

Emotional Intelligence, work outcomes and career success in the banking sector

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ABSTRACT

This study aims to investigate the relationship among emotional intelligence and demographic variables, gender, age and working experience, job performance, job satisfaction and career success of bank employees in the city of Larissa. The survey conducted in 15 different banks and a structured questionnaire was contributed to employees of bank branches including managers and executives. From 250 distributed questionnaires the resulting sample was 151 valid questionnaires (response rate about 60 per cent). EI was measured with the 33-item SREIT (Self Reported Emotional Intelligence Test) of Schutte et al., (1998). Job performance was measured using a self-appraisal 16-item scale that was adopted by Yousef (1998), Suliman (1995) and Farh et al. (1991) assessing individual performance and the performance of the individual comparing to that of their colleagues in the factors of quality, productivity, quantity, work time, innovation, initiatives, work enthusiasm and overall job performance. Job satisfaction was measured with Warr et al.'s (1979) 15-item job satisfaction scale. Finally, career success was measured by a synthesis of 3 scales' items; for subjective career success it was used the 5-item scale of Greenhaus et al. (1990), the 7-item scale of Nabi (2001) and 15 items from the scale of Dries et al. (2008). Objective career success was measured asking the respondents to indicate their annual income as well as with the rest 5 items of Nabi's (2001) scale. Findings showed no significant relationship among EI and gender as well as among EI and age. Working experience found to be correlated with EI. Furthermore, job performance, job satisfaction and career success all found to be strongly correlated with EI. The study is one from the very few studies that investigate the relationship between EI and career success. Limitations of the study are analyzed and recommendations for further research are made in order to be highlighted the sides of EI that really affect these outcomes.

KEYWORDS

Emotional Intelligence, Job performance, job satisfaction, career success, Banks, Greece.

1. INTRODUCTION

During the 20th century had initially prevailed, in international level, the opinion that an individual with high indicator of intelligence (IQ) can achieve in each sector of his life. However, with the passage of the years, this opinion has begun to present "gaps" and not to correspond completely to the reality. Various studies and researches brought on light the emerging and extending opinion that there are certain factors except the clearly mental intelligence that influence and contribute considerably on the peoples' professional and personal life (Gardner, 1983). During the last decade of the 20th century and the first decade of the 21st century, the theory of emotional intelligence was entered in the international bibliography in the sciences of behavior, as well as in the sciences of management and administration, to give a new likely interpretation of development and success not only in individual level but also in organizational and enterprise level (Lam and Kirby, 2002). EI became well known in the early 2000's. Salovey and Mayer (1990) first defined emotional intelligence as "a subset of social intelligence that involves the ability to monitor one's own and other's feelings and emotions, to discriminate among them and to use this information to guide one's thinking and action".

The early mentors of EI claimed that their newly made theory is linked with other management disciplines resulting in several researches that investigate the relationship of EI with various aspects of management and Human Resource outcomes. Indeed, several studies have proved these relationships. Carmeli and Josman (2006) found positive relationship among EI and two aspects of work outcomes (task performance and organizational citizenship behaviors), Lam and Kirby (2002) found positive relationship among EI and individual performance and Mishra and Mohaparta (2010) found positive correlations between EI and workplace performance. As satisfaction was claimed to be correlated with EI by many authors (Schutte et al., 2001; Goleman, 1998), there is little evidence to prove it (Staw and Cohen-Charash, 2005). Only some recent studies succeeded to prove that employees with high EI are likely to be satisfied with their jobs (Dong and Howard, 2006) or that there are links between EI abilities and job satisfaction (Lopes et al., 2006). Studies also claimed that EI competencies are all the more important for career advancement of people as they move up and across various career levels in organizations (Goleman, 1995; 1998; Mayer and Salovey, 1997). However, Dulewicz and Higgs (2000) supported that there is no evidence that EI has positive impact on career success and most authors rely on other author's claims. Some studies have managed to found links of EI abilities and career success; for example, flexibility, conflict management, persuasion and social reasoning found to be increasingly important with advancing career levels in organizations (Mandell and Pherwani, 2003).

The aim of this study is to examine the relationship among EI and (a) demographic characteristics (gender, age and working experience), (b) job performance, (c) job satisfaction, and (d) career success in the Greek banking sector.

The focus is given in the Greek banking sector since it has managed not only to survive from a very tough economic environment, but also to retain its strong presence in the South European market. The sector is dominated from the National Bank of Greece (NBG) that possesses the largest portion of the Greek market but also from several private banks such as Eurobank, Bank of Piraeus and several others (Hellenic Bank Association, 2010).

