

The moderating effect of age, gender and educational level on relationship between emotional intelligence and job satisfaction: An analysis of the banking sector of Pakistan

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Abstract

This study investigated whether emotional intelligence as well as components (self-awareness, self-management, self-motivation, empathy and social skills) is significantly correlated with job satisfaction. It also explored the moderating effects of age, gender and educational level and their link between emotional intelligence and job satisfaction in the banking sector of Pakistan. The study contributed to the existing literature because age, gender and educational level were used as the moderating variable. Moreover the context i.e. banking sector, was used in the present study which has been neglected in previous literature. 250 employees participated in the study and were categorized based on three age groups; younger employees between the age of (20-30) middle age employees between the range of (31-40) and older employees above 40 years, in Islamabad and Rawalpindi. In this study the number of male participants was 194 and the number of female participants was 56. The educational levels were categorized from Bachelor to Master and above. The two valid and reliable tools were used to measure emotional intelligence and employee job satisfaction. Correlation and regression analysis were used to analyze these data. The result showed significant relationship between emotional intelligence and job satisfaction. Moreover the moderating effect of age, gender and educational level was also found.

Key words: Emotional intelligence, Job satisfaction, Age, Gender, Educational level, banking sector.

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Introduction

The most vital factor in accomplishing an organization's goals and objectives depends upon its human resources. The banking sector is one of the organizations in which most of the human resources are working hard; applying their skills, knowledge and ability to get competitive advantage in the market. The understanding and managing of emotions plays an indispensable role in the working place. Due to hyper competition in the banking sector the employees face a lot of stress and work overload which affects their job satisfaction. Therefore it seems that if the employees are emotionally intelligent it may increase work productivity. Emotional intelligence plays an essential role to manage emotions of self and emotions of others which help to control physiological and psychological stresses. Positive emotions lead to job satisfaction as well as encourage morale of the employee in the banking sector. According to Bagshaw (2000) negative emotions, such as dread; anxiety; annoyance and hostility, use up much of the individual's energy, and lower morale, which in turn leads to absenteeism and apathy. Cooper (1997) shows that emotions that are properly managed can, and do, have successful outcomes. Carefully managed emotions can drive trust, loyalty and commitment as well as increase productivity, innovation and accomplishment in the individual, team and organizational sphere. Therefore it becomes more important to study the relationship between emotional intelligence and job satisfaction in this sector.

The concept of "emotional intelligence" emerged in two academic journal articles (Mayer, et al., 1990). They revealed their elementary definition of emotional intelligence as the part of social intelligence that includes the capability to control self and others' feelings and emotions, to distinguish among them and to use this information to monitor one's thinking and activities. Schmidt (1997) presented that emotional intelligence is the skill to identify and reply to the sentiments and moods of others, as well as the ability to help others control their emotions. Goleman (1998) provides a useful definition

of the concept, and believes that emotional intelligence is the ability to know the feelings of self and the feelings of other and establish the relationship with others to perform the job effectively. According to Weisinger (1998) the intelligent use of emotions leads behavior and thinking in such a way that it increases performance. Songer and Walker (2004) defined that emotional intelligence is the skill to express, assess and control one's own feelings.

The dependent variable of the present study is job satisfaction. Job satisfaction is measured as an individual attitude toward the task and the corresponding relationship to employee motivation. Job satisfaction refers to a keen assessment of the work as a whole, but also refers to constituents such as financial payments, resources to get the job completed, interest, contest, practice of valued skills, variability, job-related status, self-sufficiency, and to establish relationships with supervisors and co-workers, participation in decision making, and ease elements such as hours, physical environment and transport time. The essence of job satisfaction is the fit of congruence of the worker and the job. Vroom (1964) described Job satisfaction as "a satisfying or progressive emotional state ensuing from the assessment of one's work or work proficiencies." Locke (1976) says that Job satisfaction is a group of attitudes, which employees know about their work. There are a variety of aspects that affect a person's job satisfaction; some of these aspects comprise the salary level and other returns, the apparent fairness of the promotion system within a company, the excellence of the working conditions, leaders and friendly relationships and the job itself. Tett and Meyer (1993) divided job satisfaction into two parts, external factors and internal factors. They found that employee job satisfaction was not only affected through external factors such as pay, promotion, working condition and supervision, but also internal factors such as emotions, exciting mood, close relationships and personality traits.

