

Impact of Emotional Intelligence Between Public and Private Sector Bank Employees

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ABSTRACT

The present study examined differences in the dimensions of Emotional Intelligence (EI), Self-Awareness, Self-Regulation, Motivation, Empathy, and Social Skills among employees of public and private sector banks in India. The sample consisted of 100 employees, with 50 from public sector banks and 50 from private sector banks, selected through purposive sampling. Emotional Intelligence was measured using the Schutte Self-Report Emotional Intelligence Test (SSEIT). Data were analyzed using descriptive statistics and independent samples t-tests. The findings revealed no significant differences in Self-Awareness and Social Skills between the two groups. However, public sector employees scored significantly higher on Self-Regulation and Empathy, while private sector employees reported higher levels of Motivation. Overall, public sector bank employees demonstrated higher levels of Emotional Intelligence.

Keywords: Emotional Intelligence, Public Sector Banks, Private Sector Banks, Self-Awareness, Self-Regulation, Motivation, Empathy, Social Skills

Emotional Intelligence (EI) has become a critical factor in today's dynamic organizational environment, significantly influencing employee effectiveness, job performance, and workplace relationships. EI is defined as the ability to recognize, understand, manage, and utilize emotions constructively in personal and professional contexts (Goleman, 1995). Research has increasingly highlighted that cognitive intelligence alone is insufficient for success in complex workplaces; emotional competencies are equally important for sustaining performance and maintaining interpersonal harmony (Mayer, Salovey, & Caruso, 2004).

EI is generally conceptualized through five key dimensions: Self-Awareness, Self-Regulation, Motivation, Empathy, and Social Skills (Schutte et al., 1998). Self-Awareness involves recognizing and understanding one's own emotions, strengths, and weaknesses. Self-Regulation refers to managing impulses, maintaining emotional balance, and responding appropriately in professional situations. Motivation reflects the inner drive to achieve goals, remain persistent, and maintain optimism. Empathy is the ability to understand and share the feelings of others, while Social Skills include effective communication, teamwork, leadership, and relationship building (Goleman, 1998; Mayer et al., 2016). These dimensions collectively

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influence decision-making, conflict resolution, stress management, and overall organizational effectiveness.

The banking sector, being highly client-focused and performance-oriented, requires employees to demonstrate high levels of EI. Employees must not only perform complex tasks but also communicate effectively, manage stress, and maintain positive relationships with clients and colleagues (Meisler, 2014). Public and Private Sector Banks differ in organizational culture, job security, performance expectations, and work pressure. Public Sector Banks generally offer stable employment, structured hierarchies, and long-term career growth, whereas Private Sector Banks operate in competitive, target-driven environments emphasizing efficiency, innovation, and profitability (Boyne, 2002; Wright, 2001). These differences create unique organizational contexts that may affect employees' emotional competencies. Prior research shows that organizational culture and work environment play a significant role in shaping EI. Employees in supportive, stable environments tend to score higher on Self-Regulation and Empathy, while competitive, high-pressure environments may enhance Motivation but reduce opportunities for empathetic engagement (Côté, 2014; Sharma & Mahajan, 2017). Public sector employees, due to secure and long-term employment, may have greater scope to develop relational and emotional competencies, whereas private sector employees often prioritize goal achievement and performance metrics. This suggests that sectoral differences may influence distinct EI profiles among banking employees. Empirical studies reinforce the importance of EI in banking. Goleman (1998) emphasized that emotionally intelligent employees exhibit superior leadership, communication, and conflict management skills. Wong and Law (2002) found that both leader and follower EI positively affect job performance, satisfaction, and workplace attitudes. High EI employees are better able to cope with stress, reduce burnout, and adapt to evolving job demands, which is particularly relevant in both public and private banking contexts (Meisler, 2014).

In India, the banking sector is vital for economic development, financial inclusion, and customer service. Public Sector Banks dominate a significant portion of the market with structured promotions, job stability, and long-term employment benefits, while Private Sector Banks are expanding rapidly, offering innovative services, performance-based incentives, and career progression opportunities (Kumar & Muniandy, 2012; RBI, 2022). These sectoral differences provide a context to examine whether EI varies between the two sectors and how these differences influence professional effectiveness. Despite the recognized importance of EI, research comparing Emotional Intelligence across Public and Private Sector Bank Employees in India is limited. Understanding sector-wise differences in EI is crucial, as it affects individual performance, teamwork, leadership, and customer satisfaction (Mayer et al., 2016; Côté, 2014). Insights from such studies can inform the design of targeted training programs, interventions, and HR policies aimed at enhancing employee emotional competencies and organizational performance.

