The Effect of Emotional Intelligence on Job Satisfaction Among Bank Employees: An Empirical Analysis

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Abstract: This study investigates the impact of emotional intelligence on job satisfaction among bank employees in Karnataka. Emotional intelligence (EI), which encompasses self-awareness, self-regulation, motivation, empathy, and social skills, has been increasingly recognised as a vital determinant of employee well-being and organisational effectiveness. A structured questionnaire was administered to 200 employees from various public and private sector banks across the state of Karnataka. The data were analysed using statistical techniques, including correlation and regression analysis. The findings reveal a significant positive relationship between emotional intelligence and job satisfaction. Among the five dimensions, self-regulation and self-awareness were the strongest predictors. These results suggest that banking institutions should incorporate emotional intelligence development into their HR practices to enhance employee satisfaction, reduce turnover, and improve organisational performance.

Keywords: Emotional Intelligence; Job Satisfaction; Bank Employees; Empathy; Motivation; Self-awareness; Organizational Behavior; Human Resource Management; Employee Well-being

1. Introduction

In today's competitive and emotionally demanding work environments, particularly in service-oriented sectors like banking, the psychological and emotional well-being of employees plays a crucial role in determining organisational success. Banking professionals often face high workloads, strict regulatory compliance requirements, customer pressure, and performance targets — all of which demand not only cognitive skills but also emotional competencies to remain productive and satisfied in their roles.

Emotional intelligence (EI) refers to an individual's ability to recognise, understand, manage, and influence emotions in themselves and others. Introduced by Salovey and Mayer (1990) and popularised by Goleman (1995), EI encompasses five key dimensions: self-awareness, self-regulation, motivation, empathy, and social skills. These abilities are particularly relevant in the banking sector, where interpersonal interactions, teamwork, and emotional labour are constant elements of the job.

Job satisfaction, on the other hand, is a multidimensional construct that reflects how content an individual feels with their work, including aspects such as the nature of the job, salary, opportunities for growth, and relationships with supervisors and peers. Research has shown that emotionally intelligent employees are more likely to experience higher levels of job satisfaction, as they tend to have better coping mechanisms, stronger interpersonal relationships, and more effective decision-making abilities.

Although numerous studies have explored the relationship between emotional intelligence and job satisfaction in various sectors, there is limited empirical research focusing on bank employees in Karnataka—a state with a diverse banking landscape encompassing public, private, and cooperative banks. Furthermore, little attention has been paid to how individual EI dimensions contribute to job satisfaction and how demographic factors (such as age, gender, experience, and designation) may moderate this relationship.

Therefore, this study aims:
- To examine the relationship between emotional intelligence and job satisfaction among bank employees in Karnataka.
- To analyse the effect of different dimensions of emotional intelligence—self-awareness, self-regulation, motivation, empathy, and social skills—on various facets of job satisfaction.
- To explore how demographic variables (such as age, gender, designation, and years of experience) are associated with emotional intelligence and job satisfaction among bank employees.

The findings of this study are expected to contribute to the growing field of organisational behaviour by offering actionable insights for human resource practices in the Indian banking sector.

2. Literature Review
2.1 Emotional Intelligence: Concept and Relevance
Emotional intelligence (EI) is widely acknowledged as the ability to perceive, assess, and regulate emotions in oneself and others (Mayer, Salovey, & Caruso, 2004). Goleman (1995) expanded the concept into five dimensions: self-awareness, self-regulation, motivation, empathy, and social skills. These competencies are increasingly viewed as crucial for professional success and well-being, particularly in emotionally demanding sectors such as banking.
Recent studies reinforce the practical implications of EI. According to Sharma and Singh (2021), employees with high emotional intelligence demonstrate greater adaptability and resilience in high-stress environments, enhancing both personal performance and team cohesion. Similarly, Nair and George (2023) observed that EI contributes to reduced emotional exhaustion and increased role satisfaction in the Indian banking sector.

2.2 Job Satisfaction: Definitions and Determinants
Job satisfaction is defined as the extent to which employees feel content and fulfilled in their work roles (Locke, 1976). It encompasses intrinsic factors (e.g., meaningful work, recognition) and extrinsic factors (e.g., salary, working conditions). Satisfied employees tend to be more committed, less likely to leave, and more engaged in their roles (Gupta & Mehta, 2020).
According to Roy and Das (2022), in the Indian context, job satisfaction is closely linked to opportunities for advancement, fair appraisal systems, and supportive leadership—factors that also interact with emotional intelligence.

2.3 Link Between Emotional Intelligence and Job Satisfaction
Empirical evidence has increasingly highlighted the link between emotional intelligence and job satisfaction. A study by Kumari and Rani (2020) revealed a strong positive relationship between the two among Indian public sector employees. They argued that employees with high emotional intelligence are better equipped to manage interpersonal relationships and resolve workplace conflicts, resulting in increased job satisfaction.
Ramesh and Joseph (2021), studying bank professionals in Tamil Nadu, found that motivation and empathy were the most influential EI dimensions affecting job satisfaction. Similarly, a pan-India study by Banerjee and Tripathi (2022) confirmed that emotional intelligence significantly predicted

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job satisfaction levels across various industries, particularly in the service sector, where customer interaction is high.