Bellow, it is presented the literature review of emotional intelligence and its relations with demographic characteristics, job performance, job satisfaction and career success. The Greek banking sector is briefly presented and studies of EI in the banking sector are highlighted. It is also analyzed the methodology of the present research, as well as the findings of the empirical study. Finally, discussion and conclusions are made in order to support the findings of this study.

2. BODY OF PAPER

2.1 Literature Review

2.1.1 Emotional Intelligence

The curiosity to reveal what accounts for human performance except cognitive ability could be traced to 1920 when Thorndike came up with the theory of social intelligence (Thorndike, 1920). In their subsequent work on emotional intelligence, Mayer and Salovey (1997) described emotional intelligence as “encompassing ability to perceive accurately, appraise and express emotion; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to regulate emotion to promote emotional and intellectual growth”. Using Salovey and Mayer's model as a premise, Goleman (1995) claimed that emotional intelligence is more valuable than IQ as an important indicator of one's professional and life's success. To Goleman (1995), it is more important than IQ as it accounts for more than 80 percent of life success. Not only is the construct relevant to one's work situation, it also provides a conceptual understanding of organization as a whole. Goleman (1998) defined emotional intelligence as “the capacity for recognizing our own feelings and those of others, for motivating ourselves and for managing emotion in ourselves and in our relationships”. EI describes abilities distinct from, but complementary to the purely cognitive capacities measured by IQ. Goleman initially supported that EI consists of five abilities-components that reveal its real meaning, namely self-awareness, self-regulation, motivation, empathy and social skills (Goleman 1998). A few years later, Goleman, Boyatzis and Mckee (2002) simplified the above model into a two-by-two matrix with the four domains of self awareness, social awareness, self management and relationship management.

The popularity of the concept created two main streams of EI theory, namely: Ability EI and Trait EI. Ability EI is conceptualized as a type of intelligence defining that EI can be conceptualized as the ability to grasp and reason correctly with emotional abstractions (emotional concepts) and solve emotional problems (Cote and Miners, 2006). Trait EI (or “emotional self-efficacy”) is a “constellation of emotion-related self-perceived abilities and dispositions located at the lower levels of personality hierarchies (Petrides and Furnham, 2001). Individuals with high trait EI scores believe that they are “in touch” with their emotions and they can regulate them in a way that promotes well-being and higher levels of happiness (Furnham and Petrides, 2003). Ability EI reflects abilities rather than tendencies to act in certain ways (Carroll, 1993). This criterion is based on an important distinction between abilities and personality traits. Ability EI is operationalized through maximum performance tests with items that are answered correctly or incorrectly (Furnham and Petrides, 2003). By contrast, personality traits represent what a person typically does across situations and over time (McCrae and John, 1992). However, the operationalization of ability EI is considerably complicated by the fact that emotional experiences are inherently subjective (Spain, Eaton and Funder, 2000), and therefore, not amenable to objective scoring criteria.

Goleman (1998) and the EI has been an issue of critics often called “half scientific”. Some researchers have strictly criticized the EI field (e.g. Davies et al., 1998; Mayer et al., 2000; Roberts et al., 2001). The key issues of their criticism appear to be (a) whether emotional intelligence can be operationalized, (b) whether reliable emotional intelligence tests can be constructed, (c) whether emotional intelligence is a new construct, and can be differentiated from existing personality trait models, (d) what emotional intelligence predicts and the level of such prediction and (e) how to determine correct answers for such tests.

EI has come up as one of the latest hotspots of modern management. There are numerous surveys that indicate that EI is a factor that affects in a positive way several management and work outcomes, such as, work performance in organizations (Welch, 2003; Abraham, 2004), leadership effectiveness (Goleman, Boyatzis and McKee, 2002; Palmer et al., 2002), emotional labor (Prati, 2004), individual performance (Lam and Kirby, 2002), work attitudes and outcomes (Carmelli, 2003), job satisfaction and organizational commitment (Adeyemo, 2007), principal leadership performance (Cook, 2006) and financial success of an organization (Chemis, 2003; Bradberry and Greaves, 2003).