In this study age, gender and educational level are moderating variables. This study examines how much age, gender and educational level influence the association between emotional intelligence and job satisfaction. Furthermore this study will contribute to the existing literature on Emotional Intelligence and its components because of inclusion of age, gender and educational level as moderators. It will address the gap currently existing in the literature, especially in Pakistan and will provide a link between theory and practices. The result of the research study will majorly support those who have a keen interest in this topic.

Literature Review

Emotional Intelligence

The idea of emotional intelligence was first used by Aristotle (322, BC) who identified such ability and described it in these words: "Anyone can get angry – that is easy. But to be angry with the right person, to the right degree, at the right time, for the right purpose, and in the right way – this is not easy." There are various theories presented on emotional intelligence such as social intelligence theory presented by Thorndike (1920) who defines social intelligence as "the ability to understand

and manage men and women, boys and girls - to act wisely in human relations." Walker and Foley (1970) have further elaborated on the definition of Thorndike (1920) in that emotional intelligence is the skill of a person to be aware of and perceive his/her and others' emotional state, motives and behavior and to react positively to them based on this information.

Gardner's (1983) presented philosophy of multiple intelligences such as pictorial/spatial intelligence, bodily/kinesthetic intelligence, oral/linguistic intelligence, musical/rhythmic intelligence and logical mathematical intelligence. Gardner (1983) did not fully focus on emotions, he provided the concept of social intelligence which is an important domain of seven intelligences. Later Salovey and Mayer (1997) explained four broad areas of emotional intelligence such as emotional intelligence which is the capability to identify feelings, to access and create feelings so as to support thought, to know emotions and emotional information, and to reflectively control emotions so as to endorse emotional and intelligent progress. Emotional intelligence is described as having five components which are: self-awareness, self-management, self-motivation, empathy and social skills (Goleman, 1995). Self-awareness as the ability to know one's internal states, preferences resources and intuitions, while self-management as the ability to manage one's internal states, impulses and resources. Self-motivation is the ability of emotional tendencies that guide or facilitate reaching goals, while empathy is the ability to be aware of others feelings, needs and concerns and social skills or adeptness at inducing desirable responses in others (Goleman, 1995).

Job Satisfaction

Job satisfaction refers to a group of attitudes, which workforces have about their jobs. It is a "person's response to work experience". Job satisfaction is "a pleasant or positive emotional state resulting from the assessment of one's work or work experiences" (Berry 1997; Lock 1976). Job Satisfaction (JS) is the person's negative or positive evaluative decision about his/her work (Weiss, 2002). Research conducted by Haleem and Shah (2015) indicated that satisfied employees were multi-skilled, proactive, and customer-focused, that ultimately led to the organizational success. Similarly, Goleman et al. (2002) found that emotional intelligence of management and co-workers can contribute to the overall experience of an employee and influence how they rate their own satisfaction on the job. They determined that the level of a leader's emotional intelligence is associated to the positive mood of their employees which then leads to higher revenues through improved customer satisfaction scores, particularly in service industries.

Theorists have determined two aspects in job satisfaction: External factors such as payment, promotion and colleagues while internal factors included spirit and personality traits (Mayer, Salovey & Caruso, 2000). There are two important parts of job satisfaction, one is external factors such as features of an organization, society and culture while internal factors included emotional feelings, exciting mood and personality traits (Tett and Mayer, 1993). The emotional intelligence and job satisfaction highly affects the competitive environment. The high level of emotional intelligence will raise level of job satisfaction.

Emotional Intelligence and Job Satisfaction

Many studies have been directed to find out the relationship between Emotional intelligence and job satisfaction. Research suggests that there is a positive relation between emotional intelligence and job satisfaction (Rahman & Haleem, 2018; Villard, 2006; Thomas & Tram, 2006; Guleryuz et al, 2008; Monafared et al, 2010; Ghoniem, 2011; Jeloudar & Goodazi, 2012; Mousavi et al, 2012, Mehdi et al, 2012; Abi e alias, 2012). Rahman & Haleem (2018) conducted a survey on university employees and found strong and significant impact of emotional intelligence on job satisfaction. Similarly, Goleman (1998) stated that emotional intelligence is closely related with job satisfaction and job success. Emotional intelligence does expect job satisfaction and job performance. The outcome shows that respondents who are of high emotional intelligence perform well and are more satisfied with their job than respondents who are of little emotional intelligence (Afolab, 2010). Emotional intelligence is one of the determinants of job satisfaction (ahin, 2011). Emotional intelligence is positively associated with academic success, business success and satisfaction, and emotional health and regulation (Elias, Zins, Weissberg, Frey, Greenberg, Haynes, Kessler, Schwab-Stone & Shriver, 1997).

