

# Emotional Intelligence, Organizational Commitment, And Intention To Quit: An Investigation Based On Evidence From Private Indian Banking Sector

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## Abstract

The study aims to explore the relationship among emotional intelligence, organizational commitment, and intention to quit of employees of private banks. The data was collected from 128 private bank employees and analyzed using Partial Least squares Structural Equation Modeling (PLS-SEM). The results reveal a considerable positive impact of emotional intelligence on organizational commitment and negative impact of emotional intelligence on intention to quit. A limited number of studies investigated the relationship among emotional intelligence, organizational commitment, and intention to quit of employees in private banks.

**Keywords:** Emotional intelligence, Organizational commitment, Turnover intention, PLS-SEM, ADANCO

## I. Introduction

In the last twenty years, Emotional intelligence (EI) attracted practitioners and scholars around the globe and also become most deliberated academic research topic in the field of the management, education as well as in psychology (Tamta and Rao, 2017). EI is the ability to use emotions successfully at the workplace (Winton, 2021). EI is defined as; “..... the intelligence of understanding and measuring individuals' emotions, and which reveals the levels of understanding of their own feelings and others' emotional states.....” (Behbahani 2011, p. 386; Alferaih, 2017, p. 123). To read and understand other's emotion and feeling is a key aspect of emotional intelligence (Giao et al., 2020). EI is also associated to those human activities which are linked with interpersonal relations means effective interaction with others, understand others emotions, and is also closely connected to most intensive strategies which compose life path of a person, significant period of motivation and choice (Drigas and Papoutsis, 2018). As a kind of mental activity, emotional intelligence is not viewed independently, but its view in conjunction with other types of intelligence (Di Fabio and Kenny, 2016). EI is about adjusting emotions

according to different environments in order to achieve goals (Kukah et al., 2021). Pirvu, (2020), considered Emotional intelligence as one of the vital factors in a sustainable business without which undesirable incidents like stress and emotional friction have greater chances of emerging. EI has been grouped into two larger classes: "recognition of emotions" is the first class in which clusters of self-awareness and social awareness have been included. And "regulation of emotions" is second class including the clusters of relationship management and self-management (Goleman's 1995, 1998; Boyatzis et al., 2001; Thrassou et al., 2019; Halimi et al., 2020).

In the economy development of a country, banking sector play a crucial role (Nagalingam et al., 2020). In India, banking organizations play a vital role, these institutions facilitate the versatility of funds and promote the formation of capital. The static and positive bank performance is vital for strength and resilience of an economy (Gaur and Mohapatra, 2021). The Private sector banks has higher operational and policy efficiency than the public sector banks (Kundu and Banerjee, 2021). Private sector banks have better Intellectual capital

efficiency than public sector banks (Tiwari and Vidyarthi, 2018). The private sector bank employees have high occupational stress level in comparison with public sector bank employees, which leads to poor organizational effectiveness (Saini et al., 2014). Culture intelligence has greater effects on the public banks' performance. However, emotional and ethical intelligence has superior impact on the private banks' performance than public banks (Mirzaei Daryani et al., 2016). People with high level of EI have high-level interpersonal skills, are the best performer and satisfied at the workstation (Jain et al., 2018). Organizational commitment is a strong predictor of intention to quit but both have a negative relationship. Organizational commitment was high in public sector employees and turnover intention was found high in private sector employees (Agarwal and Sajid, 2017). Employees who have high scores on EI are able to deal with interpersonal conflict in a constructive manner and these employees experience less stress (Vashisht et al., 2018). Economic, work environment and career development are main factors for bank employees' turnover intention (Hossain et al., 2017).

The current study targets to measure the impact of EI on organizational commitment and intention to quit of selected private bank employees. And also, to measure the influence of organizational commitment on the intention to quit of private banks employees. The paper is segregated as follow. The 2<sup>nd</sup> part elaborates the literature review on emotional intelligence, organizational commitment, and intention to quit of bank employees followed by latest

work done through PLS-SEM. The third part of paper describes the theoretical foundation and hypothesis. The next part deals with research methodology. The 5<sup>th</sup> part of paper portrays the result and analysis part. The next part highlights the discussion and conclusion of the current study. And the at last, seventh section deals with impediments and directions for further work.

