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THE IMPACT OF EMOTIONAL INTELLIGENCE ON IMPROVING DECISION-MAKING EFFECTIVENESS AMONG BANKING SECTOR EMPLOYEES

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Abstract

In banking sector, where decisions can a have wide-reaching financial implications, the significance of EI in decision-making is being recognized as important strategy in this 21st century. This paper examines the factors that influence EI and its dimensions in relation to decision-making within a banking context. The literature review and empirical data are employed to assess the various components of EI: self-awareness, self-regulation, social awareness, and relationship management in the outcomes of decision-making. This research paper highlights the importance of EI in supporting the employees' decisions in a prudent and effective manner, with practical suggestions for making better decisions in the banking environment.

Keywords: Emotional Intelligence, Banking, Decision-Making.

Introduction

The Decision-making competency forms the backbone of the success in the banking world, where changes never cease and competition is always fierce. From managing client relationships to evaluating financial risks and closing regulatory compliance gaps, banking professionals find themselves entrenched in complexities and under great pressure for decision-making at every instant of time. Consequently, within this banking environment, decision-making havebecomed even more crucial, since its outcomes determine the sustainability of banks, its reputations, and thus their profitability.

Whereas earlier decision-making models tended to stress rationality and logic, recent research emphasizes the more malleable and intricate influence of emotional intelligence (EI) in the context of decision-making. EI involves the ability to perceive emotions, to use emotions to aid thought, to understand emotions, and to manage emotions, and as such, plays a crucial role in dealing with any and every situation, particularly in social and interpersonal contexts.

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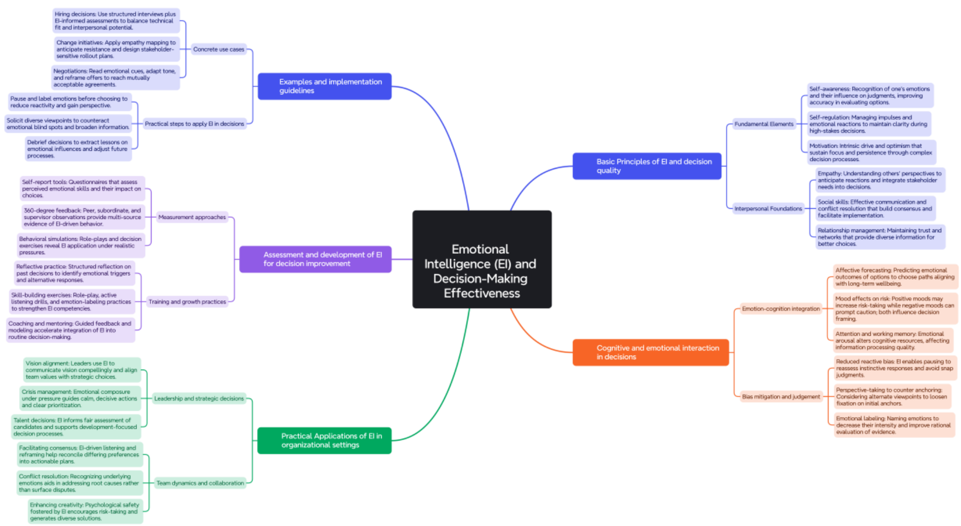
This role becomes especially enlightening in the banking industry, with its abundance of interactions with clients, colleagues, and other stakeholders, where emotions are considered in the balance. Uniformly, employees work their way through thick forests of financial transacting while considering emotional influences, human leanings, and favoredbehaviors. Hence, the superior weapon of controlling one's own emotions and interpreting emotional signals while making decisions becomes a valuable trump card for bankers.

Different representatives of the EU have multiple facets, and each of those facets contributes to the direct effectiveness of a decision in concern with that dimension.These dimensions include:



- Self-understanding: This means to identify and understand one's own emotions, strengths, weaknesses, and values. Such a person is more capable of judging their own biases and preferences in making decisions, thus enabling them to make more objective and sound choices.
- Self-regulation: This is the ability to direct and manage emotional impulse reactions to stressful circumstances. For instance, employees with good self-regulation can manage their emotions well and think logically at high pressure situations. Thus, impulse- or emotion-based shooting is prevented.
- Social awareness: The facilities to perceive and interpret the emotions, viewpoints, and worries of other individuals - clients, colleagues, and stakeholders - as being those of an individual's self. People with the social awareness are able to foretell the

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needs and priorities of different stakeholders so that they can modify their own choices and communications accordingly.

- Relationship management: It is the ability to develop and maintain a healthy interpersonal relations with others, thereby creating values like: trust, teamwork, and mutual recognition. Employees with relationship management skills can easily traverse interpersonal dynamics and thereby foster agreement and collaboration in decisions.