Furthermore, Gardner and Stough (2003) determined that job satisfaction has a positive link with the components of emotional intelligence and emotional management and emotional control. Moreover Hasankhoyi (2006) also determined that there is positive significant association between the components of emotional intelligence and level of job satisfaction. Mousavi et al, (2012) found the relationship between emotional intelligence as well as components and job satisfaction of physical education teachers in Zanjan Province. They found a significant positive relationship between emotional intelligence and job satisfaction and between the components of social skills, empathy, and motivation and job satisfaction. Moreover the outcomes further showed that social skills, empathy, and motivation were predictors of teacher's job satisfaction. Kafetsios and Zampetakis (2007) found that dimensions of emotional intelligence have a significant relationship with job satisfaction. They determined that self-awareness and self-management influence the level of job satisfaction, because it may positively affect the social relationship and work experience. They also stated that self-management causes a sense of job satisfaction in the working environment. Research found that empathy and social skills are considering the foundation of job satisfaction. They are not only establishing friendship relationship among co-workers and managers but also improve their level of job satisfaction. In the light of the above literature, a number of hypotheses are derived, which are stated below.

H1: There will be a positive relationship between emotional intelligence and Job satisfaction) in the banking sector of Pakistan

H1a: There will be a positive relationship between self-awareness and job satisfaction in the banking sector of Pakistan

H1b: There will be a positive relationship between self-management and job satisfaction in the banking sector of Pakistan

H1c: There will be a positive relationship between self-motivation and JS (job satisfaction) in the banking sector of Pakistan

H1d: There will be a positive relationship between empathy and job satisfaction in the banking sector of Pakistan

H1e: There will be a positive relationship between social skills and job satisfaction in the banking sector of Pakistan

Moderating Effect of Age, Gender and Educational Level

Literature revealed mixed result of studies that age, gender and educational level moderate the relationship between emotional intelligence and job satisfaction. Researchers have shown a relationship between age and job satisfaction, indicating that older workers are more satisfied with their jobs than younger workers. Moreover, with the increase in the number of years overall job satisfaction of workers increases as well (Berns, 1989; Grady, 1985; Nestor & Leary, 2000). Likewise, regarding the level of job satisfaction and emotional intelligence, researchers also revealed that ages show significant differences among students. Furthermore, the level of emotional intelligence of older students was higher than younger students. In addition, the level of emotional intelligence is high among those above 40 years (Bar-on and Handley, 1999; Noor-Azniza and Jdaitawi, 2009; Kumar and Muniandy, 2012;). Some researchers in contradict that there is positive relationship between age and emotional intelligence. Researchers explained that when age increases the level of emotional intelligence does not generally increase. Researchers also found that age does not increase other relationships such as emotional intelligence, mental health and spiritual intelligence (Rahim & Malik, 2010; Shabani Hasan, Ahmad & Baba, 2010; Birks, McKendree and Watt, 2009).

Researchers found relationship between gender and job satisfaction because when the number of areas of responsibility increased for females, job satisfaction increased as well (Nestor and Leary, 2000; Riggs & Beus, 1993; Bowen et al. 1994). Furthermore females have more emotional intelligence because they are more socially skillful compared to men and they show more respect for their colleagues (Hargie, Saunders, & Dickson, 1995; Rahim & Malik, 2010). Researchers studied that the greater levels of emotional Intelligence in women may be related to the association between the mother and her child wherein female children are likely to get more emotional expression from their mothers than male children (Lopes, Salovey, and Straus, 2003). In addition gender has insignificantly inclined with job satisfaction, emotional intelligence significantly affects job satisfaction, emotional intelligence and gender interact to influence the job satisfaction (Ghoniem et al, 2011). Another study suggested that there is no relation between emotional intelligence and gender. Researchers determined that emotional intelligence does not differ according to gender (Barrett, Lane, Secherst, & Schwartz, 2000; Landa et al. 2008; Birol et al, 2009).