## 2. Literature review

### 2.1 Previous studies on emotional intelligence (EI) and banking sector

Emotional intelligence (EI) has gained great interest of scientists and researchers (Drigas and Papoutsis, 2018). Emotional intelligence has a vital role in building and maintaining successful social relationships and also indulge one's own, and others' feelings monitor ability Emotional intelligence has a vital role in building and maintaining successful social relationships and also indulge one's own, and others' feelings monitor ability in it in it (Giao et al., 2020). Mirzaei Daryani et al., (2016) found that the public and private bank's performance positively influenced by emotional, cultural, and ethical dimensions of intelligences in Ardabil. EI carries vital role in achieving better satisfaction by creating and maintaining efficient relationship at workstation (Papathanasiou and Siati, 2014). Jain et al. (2018) found bank employees with higher emotional intelligence would be better service providers. According to Ugoani (2016), emotional intelligence efficiencies grant organizational members to recognize the urges for change, discard barriers, and enroll others in the chase of new initiatives

purposed at organizational success. Different studies (Little et al., 2012; Thrassou et al., 2019) reveals that people from dissimilar groups have probalistic view for one another with negative emotions like inadequacy feelings, crime, threat, distrust, doubtful, anger, excitement and malefaction. A significant positive correlation was found between EI and workplace behaviour in both Indian public and private sector banks, which revealed that the employees with high EI have positive workplace behaviour as compared with the employees with less EI (Makkar and Basu, 2019). Kumar (2018) observed a positive association between EI and job satisfaction.

## 2.2 Previous studies on organizational commitment (OC) and banking sector

In the past decade, sociologists and psychologists paid a keen interest on organizational commitment (Chaudhary and Saini, 2014). Partono Prasetio et al. (2017) found organizational commitment mediated a direct or indirect result in the job satisfaction and organizational citizen behaviour relationship. Kawiana (2018) concluded that the organizational culture, employee satisfaction, and personality variables has substantial effect on OC. The OC variables also have a considerable influence on employee performance. Brunetto et al. (2012) explored the relationship between EI, job satisfaction, well-being, and engagement in explaining the OC and intention to quit (ITQ) of police officers. The results revealed that emotional intelligence predict the perception of well-being and job satisfaction which have influence on engagement and affective commitment but negatively affect the

intention to quit. Sathyanarayan and Lavanya (2018) examined the effect of OC, motivation and attitude toward work, job satisfaction, job performance and ITQ. The work concluded that OC and job satisfaction has a positive relationship and on the other hand job satisfaction and turnover intention have strong negative relationship. Fu and Deshpande (2014) investigated the influence of caring atmosphere, job satisfaction, and OC on employee's job performance and found a direct considerable impact on job satisfaction, OC and job performance. The outcomes also revealed that OC had a direct considerable effect on job satisfaction. Aktar and Pangil (2018) investigated the OC as a moderator between HRM practices and employee engagement amongst the bank employees. The results highlighted the partial mediator role of OC between HRM practices and employee engagement.

## 2.3 Previous studies on intention to quit (ITQ) and banking sector

Tett and Meyer (1993, 259) defined turnover intention as; "..... a conscious and deliberate willingness to leave the organization.....". Kaushalya and Perera (2018) identified the work-life balance's influence on private banks employees' turnover intention to quit and the study emphasized that work-life balance negatively related to ITQ. Serra Yurtkoru and Erdilek Karabay (2018) revealed that reduction in turnover intention is achievable by increasing trust in leaders. Rahman and Iqbal (2013) found a strong significant association between private bank employees' job satisfaction and ITQ. Chiat and Panatik (2019) examined the opinions of employee

ITQ by Herzberg's Motivation-Hygiene theory and found that turnover intention can be reduced by the overall concept of Herzberg's theory which includes hygiene and motivational factors. Islam et al. (2019) designed a study to investigate the factors that creates stressors among the employees of private banks and which construct intention to quit. The findings revealed four stressors namely works long hours and speedy work, clear goals and objectives of work, Burdon of work and change in mindset, and resiliency at the workplace which construct intention to quit among them. The influence of HRM practices namely compensation, performance appraisal, promotion, and training and development on employees' ITQ and career satisfaction as a mediator has been explored in a study. The results recommend that the human element can be maintained through high compensation, good performance appraisal, rapid promotion opportunities, fair training and development programs, and a high career satisfaction level these HRM practices help in reducing the intention to quit (Aburumman et al., 2019). Manoppo (2020) found that higher transformational leadership lowers the turnover intention but is not significant.

