

The Relationship Between Emotional Intelligence and Job Satisfaction & Work Attitude Among Insurance Agents/Intermediaries

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ABSTRACT

The study focuses on the relationship of emotional intelligence with job satisfaction and work attitude of insurance agents. Emotional intelligence is a way to manage the emotions positively which would provide benefits to others. Emotional intelligence works upon an emotional understanding of oneself and those around to emerge dominant as a knowledge and skill may help someone. Modern organizations are highly volatile, dynamic and demand higher productivity. Only those who can respond to the mounting challenges and be open to innovate can survive. These jobs involve understanding, communicating, empathizing with, and learning from other members working in the organizations. The skills required to succeed at these jobs, with a goal orientation, require not only a high degree of intellectual ability but also an emotional frame of mind. In this study, the relationship between emotional intelligence and job satisfaction, emotional intelligence and work attitude of insurance agents were examined. For the research, total 135 insurance agents were selected from Indore city and through the Chi-Square, relationship was measured to know the interdependency of variables. Through self-structured questionnaire, based on Likert scaling, their responses were elicited. The result indicated that positive relationship is exist between emotional intelligence and job satisfaction & work attitude among insurance agents.

Keywords: emotional intelligence, involvement, job satisfaction, work attitude.

INTRODUCTION

Traditionally, cognitive aspects while working on intelligence have been focused by many psychologists. However, there were many studies focused on the non-cognitive aspects and explored that these aspects were given a very important consideration but some other researchers who recognized the positive aspect of cognitive behaviour so this question was debated in the past. Researchers have explored many dimensions of emotional intelligence (EI) before the term 'Emotional Intelligence' came into use by examining the related concepts, such as social skills, interpersonal capability, psychological development and emotional responsiveness etc. The most outlying roots of emotional intelligence can be traced back to Charles Darwin's (1872) early works emphasizing on the importance of emotional expression for survival and adaptation.

The term social intelligence is used in the early 1920s by E.L. Thorndike. Psychologist have been revealing other intelligences and grouping them mainly into three clusters: theoretical intelligence (the ability to understand and manipulate with verbal and mathematics symbols), real intelligence (the ability to understand and manipulate with objectives), and communal intelligence (the ability to understand and

relate to people). Social intelligence has been defined by Thorndike (1920) as “the ability to understand and manage men and women, to act wisely in human relations”.

Notion of Emotional Intelligence

This facet of life assumes that human interactions are inevitable and the success depends to a large extent on what one can make of these interactions and relationships since a person is not detached from the human element, be it work place, the home front or the social circle. Researchers have different thoughts about it, hence in order to understand the nature of emotional intelligence one has to go through the different models of emotional intelligence.

Emotional intelligence conceptualizes from one of two perspectives: ability or mixed model. Based on the theoretical paradigm Ability models explains that the emotional intelligence is a pure form of mental ability and thus recognized as a pure intelligence. In contrast, mixed model of emotional intelligence comprises of mental ability with personality distinctiveness such as sanguinity and security. Currently, John Mayer and Peter Salovey (1999) have proposed the only ability of emotional intelligence within somewhat different concepts. Daniel Goleman (2001) proposed a mixed model in terms of performance, integrating and individual’s abilities and personalities applying their corresponding effects on performance in the workplace.

- Bar-On, R. (1997) “Bar-On Emotional Quotient Inventory (EQ-i): Technical manual”, Toronto: Multi-Health System.
- Salovey and Mayer (1990) Emotional intelligence. *Imagination, Cognition and Personality*, 9 (3), 185-211.

Ability Model of Emotional Intelligence

This model of emotional intelligence (Mayer and Salovey, 1997), as presented in Table 1.1, focusing on the cognitive mechanisms of emotional intelligence and conceptualizes emotional intelligence in terms of potential for intellectual growth of emotional intelligence. Four sets of cerebral abilities ranging from fundamental to more complex psychological processes were projected in this model.