2.1.2 EI and Demographic characteristics

An interesting aspect is the relation of EI with the demographic characteristics of the employees. Austin (2004) claimed that men and women surely have different personality traits and hence different levels of EI, with men being more emotionally oriented than women. Nowack (2000) also mentioned that women tend to have a better performance than men under pressure and this is due to their high level of EI. Adeyemo (2008) also commented that gender has predictive effect on EI, while Mayer and Geher (1996) have also indicated that gender has a predictive effect on EI. Both researches agreed on the fact that EI is increased on female participants, which is due to different socialization processes that both gender are exposed. Females seem to be more empathetic and even sympathetic and they have adequate social skills, while males tend to be more aggressive without manipulating their aggressiveness which indicates low level of EI. Hence, the following hypothesis can be made:

H1: Female employees attain higher EI than male employees

Initial studies found that EI increases with age (Bar-On, 1997; Mayer et al., 1999). Lopes et al. (2003) stated that EI grows with age; the individual is more mature and he has the ability to control his emotions as he grows. The personality still plays a dominant role. It seems that there is a tendency that some older individuals may have a higher EI than the younger ones. Extremera and Fernandez-Beroccal (2002) found that middle-age persons have a higher EI level from younger ones. Thus the relevant hypothesis is:

H2: The older the individual the higher the level of EI that he/she attains

Adeyemo (2008) found that working experience predicts the level of EI. He agrees with Salopek (1998) who stated that as long as someone gets mature through working experiences he increases his EI, while Click (2002) proved that administrative experience increases self awareness, which is a key EI determinant.

Adeyemo (2008) supported that experienced individuals have interacted with many people, dealt with tough situations and therefore they have acquired people-oriented skills. The hypothesis occurred is the following:

H3: The more the working experience of an individual the higher the level of his EI

2.1.3 Job performance

Campbell et al. (1993) supported that performance is not the consequence or result of action, but the action itself. They defined performance as “those actions or behaviors that are relevant to the organization’s goals and can be scaled (measured) in terms of each individual’s proficiency (that is, level of contribution)”. There has been lot of research in the relationship between EI and performance (Carmeli and Josman, 2006; Lam and Kirby, 2002; Mishra and Mohaparta, 2010; Sy, Tram and O’Hara, 2005; Cote and Miners, 2006). For example, Carmeli and Josman (2006) empirically examined the relationship between emotional intelligence and two aspects of work outcomes (task performance and two forms of organizational citizenship behaviors, altruism and compliance) in a sample of 215 employees from a diverse set of organizations in Israel. EI was assessed by Schutte et al.’s (1998) self-report measure. The findings showed positive relationships among EI and employees’ work outcomes. Lam and Kirby (2002) investigated whether emotional intelligence would account for increases in individual cognitive-based performance over and above the level attributable to traditional general intelligence in a sample of 304 undergraduates at a university in the western United States. The authors measured EI with the Multifactor Emotional Intelligence Scale (MEIS; Mayer, Salovey and Caruso, 1997). They found that overall emotional intelligence, emotional perception, and emotional regulation uniquely explained individual cognitive-based performance over and beyond the level attributable to general intelligence. Further studies found that EI predicts the classroom performance of managers and professionals (Sue-Chan and Latham, 2004), the collection performance of account officers (Bachman et al., 2000), sales performance (Wong, Law and Wong, 2004), and supervisory ratings of job performance (Slaski and Cartwright, 2002; Law, Wong and Song, 2004). From the above, the following hypothesis can be made:

H4: The higher the EI level the better the job performance of an individual

2.1.4 Job satisfaction

Griffin (2008) supported that job satisfaction is concerned with the expectations of employees. It is affected from a number of factors, such as job climate, quality of work, salary system, ethics, and of course EI of the other workers but also of the top management (Robbins, 2005). Some recent studies found positive relationship among EI and job satisfaction. For example, Dong and Howard (2006) investigated the relationship between employee trust, emotional intelligence and job satisfaction. A cross-sectional survey was administered among staff members representing 24 specialties and 36 medical offices. EI was conceptualized in five dimensions: self-awareness, self-regulation, motivation, social empathy, and social skills (Goleman, 1995). The regression analysis showed significant results, meaning that the employees who have high EI, they are likely to be satisfied with their jobs. A recent study of food service workers and their managers (Sy et al., 2006) observed a positive association between an ability based EI scale (Wong Law Emotional Intelligence Scale, WLEIS; Wong & Law, 2002) and job satisfaction in employees and their managers. Finally, a study of a group of managers (Lopes et al., 2006) found links between EI abilities and affective proxies of job satisfaction measured via self and supervisor reports. From all the above it can be made the following hypothesis:

H5: The higher the level of EI the higher the job satisfaction score of an individual

2.1.5 Career success

In modern literature, career success is defined as “the accumulated positive work and psychological outcomes arising from one’s work experiences” (Seibert and Kraimer, 2001). Career authors have generally created the construct to include both objective and subjective indicators (Ng et al., 2005; Arthur et al., 2005). Extrinsic or objective factors of career success such as salary, promotions and status are relatively more tangible and observable outcomes than intrinsic or subjective factors of career success. These later factors of career success include less visible outcomes such as job and career satisfaction, perceptions of career accomplishments, career commitment and career mentoring and, therefore, are relatively more internally assessed by employees’ own subjective judgments of career success (Poon, 2004; Burke, 2001; Aryee et al., 1994).