The present study aims to compare Emotional Intelligence among Public and Private Sector Bank Employees across the five dimensions of EI and overall, EI. It hypothesizes that sector-specific differences, influenced by organizational culture, work demands, and employee roles, may lead to variations in specific EI dimensions. Public sector employees may score higher in Self-Regulation and Empathy due to job stability and service orientation, while private sector employees may demonstrate higher Motivation due to competitive work environments. Understanding and nurturing Emotional Intelligence is essential for employee development, effective workplace relationships, and organizational success. This study seeks to highlight the impact of organizational context on EI and provide actionable insights for enhancing

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employee performance and well-being, ultimately contributing to the success of both employees and organizations.

REVIEW OF RELATED LITERATURE

Boyne (2002) and Wright (2001) noted that public and private sector organizations provide contrasting contexts public sector banks typically offer job security, structured career paths, and stable work environments, conditions that may foster stronger self-regulation and empathy among employees.

Despite the relevance of EI to workplace outcomes, studies focusing on sector-wise differences in banking remain limited (Côté, 2014; Mayer et al., 2016). Considering the role of EI in professional effectiveness, leadership, and customer satisfaction, it is important to understand how public and private sector banks cultivate emotional skills differently.

Goleman (1995) defined EI as the ability to recognize, understand, manage, and use emotions effectively, emphasizing its equal importance alongside cognitive intelligence in achieving professional success. He argued that emotionally intelligent employees are better at decision-making, conflict management, and leadership. Similarly, Goleman (1998) highlighted that emotionally intelligent employees in banking are more likely to build positive interpersonal relationships and demonstrate leadership qualities, contributing to overall organizational efficiency.

Gupta and Arora (2016) observed that public and private sector banks in India differ in work culture, job security, and performance expectations. Public sector banks, with structured hierarchies and long-term stability, may facilitate greater self-regulation and empathy. In contrast, private sector banks often prioritize efficiency, innovation, and competitiveness, which, as noted by Kumar and Muniandy (2012), tend to enhance motivation but limit opportunities for relational development.

Mayer, Caruso, and Salovey (2016) suggested that different EI dimensions are shaped by varied organizational and demographic factors. While self-awareness and social skills often evolve through workplace interactions and feedback, self-regulation and empathy are more strongly influenced by organizational support and job security. Supporting this, Sharma and Mahajan (2017) found that public sector employees scored higher in empathy and self-regulation, whereas private sector employees demonstrated higher motivation, reflecting performance-driven targets.

At the individual level, Meisler (2014) found that bank employees with higher EI were better equipped to cope with workplace stress and perform effectively under pressure. Mishra and Singh (2015), studying employees in Delhi, also reported that higher EI was positively associated with teamwork, problem-solving, and customer relationship management. Similarly, Wong and Law (2002) emphasized that employees with higher EI reported greater job satisfaction, stronger interpersonal relationships, and improved performance outcomes.

Although not banking-specific, studies such as Rabya Khatoon et al. (2023) have demonstrated how external pressures, like internet addiction, negatively affect EI, underscoring the broader role of environmental and contextual factors in shaping emotional functioning. Furthermore, Rao (2016) stressed the importance of EI-focused training programs, showing that targeted interventions improved interpersonal skills, decision-making, and leadership in both public and private sector employees.

Statement of the Problem

In today's banking sector, employees are required to cope with continuous pressure to achieve targets, manage customer relations, and adapt to changing organizational demands. While technical expertise is essential, success in this field increasingly depends on Emotional Intelligence (EI), which encompasses self-awareness, self-regulation, motivation, empathy, and social skills. Public and private sector banks in India differ significantly in terms of work culture, job security, and performance expectations, factors that may shape the development and application of emotional abilities. Despite its importance, limited research has explored sector-wise differences in EI among Indian bank employees. The present study aims to address this gap by examining and comparing Emotional Intelligence across public and private sector banks.