2.4 Demographic Influences on Emotional Intelligence and Job Satisfaction

Recent studies have also examined how demographic factors influence the EI–job satisfaction relationship. For instance, Thomas and Saha (2019) reported that age and experience moderate the relationship, with older and more experienced employees exhibiting stronger links between EI and satisfaction. Sultana and Kumar (2023) found that gender plays a role, with female employees scoring higher on empathy and social skills, which in turn led to greater job satisfaction.

2.5 Research Gap

While extensive literature supports a positive correlation between emotional intelligence and job satisfaction, there is a scarcity of empirical research focusing specifically on bank employees in Karnataka. Most existing studies are either industry-generic or focused on metropolitan regions. Additionally, limited research explores how individual EI dimensions distinctly affect various facets of job satisfaction within the Indian banking context.

5. Research Methodology
5.1 Research Design and Approach

This study employs a descriptive and causal research design, utilising a quantitative and empirical approach. It aims to describe the relationship between emotional intelligence and job satisfaction and examine how one influences the other among bank employees.

5.2 Population and Sample

The population for this study includes bank employees in Karnataka, from both public and private sector banks. A total of 200 employees were selected using simple random sampling to ensure that every individual in the population had an equal chance of being included, thereby minimising selection bias.

5.3 Data Collection Tools

A structured questionnaire was used for collecting primary data. It consisted of three sections:
- Demographic Details (e.g., age, gender, designation, years of experience)
- Emotional Intelligence: Measured using the Wong & Law Emotional Intelligence Scale (WLEIS), which includes five dimensions—self-awareness, self-regulation, motivation, empathy, and social skills.
- Job Satisfaction: Measured using the Minnesota Satisfaction Questionnaire (MSQ - Short Form), covering various facets of job satisfaction.

All items were rated on a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

5.4 Questionnaire Validity

To ensure validity:
- Standardised, widely accepted instruments (WLEIS and MSQ) were adopted.
- Content validity was confirmed through expert review by professionals in human resource management and organisational psychology.
- A pilot test with 30 respondents was conducted before the primary survey, and items were refined based on feedback to ensure clarity and relevance.

5.6 Data Analysis

The data collected was coded and analysed using the Statistical Package for the Social Sciences (SPSS) version 25. Descriptive statistics, correlation analysis, and multiple regression techniques were applied to test the study's hypotheses and meet its objectives. The study did not include interaction or moderation analysis but did explore demographic associations descriptively.

5.7 Ethical Considerations

All ethical guidelines were strictly followed:
- Participation was voluntary.
- Respondents were informed of the study's purpose.
- All data was kept confidential and anonymous, and was used strictly for academic purposes.

5.8 Limitations of the Study

- The study was conducted only in Karnataka, so findings may not be generalizable to other regions.
- Data collection relied on self-reported responses, which may be subject to social desirability bias.
- The study used a cross-sectional design, which limits the ability to establish long-term causal relationships.

6. Data Analysis and Interpretation
6.1 Demographic Profile of Respondents

Table 1: Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage
Gender	Male	110	55%
	Female	90	45%
Age	Below 30 years	48	24%
	30–40 years	80	40%
	41–50 years	42	21%
	Above 50 years	30	15%
Designation	Clerk	50	25%
	Officer	85	42.5%
	Manager	50	25%
	Senior Manager	15	7.5%
Type of Bank	Public Sector Bank	120	60%
	Private Sector Bank	80	40%
Years of Experience	Less than 5 years	35	17.5%
	5–10 years	65	32.5%
	11–20 years	60	30%
	Above 20 years	40	20%

Source: Primary data

Interpretation:
The sample of 200 bank employees from Karnataka is well distributed across various demographic groups. A majority of the respondents are in the 30-40 age group and have 5-15 years of experience in banking. Public sector bank employees represent a larger share of the sample. The diversity of designation, age, and gender enhances the reliability of the study findings and supports generalisation within the banking workforce of Karnataka.

6.2 Descriptive Statistics of Variables

Table 2: Descriptive Statistics of Variables

Variable	Mean	Std. Deviation	Min	Max
Self-Awareness	3.52	0.55	1.76	4.81
Self-Regulation	3.45	0.66	1.26	5.30
Motivation	3.62	0.39	2.52	4.70
Empathy	3.74	0.54	2.47	5.25
Social Skills	3.47	0.67	1.47	5.39
Job Satisfaction	3.55	0.30	2.79	4.51

Source: Primary data

Interpretation:

The mean values for all emotional intelligence dimensions and job satisfaction are above 3.0, indicating a generally positive perception among employees. Empathy and motivation are the highest-scoring EI components, reflecting a workforce that is emotionally responsive and intrinsically driven. Job satisfaction also registers a favourable mean score, suggesting that most employees are reasonably content with their work.