Career success has attracted the interest of scholars who work on EI underlying the link of EI with life and professional success (Cooper and Sawaf, 1997). However, there is a contradictory view that there no evidence on this and most of the authors rely on anecdotal data and not on real data (Dulewicz and Higgs, 2000). Some studies try to explain possible links of EI and career success. George (2000) argued that career success is influenced by the commitment of the people to their career goals. Those career strategies are influenced from the emotional input of the person. This means that people who can understand their feelings are also able to understand better their job competences. Shutte et al. (2001) indicated that people who have empathy and understand theirs and other people’s needs, have more chances to attain a successful career. Research comparing promotion readiness of middle and senior executives reported EI as a more important screening criterion than intellect and other managerial skills (Langley, 2000). Mandell and Pherwani (2003) observed that EI-linked competencies of people in leadership positions, such as flexibility, conflict management, persuasion, and social reasoning, become increasingly important with advancing career levels in organizations. Findings from a seven-year longitudinal study by Dulewicz and Higgs (2003) also revealed EI as a stronger determiner than intellect and other management competencies in predicting career advancements of managers. Analyzing the skills required at various career levels in an organization’s hierarchy, Dulewicz and Higgs (2003) compared skill differences between senior directors and managers and found that the directors displayed significantly higher measures on overall EI and on interpersonal sensitivity whereas no differences appeared to exist among the directors and managers in terms of intellect or other managerial competencies. Following the above mentioned literature review the following hypothesis is occurred:

H6: The higher the EI level of an individual the higher his/her career success score

2.1.6 Greek Banking sector

Regarding the HR practices in the Greek banking sector, Daskalopoulou et al. (2005) has mentioned the fact that Greek banks are somehow pioneers in the HR policies. Hellenic Bank Association (2010) states that there are two key HR practices in the Greek banking sector. The first one is made from the “old school” employees who started their career when most of the banks were belonging to the state. On most of the cases, banks have positioned them on low-risk job positions, mostly on back office positions and they wait till they get retired. On the other hand, there is a new flesh of young managers and executives, most of them have studied and worked abroad, who make a dynamic human capital (Daskalopoulou et al., 2005). Banks such as Eurobank and Piraeus are well known for their top quality HR programs that include seminars on EI. Actually, EI has entered dynamically in their fields of HR development programs. As matter of fact, a reason that has pushed Greek banks to adopt efficient HR methods was the nature of competition. Before 2000, most of the banks were specializing in particular sectors, they were stated-owned and they worked mostly as a means of providing social policies and supporting stated funded projects. However, two facts changed the nature of competition. Firstly, the entrance of private competitors, and secondly, the fact that the banks have been internationalized. On both cases this meant that they could not remain without efficient practices.

Varca (2004) and Laurence and Budinich (2006) supported that the banking sector needs workforce with high level of EI in order to cope with the stressful demands of this job. Though that banking is a stressful sector, it seems that in general there is a high job satisfaction rate. The reason for this is that Bankers have to face a difficult job, but it is a job that provides them with a good

monetary benefit and a relative social status (Islam and Saga, 2009). Crossman and Abou-Zaki (2003) referred on previous researches making note the fact that job satisfaction derives also from the high job security that the sector has. Kaura (2011) supported that banks with high level of EI are expected to have also superior performance. The reason behind this is that EI helps the individuals to make clear decisions but also to avoid conflict with other employees or even the clients during a stressful moment (Zapf, 2002).

2.2 Methodology

2.2.1 Instruments

The research instrument was a structured questionnaire based on a seven-point Likert-type scale, from 1 (strongly disagree) to 7 (strongly agree). EI was measured with the self-reported, 33-item EI scale SREIT (Self Report Emotional Intelligence Test) of Schutte et al., (1998). The SREIT assesses multiple aspects of EI including appraisal and expression of emotions, regulation of emotion, and utilization of emotion. The EI scale of Schutte et al. (1998) has been used in multiple studies (e.g. Schutte et al., 2001; Abraham, 2000; Sjoberg, 2001; Carmeli, 2003; Lane et al., 2009; Keele and Bell, 2008) yielded high reliability results (Schutte et al., 1998; 2001; Sjoberg, 2001; Carmeli, 2003).