Objective of the Study

- To examine the differences in the dimensions of Emotional Intelligence on Self-Awareness, Self-Regulation, Motivation, Empathy, and Social Skills between employees of public sector banks and private sector banks.

Hypothesis of the Study

1. There is no significant difference in the Self-Awareness dimension of Emotional Intelligence between public and private sector bank employees.
2. There is no significant difference in the Self-Regulation dimension of Emotional Intelligence between public and private sector bank employees.
3. There is no significant difference in the Motivation dimension of Emotional Intelligence between public and private sector bank employees.
4. There is no significant difference in the Empathy dimension of Emotional Intelligence between public and private sector bank employees.
5. There is no significant difference in the Social Skills dimension of Emotional Intelligence between public and private sector bank employees.
6. There is no significant difference in the overall Emotional Intelligence levels between public and private sector bank employees.

METHODS

Sample

The sample for the study consisted of 100 bank employees, of which 50 were from Public Sector Banks and 50 were from Private Sector Banks. The respondents were selected through purposive sampling technique, ensuring adequate representation of both sectors. The participants were full-time employees aged between 25 to 45 years, with a minimum of two years of work experience in their respective organizations.

Research Design:

The present study simple research design was used.

Variables Used for Study

1. Independent Variable (IV): Type of Organization

1. Public Sector Bank Employees
2. Private Sector Bank Employees

2. Dependent Variable (DV): Emotional Intelligence (EI) Levels

1. Self-Awareness
2. Self-Regulation
3. Motivation

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4. Empathy
5. Social Skills

Operational Definitions

1. **Public Sector Bank Employees:** -Employees working in government-owned or government-controlled banks such as State Bank of India (SBI), Bank of Baroda, Punjab National Bank, etc. For this study, respondents categorized under “public sector” are those currently employed in such banks.
2. **Private Sector Bank Employees:** -Employees working in privately-owned and managed banks such as HDFC Bank, ICICI Bank, Axis Bank, etc. For this study, respondents categorized under “private sector” are those currently employed in such banks.
3. **Emotional Intelligence:** - Emotional Intelligence will be measured using a standardized EI scale (e.g., Schutte Self Report Emotional Intelligence Test or equivalent), covering the following five dimensions:
 4. **Self-Awareness:** -The ability of an employee to recognize, understand, and reflect on their own emotions, strengths, weaknesses, and values.
 5. **Self-Regulation:** - The ability to control impulses, adapt to changes, and manage disruptive emotions in professional interactions.
 6. **Motivation:** - The inner drive to achieve goals, maintain persistence, and remain optimistic despite challenges.
 7. **Empathy:** - The ability to understand and share the feelings of colleagues and customers, fostering better interpersonal relationships.
 8. **Social Skills:** - The capacity to build positive relationships, communicate effectively, and work collaboratively in teams.

Research Tool

- **Schutte Self-Report Emotional Intelligence Test:** The present study will assess the Emotional Intelligence (EI) of bank employees using a standardized tool, specifically the Schutte Self-Report Emotional Intelligence Test (SSEIT) developed by Schutte et al. (1998), or an equivalent validated instrument. The SSEIT consists of 33 items rated on a 5-point Likert scale, ranging from strongly disagree to strongly agree. It measures five dimensions of EI: Self-Awareness (recognition of one’s emotions and strengths), Self-Regulation (control over impulses and adaptability), Motivation (commitment and persistence in achieving goals), Empathy (understanding others’ emotions), and Social Skills (effective communication, teamwork, and relationship-building). The scale is highly reliable, with Cronbach’s alpha values above 0.80, and has strong construct validity across occupational groups.

Procedures of Data Collection

The study was conducted on a sample of 100 bank employees, comprising 50 from public sector banks and 50 from private sector banks, selected through purposive sampling. Prior to data collection, necessary permissions were obtained from the respective bank authorities. Participants were informed about the objectives of the study, and confidentiality as well as voluntary participation were assured. Data were collected using the Schutte Self-Report Emotional Intelligence Test (SSEIT, 1998), a 33-item scale measuring five dimensions of Emotional Intelligence, along with a demographic information sheet. The questionnaires were administered during office hours, and each participant required approximately 20–25 minutes to complete the responses.

