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**THE EFFECT OF EMOTIONAL INTELLIGENCE ON JOB SATISFACTION: A CASE  
STUDY OF INDIAN BANKS  
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**Abstract**

This study aimed at exploring the effect of emotional intelligence of employees of Indian public sector banks on their job satisfaction. The purpose of this study was to examine up to what extent different competencies or sub scales of emotional intelligence of Indian bank employees impact their job satisfaction and whether these different competencies of emotional intelligence were the predictor of these employees' job satisfaction. The quantitative descriptive co-relational design was used and the statistical population involved was two hundred seventy one employees working in four public sector banks in India. Out of 271 bank employees, 80.1 % were male and 19.9% were female. Three instruments were used to collect the data- Emotional Intelligence Appraisal (EIA- by Dr. Bradberry, 2001) instrument was used to measure the emotional intelligence of the bank employees. It consisted of twenty eight items measuring all the four subscales of emotional intelligence – self awareness, self management, social management and relationship management. Mohrman- Cooke-Mohrman Job Satisfaction Scale (MCMJSS by Mohrman, Cooke Duncan & Zaltman, 1977) was used to measure the job satisfaction of bank employees. It consisted of eight items in which four items measured intrinsic job satisfaction and four items measured extrinsic job satisfaction and eight items together measure the overall job satisfaction of these bank staffs. Demographic questionnaire was also used to get employees' personal information. Descriptive statistics, Pearson Correlation and Regression Analysis were employed to analyze the data. The independent variables were various constructs of emotional intelligence of bank employees and the dependent variable was their job satisfaction. Findings of this study revealed that emotional intelligence of these bank employees had positive and significant impact on their job satisfaction. All the four competencies of emotional intelligence had positive correlation with employees' job satisfaction. Self- awareness competencies were the moderate significant positive predictor of employees' job satisfaction. Self-management construct of emotional intelligence had strong, significant and positive predictive relationship with their job satisfaction and its impact on bank employees' job satisfaction was maximum. Social awareness competencies were positive and significant predictor of employees' job satisfaction and their influence was moderate. Relationship management competencies of employees showed weak but significant predictive relationship with the job satisfaction of employees.

**Key Words:** Emotional Intelligence, Job Satisfaction, Public Sector Banks, Employees, India.

## 1. INTRODUCTION

The expansion of private and foreign banking business in India has created severe competition for the nationalized banks and their employees. These employees play a key role in implementing government policies and job satisfaction of these public bank employees has become an important issue as their satisfaction would affect their performance and commitment, which would eventually influence the banks' growth and profitability. Thus for the success and sustained growth of Indian public banking system and to create a pool of committed employees, it's necessary to determine the factors affecting their job satisfaction so that public sector banks can achieve its ultimate goals. Job satisfaction is the most determining factor that encourages the highest level of organizational commitment (Locke and Crawford, 1999). High level of employee job satisfaction has been highly associated with more work performance and less employee turnover and absenteeism (Lee and Ahmad, 2009). There is clear evidence that employees with high level of job satisfaction are less likely to leave the organization and dissatisfied workers are more likely to resign (Hanson & Miller, 2002). Emotional intelligence is an important factor in determining low job stress and high work satisfaction (Bar- on, 2000). Success at work is associated with various emotional intelligence dimensions such as empathy, optimism and conflict resolution (Zeidner, Matthews & Roberts, 2004). Carmeli (2003) in his study on ninety eight chief financial officers in Israel found that emotional intelligence was positively and significantly related to job satisfaction ( $\beta=0.32$ ,  $p<0.01$ ), and supported the view that emotionally intelligent people are likely to show higher level of job satisfaction. In teaching profession, emotional intelligence was found as important predictor of job satisfaction (Karetsios and Zampetakis, 2007). This study aimed to investigate the impact of emotional intelligence of bank employees of public banks on their job satisfaction and whether their emotional intelligence competencies were predictor of their job satisfaction.

### 1.1 Emotional Intelligence

In 1980 when Reuven Bar-On investigated the qualities that led to success, he showed that there is much more than traditional intelligence or intelligence quotient that is associated with an individual's success and Bar-On consequently developed the concept of emotional intelligence or emotional quotient (Childs, 2004). Salovey and Mayer (1990) stated that emotional intelligence is a set of the skills hypothesized to contribute to the accurate appraisal and

expression of emotion in oneself and others, the effective regulation of emotion in self and others and the use of feelings to motivate, plan and achieve in one's life. Bar-On (1997) proposed that emotional intelligence is an array of emotional and social ability, including the ability to aware of, understand and express oneself, the ability to be aware of, understand and relate to others and the ability to deal with strong emotion and the ability to adapt the change and solve problems of a social or personal nature. Emotional intelligence as explained by Daniel Goleman (2000) reflects a person's set of skills, including control of one's impulses, self motivation, empathy and social competence in interpersonal relationship.