#### 2.4 PLS SEM

Ullman (2006, p. 35) defined SEM as, “..... a collection of statistical techniques that allow a set of relations between one or more independent variables, either continuous or discrete and one or more dependent variables, either continuous or discrete, to be examined.....”. Hair et al. (2014) identified that SEM allows the scholar the freedom to draft the sophisticated correlation between

latent variables in a structural model and evaluates the model fitness through empirical data. SEM includes two techniques: first is covariance-based SEM and second is variance-based SEM. Partial least square (PLS) is mostly utilized to diagnose structural equation models. It is variance-based structural equation models (SEM) comprehensively enforced in social sciences and business (Hair et al., 2014). PLS-SEM enhances three interpreted variances of the innate latent variables by assessing partial model relationships in a repetition order of ordinary least squares regression and for that reason, has the least demand concerning sample size and the assumption of multivariate normality, but still, it has to achieve a high level of statistical power (Härtel et al., 2015). Ringle et al. (2018) presented a critical observation of PLS-SEM that used HRM's 77 studies which were published in the main journal within the time periods of 30 years. Durdyev et al. (2019) quantified the obstacles towards integrated project delivery through PLS-SEM by using ADANCO and insight into the nature of key barriers as well as quantifying the relative importance of each other. Seetharaman et al., (2019) investigated the influence of social, technological, regulatory and economic barriers on the usage of renewable energy through ADANCO and found that first three barriers have strong influence on the usage of renewable energy, while it indirectly significantly influenced by economic barriers. Tsao et al., (2016) investigated through partial least square techniques by ADANCO the influences of website quality on shopping websites which is helpful in

creating value for the customer as well as promoting loyalty among them.

## 2.5 Rationale of the study

A comprehensive review of banking sector (private banks) literature divulges that numerous articles have been reported examining the influences of emotional intelligence on bank employees (Mirzaei Daryani et al. 2016; Jain et al., 2018). Some authors investigate the organizational commitment's influence on employees' performance (Sathyanarayan and Lavanya, 2018) and mediating role of organizational commitment Aktar and Pangil, 2018). The research work also explored the bank employees turnover intentions and its relationships with other variables (Kaushalya and Perera, 2018; Chiat and Panatik, 2019; Islam et al., 2019). To the cognition of authors, there are few private sectors banks research to investigate impact of emotional intelligence OC and ITQ as well as the influence of OC on the employee's ITQ collectively. Hence, there exists a scope to conduct a study on employees of private sector banks to measure the relationship among emotional intelligence, organizational commitment and intention to quit.

## 3. Theoretical establishment and Hypothesis formulation

Moving further, three research hypotheses were formulated as follow.

### 3.1 Emotional intelligence and OC

Anari (2011) investigated the connection between EI and OC and found positive significant relationship. Härtel et al. (2015)

explored the mediation effect of OC between perceived organizational EI and employees' ITQ. A positive relational was found between EI and OC. Employees who have high emotional intelligence are more committed (Nikolaou Ioannis Tsaousis Loannis, 2002). Self emotional appraisal, Other's emotional appraisal, Emotions Regulation and emotions usage, four dimensions of emotional intelligence are significantly related to affective commitment and Other's emotional appraisal is more significantly related to affective commitment than other dimensions of Emotional intelligence. The partial least square method demonstrates positive relationship among the emotional intelligence, work engagement and organizational commitment. Teacher with emotional intelligence showed high level of commitment to their educational institute because of higher work engagement (Nagalingam et al., 2019).

H1: EI has a significant positive influence on employee OC.

### 3.2 Emotional intelligence and ITQ

Emotional intelligence has negative influence on intention to quit (Meisler, 2013). Healthcare professionals having high emotional intelligence level would be able to manage their negative emotions in highly stressing environment and face the work-related stressors. The professional who are failing to manage negative events and work related stressors at workplace would like to quit their job and also would have low level of emotional intelligence (Gara Bach Ouerdian et al., 2021). Emotional intelligence has a negative relation with ITQ

(Aktar and Pangil, 2018). Hakim and Anggraeni (2019) point out that EI have a negative influence on turnover intention of employees. EI has direct significant positive effects on performance, job satisfaction and caring climate (Sembiring et al., 2020) and job satisfaction had significant negative impact on TI (Asri and Subyantoro, 2017).

H2 EI has a significant negative impact on ITQ of employees.

### 3.3 Organizational commitment and intention to quit

Yousaf et al. (2015) corroborated that affective commitment negatively affects the organizational turnover intention.