According to literature there is a positive relationship between educational level and job satisfaction, so when the education level increases the level of job satisfaction also increases. (Herzberg et al, 1957; Berns, 1989). Likewise education level also has a positive relationship with emotional intelligence because

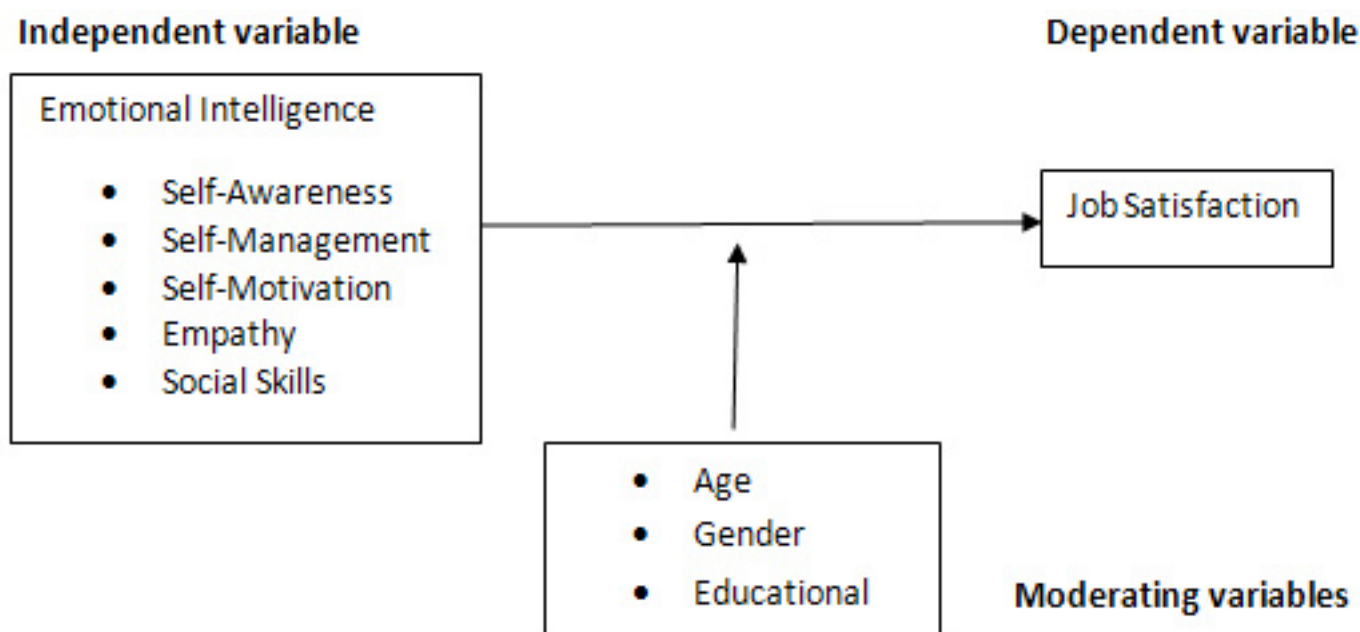
educators are more aware of their emotions and their ability to manage and motivate others (Noriah et al.2006). Moreover, other researchers revealed a positive relationship between emotional intelligence and academic achievement (Fannin ,2002; Farooq, 2003; Mayer and Cobb, 2000). In the light of the above literature, a number of hypotheses are derived, which are stated below.

H2: Age will moderate the relationship between emotional intelligence and Job Satisfaction in the banking sector of Pakistan

H3: Gender will moderate the relationship between emotional intelligence and Job Satisfaction in the banking sector of Pakistan

H4: Educational level will moderate the relationship between emotional intelligence and Job Satisfaction in the banking sector of Pakistan

Figure 1: Theoretical Framework of Emotional Intelligence and Job satisfaction with Age, Gender and Educational level as a Moderating variables



Source: Adapted from Goleman(1998), Klesh(1979)

Methodology

Participants

To obtain relevant data, a total of 400 questionnaires were distributed conveniently to participants in different banks namely Habib bank, United bank, National bank, Askari bank, Mezan bank, Summit bank, Sind bank, Bank of Punjab, Muslim commercial bank, Islamic MCB, Standard Chartered and First woman bank, in Rawalpindi and Islamabad, out of which 250 questionnaires were returned, providing a response rate of 62%. Participants in the study constituted 250 and they were categorized based on three age groups; younger employees between the age of 20-30, middle aged employees between the range of 31-40 and older employees above 40 years, in Islamabad and Rawalpindi. In this study 194 males and 56 females participated; educational levels were categorized based on Bachelor and Master or above, employees in the banking sector.