Job Performance was measured using a self-appraisal approach with 16 items of Yousef (1998) and Suliman (1995) and Farh et al. (1991) scale. The respondents were asked to assess their own job performance and their job performance comparing to that of their colleagues with similar jobs, in the dimensions of quality, productivity, quantity, work time, innovation, initiatives, work enthusiasm and overall job performance. The questionnaire of Suliman (1995) and Farh (1991) has been used and validated in the researches of Suliman (2001) and Suliman and Iles (2000).

Warr et al.'s (1979) 15-item job satisfaction scale was used to identify bank employees' job satisfaction levels. Several researchers (e.g. Patten, 2005; Lok and Crawford, 2003) adopted this scale and confirmed its validity.

Career success was measured by a synthesis of 3 scales' items. Subjective career success was measured the 5-item scale of Greenhaus et al. (1990), the 7-item scale of Nabi (2001) and 15 items from the scale of Dries et al. (2008) that include the factors of creativity, security, satisfaction, recognition, cooperation and contribution. Greenhouse et al.'s (1990) scale has been used widely in the literature, in more than 240 studies (e.g. Aryee et al., 1996; Greenhaus et al., 1990; Judge et al., 1995; Seibert et al., 1999; Ballout, 2009; Nabi, 2001). Nabi's scale has been used in combination with the scale of Greenhaus et al. (1990) in the literature (Nabi, 2001; Nabi, 2003; Rothwell et al., 2008; Rothwell et al., 2009). The model of Dries et al. (2008) appears to be more inclusive than previous models but it is certainly true that further external validation is necessary (Dries et al., 2008). Consistent with previous research (e.g. Ballout, 2009; Seibert et al., 2001), objective career success was assessed using salary, asking the respondents to indicate their annual income, as well as with the rest 5 items of Nabi's (2001) scale.

Finally, the questionnaire included items that referred to demographic characteristics so as to identify the profile of the respondents and create the combinations of the variables for the hypotheses.

2.2.2 Sample

The field research was conducted on December 2010. Respondents were the banks' employees in the city of Larissa, including managers and executives. The survey was conducted in the city of Larissa and in some areas of the region of Larissa. Fifteen (15) different banks and 23 bank branches participated in the survey. Structured questionnaires were distributed to all the banks' employees. From 250 distributed questionnaires, the 151 were returned completed. The resulting sample was 151 valid questionnaires (response rate about 60 per cent). The sampling method was non-random resulting in a convenience sample.

The participation of the public banks in the survey was 37%, when that of private banks was 63%. The participation of small banks was 28%, of medium banks was 15%, and of large banks was 57%. In this study the sample of 151 bank employees was consisted from 60% women and 40% men. Only 8% of the respondents were up to 25 years old, 36% were between 25-35, 27% were between 36-45, 22% were 46-55 and only 7% were older than 55 years old. The vast majority of the sample, 58%, was having a degree (meaning degree from a Higher Institution, e.g. university, TEI or college). There were, after all, respondents

with basic education (lyceum, IEK or TEE) on a percentage 21%, and these who held a Master on a percentage of 20%. Only 1% of the respondents were holding a Doctorate. The 12% of the respondents had total experience up to 2 years, only 12% of the sample had experience 2-5 years, 21% had 5-10 years, 26% 10-20 years and 29% had more than 20 years of experience. The first line executives found to be 68%, when the 26% of them were executives of the medium levels of hierarchy, and only the 6% were Chief Executives. The explanation here is that the majority of Chief executives are in the central branches of the banks in Athens.

Lymperopoulos and Chaniotakis (2005) presented similar demographic characteristics of their sample of bank employees in the area of Athens. Furthermore, similar demographic characteristics were recorded from Hellenic Institute of Bank Employment in a publication of Kousellas and Lakkas (2001), through the Employment Observatory for the banking sector. This organization provides a representative industry-wide database regarding the basic demographic characteristics of banking employees in Greece. The most recent industry-wide database available for use dates from 31.12.1997 (Kousellas and Lakkas, 2001). According to the above study, 45% of people employed in banks are women, but the percentage is different when looking at the first line staff. Women are not the majority of Executive and Manager Positions, but consist and continue to retain the majority in relatively substandard auxiliary jobs in a percentage of 66% of auxiliary staff. As it was explained above, Larissa is a small town where there are not many executives in high positions; the majority is first line employees and branch managers. This is why the percentage of women in the present study is 60%. Although the convenience sample of the present study, results of the demographic characteristics indicate that the sample follows the population. Demographic results are quite similar to those of Lymperopoulos and Chaniotakis (2005) and very similar to the demographics of Hellenic Institute of Bank Employment. As a result, it can be claimed that the sample is representative and generalizations can be made.