Rawashdeh and Tamimi (2020) confirmed a strong considerable negative connection between organizational commitment and intention to quit. Affective commitment, normative commitment, satisfaction with pay, promotion, nature of work has a strong negative association with the turnover intention ((Ramalho Luz et al., 2018). Guzeller and Celiker (2019) point out that in the tourism and hospitality industry, a moderate negative relation lies between OC and employees' ITQ. Asri and Subyantoro (2017) mentioned that OC has a significant negative influence on ITQ.

H3 OC has a considerable negative impact on ITQ of employees.

## 4. Research methodology

Figure 1 draws the research methodology applied in the present study.

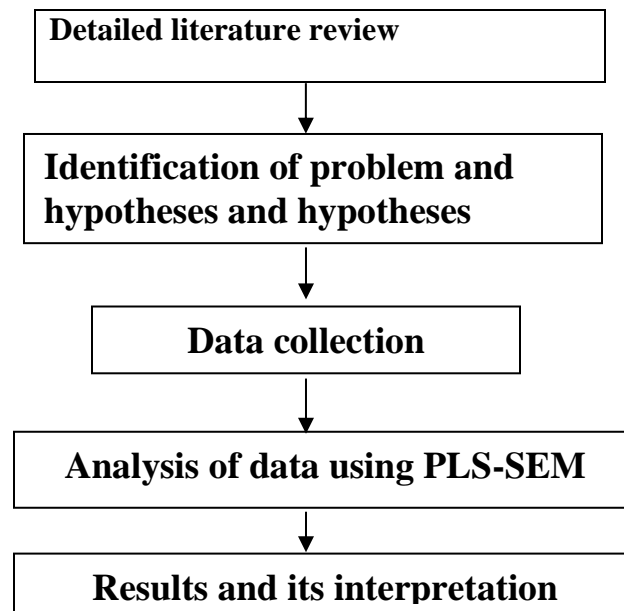


Figure 1: Methodology employed

### 4.1 Sample and Data collection

The current study has applied a survey-based research methodology. The bank employees

working in the branches of top two private the Housing Development Finance Corporation limited (HDFC) and Industrial Credit and Investment Corporation of India (ICICI) (based on the net profit by Indian Banking Association's report of March, 2021), banks in Haryana, India were invited to complete the survey. Stratified sampling followed by convenient sampling was used in the present study. In the first instance, Haryana's sample area was divided into six divisions using stratified sampling namely Ambala, Hisar, Rohtak, Gurugram, Karnal and Faridabad. In the next stage, through the convenient sampling 300 questionnaire were distributed among the bank employees in six divisions 50 in each division. An adoptive and modified questionnaire of 21 items

(Emotional Intelligence scale used by Thier, 2019; Organizational Commitment scale developed by Čulibrk et al., 2018; and Turnover Intention scale used by Dwivedi 2019) was used to attain the research objectives. A five-point Likert scale was used to collect responses on emotional intelligence, organizational commitment and selected private banks employees' intention to quit. An adoptive and modified questionnaire was sent to approximately 300 employees by conveniently sampling through e-mails or personal visit and in response, 128 usable responses were received, resulting a response rate of 42.66, which is fairly good (Ghobakhloo and Azar, 2018; Kumar et al., 2020). The demographic data of the respondents is presented in Table 1.

Table 1: Profile of the respondents

| Item       | Category    | Frequency | (%) |
|------------|-------------|-----------|-----|
| Gender     | Female      | 42        | 33  |
|            | Male        | 86        | 67  |
| Age        | 21-30       | 29        | 23  |
|            | 31-40       | 49        | 38  |
|            | Above 40    | 50        | 39  |
| Experience | Less than 5 | 34        | 26  |
|            | 5-10        | 36        | 28  |
|            | 10-15       | 38        | 30  |
|            | Above 15    | 21        | 16  |

#### 4.2 Analysis method

PLS-SEM was applied through 'ADANCO' software to test the hypotheses of the present study (Henseler and Dijkstra 2015). On the basis of following reasons PLS-SEM techniques has been selected for present research (Hair et al. 2014; Seetharaman et al. 2019; Kumar et al. 2020, Gupta et al.2019) :

- (1) PLS-SEM can handle a very complicated model with many indicators and attributes.
- (2) Normality on the data is not mandatory.
- (3) PLS-SEM is efficiently used in a small sample and more exploratory research.



- (4) PLS-SEM can infest laid down latent variable scores, which facilitate in consequential analyses.

