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# The Impact of Emotional Intelligence on Job Satisfaction in Banking Sector of Pakistan: Testing the Moderating Effect of Decision-making Autonomy

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**ABSTRACT**

This project investigates the moderating effect of decision-making autonomy on the relationship between emotional intelligence (EI) and job satisfaction (JS) in the banking sector of Pakistan. Emotional maturity, emotional sensitivity and emotional competency are dimensions of emotional intelligence. For this study, primary data was collected from the banking managerial employees of Pakistan using a five-point Likert scale questionnaire survey from a sample of 187 respondents. Correlation and regression analysis demonstrate that the variables of the study have positive and significant relationship with each other. Emotional maturity, emotional sensitivity, and emotional competency positively and significantly impact job satisfaction. Furthermore, decision-making autonomy moderates the relationship between EI and JS in positive and significant manner. The key implication of the study is to utilize EI and decision-making autonomy in improving job satisfaction for their employees in Pakistan.

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## 1 Introduction

The term ‘emotional intelligence (EI)’ was defined by Mayer and Salovey as “the ability to perceive accurately, appraise, and express emotions; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotions and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth” (Mayer and Salovey, 1997).

In the teaching field, the effect of emotional intelligence has been studied extensively. It has been shown that workplace stress can be minimized by supporting entities become inspired and considerate via the crucible of EI. At secondary level, this effect has been examined in detail all the way to institutions of higher education. (Kauts & Kumar, 2013, Mehta, 2013, Sandhu, 2015, Tabatabaei & Farazmehr, 2015).

The moderating impact of decision-making autonomy was not taken into account in earlier research to assess the effect of emotional intelligence on work satisfaction, although the relationship between EI and decision-making autonomy has been highlighted (Latalova and Pilarik, 2015).

In addition to someone else, the term of emotional intelligence (EI) was expounded in tandem with concepts including such social intelligence as well as that of thoughtfulness. As an area of behavioural science, much of the research performed on it occurs from the mid-20th century onwards. Thorndike (1920) and Weschler (1958), followed by Goleman (1995), Gardner (1983), Mayer and Salovey (1993), and Bar-On (1997), did ground-breaking EI work. It has been the work that has been most influential in the last three decades of Goleman, Mayer and Salovey, and Bar-On.

Individuals who are content with their work are those who can adjust to changes experienced and build techniques to help them manage difficulties (Ngirande & Timothy, 2014). Occupational stress may result from lack of work satisfaction. This happens when people are harmed by a real or perceived danger (Singh & Singh, 2015).

A leader with high emotional intelligence associates favourably with a strong and empowered workforce, contributing to an organisation's greater profitability (Lubbadeh, 2020). This was especially true for people employed in the service sector, including the hospitality industry (Goleman et al, 2002).

A manager who improves the EI of his or her subordinates relates to more happy workers with their work. (Goleman et al, 2002). Instead, EI has been regarded as an important part of the leadership set of skills of a manager. Ryback (1998) in fact refers to it as Executive intelligence and ties it to the profitability of an enterprise with a strong emphasis on employees' job satisfaction. As a result, emotional intelligence not only serves as a leadership skill, and also as an integral factor in generating more revenue of a business by greater satisfaction of workers with their job.

Cooper and Sawaf (1997) and Sy et al. (2006) did groundbreaking work on the association between emotional intelligence and work satisfaction. Empirical evidence of the relationship between EI and work satisfaction suggests that the two have a productive correlation (Ghoreishi et al, 2014, Navas and Vijayakumar, 2018, Aryanto et al, 2018).

## 2 Literature Review

Chadha and Singh (2001) well-defined emotional intelligence as "the ability of an individual to appropriately and successfully respond to a vast variety of stimuli being elicited from the inner self and the immediate environment".

The pair also created a questionnaire method called the Emotional Quotient (EQ) Test, based on their model. This EQ test based on 15 situational variables with different choices for emotional reaction and is standardised for business executives in the subcontinent population. (Mishra & Mohapatra, 2010, Sharma, Mishra & Sharma, 2014).

The first branch of Chadha and Singh's EI model is emotional maturity. In view of how he or she manages the internal emotional environment, it is described as also being part of the behavior patterns of a manager. In previous study, certain features of emotional maturity as mentioned by Chadha and Singh are routed, including the notion of self-awareness (Goleman 1995). In a individual, possessing a strong sense of self generates greater emotional maturity. The ability to adapt of a manager to broad scenarios is also a significant factor in terms of emotional stability (Sharma, Mishra & Sharma, 2014).