Goleman's model outlines four main emotional intelligence constructs:

**Self-awareness-** It is the ability to read one's emotions and recognize their impact while using gut feeling to guide decision. This is important to psychological insight and self-understanding. It shows employees' self confidence and his ability to handle difficult circumstances.

**Self-management-** It involves controlling one's emotions and impulses and adapting to changing circumstances. This enables the individual to manage his own internal states, impulses and control them. It also include factors like trustworthiness, his ability handle stress well, to tolerate frustrations and to speak or act wisely.

**Social awareness-** It is the third construct of emotional intelligence which includes the ability to sense, understand and react to other's emotions while comprehending social networks. It includes aspects like empathy, service orientation and organizational awareness.

**Relationship management-** This fourth construct of emotional intelligence entails the ability to inspire, influence and develop others while managing conflicts. This involves adeptness at handling interpersonal relationships, effective communication skills, effective conflicts management, getting along well with others and caring skills.

Goleman suggested that these traits are actually routine human characteristics and they are not connected with status or hierarchy (Piasecka, 2000). These traits are human qualities that every person has access to it and these emotional intelligence skills can be developed by sustained training. Thus emotional intelligence skills can be learned, developed and matured by effective classroom coaching and by online courses. Goleman emphasized that theses four components of emotional intelligence can have a great impact on the individual's perception and reaction to organizational events.

## 1.2 Job Satisfaction

Locke (1976) defines job satisfaction as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience”. According to Busch, Fallen and Pettersen (1998) job satisfaction is defined as the positive emotional response to a job situation resulting from attaining what the employee wants and values from the job.

According to Rocca and Kostanski (2001), job satisfaction is the degree to which people like their jobs. It is a general attitude towards the job, the difference between the amount of rewards employee receive and the amount they believe they should receive. According to Galup, Klein & Jiang (2008), a successful organization normally have satisfied employees while poor job satisfaction can cripple an organization.

According to Wright and Terrian (1987) employee’s job satisfaction with work is a multifaceted construct which include following factors-

**Intrinsic factors:** Intrinsic factors are those factors which occur at the time of performance of the work, so there is direct satisfaction to perform the work such as person’s interests in the job, feelings towards superiors, subordinates and coworkers, mentally challenging work, equitable rewards, supporting working conditions and supportive colleagues etc.

**Extrinsic factors:** Extrinsic factors are those which occur after work or away from work, providing no direct satisfaction at the time the work is performed. Examples of extrinsic satisfiers are retirement plans, health insurance and vacations, salary, perceived support from administrators, safety and availability of resources, policy etc. because they provide satisfaction after the time of work.

## 1.3 Relationship between Emotional Intelligence and Job Satisfaction:

Emotional intelligence and job satisfaction are related on a number of fronts. Based on the research of Locke (1969), job satisfaction and dissatisfaction are complex emotional reaction to the job. Again, Smith definition of job satisfaction as feeling or affective response to work situation is a subtle hint of the association between job satisfaction and emotional intelligence. In short, the basic element in the definition of the job satisfaction has to do with affective state or how one ‘feels’ about one’s job in contrast to simply describing it (Arvey, 1998). High level of emotional intelligence appears to diminish levels of burnout, negligent behavior and undesirable work attitudes. Emotional intelligence appears as an important factor in determining high job satisfaction (Kircaldy & Thome, 2000). Success at work is associated with various emotional

intelligence dimensions such as empathy, optimism and conflict resolution (Zeidner, Mathews & Roberts, 2004). Apart from these theoretical conjectures, empirical evidences demonstrating positive and significant association between emotional intelligence and job satisfaction are abound (Adeyemo and Ogunyemi, 2005; Carmelli, 2003; Villard, 2004). Tans (2003) also found a positive relationship between emotional intelligence and job satisfaction. Sy et al (2006) found that employee's emotional intelligence was positively associated with job satisfaction in food service workers. Puja K. (2011) in her study in Indian public banks found a strong relationship between emotional intelligence of bank employees and qualitative service of banks. In a recent research conducted in Pakistan by A. Fatima, R. Imran and A. Zaheer (2011) in telecommunication industry, found that emotional intelligence of employees is a significant and important predictor of their job satisfaction.