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Statistical Treatment

The collected data were analyzed using both descriptive and inferential statistics. Descriptive statistics, including mean and standard deviation, were calculated to summarize the Emotional Intelligence scores of the participants. To examine differences between public and private sector bank employees, independent samples *t*-tests were conducted across the five dimensions of Emotional Intelligence (Self-Awareness, Self-Regulation, Motivation, Empathy, and Social Skills) as well as the overall EI scores.

RESULTS AND DISCUSSION

Type of Organization on Self-Awareness

Hypothesis -01

There is no significant difference in the Self-Awareness dimension of Emotional Intelligence between public and private sector bank employees.

Table No.01 Summary of descriptive statistics showing the Type of Organization on Self-Awareness

EI dimensions	Type of Organization	Mean	SD	N	DF	't' Value	Sign.
Self-Awareness	Public Sector Bank Employees	3.90	0.86	50	98	1.79	NS
	Private Sector Bank Employees	3.60	0.81	50			

According to Table 01 the analysis of Self-Awareness scores among public and private sector bank employees revealed no significant difference between the two groups. Public sector employees obtained a mean score of 3.90 (SD = 0.86), while private sector employees obtained a mean score of 3.60 (SD = 0.81). The independent samples *t*-test produced a *t*-value of 1.79 with 98 degrees of freedom, which was not statistically significant at either the 0.05 or 0.01 level.

This finding indicates that employees in both sectors exhibit comparable abilities to recognize, understand, and reflect upon their emotions, strengths, and limitations. Self-awareness is often considered the foundational component of Emotional Intelligence, shaping decision-making, communication, and workplace effectiveness (Goleman, 1995). The lack of significant differences suggests that organizational context may not strongly influence self-perception of emotions and values, which are relatively stable personal attributes (Côté, 2014). Prior studies also indicate that self-awareness is less affected by situational factors compared to dimensions such as self-regulation or social skills (Mayer, Caruso, & Salovey, 2016).

Furthermore, it is possible that employees across both public and private sector banks develop similar levels of self-awareness due to shared educational qualifications, professional training, and the standardized nature of banking roles. Since banking as a profession demands accuracy, responsibility, and accountability, these common occupational requirements may contribute to the uniform development of self-awareness among employees regardless of organizational sector.

Type of Organization on Self-Regulation

Hypothesis -02

There is no significant difference in the Self-Regulation dimension of Emotional Intelligence between public and private sector bank employees

Table No.02 Summary of descriptive statistics showing the Type of Organization on Self-Regulation

EI dimensions	Type of Organization	Mean	SD	N	DF	't' Value	Sign.
Self-Regulation	Public Sector Bank Employees	3.66	0.80	50	98	3.93	0.01
	Private Sector Bank Employees	3.00	0.88	50			

According to Table 02 the analysis of Self-Regulation scores among public and private sector bank employees revealed a significant difference between the two groups. Public sector employees obtained a mean score of 3.66 (SD = 0.80), whereas private sector employees obtained a lower mean score of 3.00 (SD = 0.88). The independent samples *t*-test produced a *t*-value of 3.93 with 98 degrees of freedom, which was statistically significant at the 0.01 level. This finding suggests that public sector bank employees demonstrate a stronger capacity to regulate emotions, control impulses, and adapt to challenging situations compared to their counterparts in the private sector. Self-regulation, a key dimension of Emotional Intelligence, enables individuals to remain composed under pressure, resolve workplace conflicts effectively, and respond constructively to organizational demands (Goleman, 1998).

The higher self-regulation scores among public sector employees may be attributed to the relatively stable and secure nature of public sector jobs, which provide greater psychological resources to cope with stress and maintain emotional control. In contrast, private sector employees often operate under greater performance pressures, target-driven tasks, and job insecurity, which may hinder their ability to regulate emotions effectively (Meisler, 2014).

These results are consistent with previous research indicating that occupational environments characterized by stability and long-term commitment foster stronger self-regulation and emotional balance (Mayer, Salovey, & Caruso, 2004). Moreover, self-regulation has been associated with higher job satisfaction, reduced burnout, and improved decision-making in organizational contexts (Côté, 2014).