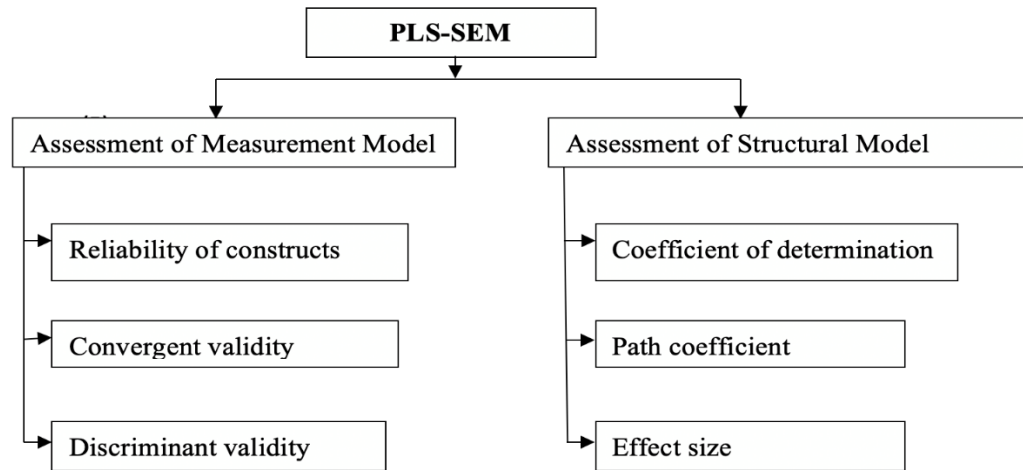


Figure 2: Process chart of a PLS-SEM

Figure 2 portrays the phases of a PLS-SEM. A two-stage approach was used in the present study (Ringle et al., 2020). The first and second stage evaluates the measurement model and structural model respectively. The reliability, convergent validity, and discriminant validity of the attributes were verified in the measurement model evaluation. The 2nd stage examined the structural model and path coefficient and their significance were evaluated to check the hypotheses. Bootstrapping was employed to estimate the standard errors.

## 5. Results

### 5.1 Measurement model

The reliability and validity of the scales were assessed before the hypotheses testing.

### Assessment of fit

The obtained standard value of Standardized Root Mean Square Residual (SRMR) is 0.0620, which is less than the recommended threshold of 0.08 (Joseph F. Hair et al., 2017) depicting an acceptable model fit.

#### 5.1.1 Reliability

The internal consistency reliability was measured by confirming that Cronbach's alpha, Dijkstra-Henseler's rho ( $\rho_A$ ), and the composite reliability ( $\rho_C$ ) are higher than 0.7. (Joseph F. Hair et al. 2017; Ringle et al., 2018). Table 2 highlight that the values were in the acceptable range.

Table 2: Construct Reliability

| Construct | Dijkstra-Henseler's rho ( $\rho_A$ ) | Jöreskog's rho( $\rho_c$ ) | Cronbach's alpha |
|-----------|--------------------------------------|----------------------------|------------------|
| EI        | 0.946                                | 0.949                      | 0.943            |
| OC        | 0.857                                | 0.898                      | 0.849            |
| TI        | 0.967                                | 0.977                      | 0.865            |

### 5.1.2 Convergent validity

Further, the convergent validity and average variance extracted (AVE) were investigated as a measure of unidimensionality. The

acceptable AVE value must be above 0.5 (Fornell and Larcker, 1981). Table 3 shows the results of convergent validity and minimum AVE value is 0.575, which proves convergent validity of model.

Table 3: Convergent validity

| Construct | Average variance extracted (AVE) |
|-----------|----------------------------------|
| EI        | 0.5759                           |
| OC        | 0.6901                           |
| TI        | 0.9357                           |

### 5.1.3 Discriminant validity

Henseler et al. (2016) adorned that Fornell-Larcker criterion and cross loading execute meanly in terms of revealing discriminating problems of validity. Henseler et al. (2016) and Ringle et al. (2018) recommended using Heterotrait-Monotrait (HTMT) criterion

instead of Fornell-Larcker criterion. Henseler et al. (2016) recommended that HTMT value must be less than 0.9 on the basis of simulation and previous studies. Table 3 shows the HTMT ratio of correlations and exhibit that all values are below the acceptable limit.

Table 4: Discriminant validity: Heterotrait-Monotrait ratio of correlations

| Construct | EI    | OC    | TI |
|-----------|-------|-------|----|
| EI        |       |       |    |
| OC        | 0.923 |       |    |
| TI        | 0.761 | 0.746 |    |

### 5.2 Structure model

Table 5 shows the variance explained  $R^2$  in the dependent construct (emotional intelligence), the path coefficient for the

model and the effect size. A rough thumb rule is that  $R^2$  values of 0.25 (weak), 0.50 (moderate), and 0.75 (strong) are respectively. (Joe F. Hair et al., 2011). Cohen's  $f^2$  is a measure of effect size.