**1.4 Purpose of the Study:** The purpose of this study was to examine up to what extent different competencies of emotional intelligence of Indian bank employees impact their job satisfaction and whether different competencies of emotional intelligence were the predictor of these employees' job satisfaction. This research will help in suggesting necessary recommendations for improvement of working environment in banks so that employees can attain adequate job satisfaction and can cope with organizational objective in successful manner. Management can organize programs to enhance emotional intelligence of employees if it is found true that emotionally intelligent bankers are highly satisfied with their job also.

**1.5 Research Questions:** This study is guided by the following research questions:

1. Are various competencies of emotional intelligence of bank employees are positively correlated to their job satisfaction?
2. Are self awareness competencies of emotional intelligence a significant predictor of employees' job satisfaction?
3. Are self management competencies of bank employees a significant predictor of their job satisfaction?
4. Are social Awareness competencies of bank employees a significant predictor of their job satisfaction?
5. Are relationship management competencies of bank employees a significant predictor of their job satisfaction?

## 2. MATERIALS AND METHODS

**2.1 Research Design:** The quantitative descriptive co-relational design was used to ascertain if there was any relationship between the emotional intelligence of Indian nationalized bank employee and their job satisfaction. The independent variables were various constructs of emotional intelligence of bank employees and the dependent variable was their job satisfaction.

**2.2 Population and Sample:** The sample comprised of 271 bank employees from four public sector banks located in India. Out of 271 bank employees, 80.1 % were male and 19.9% were female. As for as academic qualification was concerned, majority of bankers were graduate (60.2%), followed by postgraduates (39.8%). With regard to age, 50.3% of bankers were in the age group of 41-50 years, followed by 19.9 % bankers were in the each age group of 21-30 years and 31-40 years and only 9.9 % employees were over 50 years of age.

**2.3 Instrumentation:** This study utilized the following instruments to collect data:

1. Emotional Intelligence Appraisal (EIA- by Dr. Bradberry, 2001) instrument was used to measure the emotional intelligence of the bank employees. It consisted of twenty eight items measuring all the four subscales of emotional intelligence – self awareness, self management, social management and relationship management. The overall reliability measured in terms of Cronbach's alpha reliability coefficient for EIA was .86 which shows its similarity with Emotional Intelligence Appraisal technical manual value.
2. Mohrman – Cooke - Mohrman Job Satisfaction Scale (MCMJSS by Mohrman, Cooke Duncan & Zaltman, 1977) was used to measure the job satisfaction of employees. It consisted of eight items in which four items measured intrinsic job satisfaction and four items measured extrinsic job satisfaction. Reliability coefficient for the job satisfaction scale was .89 and it was almost identical in magnitude to that reported by Mohrman et al.
3. Demographic Questionnaires (By Researcher) was used to measure the demographic variables of employees. It consisted of three items which measured - gender, age and academic qualification.

**2.4 Data Collection:** After getting formal permission from the managers of the bank, a consent form was given to the subjects to get their willingness to participate in the study. The questionnaires were distributed personally and collected over two months period of time.

**2.5 Data Analysis:** The data was analyzed using SPSS -12 and the research questions were answered using Pearson correlation analysis and multiple regression analysis. Pearson correlational descriptive analysis was done to determine correlation between different subscales of emotional intelligence of bank employees and their job satisfaction. Multiple regression analysis procedure was administered to determine the significant relationship of the dependent and independent variables. Job satisfaction of employees was the dependent variable whereas all four constructs of emotional intelligence were independent variables.

### 3. RESULTS

Mean and standard deviation of emotional intelligence questionnaire and job satisfaction questionnaire are shown in Table 1.

**Table 1: Mean, SD of Items of each study variables on the Emotional Intelligence Questionnaire and Job Satisfaction Questionnaire**

Variables	No. of item	Mean	SD
Self Awareness	06	26.17	2.95
Self Management	09	38.95	3.46
Social Awareness	05	22.61	3.32
Relationship Management	08	33.56	3.92
Total Job Satisfaction	08	35.81	7.31

The mean value of self -management competency of employees as measured was highest (M = 38.95) which showed that bank employees were competent in self- management and were able to perceive their own emotions, understand it and manage it.