2.3 Statistical Analysis

Inter-item analysis was used to verify emotional intelligence, job performance, job satisfaction and career success scales for internal consistency or reliability (Nunnally and Bernstein, 1994). Specifically, Cronbach's coefficient alpha (Cronbach, 1960) was calculated for each scale, as recommended by Flynn et al. (1990), ranging approximately from 0.87 through 0.95. Thus, all scales exhibited well over the minimum acceptable reliability level of 0.7 (Nunnally, 1967).

Table 1. Descriptive statistics and internal reliability analysis of all scales

Variables	Mean	S.D.	items	Cronbach's alpha
<i>Emotional Intelligence</i>	4.84	.866	33	0.955
<i>Job satisfaction</i>	4.56	.946	15	0.935
<i>Job performance</i>	5.03	.909	16	0.956
<i>Annual Income</i>	20781	10845.5	1	-
<i>Objective Career success</i>	4.57	.993	5	0.745
<i>Subjective Career success</i>	4.92	.889	27	0.952

Valid N : 151

T-test analysis was used to assess statistical significance of the differences between groups of respondents according to demographic characteristics. However, the first three hypotheses investigate the relationship between Emotional Intelligence and gender, age and total working experience. Results show that only total working experience presents statistical significant differences. More specifically, the two groups are employees with working experience up to 10 years (N=68, mean = 4,637) and those with more than 10 years (N=83, mean = 5,011). In this case, there is statistical significant difference between the means (p<0.01). As a result, H1 and H2 aren't confirmed, meaning that the gender and the age of an individual don't influence his/her Emotional intelligence. On the contrast, H3 is confirmed, meaning that total working experience of an individual influences positively his emotional intelligence levels.

Table 2 shows the bi-variate relationships between the independent and dependent variables used in this study. The results show that Emotional Intelligence is positively correlated with job satisfaction ($r = .506$, $p .001$), job performance ($r = .745$, $p .001$), annual income ($r = .420$, $p .001$), objective career success ($r = .417$, $p .001$) and subjective career success ($r = .660$, $p .001$).

Table 3 provides the results of ordinary least squares regression analyses whereby the net effect of each independent variable is considered while controlling for the effects of the other control variables. Overall, the independent variables explained a significant degree of variance in the dependent variables controlling for gender, age, education, experience, hierarchical level, bank size and bank type. In particular, they explained 32% of variance in job satisfaction, 59% of variance in job performance, 73% of variance in annual income, 25% of variance in objective career success and 48% of variance in subjective career success. More specifically, the most significant variable of job satisfaction is emotional intelligence ($\beta .563$), when also the variance is influenced by the type of bank ($\beta .256$). It can be claimed here that H4 is confirmed, meaning that EI influences positively the level of job satisfaction.

Table 2. Correlations

	<i>Emotional Intelligence</i>	<i>Job satisfaction</i>	<i>Job performance</i>	<i>Annual Income</i>	<i>Obj. CS</i>
<i>Emotional Intelligence</i>					
<i>Job satisfaction</i>	.506***				
<i>Job performance</i>	.745***	.570***			
<i>Annual Income</i>	.420***	.278**	.481***		
<i>Obj. CS</i>	.417***	.748***	.535***	.432***	
<i>Subj. CS</i>	.660***	.799***	.695***	.431***	.722***

* Significant at the 0.05 level, ** significant at the 0.01 level, *** significant at the 0.001 level. Valid N=151

Table 3. Results of regression models testing the relationships between emotional intelligence and job satisfaction, job performance and Career success (CS).

Independent variables	Dependent variables				
	<i>Job satisfaction</i>	<i>Job performance</i>	<i>Annual Income</i>	<i>Obj. CS</i>	<i>Subj. CS</i>
Gender	-.056	.013	-.079	-.012	-.044
Age	-.056	-.072	.149	-.091	-.025
Education	.100	-.059	.016	.106	.083
Experience	.122	.024	.302***	.281*	.237*
Hierarchical level	-.015	.242***	.499***	.160	.060
Bank size	-.010	.120*	.078	-.040	.008
Former public banks	.256***	-.089	-.026	.126	.194**
Emotional Intelligence	.563***	.609***	.114*	.372***	.619***
<i>Adjusted -R²</i>	.324***	.587***	.732***	.253***	.479***

* Significant at the 0.05 level, ** significant at the 0.01 level, *** significant at the 0.001 level. Valid N=151.