Emotional tolerance is the second branch of Chadha and Singh's EI model. Empathy towards others and the evaluation of their feelings is a major factor in the emotional expression of a manager. Managers with higher emotional sensitivity have already been shown to build higher EI in their subordinates, contributing to greater work satisfaction (Ryback, 1998).

Emotional competence is the third branch of the Chadha and Singh model of the EI. It leads to efficient use of thoughts, the reassuring managing of emotionally stressful situations, and the reassuring handling of different emotional stimuli.

Robbins, (2003) defines 'job satisfaction' as the collective feelings of an employee about his or her work. Sandhu (2015) has argued that workers who are happy with their jobs are happier, healthier and more dedicated to the business than those who do not.

Wright (2006) notes that research misidentified work satisfaction for worker confidence, job satisfaction , and work arrangements in the 1900s even as professionals did not admit to a traditional subject (Wright, 2006). Modern experts show that the concentration of Work Satisfaction relies on motivational variables (Wright, 2006; Robbins, 2003). Job satisfaction is also seen as one of the most commonly studied motivational theories, because more than 3000 surveys have been based on the point (Metle, 2001).

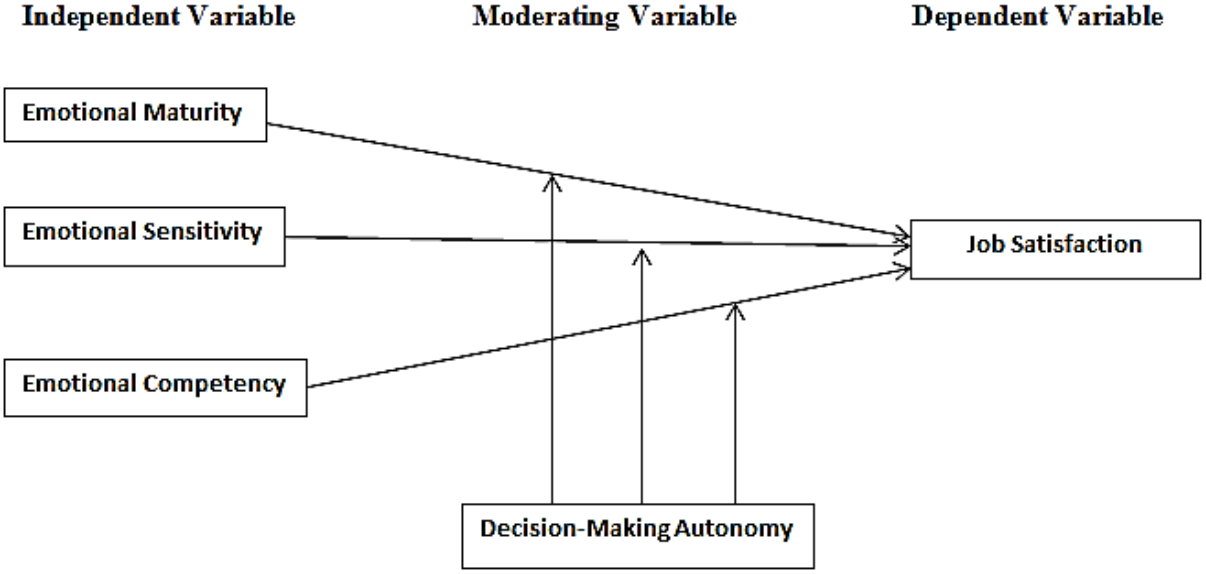
Those who are content with their work are those who can adjust to changes experienced and build techniques to help them manage uncertainties (Ngirande & Timothy, 2014). Occupational stress may result from lack of work satisfaction. This happens when people are targeted by a real or imagined danger (Singh & Singh, 2015).

In designing and implementing steps of the model of worker autonomy of Bowen and Lawler (1992), perceptible progress has been made. Hansen and Host (2012) put forward their work on Danish public managers that, through simple position recognition, decentralised organisational hierarchy generates more job satisfaction. They believe that in such corporate systems, the lack of bureaucracy helps executives to feel more comfortable in their decision-making and not feel as though they are merely following their higher-up’s orders.

Increased decision-making autonomy has been reported as having a greater effect on the level of job satisfaction of government workers in Australia than efforts to reduce occupational stress (Fernandez & Moldogaziev, 2013).