Emotional Intelligence Questionnaire

Emotional intelligence was assessed using the original 40-item measuring scale developed by Rahim and Minors (Rahim, 2002), called the Emotional Intelligence Index (EQI). These 40 items measured the emotional intelligence which included five sub scales, namely, self-awareness, self-management, self-mo-

tivation, empathy and social skills. The Instrument contains 40 items using a 5-point Likert scale, where 1 represents 'strongly disagree' and 5 'strongly agree'. Rahim (2002) reported Cronbach Alphas for five sub scales from range of 0.62 to 0.98. For the present research, the reliability of coefficient Emotional Intelligence showed good overall reliability ($\alpha=.93$).

Job Satisfaction Questionnaire:

Job Satisfaction subscale of Michigan organization assessment Questionnaire (Cammanm, Fichman, Jenkins, & Klesh 1979; Appendix B) was used. This tool consists of three items that assess overall job satisfaction. A five point scale was used where 1 represents 'strongly disagree' and 5 'strongly agree'. Grandey (2003) report a high alpha of 0.93 for this subscale. For the present research, the reliability of coefficient Job Satisfaction was shown as good overall reliability ($\alpha=.71$).

Results

Data Analysis:

To test the relationship between emotional intelligence as well as its components and job satisfaction, correlation analysis was done. The analysis revealed a significant relationship between emotional intelligence as well as components (self-awareness, self-management, self-motivation, empathy, social skills) and job satisfaction.

Table 1: Correlation between emotional intelligence as well as its components and job satisfaction of banking sector employees

	EI	JS	SA	SM	SMO	EM	SS
EI	1						
JS	.483**	1					
SA	.47**	.25**	1				
SM	.78**	.33**	.06	1			
SMO	.78**	.34**	.06	1.00**	1		
EM	.46**	.20**	1.00**	.12	.12	1	
SS	.66**	.37**	.10	.49**	.49**	.12	1

** Correlation is significant at the 0.01 level (2-tailed), EI=Emotional Intelligence, JS=Job Satisfaction, SA=Self-Awareness, SM=Self-Management, MO=Self-Motivation, EM=Empathy, SS=Social Skills

Based on Table 1, the correlation between emotional intelligence and job satisfaction is significant at $p < 0.01$ level. Further, the calculated "r" at $p < 0.01$ level suggests a significant positive relationship between self-awareness, self-management, self-motivation, empathy and social skills job satisfaction of banking sector employees.

Table 2: Regression Analysis between EI (Emotional Intelligence) as well as its components and JS (Job Satisfaction)

Predictors:	Dependent Variable: JS		
	Beta(β)	R Square (R^2)	Adjusted R^2
EI	.483***	.233	.230
SA	.255***	.065	.061
SM	.344***	.118	.115
SMO	.344***	.118	.115
EM	.208***	.043	.040
SS	.371***	.137	.134

P-value is statistically significant at the 0.01 level (two-tailed)

EI=Emotional Intelligence, JS=Job Satisfaction,

SA=Self-Awareness, SM=Self-management, SMO=Self-Motivation,

EM=Empathy, SS=Social Skills

Table 2 represents the result of regression analysis as it shows job satisfaction was ($\beta=.483, R^2=.233, p<0.01$) significantly related with emotional intelligence, thus accepting the hypothesis H1, and job satisfaction was ($\beta=.255, \beta=.344, R^2=.065, R^2=.118, p<0.01$) significantly related with self-awareness and self-management, thus accepting hypothesis H1a and H1b.

Furthermore job satisfaction ($\beta =.344, \beta =.208, \beta =.371, R^2=.118, R^2=.043, R^2=.137, p<0.01$) also significantly related with self-motivation, empathy and social skills, thus accepting hypothesis H1c, H1d and H1e respectively.

Table 3: Moderation Analysis for Age

Predictors	JS		
	β	R ²	ΔR^2
Predictors			
EI	.03	.24	
Age	-.905		
EI*Age	1.27	.26	.02
Age			
20-30 years	.18	.03	
31-40 years	.32	.10	
Above 40	.57	.32	

P-value is statistically significant at the 0.01 level (two-tailed). EI=Emotional Intelligence, JS=Job Satisfaction

Table 3 presents the results of moderated analysis whereby age moderated the relationship between emotional intelligence and job satisfaction ($\Delta R^2=.02, \beta=1.27, p<0.01$). In other words it explains that age plays a role of moderator between emotional intelligence and job satisfaction thus accepting (H2) hypothesis. Table 3 also shows that older employees above 40 years ($\beta=.57, R^2=.32$) are more positively affecting the relationship than younger employees 20-30 years ($\beta=.18, R^2=.03$)