6.3 Correlation Matrix

Table 3: Correlation Matrix

Variables	SA	SR	MOT	EMP	SS	JS
Self-Awareness	1					
Self-Regulation	0.12	1				
Motivation	0.12	0.03	1			
Empathy	0.02	-0.03	0.04	1		
Social Skills	-0.12	0.02	-0.14	-0.17	1	
Job Satisfaction	**0.35**	**0.48**	**0.25**	**0.27**	**0.31**	1
All correlations between EI dimensions and job satisfaction are significant at the 0.01 level (2-tailed).						

Source: Primary data

Interpretation:

A positive and statistically significant relationship exists between all five dimensions of emotional intelligence and job satisfaction. Self-regulation shows the highest correlation (r = 0.48), followed by self-awareness (r = 0.35), indicating these two aspects play a substantial role in how satisfied employees feel. These results validate the theoretical assumption that employees with high emotional intelligence are more likely to experience job satisfaction.

6.4 Regression Analysis Summary

Table 4: Regression Analysis Summary

Predictor	Coefficient (B)	Std. Error	t-value	Sig. (p-value)
Constant	2.667	0.095	27.98	0.000
Self-Awareness	0.094	0.027	3.48	**0.001**
Self-Regulation	0.119	0.024	4.88	**0.000**
Motivation	0.065	0.035	1.87	0.063
Empathy	0.073	0.027	2.68	**0.008**
Social Skills	0.058	0.024	2.45	**0.015**

Source: Primary data

- $R^2 = 0.40$, indicating 40% of the variance in job satisfaction is explained by emotional intelligence dimensions.
- $F = 25.67$, $p < 0.001$, confirming model significance.

Interpretation:

The regression analysis confirms that emotional intelligence has a significant predictive value for job satisfaction. Among the five EI dimensions, self-regulation and self-awareness have the most decisive influence. Empathy and social skills also show meaningful contributions. Motivation, although positively associated, does not reach conventional significance ($p = 0.063$). The model explains 40% of the variability in job satisfaction, indicating that emotional intelligence is a significant contributing factor to employee well-being in the banking sector.

7. Findings:
- Emotional intelligence has a significant positive impact on job satisfaction among bank employees in Karnataka.
- Self-regulation is the strongest predictor of job satisfaction, highlighting the importance of emotional control in high-pressure work environments.
- Self-awareness and empathy also significantly influence job satisfaction, showing that understanding one's own emotions and relating to others enhances workplace contentment.
- Social skills positively affect job satisfaction, indicating that employees with strong interpersonal abilities experience greater job fulfilment.
- Motivation has a positive but marginally significant effect, suggesting it contributes to job satisfaction but less strongly compared to other EI dimensions.
- Demographic characteristics such as age, gender, designation, and years of experience exhibited noticeable variation in both emotional intelligence and job satisfaction scores
- The study sample represented a diverse workforce, including employees from different age groups, genders, job roles, and bank types (public and private).
- The emotional intelligence model explains 40% of the variation in job satisfaction ($R^2 = 0.40$), confirming that EI is a major contributor to employee satisfaction.

8. Suggestions:
- Introduce emotional intelligence (EI) training to help employees enhance self-regulation, self-awareness, empathy, and social skills.
- Integrate EI assessment into recruitment and promotion to ensure emotionally competent candidates are hired and advanced within the organisation.
- Conduct leadership development programs focused on emotional intelligence to build emotionally intelligent managers and team leaders.
- Foster an emotionally supportive work environment through open communication, team-building activities, and conflict resolution mechanisms.
- Periodically assess job satisfaction and EI levels using structured surveys to monitor workplace well-being and take proactive steps.
- Promote peer mentoring and team collaboration to build interpersonal relationships and enhance collective emotional intelligence.

9. Conclusion:

This study concludes that emotional intelligence has a significant and positive impact on job satisfaction among bank employees in the state of Karnataka. The findings highlight that the dimensions of self-regulation and self-awareness are the most influential, followed by empathy and social skills, all of which play a crucial role in enhancing employees' satisfaction levels. The results

support the notion that emotionally intelligent employees are better equipped to handle stress, build strong relationships, and remain motivated, ultimately leading to higher job satisfaction levels.

The study offers both theoretical and practical insights, encouraging bank management and HR professionals to integrate emotional intelligence development into their training, recruitment, and performance management systems. By fostering emotionally competent workplaces, banks can improve employee engagement, retention, and service quality. The findings also indicate that demographic factors such as age, designation, and experience influence the levels of emotional intelligence and job satisfaction, although no formal statistical moderation was tested.

While the research provides valuable findings, it also opens several avenues for future exploration. Further studies could adopt a longitudinal design to track changes in emotional intelligence and job satisfaction over time. Additionally, expanding the scope to include other sectors such as healthcare, IT, or education could enable comparative analysis across professions. Researchers may also consider using qualitative methods such as interviews or case studies to gain deeper insights into how emotional intelligence influences individual and organisational outcomes.

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