It is in this regard that this research seeks to examine the role that emotional intelligence plays in influencing effective decision making by employees in the banking sector. By researching the existing literature and empirical evidence, this study hopes to show how each facet of emotional intelligence impacts the decision-making processes through best practices and strategies on effectively improving decision making in the banking industry.

Literature Review

Akther et al. (2021) have written a paper to investigate emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ) on job satisfaction of employees working in commercial banks in Bangladesh. To satisfy the purpose, the study adopted the convenient sampling method. The Bangladeshi employees in banks were included in this study hence the research is quantitative and exploratory. This study was completed using primary data. The survey questionnaire was measure property for the study. Some questionnaires were adapted from previous studies. Two hundred employees from banks were asked to answer the survey and finally, 130 usable responses were received in this study. This study was made possible with the help of SPPS Software (version 26.0) for data analysis. The study has found that all the three independent constructs, emotional intelligence (EQ), employee empowerment (EE), and cultural intelligence (CQ), are significant predictors of job satisfaction.

Jain, et al. (2020), intended to study the influence of emotional intelligence in the employee's performance. The study proceeded by targeting employees from various banks such as UCO Bank, Indian Bank, United Bank, Federal Bank, Central Bank, OBC, Dena Bank, PNB. The banking industry had been chosen for this study because it is a well-paying sector in the horizon of banking. A total of 200 participants served as the sample data for the research. The researchers decided on doing a survey based on the model of emotional intelligence by

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Daniel Goleman to rate EI of employees. The studies reported a positive relationship between emotional intelligence and job success.

Serhanet al.(2019), This study was conducted to explore the outcomes of the Employees' Emotional Intelligence. The survey was conducted on 300 respondents in the years 2018 and 2019. Why 300 employees, these banks for study chosen were the Saudi American Bank (Samba) and the Al-Ahli National Commercial bank (NCB): for the examination of how emotional intelligence might promote employee performance in relation to four aspects of emotional intelligence: self-awareness, self-management, social-awareness, and relationship management. The existing data were analyzed using the Statistical Package for Social Science (SPSS). According to our results, it was revealed that the employee performance of employees increases with a high level of emotional intelligence. This firmly indicates that there is a positive relationship between self-awareness, self-management, relationship management, and employee performance.

Karthikeyan et al.(2019),This research aimed to study whether demographic variables had a significant impact of varying Emotional Intelligence levels present among bank employees. The experiment was targeted on the bank employees in India, especially South India. The Non-probability method, known as the Convenience sampling, was adopted in this survey. The sample population aimed at 500 employees, out of which 267 were public sector and 233 were private sector employees. The result of this study has strongly supported the claim that there is no variance in Emotional Intelligence concerning the demographic variables like age, gender, length of service, and educational level among bank employees, hence the alternative hypothesis is accepted.

Objectives

The primary objective of the study is to know the impact of emotional intelligence on decision-making efficiency among employees in the banking sector and to identify the impact of Emotional Intelligence and decision-making.

Hypothesis Result

H01: There is no significant effect at the significance level ($\alpha \leq 0.05$) on self understanding on decision-making in banking sector.

H02: There is no significant effect at the significance level ($\alpha \leq 0.05$) on self regulationon decision-making in in banking sector.

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H03: There is no significant effect at the significance level ($\alpha \leq 0.05$) on social awareness on decision-making in banking sector.

H04: There is no statistically significant effect at the significance level ($0.05 \leq a$) relationship management on decision making in banking sector.

Data analysis and interpretation

Research Methodology

The descriptive-analytical research design makes present the study, here the phenomenon is studied as it is in reality and through correlation relationships between the study's independent variable, emotional intelligence, and the dependent variable, decision-making, to ascertain the possible effects of the independent variable on decision-making. The target of the study population is specified as bank employees. In all, fifty questionnaires were administered to employees, including male and female subjects. The questionnaire consisted of forty statements in which a Likert scale was used to measure the opinions of the study sample members on the following options: strongly agree (with a weight of 5), agree (4), neutral (3), disagree (2), and strongly disagree (1). This aids in clarifying the results and statistical percentages would be provided for all fields pertaining to emotional intelligence and its impact on the decision-making ability of bank employees.

The questionnaire consisted of Twenty-four (24) sections; which indicates the study sample assessment of the level of emotional intelligence to include the sub-dimension of emotional intelligence applications. Arithmetic means and standard deviations were obtained for all items in emotional intelligence domains, and results appear below.

1) Self-understanding.