The significant variables predicting job performance seem to be the hierarchical level ($\beta .242$), the bank size ($\beta .120$) but the stronger one is emotional intelligence ($\beta .609$), and as a result H5 is confirmed; EI influences positively job performance. Annual income's significant predictors are experience ($\beta .302$), hierarchical level

(β .499) and emotional intelligence (β .114). Hierarchical level of course is more important than emotional intelligence in the salary level. However, EI also influences the salary level, and this is important too. Objective career success's significant predictors are experience (β .281) and emotional intelligence to explain the main variance (β .372). Subjective career success's significant variables are experience (β .237), the type of the bank (β .194) and the greater is emotional intelligence (β .619). As emotional intelligence is significantly and positive correlated with the career success, H6 is confirmed; EI influences positively career success.

2.4 Discussion

No significant gender and age differences were found in this study. Initially, some studies have shown that women's EI tend to be higher than that of men (Ciarrochi, Chan and Bajgar, 2001; Schutte et al., 1998), other studies have showed that men scored higher than women in EI (Mikolajczak et al., 2007), and others have presented no gender differences when estimating overall EI (Petrides and Furnham, 2000; Petrides et al., 2004). However, it is worth noting that different EI scales give different findings for gender and age; for example, the SREIT (Goldenberg et al., 2006; Mikolajczak et al., 2007; Van Rooy et al., 2005). Mikolajczak et al. (2007) explain that these differences may be due to women being less confident in their capabilities than men or women are more demanding with themselves than men in the emotional field. In the case of age, initial studies have shown that EI scores increase with age (Bar-On, 1997; Day and Carroll, 2004; Mayer et al., 1999; Van Rooy et al., 2005), but others have reported no significant differences (Roberts et al., 2001; Mikolajczak et al., 2007; Adeyemo, 2008). Age is, for many authors, unrelated to scores on the SREIS.

Working experience was the only demographic characteristic that found to be positively correlated with emotional intelligence. This result is in consonance with that of Salopek (1998) and Abraham (2004), who expressed the view that EI tend to increase as one matures and gain experience. Still in support of the finding are the works of Click (2002) and Cote and Miners (2006), who established that administrative experience enhanced self-awareness. The probable explanation for the result could be attributed to employees' interaction with people of diverse background and tastes in the working career (Mishra and Mohaparta, 2010; Adeyemo, 2008). They may have therefore acquired people-oriented skills in the course of such interactions.

EI was found to be positively correlated with job performance. Such a finding was expected as this relationship was proved from studies. For example, Carmeli and Josman, (2006) proved that EI is positively and directly related to task performance, Lam and Kirby, (2002) found that EI is a predictor of individual cognitive-based performance, Mishra and Mohaparta, (2010) proved that EI is associated with workplace performances, Sy et al., (2005) found that employees' EI was positively associated with job performance. Further studies found that EI predicts the classroom performance of managers and professionals (Sue-Chan and Latham, 2004), the collection performance of account officers (Bachman et al., 2000), sales performance (Wong, Law and Wong, 2004), and supervisory ratings of job performance (Slaski and Cartwright, 2002; Law, Wong and Song, 2004). In the case of the banking sector EI plays a significant role on job performance. Specifically, Kaura (2011) claimed that all job positions of a bank, from the seller up to a senior analyst and top manager, are affected from EI in a different way; it is a sector with customer service, stress, annual targets, sales, dissatisfied customers, situations that need a quite high level of EI to be dealt successfully.

Job satisfaction was also found to be positively correlated with emotional intelligence. Although there is little empirical evidence on this field, some recent studies found positive relationship among EI and job satisfaction. Dong and Howard (2006) proved that the employees with high EI, they are likely to be satisfied with their jobs, Sy et al., (2006) found a positive association between EI and job satisfaction in employees and their managers. Finally, a study of a group of managers (Lopes et al., 2006) found links between EI abilities and job satisfaction. Furthermore, it seems that banking sector, actually has a high job satisfaction rate because of the good monetary benefit, job security and social status that banks offer to their employees (Islam and Saga, 2009; Crossman and Abou-Zaki, 2003).

Overall EI was found to be correlated with the career success, and specifically both objective and career success. Mandell and Pherwani (2003) observed that EI-linked competencies of people in leadership positions become increasingly important with advancing career levels in organizations. Comparing promotion readiness of middle and senior executives Langley (2000) reported EI as a more important screening criterion than intellect and other managerial skills. Findings from a seven-year longitudinal study

by Dulewicz and Higgs (2003) also revealed EI as a stronger determiner than intellect and other management competencies in predicting career advancements of managers. Analyzing the skills required at various career levels in an organization's hierarchy, Dulewicz and Higgs (2003) compared skill differences between senior directors and managers and found that the directors displayed significantly higher measures on overall EI and on interpersonal sensitivity whereas no differences appeared to exist among the directors and managers in terms of intellect or other managerial competencies.