Type of Organization on Motivation

Hypothesis -03

There is no significant difference in the Motivation dimension of Emotional Intelligence between public and private sector bank employees

Table No.03 Summary of descriptive statistics showing the Type of Organization on Motivation

EI dimensions	Type of Organization	Mean	SD	N	DF	't' Value	Sign.
Motivation	Public Sector Bank Employees	3.14	0.93	50	98	-3.85	0.01
	Private Sector Bank Employees	3.80	0.78	50			

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According to Table 03 the analysis of Motivation scores among public and private sector bank employees revealed a significant difference between the two groups. Public sector employees obtained a mean score of 3.14 (SD = 0.93), whereas private sector employees obtained a higher mean score of 3.80 (SD = 0.78). The independent samples *t*-test yielded a *t*-value of -3.85 with 98 degrees of freedom, which was statistically significant at the 0.01 level.

This result indicates that private sector bank employees exhibit greater intrinsic drive, persistence, and commitment to achieving goals compared to their counterparts in the public sector. Motivation, as a dimension of Emotional Intelligence, reflects an individual's capacity to remain optimistic, dedicated, and focused even in the face of obstacles (Goleman, 1995). The performance-oriented culture of private banks, characterized by ambitious targets, competitive structures, and high accountability, likely fosters higher levels of achievement motivation (Kumar & Muniandy, 2012).

In contrast, employees in public sector banks, who often benefit from job security and organizational stability, may not experience the same level of pressure to perform, which could account for their comparatively lower motivation scores. Earlier studies have highlighted that motivational patterns differ between sectors, with private sector employees being more achievement-driven and responsive to performance-based rewards, whereas public sector employees tend to value security and long-term stability (Boyne, 2002; Wright, 2001).

These findings are consistent with research suggesting that motivation is shaped significantly by organizational culture, reward systems, and performance expectations (Ryan & Deci, 2000). While public sector employees may prioritize stability and career continuity, private sector employees appear to be more driven by achievement, recognition, and opportunities for professional advancement.

Type of Organization on Empathy

Hypothesis -04

There is no significant difference in the Empathy dimension of Emotional Intelligence between public and private sector bank employees

Table No.04 Summary of descriptive statistics showing the Type of Organization on Empathy

EI dimensions	Type of Organization	Mean	SD	N	DF	't' Value	Sign.
Empathy	Public Sector Bank Employees	4.18	0.80	50	98	9.50	0.01
	Private Sector Bank Employees	2.50	0.88	50			

According to Table 04 the analysis of Empathy scores among public and private sector bank employees revealed a significant difference between the two groups. Public sector employees obtained a mean score of 4.18 (SD = 0.80), whereas private sector employees obtained a lower mean score of 2.50 (SD = 0.88). The independent samples *t*-test yielded a *t*-value of 9.50 with 98 degrees of freedom, which was statistically significant at the 0.01 level.

This finding indicates that public sector bank employees demonstrate a stronger ability to understand, recognize, and share the feelings of colleagues and clients compared to private sector employees. Empathy, as a core dimension of Emotional Intelligence, plays a vital role

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in fostering positive interpersonal relationships, promoting teamwork, and resolving conflicts effectively (Goleman, 1998).

The higher empathy scores among public sector employees may be explained by the nature of their organizational environment, which often emphasizes service orientation, long-term customer relationships, and community-focused responsibilities. In contrast, private sector banks generally operate within high-pressure, performance-driven settings that prioritize efficiency, targets, and competitiveness, leaving fewer opportunities for empathetic engagement (Wong & Law, 2002).

These results are consistent with previous research highlighting that organizational culture and job demands significantly influence the development of empathy. Employees working in stable, service-oriented environments are more likely to engage in prosocial behaviors and exhibit emotional sensitivity toward both clients and colleagues (Côté, 2014; Sharma & Mahajan, 2017).

Type of Organization on Social Skills

Hypothesis -05

There is no significant difference in the Social Skills dimension of Emotional Intelligence between public and private sector bank employees

Table No.05 Summary of descriptive statistics showing the Type of Organization on Social Skills

EI dimensions	Type of Organization	Mean	SD	N	DF	't' Value	Sign.
Social Skills	Public Sector Bank Employees	3.18	1.19	50	98	1.66	0.01
	Private Sector Bank Employees	2.82	0.96	50			

According to Table 05 the analysis of Social Skills scores among public and private sector bank employees revealed no significant difference between the two groups. Public sector employees obtained a mean score of 3.18 (SD = 1.19), whereas private sector employees obtained a mean score of 2.82 (SD = 0.96). The independent samples *t*-test yielded a *t*-value of 1.66 with 98 degrees of freedom, which was not statistically significant at either the 0.05 or 0.01 level.