In contrast to evidence that EI leads to greater job satisfaction, (Ryback, 1998, Goleman, et al 2002), researches revealed the absence of a clear correlation between EI and JS (Muyia and Kacirek, 2009, Cherniss, 2010). Cherniss, (2010) is especially suspicious of any significant partnership, and claims that in efficient leadership, contextual variables are as meaningful if not even more relevant than EI, which can contribute to greater work satisfaction. Alnidawy (2015) found evidence for emotional intelligence leading to greater job satisfaction in telecommunications sector of Jordan using Chadha and Singh’s (2001) model of EI, which consists of three dimensions; emotional maturity, emotional sensitivity and emotional competency. Ali (2009) found evidence that decision-making autonomy has positive moderating effect on the association between emotional intelligence and job performance. However, there was no analysis of the

moderating effect of decision-making autonomy on the correlation between emotional intelligence and work satisfaction.




**3 Methodology/Research Design**

For the primary data collection for this report, a survey questionnaire was circulated to employees of Pakistan's banking sector. To help participants filled out the survey questionnaire, a five-point Likert scale was used with the following defined anchors: 1. Strongly disagree, 2. Disagree, 3. Neither agree or disagree 4. Agree and 5. Strongly agree.

Sample size for this project was 200 respondents based on rule of thumb of Roscoe (1975), that sample size of more than 30 and less than 500 is appropriate for a study of this scope. The participants were identified from the banks' lower and middle hierarchical order including bank officers, clerks, tellers, and general managers.

**Table 1.Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .867 | 25 |

Cronbach's Alpha for 25 items representing five variables (emotional maturity, emotional sensitivity, emotional competency, job satisfaction and decision-making autonomy) is .867.

**Table 2.CORRELATIONS**

| | | Emotional Maturity (EM) | Emotional Sensitivity (ES) | Emotional Competency (EC) | Job Satisfaction (JS) |
|---|---|---|---|---|---|
| EM | Pearson Correlation | 1 | | | |
| | Sig. (2-tailed) | | | | |

| | | | | | |
|---|---|---|---|---|---|
| ES | N | 187 | | | |
| | Pearson Correlation | .565** | 1 | | |
| | Sig. (2-tailed) | .000 | | | |
| EC | N | 187 | 187 | | |
| | Pearson Correlation | .543** | .603** | 1 | |
| | Sig. (2-tailed) | .000 | .000 | | |
| JS | N | 187 | 187 | 187 | |
| | Pearson Correlation | .587** | .582** | .720** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 187 | 187 | 187 | 187 |

**. Correlation is significant at the 0.01 level (2-tailed).

The Correlation Coefficient of Pearson denotes the linear correlation between two factors. The coefficient (r) value is between +1.0 and -1.0. +1.0 is a perfectly positive linear correlation between variables, while -1.0 is a totally negative correlation between variables.

The table above shows that Emotional Maturity is moderately correlated with Emotional Sensitivity and Emotional Competency as proven by correlation coefficients of .565 and .543 respectively, at significance level of 0.01. Job satisfaction is moderately correlated with Emotional Maturity and Emotional Sensitivity as shown by correlation coefficients of .587 and.582 respectively, at significance level of 0.01. Job satisfaction is strongly correlated with Emotional Competency as denoted by correlation coefficient of .720 at significance level of 0.01.

**3.1 Impact of Emotional Maturity on Job Satisfaction**

**Table 3. Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .587[a] | .344 | .341 | .49369 |

a. Predictors: (Constant), Emotional Maturity (EM)

**Table 4. Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.565 | .209 | | 7.476 | .000 |
| | Emotional Maturity | .548 | .056 | .587 | 9.854 | .000 |

a. Dependent Variable: Job Satisfaction (JS)

The model summary table shows that job satisfaction is significantly affected by emotional maturity by the slope of 0.587. This means that for every unit of change in emotional maturity there is 0.587 change in job satisfaction. ANOVA proves model is significant. 34.1% variation is because of emotional maturity as shown by adjusted $R^2$.

### 3.2 Moderating Effect of Decision-Making Autonomy on relationship between EM and JS

**Table 5. Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .617[a] | .381 | .377 | .47973 |

a. Predictors: (Constant), Emotional Maturity (EM)

**Table 6. Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.235 | .132 | | 16.869 | .000 |
| | Emotional Maturity | .092 | .009 | .617 | 10.666 | .000 |

a. Dependent Variable: Job Satisfaction (JS)

The addition of decision-making autonomy as moderating variable increases the value of adjusted $R^2$. Now 37.7% variation in job satisfaction is due to emotional maturity. This proves that decision-making autonomy has a positive and significant influence on the relationship between emotional maturity and job satisfaction.