The total mean score for overall job satisfaction for bank employees was high (35.81) with standard deviation of 7.31 which suggested that majority of the employees were satisfied with aspects of their work in general. They liked their jobs, their working condition, general atmosphere of the bank, interaction with superiors and colleague and hold positive attitude towards work.

**Pearson Correlation:** The data collected from emotional intelligence appraisal were analyzed with the data from job satisfaction survey to ascertain whether there was any correlation between these variables. The result was shown in the Table 2.

**Table 2. Pearson Coefficients of Emotional Intelligence of Bank Employees and their Job satisfaction**

Emotional Intelligence	Self Awareness	Self Management	Social Awareness	Relationship Management
Job Satisfaction	0.55**	0.80**	0.68**	0.17**
Sig.(2-tailed)	.000	.000	.000	.000

\*\* Correlation is significant at the 0.01 level

From the result analysis it was found that the correlation between three competencies of emotional intelligence and job satisfaction was strong, positive and significant, but relationship management competency showed very weak correlation with employees' job satisfaction. Thus as the emotional intelligence behavior of employees increased, their job satisfaction also increased.

**Regression Analysis:** With regard to the research questions, regression analysis was conducted to examine the predictive relationship between different competencies of emotional intelligence of employees and their job satisfaction. Result of this analysis was presented in the Table 3 to Table 6.

**Table 3. Regression Analysis of Self Awareness Competencies of Emotional Intelligence on the Job Satisfaction of Bank Employees**

Variable	N = 271				Sig	R-square	F
	df	B	$\beta$ (Beta)	t			
Self -Awareness	1	1.37	.55	8.70	.00*	.31	75.81*

\*  $p < .05$

It was clear from the above data that this model showed medium, significant and positive predictive relationship between emotional intelligence of bank employees and their job satisfaction. Self -awareness competencies of emotional intelligence of employees explained 31 % of variation in their job satisfaction.

**Table 4\_Regression Analysis of Self -Management Competency of Emotional Intelligence on the Job Satisfaction of Bank Employees**

Variable	N = 271				Sig	R-square	F
	df	B	$\beta$ (Beta)	T			
Self- Management	1	1.69	.81	17.62	0.00*	.64	310.62*

\*  $p < .05$

The data analysis revealed that there was strong and significant predictive relationship between the self-management competency of emotional intelligence of employees and their job satisfaction. Self-management was accounted for 64% of variance in employees' job satisfaction and the magnitude of contribution was highest among all competencies of emotional intelligence. This model was significant as  $F(1,169) = 310.62$  at  $p = .000$ . The t- statistics ( $t = 17.62$ ,  $p = .000$ ) and beta coefficient parameter ( $\beta = .81^*$ ) also proved that self-management factor had a very strong, positive and significant predictive value and this implied that self-management competencies of employees had a significant impact on their job satisfaction. Even Pearson's correlation results supported the view that there was strong and significant correlation between self-management competencies of bank employees and their job satisfaction.

**Table 5. Regression Analysis of Social Awareness Competency of EI on the Job Satisfaction of Bank Employee**

Variable	N = 271				Sig	R-square	F
	Df	B	$\beta$ (Beta)	T			
Social Awareness	1	1.49	.68	12.07	0.00*	.46	145.86*

\*  $p < .05$

These figures indicated that 46 % of the variance of job satisfaction of employees was explained by social awareness factors of emotional intelligence. The regression model was significant as  $p < 0.05$ , at  $F = 145.86$  and the t-statistics ( $t = 12.07$ ,  $p = 00$ ) and beta regression coefficient value ( $\beta = .68^*$ ) of the result showed that self-awareness competency of emotional intelligence has strong predictive relationship with the job satisfaction of the bank employees. The positive significant regression coefficient indicated that higher the level of this competency in employees, the higher was the amount of job satisfaction.

**Table 6. Regression Analysis of Relationship Management Competency of EI on the Job Satisfaction of Bank Employees**

Variable	N = 271				Sig	R-square	F
	Df	B	$\beta$ (Beta)	t			
Relationship Management	1	.32	.17	2.24	0.02*	.03	5.02*

\*  $p < .05$

These figures indicated that only 3 % of the variation in the job satisfaction of bank employee was because of the relationship management competency of emotional intelligence which had

the least contribution among all factors of emotional intelligence. The predictive relationship between these two variables was weak but significant.