Table 4: Moderation Analysis for Gender

Predictors	JS		
	β	R ²	ΔR^2
Predictors			
EI	.04	.26	
Gender	-.531		
EI*Gender	.94	.27	.01
Gender			
Male	.26	.07	
Female	.81	.66	

P-value is statistically significant at the 0.01 level (two-tailed). EI=Emotional Intelligence, JS=Job Satisfaction

Table 4 presents the results of moderated analysis that gender moderated the relationship between emotional intelligence and job satisfaction ($\Delta R^2 = .01$, $\beta = .94$, $p < 0.01$). In other words it explains, gender plays a role of moderator between Emotional intelligence and job satisfaction thus accepting (H3) hypothesis. The table also indicated that females ($\beta = .81$, $R^2 = .66$) are more emotionally intelligent and satisfied with their job than males ($\beta = .26$, $R^2 = .07$).

Table 5: Moderation Analysis for Educational level

Predictors	JS		
	B	R ²	ΔR^2
Predictors			
EI	-.49	.23	
Educational level	-1.07		
EI*Educational level	1.82	.26	.03
Educational level			
Bachelors	.19	0.03	
Master or above	.52	.27	

P-value is statistically significant at the 0.01 level (two-tailed). EI=Emotional Intelligence, JS=Job Satisfaction

Table 5 presents the results of moderated analysis that Educational level moderated the relationship between emotional intelligence and job satisfaction ($\Delta R^2 = .03$, $\beta = 1.82$, $p < 0.01$), in other words it explains that Educational level plays a role of moderator between Emotional intelligence and job satisfaction, thus accepting (H4) hypothesis. The table also indicates that emotional intelligence increases with increasing Educational level. Masters or above employees ($\beta = .52$, $R^2 = .27$) show more emotional intelligence and satisfaction with their job than Bachelors ($\beta = .19$, $R^2 = .03$).

Discussion and Conclusion

The study was conducted to examine the relationship between emotional intelligence as well as components and job satisfaction. The moderation effect of age, gender and educational level was also examined. It is concluded that the relationship of emotional intelligence and job satisfaction is positive and significant. The moderation effect of age, gender and educational level between emotional intelligence and job satisfaction are also positive and significant. The result of the first hypothesis is that there is positive relationship between emotional intelligence and job satisfaction in the banking sector of Pakistan. The results of the research are directly linked with the results of Goleman (1998), Thomas and Tram (2006), Guler-yuz et al. (2008), Monfared et al. (2010), Jeloudar & Goodarzi (2012), Abiealias (2012) and several other researchers.

The results of the sub hypothesis of emotional intelligence such as self-awareness, self-management, self-motivation, empathy and social skills are positively associated with job satisfaction is directly linked with result of Gardner and Stough (2003), Clanton (2005), Kafetsios and Zampetakis (2007), Mousavi et al. (2012). The result of the second main hypothesis was that age positively affects the relationship between emotional intelligence and job satisfaction and is directly

consistent with results of Berns (1989), Grady (1985), Bar-on and Handley (1999), Nestor & Leary (2000), Noor-Azniza and Jdaitawi (2009), Kumar and Muniandy (2012) and several other researchers.

The result of the third main hypothesis was that gender positively affects the relationship between emotional intelligence and job satisfaction and is directly linked with results of Riggs & Beus, 1993; Bowen et al. 1994, Hargie, Saunders & Dickson (1995), Nestor and Leary (2000), Lopes, Salovey and Straus (2003), Rahim and Malik (2010). The result of the fourth main hypothesis was that educational level positively affects the relationship between emotional intelligence and job satisfaction is effectively consistent with results of Fannin (2002), Farooq (2003), Noriah et al. (2006), Mayer and Cobb (2000) and several other researchers.

Recommendations for Future Research

The present study is only the starting program to study the role of emotional intelligence in the banking sector. The findings of the research study revealed important insights about variables that effect job satisfaction of employees. Further

research is required to fill the gap of study to explore the understanding of the factors, which further contribute to the development of emotional intelligence and job satisfaction with moderating role of age, gender, and educational level. The current study is based on a cross sectional study instead of longitudinal study which might decrease the reliability and generalizability of the results. Future research should focus on longitudinal study to increase reliability and generalizability of results. Moreover the current study was analyzed quantitatively; the result can improve by adding qualitative elements and analyzing data through a mixed method approach.

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