TABLE 1
ABILITY MODEL OF EMOTIONAL INTELLIGENCE
(Mayer and Salovey, 1997)

EMOTIONAL INTELLIGENCE DIMENSIONS	EMOTIONAL ABILITIES
Perceiving, appraising and expressing of Emotions	The precision with which individuals can identify emotions and emotional content.
Emotional facilitation of thinking	Describes emotional events that assist intellectual processing
Understanding and analysing emotions and employing emotional knowledge	The ability to recognize, label and interpret Emotions
Reflective regulation of emotions to promote emotional and intellectual growth	Conscious, reflective regulation of emotions to enhance growth

The first component, '*Perception, Appraisal and Expression of Emotion*', permits an individual to categorize and express emotions in self and others. The second set is '*Emotional Facilitation of Thinking*' which allows an individual to recognize respective consequences of different emotional responses and to justify a suitable one. The third set '*Understanding and Analysing Emotions*' concerns with the ability to understand, label and acknowledge the emotion and to use emotional knowledge. The fourth set is '*Reflective Regulation of Emotion*', which deals with the ability to support the situational requirement for managing and adjusting the emotional responses (Mayer and Salovey, 1997). They further explain the following four branches of cognitive ability:

- 1) Perceiving emotions-The ability to identify one's own emotions, to distinguish and decode emotions in faces, pictures, voices and cultural artifacts. Perceiving emotions makes all other processing of emotional information possible representing a basic aspect of emotional intelligence.
- 2) Using emotions –The ability to attach emotions to make possible various cognitive activities, such as philosophy of thoughts and problem solving. The emotionally intelligent person conceptualizes fully upon his or her changing facets of life in order to excel the performance.
- 3) Indulgent emotions –The ability to understand emotional language and to appreciate complicated relationships through controlling emotions effectively. For example, understanding emotions inculcates the ability to be sensitive to slight variations between emotions, in recognizing and describing how emotions evolve over time.
- 4) Managing emotions –The ability to control emotions in both ourselves and in others. Therefore, the emotionally intelligent persons can harness negative emotions also and manage them to achieve proposed goals. The model related to K-A-M model of emotional intelligence is given below representing three stages such as; first stage-self dimension, second stage-emotional intelligence and third stage-social dimension. Self-dimension is associated with knowledge, attitude and behaviour which are very much required in Employees State Insurance Corporation to deal with the clients' needs. The second stage reflects the emotional intelligence in taking the decisions and the third stage competency, empathy and motivation which push employees to excel their performance in order to increase their managerial effectiveness.

Job satisfaction for an organization and also to individuals' success has a direct association with the productivity and efficiency. As a contributory factor, it is the basic component to advancement, productivity, appreciation, profit, development, and achievement, causing a feeling of fulfilment ([Kaliski, 2007](#)). An individual can reflect the enthusiasm and gratification through his/her work. It is described at the end of accomplishing an assignment as the feeling that is experienced and might be desirable or undesirable reliant on the results of the task endeavoured ([Saiyadain, 2007](#)). It can be achieved by addressing the needs of employees through intrinsic and extrinsic motivation. When employee finds that their needs are fulfilled without stress then they feel are happy and their contribution is also appreciable. But the role of emotional intelligence helps them in making their choices how they can prioritize their needs to reduce their sufferings. There is a direct association between emotional intelligence and job satisfaction. A satisfied employee is an asset to the organization and the image of organization is known by their employees whereas a dissatisfied employee is a liability to an organization and the image is also tarnished. Hence, emotional intelligence plays a vital part in involving the employees emotionally and cognitively. The capability, productivity, prosperity, efficiency and efficacy are affected by job satisfaction.

Work Attitude denotes the term in lieu of the way of thinking or behaving at workplace towards their jobs. If work attitude is positive then person is able to satisfy with their jobs and do excel for the better performance of their organizations. This work attitude shapes itself through emotional intelligence in that how people is able to control their emotions and put their efforts on the constructive path. Work attitude eliminates the inner conflict and pressures. It leads to the employee engagement to satisfy their physical and psychological needs. There are various components on that every manager has to think on pay, working conditions, opportunities for promotions etc. if they found such components satisfactory then they stay a long time with the organizations. Emotional intelligence and job satisfaction and dissatisfaction are the complex emotional reactions to the job. Conceptualizing job satisfaction as "feeling or affective responses to facts of the situation, suggests that job satisfaction is positively associated with the construct of emotional intelligence.

RATIONALE OF THE STUDY

The purpose of this study is to examine the relationship between emotional intelligence, job satisfaction and work attitude among the insurance agents. Emotional intelligence leads employees to succeed in getting the right direction and to achieve the prosperity. If employees are intelligent emotionally, capable, contented and secured in the workplace, they can perform their duties honestly and effectively. So, it is necessary for organizations to facilitate the involvement of employees emotionally in the collective task and able to fulfil their needs which make them emotionally strong. As the insurance sector is very competitive so there is a need to enhance the skills of emotional intelligence of insurance agents in motivating the customers to buy policies. The work attitude of insurance agents is also positive so that they can put their best efforts in dealing with their customers.