### 3.3 Impact of Emotional Sensitivity on Job Satisfaction

**Table 7. Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .582[a] | .339 | .335 | .49564 |

a. Predictors: (Constant), Emotional Sensitivity (ES)

**Table 8. Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.655 | .203 | | 8.171 | .000 |

| | | | | | |
|---|---|---|---|---|---|
| Emotional Sensitivity | .516 | .053 | .582 | 9.741 | .000 |

a. Dependent Variable: Job Satisfaction (JS)

The model summary revealed that job satisfaction is significantly influenced by the slope of 0.582 emotional sensitivity. Which implies that there is a shift in work satisfaction of 0.582 for every unit of change in emotional sensitivity. ANOVA indicates that the model is valid. As shown by modified R2, the 33.5 percent difference is due to emotional maturity.

**3.4 Moderating Effect of Decision-Making Autonomy on relationship between ES and JS**

**Table 9. Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .610[a] | .372 | .369 | .48294 |

a. Predictors: (Constant), Emotional Sensitivity

**Table 10. Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.303 | .128 | | 17.936 | .000 |
| | Emotional Sensitivity | .086 | .008 | .610 | 10.479 | .000 |

a. Dependent Variable: Job Satisfaction

The addition of decision-making autonomy as moderating variable increases the value of adjusted $R^2$. Now 36.9% variation in job satisfaction is due to emotional sensitivity. This proves that decision-making autonomy has a positive and significant influence on the association between emotional sensitivity and job satisfaction.

**3.5 Impact of Emotional Competency on Job Satisfaction**

**Table 11. Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .720[a] | .518 | .515 | .42329 |

a. Predictors: (Constant), Emotional Competency

**Table 12. Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.262 | .168 | | 7.491 | .000 |
| | Emotional Competency | .657 | .047 | .720 | 14.098 | .000 |

a. Dependent Variable: Job Satisfaction

The model summary table reveals that job satisfaction is substantially impacted by the slope of 0.720 by emotional competency. This means that there is a shift in work satisfaction of 0.720 for every unit of change in emotional sensitivity. ANOVA indicates that the model is valid. As shown by modified R2, the 51.5 percent difference is due to emotional sensitivity.

### 3.6 Moderating Effect of Decision-Making Autonomy on Relationship between EC and JS

**Table 13. Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .735[a] | .540 | .537 | .41368 |

a. Predictors: (Constant), Emotional Competency (EC)

**Table 14. Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.041 | .110 | | 18.571 | .000 |
| | Emotional Competency | .110 | .007 | .735 | 14.724 | .000 |

a. Dependent Variable: Job Satisfaction

Addition of decision-making autonomy as moderating variable increases the value of adjusted $R^2$. Now 53.7% variation in job satisfaction is due to emotional competency. This proves that decision-making autonomy has a positive and significant influence on the relationship between emotional competency and job satisfaction.

## 4 Results and Discussions

The relation between emotional maturity and work satisfaction was the central focus of this study through the moderating influence of decision-making autonomy. Emotional intelligence dimensions such as emotional maturity, emotional sensitivity and emotional competency were used as part of the hypotheses to examine the impact of EI on job satisfaction of banking employees of District Multan, Pakistan with moderating effect of decision-making autonomy.

## 5 Conclusion

The study proves that there is a significant relationship between emotional intelligence and job satisfaction. The contribution of this study is the examination of moderating effect of decision-making autonomy on the relationship between EI and job satisfaction. It is shown by the results and consequent discussion that the addition of decision-making autonomy as a moderating variable has a significant and positive influence on the relationship between EI and job satisfaction.

The managerial implications of this study are evident and two-fold. Firstly, managers in banking sector of Pakistan, should note the positive and significant relationship between emotional intelligence and job satisfaction. Greater EI in employees leads to more job satisfaction.

Secondly, the role played by the moderating effect of decision-making autonomy on the association between EI and job satisfaction should be given due consideration. Decision-making autonomy, as a moderating variable positively and significantly effects the affiliation between EI and job satisfaction, as proven via this study. Hence, banking managers should consider giving more decision-making autonomy to their employees.

It should be of paramount importance for banking managers to develop not only their own EI skills but also those of their subordinates in order to better handle the stresses of the job they are performing.

Furthermore, banking managers should design jobs based on increasing the job depth for employees. Increased autonomy in terms of number of different skills should be implemented. This can be done through job rotation and lateral career advancement within different departments.

This study's inherent limitations include the researcher's time and financial constraints. The geographical position was another constraint, as District Multan was chosen to represent Pakistan's banking sector. Banking policies and procedures in the country are fairly standardised, so this restriction is justifiable.

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