Descriptive Statistics					
Question	**N (No of respondents)**	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Do you think you are able to understand your own feelings?	50	1.00	5.00	3.02	1.34
Do you think you have the ability to influence others feelings?	50	1.00	5.00	2.75	0.89
Do you think you have the ability to understand the feelings of others.	50	1.00	5.00	2.73	1.22

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Do you think you are able to express your feelings in front of others?	50	1.00	5.00	3.65	0.81
Do you think you can measure your strengths and weaknesses?	50	1.00	5.00	3.90	0.99
Do you think you can invest your previous experience?	50	1.00	5.00	3.00	0.97
DOMAIN AS A WHOLE				3.17	

The table contains the mean and standard deviations of all items that measure the domain of self-understanding. The table indicates that the mean of items measuring the field of "self-understanding" ranges from (2.73-3.90). The most significant was for the question "Do you think you can measure your strengths and weaknesses," with a mean of (3.90), followed by the question "Do you think that you are able to express your feelings in front of others?" getting a score average of (3.65). The question "Do you think you can understand the feelings of others" came last with an average of (2.73). And, the arithmetic means for the field of "self-understanding" as a whole is (3.17).

2) Self-regulation

Descriptive Statistics					
Question	**N (No of respondents)**	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Do you think you are able to manageyour emotions effectively during difficult conversations ?	50	1.00	5.00	4.00	1.34
Do you think you have the ability to resist the urge to react impulsively when provoked?	50	1.00	5.00	3.65	1.00
Do you think you have the ability to handle work-related stress in a healthy and productive manner?	50	1.00	5.00	2.65	0.86
Do you think you can concentrate on your work for extended periods without losing focus?	50	1.00	5.00	3.54	1.01
Do you think you are able to keep your composure and wait for the right moment to act.?	50	1.00	5.00	3.10	0.83

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Do you think you can stay committed to my goals even when faced with challenges?	50	1.00	5.00	3.06	1.00
DOMAIN AS A WHOLE				3.33	

The mean and standard deviation values for all items measuring the area of (self-management) The arithmetic means of the items measuring the area of self-management (the most being for the question: Do you think you are able to manage your emotions effectively during difficult conversations? with an arithmetic average of 4) ranged from 2.65 to 4; followed by Do you think you have the ability to resist the urge to react impulsively when provoked? with an average score of 3.65, while Do you think you have the ability to handle work-related stress in a healthy and productive manner came last with an average of 2.65. The mean value of the whole domain "Self-management" is 3.33.

3) Self awareness

Descriptive Statistics					
Question	**N (No of respondents)**	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Do you think you have the consciousness to deal well with clients from diverse cultures?	50	1.00	5.00	2.94	0.48
Do you think you have the ability to listen sensibly to others in order to understand their necessities and needs?	50	1.00	5.00	3.65	1.12
Do you think you have the ability to possess social skills to maintain the organization’s relationship with its customers?	50	1.00	5.00	3.85	0.82
Do you think you can adhere to the stated rules and respect them?	50	1.00	5.00	3.19	1.02
Do you think you have the ability to understand well the emotions of others?	50	1.00	5.00	3.40	0.94

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Do you think you can offer services to others in a timely manner?	50	1.00	5.00	2.54	0.58
DOMAIN AS A WHOLE				3.26	

Means and standard deviations of all items measuring the field of self-management, The table shows that the arithmetic averages of the items that measure the domain of self-management ranged from 2.54 to 3.85. The most prominent question was: "Do you think you have the ability to possess social skills in order to maintain the organization’s relationship with its customers?" with an arithmetic average of 3.85. This was followed by the query: "Do you think you have the ability to listen sensibly to others in order to understand their necessities and needs?" which scored an average of 3.65. On the other hand, the question "Do you think you can offer services to others in a timely manner?" came in the last rank with an average of 2.54. Furthermore, 3.26 is the mean value of the domain "Self-awareness" as a whole.

4) Relationship Management

Descriptive Statistics					
Question	**N (No of respondents)**	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Do you think you have the ability of comfortably are you in addressing and resolving conflicts with colleagues?	50	1.00	5.00	4.15	0.55
Do you think you have the ability to handle changes and transitions in the workplace?	50	1.00	5.00	3.83	0.56
Do you think you can influence others' opinions and decisions in the workplace?	50	1.00	5.00	3.88	0.44
Do you think you have the ability to convey your thoughts and ideas clearly and effectively in a team setting.	50	1.00	5.00	3.90	0.56
Do you think that collaborating with others is important to achieve common goals?	50	1.00	5.00	3.87	0.58

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Do you think you think helping your team member who is going through a difficult time improves workplace relations?	50	1.00	5.00	3.84	0.55
DOMAIN AS A WHOLE				3.91	