REVIEW OF LITERATURE

Suleman et al., (2020) stated in their study about the impact of emotional intelligence on job satisfaction which may fulfil his or her responsibility as a leader towards their task. To carry out in findings the relationship between emotional intelligence and job satisfaction, cross-sectional study was applied among secondary schools' heads in Khyber Pakhtunkhwa. The study gathered the data from the participants and examined in light of the descriptive nature. The moderate positive correlation between emotional intelligence and job satisfaction was noticed through the results. Additionally, between all the sub-dimensions of emotional intelligence and job satisfaction a moderate positive correlation except emotional stability was found. Furthermore, job satisfaction is very much affected by the five dimensions of emotional intelligence such as managing relations, emotional stability, self-development, integrity, and altruistic behaviour. Therefore, the study suggested that it is an essential to focus on the practices promoting emotional intelligence which motivates them to take right decision.

G. Balamurugan and G. Nivetha (2018) studied the relationship in hospitals between emotional intelligence and work attitude of employees. Emotional intelligence reflects the ability in social contexts through emotional intelligence and control to read and understand others, to detect the emotional reactions and to utilize such knowledge to influence others. Results of the study strongly support that certain positive attitudes help employees to perceive organizational justice, to have more satisfaction, more commitment and to cope with stress and challenges at work.

Rahman et al (2016) have attempted to explore the relationships between emotional intelligence and the roles of three attributes such as interpersonal, informational and decision of managerial effectiveness. For this study, the data was collected from employees through convenience sampling method. The study concluded that emotional intelligence has positive correlation with interpersonal role, informational role and decision role. The implication of this study found that managerial effectiveness can be enhanced by emotional intelligence in guiding the managers, academics and professionals. The result showed that emotional intelligence is posited by choosing the right decision. A manager who is having emotional intelligence is more likelihood to exercise the right decision for all situations strategically, tactically and operationally. It is implied that emotional intelligent managers should be motivated to take decision in the organization with all its peculiarities. The study suggested that in boosting the emotional intelligence among managers, development programs should be conducted at managerial level.

Shukla, S. and Adhikari, B. (2016) examined that Emotional intelligence is an important prerequisite to becoming successful in personal and professional world. Emotional intelligence is a tool to achieve higher job satisfaction which can be used by employees. The current study focuses on the relationship between emotional intelligence and job satisfaction. Out of the four dimensions (self-control, well-being, sociability, emotionality) of emotional intelligence, only self-control was found to be significantly correlated with job satisfaction. Regression analysis result shows that variation in the job satisfaction of employees is explained by his/her emotional intelligence.

Abraham Carmeli (2015) discussed that for the success of managerial skills, emotional intelligence accelerates the power of an individual. It is suggested that emotional intelligence is important in supporting employees to achieve highly in five facets of ME in professional services; such as team role, job role, career role, innovator role and organizational role. In service shop, the role of Emotional Labour is increasingly important but the influence of Emotional Intelligence is moderate. In mass service, EI does not significantly contribute to high efficiency at workplace instead Emotional Labour plays its effectual role in talented WQ. Therefore, the role of emotional labour and emotional intelligence in

influencing service eminence is dependent on the type of service organizations. The results indicate that emotional intelligence augments positive work attitudes, altruistic behaviour and work outcomes, and moderates the effect of work-family conflict on career commitment but not the effect on job satisfaction.

Yoon Jik, C., & Poister, T. H. (2014) have explained the association between the principles and strategies of managerial aspects, faith in leadership, teamwork and performance of organizations with emotional intelligence. Several previous circumstances and outcomes have been explored in the researches to seek to contribute to the existing knowledge of trust. The research has tried to examine the association of managerial practices with the trust based on the social exchange theory. Several leadership theories have improved teamwork and organizational performance and Trust in leadership. The findings revealed that these managerial practices are sufficiently related with the types of trust and exert the greater impact on teamwork and organizational performance. Performance is the outcome of trust which directly related to the department leadership, whereas trust in leadership team and trust in administrators are more likely to influence performance through teamwork.

OBJECTIVES OF THE STUDY

1. To study the relationship between emotional intelligence and job satisfaction among Insurance Agents.
2. To study the relationship between emotional intelligence and work attitude among Insurance Agents.

HYPOTHESIS OF THE STUDY

H₀₁: There is no significant relationship between emotional intelligence and job satisfaction among Insurance Agents.

H₀₂: There is no significant relationship between emotional intelligence and work attitude among Insurance Agents.