Henseler et al. (2015) have indicated the following range of effect size: 0.02 (weak

effect), 0.15 (moderate effect), and 0.35 (strong effect).

Table 5: Results of hypothesis testing

| Hypothesis | Relationship | $\beta$ | p-value | f <sup>2</sup> | Supported | R <sup>2</sup> |
|------------|--------------|---------|---------|----------------|-----------|----------------|
| H1         | EI > OC      | 0.833   |         | 2.283          | Yes       | 0.695          |
| H2         | EI -> TI     | -0.535  |         | 0.195          | Yes       | 0.553          |
| H3         | OC -> TI     | -0.236  |         | 0.038          | Yes       |                |

Note: \*p<0.05

Table 5 exhibits the value of R<sup>2</sup> 0.695 and 0.553, which is acceptable and high. Further, the results showed in Table 5 reveal all three hypotheses (H1-H3) are supported. The results portray that EI has a considerable positive association and influence on OC, emotional intelligence has a considerable negative impact on ITQ, and organizational commitment has a significant weak negative impact on ITQ.

## 6. Discussion and conclusion

The research review the available research on emotional intelligence and its relationship with other important organizational outcomes, such as performance, stress, workplace satisfaction (Papathanasiou and Siati, 2014; Daryani et al., 2016; Jain et al., 2018) to support the proposed research model. The motive of the present study was to measure the impact of EI on OC and selected private bank employees' ITQ. And also to measures the impact of organizational commitment on selected private bank employees' intention to quit. PLS-SEM was used to test the proposed hypotheses. The findings revealed that there exists a positive significant impact of EI on OC. The findings reveals that the bank employees who acknowledge their own emotions, feelings,

and excitations are more willing to manage and to keep continue their job (Zeidner et al., 2004; Letam, 2017). The finding of this study is supported by the previous findings of (Brunetto et al., (2012); Camara et al., (2015), and Nagalingam et al., (2019).

Further, the results revealed that EI has a negative impact on employees' intention to quit H2 ( $\beta = -0.535$ ). An emotional intelligent bank employee is more effectively manage his/her job as well as family (Brunetto et al. (2012) and Giao et al. (2020) but an emotional weak bank employee would not be able to manage his/her job and family. Emotional weak persons may also struggle to interact appropriately with colleagues as well as with family members and this situation leads to an increase in work-family conflict and intention to quite their job. These findings are also supported by the previous findings of Kaushalya and Perera, (2018) and Ouerdian et al., (2021).

Next, the findings of the study also showed that OC has a negative impact on employees' ITQ. Table 5 shows that H3 ( $\beta = -0.236$ ). In this context, a bank employee who has emotionally committed to his/her institution will have lower turnover intention than the other. These findings are also consistent with

the previous findings of Ramalho Luz et al., (2016), Asri and Subyantoro (2017), and Guzeller and Celiker (2019).

### **7. Theoretical and Managerial implications**

The present study has both theoretical and managerial implications. As stated previously, little studies have explored the role of emotional intelligence in the work place. Further, the literature review also shows that slight is known about EI on OC of employees of private banks. Hence, the present study contributes to situating body of knowledge and impact of EI on OC and ITQ as well as impact of OC on ITQ. This research also has significant practical implications for private banking organizations. Present business environment creates numerous challenges for banks. Specific emotion-focused training inventions would be helpful for improvement in EI. Second hiring employees with high level of EI could have a considerable impact on reducing the turnover intention. Strategic human resource management has direct positive effects on perceived organizational performance and has a direct adverse effects on employee turnover intentions (Haque, 2021). Further, Oh, (2020) also found that compensation satisfaction and job security have adverse effects on employee's TI. Strategies for enhancing the organizational commitment of employees should be implemented. In addition, a faire and committed environment would be beneficial for the employee and the employer also.

### **8. Limitations and future research**

Like any other study, there were also some limitations. All the respondents were from the selected private banks operating in Haryana, India, which possesses similar kinds of organizational structure. So the results of the study cannot be generalized to other regions/ countries. This study can be developed in other than banking sector. In the present study, only three variables were studied in the present study. Further research can look into the difference in emotional intelligence on the basis of gender, difference of designations and with the other variable than OC and ITQ.

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