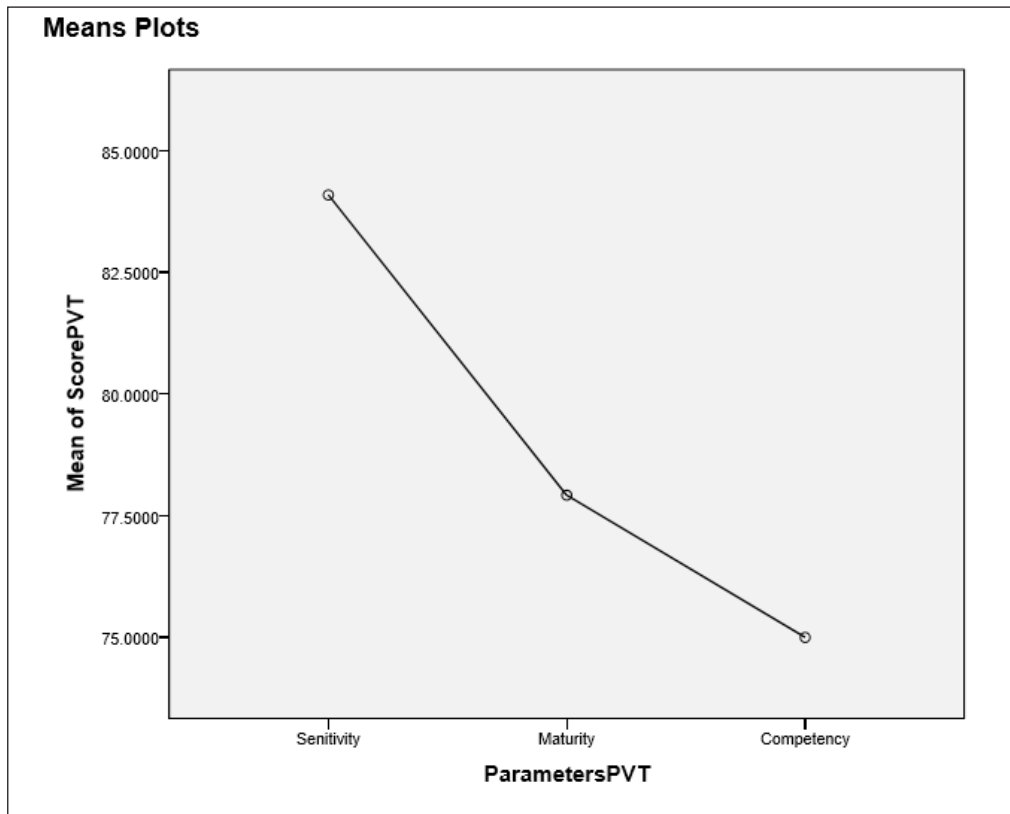
Table 4
Multiple Comparisons among three dimensions of EI for Private sector
Post Hoc Tests

Multiple Comparisons

Dependent Variable: ScorePVT
 Tukey HSD

(I) ParametersPVT	(J) ParametersPVT	Mean Difference (I-J)	Std. Error	Sig.	95% ...
					Lower Bound
Sensitivity	Maturity	6.1688312*	2.2319280	.019	.855489
	Competency	9.0909091*	2.2319280	.000	3.777567
Maturity	Sensitivity	-6.1688312*	2.2319280	.019	-11.482174
	Competency	2.9220779	2.2319280	.394	-2.391265
Competency	Sensitivity	-9.0909091*	2.2319280	.000	-14.404252
	Maturity	-2.9220779	2.2319280	.394	-8.235420

The Post Hoc test results for multiple comparisons of all the dimensions reveals that the mean difference values are almost significant.



Graph 2: Mean scores of dimensions of EI for Public sector

It can be seen from the graph that the means score is maximum in case of the dimension sensitivity followed by maturity and competency. So, the dimension sensitivity also influences the EI score of individuals in private sector.

3. RESULTS AND DISCUSSIONS

The theory and many research outcomes are evident that an employee having high emotional intelligence have a better mechanism of self-regulation so that he/she can manage his own moods as well as determine others which lead to an effective communication and development. One of the major outcomes of emotional awareness is the building of interpersonal relations at work, which is foremost important part of a sector so competitive like insurance. In the present study, we have seen that sensitivity is the one dimension which has influenced the maximum of the EI score among the private and public-sector insurance employees. EI dimensions between the groups of public sector employees are not significant whereas the EI dimension between the groups of private sector employees is significant at less than 1 percent. Thus, it can be stated that private sector employees have higher EI scores with compare to public sector employees

In the changing environment, better interpersonal communication and putting one's opinion effectively is sensible towards the customers and having a good public relation is the most important factor to increase the productivity. From the above study, it is clearly visible that sensitivity (i.e. being aware of the environment) is the factor which matters the most among the employees of insurance sector. So, employees should be given maximum opportunities to inculcate this behavior. Being sensitive towards our own self as well as towards other is what contributes to our Emotional Intelligence.

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