RESEARCH METHODOLOGY

Research Design: Descriptive research approach is used.

Sampling method: Convenient Sampling is used.

Sample Size: Total 135 Insurance Agents were selected.

Sample Area: Indore city was chosen due to its commerciality.

Research Instrument Tool: Self-structured questionnaire was prepared based on the past studies.

Statistical Analysis: Chi-Square was applied to check the interdependency of variables.

RESULT & DISCUSSION

H₀₁: There is no significant relationship between emotional intelligence and job satisfaction among Insurance Agents.

Table 2: Chi-Square Tests on relationship between emotional intelligence and job satisfaction

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	129.235 ^a	16	.000
Likelihood Ratio	116.436	16	.000
Linear-by-Linear Association	59.403	1	.000
N of Valid Cases	135		

a. 14 cells (56.0%) have expected count less than 5. The minimum expected count is .06.

The above table exhibits the chi-square test to examine the relationship between emotional intelligence and job satisfaction. The value of chi-square is 129.235 at $0.000 < 0.05$ level of significance so the null hypothesis 'There is no significant relationship between emotional intelligence and job satisfaction among Insurance Agents' is not accepted and found that a positive relationship exists between emotional intelligence and job satisfaction. The higher the capability of insurance agents to control their emotions positively, the higher they get job satisfaction.

H₀₂: There is no significant relationship between emotional intelligence and work attitude among Insurance Agents.

Table 3: Chi-Square Tests on relationship between emotional intelligence and work attitude

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	50.100 ^a	16	.000
Likelihood Ratio	46.207	16	.000
Linear-by-Linear Association	27.963	1	.000
N of Valid Cases	135		

a. 15 cells (60.0%) have expected count less than 5. The minimum expected count is .12.

The above table exhibits the chi-square test to examine the relationship between emotional intelligence and job satisfaction. The value of chi-square is 50.100 at $0.000 < 0.05$ level of significance so the null hypothesis 'There is no significant relationship between emotional intelligence and work attitude among Insurance Agents' is not accepted and found that a positive relationship exists between emotional intelligence and work attitude. It is found that emotional intelligence balances the work attitude of insurance agents positively.

CONCLUSION

Insurance sector is highly volatile, dynamic and demand higher efficiency in dealing with their customers. Tasks cannot simply be accomplished individually or by working with others in fixed mundane or routine ways. Only those who can respond to the mounting challenges and be open to innovate can survive. These jobs involve understanding, communicating, empathizing with, and learning from other members working in the organizations. The skills required to succeed at these jobs, with a goal orientation, require not only a high degree of intellectual ability but also an emotional frame of mind. In this study various variables of emotional intelligence such as self-awareness, motivating oneself, managing emotions, empathy and social skills were examined to determine the impact on the dimensions of managerial effectiveness namely; personal effectiveness, inter-personal effectiveness and functional effectiveness. The study found that all these dimensions of emotional intelligence have positive association with job satisfaction and work attitude. The current finding of this study is in line with many findings which found that individuals with high emotional intelligence are able to achieve high job satisfaction because they are competent to manage and regulate their emotions (Wong and Law, 2002). This may be attributed to the fact that employees with high emotional intelligence have efficiency to assess, evaluate and control emotions which makes them proactive and confident to give their best at work place which subsequently results in job satisfaction.

SUGGESTIONS

- ❖ Good training in managing emotions and trust begins with a proper need assessment. The foremost challenge in developing emotional intelligence in employees is to make them believe that emotional training is as much crucial as technical training and that there is a strong linkage

between emotional intelligence and various workplace outcomes like better teamwork, conflict resolution, and stress and anger management, etc.

- ❖ The second challenge is to identify the emotional competencies that are important for being successful. Employee's profiles of strengths and weaknesses should be prepared to identify the areas in which they need to improve. It is futile to train employees in competencies they already have or do not need.
- ❖ Employees should be able to maintain a proper coordination between human resource planning and business planning. They should strive to change old procedures in making some new improvements depicting the attribute of managerial effectiveness.
- ❖ Effective managers are capable to reinforce employee behavior through reward and recognition to motivate employees emotionally towards goal accomplishment.
- ❖ Managers should have capability to create an organizational climate to help people maximize output with available resources.
- ❖ Employees should create an organizational climate to help people maximize output from the minimize inputs. If culture is healthy then employees are able to work and produce possible positive outcomes.
- ❖ Employees have the potentiality to build teams so that each member can contribute positively.

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