#### **4.DISCUSSION**

This result of this study found that there was statistically significant and strong positive correlation between three competencies- self -awareness, self -management and social awareness factors of emotional intelligence of the bank employees and their job satisfaction. Only relationship management factor showed weak relation with employees' job satisfaction. From the data it is clear that use of emotional intelligence skills is high and their job satisfaction level is also towards the higher side. The research findings also indicated that emotional intelligence is a positive predictor of the job satisfaction of the bank employees working in Indian nationalized banks.

These findings are consistent with the result of a recent study conducted by Dr.Galit Meisler (University of Haifa, Israel, 2010) which suggested a direct correlation between levels of emotional intelligence and work satisfaction. He suggested that employee with high level of emotional intelligence receive organizational justice more strongly than their peers, and as a result are more satisfied and committed to their jobs.

This result of this study was further supported by findings of O. A. Afolbi (2010), A. Fatima et al (2011) and A. Ghoniem et al (2011) that the emotional intelligence of employees significantly influenced their job satisfaction. In teaching profession, Regina Murphy (2009) found emotional intelligence as important predictor of job satisfaction of Greek special education teachers. Other researchers like Thessaloniki (2010), Simin Hosseinian (2009) in their study confirmed that teachers with high emotional intelligence are likely to experience more job satisfaction.

Finding of this study clearly indicated that self- awareness competencies of emotional intelligence influence employees' job satisfaction positively though moderately. This means if employee knows one's internal states, preferences, resources and intuitions and accordingly guide his decision, it increases his job satisfaction.

N. Sani (2009) in his research found that teachers' self -management competencies of emotional intelligence were predictor of their job satisfaction. This result also showed that the self-management competencies of emotional intelligence have maximum impact on bank employees' job satisfaction. Thus a person having self-management skills which involves self-monitoring and which allows the individuals to adjust his behavior according to external, situational factors

enhance their job satisfaction. The elements of self-management include aspects such as trustworthiness, self-control, conscientiousness, stress management, adaptability, initiative and innovation.

The third construct of emotional intelligence –social awareness also showed strong significant and positive relationship with employees' job satisfaction. Thus awareness of other people's feeling and other aspects like empathy, service orientation and organizational awareness positively influence employees' job satisfaction.

The relationship management construct of emotional intelligence also impact their job satisfaction positively though this effect is weak. Thus social skills of employees involving influencing tactics, effective communication, conflict management skills, leadership abilities, change management skills and effective team membership capabilities etc also enhances their job satisfaction. Thus all four constructs of emotional intelligence has positive impact on the employees' job satisfaction.

Emotional intelligence contributes to work for job satisfaction by enabling people to nurture positive relationship at work and to work effectively in team and build social capital. The ability to manage emotions help people avoid being overwhelmed by negative effect and cope with stress (Mayer & Salovey, 1997). An individual's emotional intelligence is an indicator of how he perceives, understands and regulates emotions. People who know their own emotions and are good at reading others emotions may be more effective in their jobs. Individuals with high emotional intelligence are therefore able to relate to others with empathy, have well developed social skills and use their emotional awareness to direct their act and behavior. This result was further supported by findings of Bar-On (2005) who reported that emotional intelligence is related to the organizational outcomes specially job satisfaction.

#### **4.1. Limitations of the study**

1. The study was restricted to selected four nationalized banks of Bihar in India.
2. The sample was limited as it does not represent all public banks of India.
3. Employees from private banks were not selected in this survey.

## 5. CONCLUSION AND RECOMMENDATIONS

From the above analysis, it is concluded that emotional intelligence of bank employee working in Indian public banks highly influences their job satisfaction and are significant predictor of their job satisfaction. Self -management factor of emotional intelligence has maximum influence on employees' job satisfaction and relationship management factor has least influence on their job satisfaction.

As findings of this study indicate that emotional intelligence of employees has high impact on their job satisfaction, HRD department of banks should consider emotional intelligent skills as important criteria for recruitment of bank employees. Emotional intelligence is an attribute that can be learned, trained and matured (Goleman, 2000) hence HRD department of banks should give more importance to the training programs to enhance emotional intelligence skills of bank employees. Enhanced emotional intelligence skills will helps bank employees to nurture positive relationship with superiors, coworkers and subordinates and to work effectively in team and cope with stress. Thus organizations will be able to retain efficient employees and this will enhance the overall performance of the public banks.

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