3. CONCLUSION

The findings of the present study are very important for practitioners in banks and firms in Greece, as well as for researchers. They address the controversy about the usefulness of emotional intelligence for organizational research and managerial practice. Landy (2005) and Zeidner et al. (2004) argued against using emotional intelligence to predict job performance unless it makes an incremental linear contribution to prediction. Othman et al. (2008) result suggesting that this argument is overly simplistic. Predictors of job performance such as emotional intelligence may be important in ways other than their incremental linear effects (Murphy, 1996; Hough, 2003).

Since it has been established that EI affects work effectiveness, the management should consider selecting staff with high EI and developing the EI skills and abilities. EI should become the goal of every curriculum and training plan. Emotional skills must be taught through lectures and seminars as well as personal involvement where the learner experiences the emotional context. Firms and banks need to invest on teaching to their employees the concept of EI. Companies that have implemented EI development programs and endeavored to enhance EI competencies of human resources have witnessed quicker and more powerful changes in the quality of employee effectiveness and have found the changes to be sustained over time (Brooks and Nafukho, 2006; Park, 2005).

Senior and middle level managers have also to develop their emotional competencies so as to create and sustain emotional intelligent workplaces. Research evidences indicate that by creating emotionally intelligent workplaces, organizations have been able to truly drive performance and careers in organizations (Carmeli and Josman, 2006; Park, 2005). Work on emotional competencies and management of emotion highlights those small, relatively costless changes in organizational context or managerial behavior that usually impact employees' emotional reactions and consequently, their performance (Hochschild, 1983; Huy, 1999). Thus, managers can help improve employees' performance by understanding how emotions influence thoughts and behavior (Mishra and Mohaparta, 2010).

As EI of a person increases with working experience, organizations should take consideration of individual's working experience in recruitment and selection. Newly recruited employees should be made to undergo organizational socialization programs which should include aspects of EI training (Mishra and Mohaparta, 2010). This would make up for the lack of experience of the new employees.

Organizations have begun redefining the norms for dealing with employee careers and promotions. In the past, external staffing criteria (hiring from outside the organization) tended to be well defined, and most often defined in terms of technical skills and intellectual factors such as IQ (Cherniss, 1997; Goleman, 1998). In recent times, due to increasing awareness about the role of emotional competencies in career performance and success, more weight is often given by organizations to personality-related interpersonal competencies (Aydin et al., 2005). Individuals who get along well such as those with high EI, tend to possess an advantage over those with lower levels of EI. The message that emerges is clear: executives, employees and career aspirants who wish to advance and grow in their careers should pay attention to developing EI competencies and endeavor to strengthen these skills as they progress through organizational careers. As individuals grow in EI, it changes both their inner minds and outside relationships and cultivates within them better attitudes, clearer perceptions, and productive social relationships that are valued in diverse career (Goleman, 1995). Most often, EI builds and incorporates into the minds of people a burning spirit for pursuing noble goals, missions, and accomplishments that lead to definable progress both in their career and life. After developing an organization and its personnel to emotional intelligent elements, this organization will surely gain a competitive advantage over its competitors, resulting in customer satisfaction and success.

The present study has some limitations. First of all, the sample was derived from a small geographical area, the city of Larissa, and only in the banking sector. Further research must be done in wider areas such as in regions, in Athens and generally in Greece, as Greece is a country that has not yet realized the benefits of EI in business world. Moreover, further research can be done in many different sectors of the country so as to determine which sectors are influenced more and which less by EI, as the review of the literature reveals that some sectors and some job positions are actually determined from levels of EI in the workplace. In addition, future research can use a different instrument of EI in order to be shown if the results are similar, and if models of EI attain a level of biased responses, as some authors support (Mayer et al., 2000; Roberts et al., 2001; Davies et al., 1998). In the present study it was measured the overall EI of an individual. However, EI is consisted of a number of dimensions and each model differs by measuring some overlapping and some diverse ones. Further research investigating the relationship of EI and job performance, job satisfaction and career success has to be done so as to investigate which are these specific abilities or traits that influence each of the above mentioned outcomes. As a result, in the future studies EI must not be measured as a whole like here, but separated on its several components. Furthermore, the study didn't include other variables such as personality, cognitive ability and leadership. Future research must include such variables in order to prove which are the strongest predictors of job performance, job satisfaction and career success. Finally, career success is a very interesting concept in relation with EI. The review of the literature revealed that the majority of the studies haven't really proved this relationship, but this study investigated the direct relationship of EI and career success. So, it is necessary this relationship to be investigated and confirmed or rejected, and more specifically, to be revealed which specific components of EI influence more career success.

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