This result suggests that employees in both sectors exhibit comparable abilities to build constructive relationships, communicate effectively, and collaborate within teams. Social Skills, as a key dimension of Emotional Intelligence, are essential for fostering teamwork, leadership, and conflict management in organizational settings (Goleman, 1995).

The absence of significant differences may reflect the influence of standardized professional training, organizational guidelines, and similar interpersonal demands across public and private banks. In both sectors, employees are expected to engage regularly with clients, colleagues, and supervisors, which provides comparable opportunities for developing social competencies (Côté, 2014). Moreover, the customer-oriented nature of the banking profession inherently requires employees to maintain effective interpersonal interactions, possibly leading to the uniform development of social skills across sectors.

Type of Organization on Emotional Intelligence

Hypothesis -06

There is no significant difference in the Emotional Intelligence between public and private sector bank employees.

Table No.06 Summary of descriptive statistics showing the Type of Organization on Emotional Intelligence

EI	Type of Organization	Mean	SD	N	DF	't' Value	Sign.
Emotional Intelligence	Public Sector Bank Employees	3.61	0.45	50	98	5.48	0.01
	Private Sector Bank Employees	3.16	0.37	50			

According to Table No. 06 the analysis of overall Emotional Intelligence (EI) scores among Public and Private Sector Bank Employees revealed a statistically significant difference between the two groups. Public Sector Bank Employees obtained a mean score of 3.61 (SD = 0.45), whereas Private Sector Bank Employees obtained a lower mean score of 3.16 (SD = 0.37). The independent samples t-test yielded a t-value of 5.48 with 98 degrees of freedom, which was significant at the 0.01 level.

These findings indicate that Public Sector Bank Employees exhibit higher overall Emotional Intelligence compared to their Private Sector counterparts. EI, which encompasses dimensions such as Self-Awareness, Self-Regulation, Motivation, Empathy, and Social Skills, is recognized as a key determinant of effective workplace functioning, interpersonal relationships, and professional success (Goleman, 1998).

The relatively higher EI scores in Public Sector employees may be attributed to the stable, secure, and less target-driven nature of their work environment. Such conditions allow employees greater flexibility to regulate emotions, maintain empathy, and build supportive professional relationships (Côté, 2014). In contrast, Private Sector employees often work under high-pressure, competitive conditions where achieving targets and efficiency are prioritized, which may restrict the scope for developing and applying emotional competencies (Meisler, 2014).

Previous studies also suggest that organizational culture, job stressors, and workplace demands significantly influence Emotional Intelligence. Supportive and stable environments have been shown to foster higher EI, while stressful and target-oriented cultures may limit emotional adaptability (Mayer, Salovey, & Caruso, 2004; Sharma & Mahajan, 2017).

In summary, while both groups possess Emotional Intelligence, Public Sector Bank Employees demonstrate stronger emotional competencies, which may enhance their adaptability, conflict resolution skills, and professional effectiveness. These results highlight the need for sector-specific EI development programs that could benefit employees working in more demanding private sector environments.

CONCLUSION

1. There was no significant difference in Self-Awareness between Public and Private Sector Bank Employees, indicating that both groups possess similar abilities to recognize and understand their own emotions.

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2. Public Sector Bank Employees demonstrated significantly higher Self-Regulation, reflecting greater control over emotions and better adaptability in professional situations.
3. Private Sector Bank Employees scored significantly higher on Motivation, suggesting stronger drive, persistence, and goal-oriented behavior in competitive work environments.
4. Public Sector Bank Employees exhibited significantly higher Empathy, indicating a greater capacity to understand and share the feelings of colleagues and clients.
5. No significant difference was found in Social Skills, suggesting that employees in both sectors have comparable abilities in interpersonal communication and teamwork.
6. Public Sector Bank Employees showed higher Emotional Intelligence, highlighting the positive impact of organizational culture and work environment on emotional competencies.

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Conflict of Interest

The author(s) declared no conflict of interest.

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