The arithmetic mean of all items measuring the domain of relationship management and standard deviations.With regard to the "relationship management" field in question, it would be indicated that the mean of the response to the aforementioned questions ranged between (3.83 - 4.15), the most pronounced mean weight given by question numbers : "Do you think you have the ability of comfortably addressing and resolving conflicts with colleagues?", average (4.15). Question “Do you think you have the ability to convey your thoughts and ideas clearly and effectively in a team setting.” Average (3.90) came, while the question “Do you think you have the ability to handle changes and transitions in the workplace?” occupied the last rank with an average of (3.83), as well as The arithmetic mean for the whole moron of "relationship management" was (3.91).What is the effect of dimensions of emotional intelligence (self-understanding, self-management, social awareness, and social skills) on decision making? To answer this question, the use of multiple regression analysis was carried out to prove that emotional intelligence dimensions (self-understanding, self-management, social awareness, and social skills) do have an impact on decision-making at a level of significance (0.05).

Sample	**correlation coefficient (R)**	**The coefficient of determination R**	**value (F)**	**Indication level**
regression	0.70	0.46	8.15	0.00

Multiple regression analysis tests

The correlation coefficient (R)) has been found to be (0.70). On the basis of this correlation, it can be said there is medium correlation between the dimensions of emotional intelligence and that of decision making. (R2) reached (0.46). This indicates that the independent

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variable (emotional intelligence) explains (46%) of the variation in the dependent variable (decision making).

filed	the value (B)	Indication level
self-understanding	0.26	0.00
self-regulation	0.05	0.39
social awareness	0.12	0.12
Relationship management	0.25	0.00

Multiple regression tests for sub-hypotheses

The independent variable (self-understanding) had an impact on the dependent variable (decision making) where value of significance level (0.00) which is lesser than (0.05) and (B) value was (0.26) it expresses the degree of influence which means that increase by one degree in (self-understanding) will leads to an effect on (decision making) by a value of (26%). The independent variable (self-regulation) did not influence the dependent variable (decision making) statistically significant where the significance level value is (0.39)-greater than (0.05)-and value of (B) was (0.05)-is the degree of influence-extremely low value and does not indicate statistically significant effect. In addition, independent variable (social awareness) did not have a statistically significant relationship between itself and the dependent variable (decision making). This is because the significance level value was at (0.12), which is higher than (0.05), and value of (B) was (0.12)-degree of influence, It is a low number and does not indicate a statistically significant effect. In addition, the independent variable (relationship management) had an impact on the dependent variable (decision making) where value of significance level was (0.00) which is below (0.05) and B value was (0.25) which shows the degree of influence, and this means that: An increase of one degree in (relationship management) leads to an effect on (decision-making) by a value of (25%), which also indicates statistically significant effect at the significance level (0.05).

The question states: What are the effects of the dimensions of emotional intelligence (self understanding, self-regulation, social awareness and relationship management) on decision making? The value of the test (F) was 8.15 and at p-value statistical significance 0.00, an indicator that it is functioning at the significance level, which is below the 0.05, thus indicating the presence of statistically significant effect at the significance levels equal to or

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greater than (0.05) ≥ a), It also indicates that the dimensions of emotional intelligence combine together with decision-making and the most influential areas are self-understanding, then relationship management.

Discussion and Conclusion

The "self-understanding" category received an average score of 3.17, indicating a moderate level of self-awareness. The "self-regulation" category averaged 3.33, and the "social awareness" category obtained an average score of 3.26, both of which indicate a medium level. In contrast, "relationship management" shows a higher average of 3.91. There is a significant impact of emotional intelligence dimensions on decision-making as shown by a test value of 8.15 and a significance value of 0.00 considered meaningful at a 0.05 significance level (less than 0.05). This again shows that emotional intelligence dimensions combined have a statistically significant effect on decision-making. Relationship management and self-understanding were most influential in the study. The study suggests the conduction of periodic training sessions for employees so that they are kept abreast of recent trends in the industry. The training should be designed around the application of real-life scenarios and simulations allowing employees to practice decision-making in a non-threatening environment while also encouraging participation in industry conferences, seminars, and courses for updates on new developments and best practices. Mentorship programs whereby experienced employees guide and support less-experienced colleagues regarding decision-making are also very important.

In addition, there should be a review of all these approaches and their effectiveness, together with feedback from staff and performance evaluation. Leadership training could integrate emotional intelligence as an important course in order to increase decision-making skills. Ultimately, the more an organization fosters a culture of valuing emotional intelligence, the better its business outcomes and employee satisfaction will be.

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