

# Occupational Stress and Emotional Intelligence among Greek Bank Employees

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## **Abstract**

The purpose of the present study was to investigate the occupational stress experienced by bank employees in Greece and its connection with emotional intelligence and demographic factors. More specifically, the feeling of occupational stress and the level of emotional intelligence among Greek bank employees are investigated both separately and in correlation. In addition, it is investigated how demographic characteristics are likely to affect the feeling of occupational stress and the level of emotional intelligence of employees in bank institutions in Greece. In addition, the study investigates whether the individual dimensions of emotional intelligence are likely to predict the level of occupational stress experienced by Greek bank employees. The sample of the present study consisted of 192 employees of Greek banks and credit institutions. The instruments used for data collection were the Perceived Stress Scale (Cohen et al., 1983) (Cronbach's  $\alpha = 0.85$ ) and the Schutte Self Report Emotional Intelligence Test (Schutte et al., 1998) (Cronbach's  $\alpha = 0.90$ ). The Perceived Stress Scale consisted of 10 questions, six of which were formulated negatively and measured the level of stress experienced by the employees, while the rest four were formulated positively and measured the employees' control of stress. The answers for the first six questions were given in a five-level likert scale: 0 = Never, 4 = Very often, while the remaining four in another five level-Likert scale: 0 = Very Often, 4 = Never. The Schutte Self Report Emotional Intelligence Test consisted of 33 questions measuring the level of the employees' emotional intelligence. The responses were given in a five-level Likert scale: 0 = Never, 4 = Very often. The results

of the study showed that occupational stress among Greek bank employees was likely to be affected by some demographic factors and partially predicted by some dimensions of emotional intelligence. However, further investigation should be carried out in the Greek population, so that the phenomenon of occupational stress is well studied and decreased.

**Keywords:** Job Anxiety, Emotional Intelligence, Demographic Features, Bank Employees, Greece

## INTRODUCTION

The effects of the worldwide financial crisis of the past few years are, among others, present in the field of organizations, institutions and companies. Competition is rising, profit is decreasing and the overall function of organizations is being threatened. As a result, the organizations' workplace well being is becoming questionable and the feeling of job satisfaction and job commitment of employees around the world is considered to be highly affected by the poor working conditions, low salaries and conflicts between colleagues (Balogun & Olowodunoye, 2012). Taking into account that the employees' performance and productivity can, up to a point, be attributed both to their feelings toward their work and the organization or institution they work in, it is not surprising that more and more researches are being conducted in the fields of human resource management, organization culture and occupational psychology. The aim of those researches is to study and improve the employees' feeling of job satisfaction, decrease the levels of occupational stress they experience and thus improve their job commitment and performance (Steger, 2013).

The aim of the present study is to investigate the levels of occupational stress among Greek bank employees and how much it is affected by the employees' demographic features. In addition, the connection between occupational stress and emotional intelligence is being studied, in an effort to find out if high emotional intelligence is likely to predict an employee's low levels of occupational stress.

## LITERATURE REVIEW

### Occupational stress

Every human being has, without exception, experienced the feeling of distress, anxiety or uncertainty, which usually accompanies a difficult situation. In most cases, stress occurs in situations when people are in danger or facing a problem. Nevertheless, in contemporary societies, stress is commonly experienced as a part of everyday life, either to a smaller or a larger extent. In terms of Psychology, stress is considered to be an "innate weapon" of the human body, which is used for protection in cases when the brain perceives that the person is in danger, even when the "danger" is a potential success in a test, or something else that the person considers to be important. Scientifically, stress is a kind of unpleasant emotion manifested by fear, tension and anxiety and, in many cases, accompanied by physical and mental symptoms. However, not all people experience stress in the same way and extent, thus it has been described in several terms and fields. For example, Selye (1936) had noted that stress is an automatic biological response of a person's organism to various external stimuli. Furthermore, he supported that the stress reaction occurs only if a person feels unable to meet

the demands of a situation. Lazarus and Folkman (1984) suggested that when people feel some discomfort, they make two cognitive evaluations: at first, they estimate if the stress agent or event is dangerous (primary appraisal) and secondly they estimate whether an event is positive, negative or neutral (secondary appraisal). Finally, Sarafino (1994) defined stress as a condition that occurs when the transaction between the person and the environment makes him/ her perceive a difference –true or not- between the demands of the situation and the resources of biological, psychological and social systems.

In contemporary societies the sources of stress can be found in the family, educational or occupational context, in the natural and social environment and in individual traits and personal factors as well. In 1992, Stress was characterized as “The 20<sup>th</sup> Century Epidemic” by the United Nations Report, while the World Health Organization named stress a “World Wide Epidemic”. Peretomode (2012) mentioned a survey conducted in 1998 the United States of America by the Work Institute, in which it was found that 26% of workers in the U.S.A. reported that they “often” or “very often” felt stressed or even burned out by their work, thus having lower work performance than expected. In the same article, it is noted that 40% of the employees’ turnover in the U.S.A. is attributed to occupational stress.

Sager (1991) defined occupational stress as a psychological state that is perceived by individuals when they face various requirements, constraints and opportunities arising from their work which can have a significant but uncertain impact on their professional route. Occupational stress is an individual response that varies, depending both on the organization and the employee’s job. Therefore, it can be said that in the past few decades occupational stress has become a serious threat for the employees’ well being and performance, and many researches have been conducted in order to investigate its sources, features and occupational, psychological and social consequences (Bashir & Ramay, 2010).

In most cases, the sources of occupational stress can be found in the working conditions, rather than other factors, like the employees’ family or social environment. However, occupational stress can affect and be transferred to many aspects of a person’s daily life, mainly to his/ her family (Cartwright & Cooper, 1997). According to Rothman (2008) occupational stress can be related to poor working conditions, high workload, involuntary overtime, inflexible working hours, excessive demands, very frequent changes or monotony. In addition, role vagueness, role conflict and degree of responsibility are likely to become sources of stress for an organization’s employees (Jamal, 1990; Jawahar et al., 2007). Furthermore, an employee’s career evolution and an organization’s structure and management can be possible sources of occupational stress. More specifically, an employee’s personal effort for career advancement, the lack of job security and the process of job performance evaluation are likely to affect his/ her level of occupational stress (Cavanaugh et al., 2000), while the lack of the feeling of belonging to an organization and the lack of participation opportunities are likely to cause occupational stress and burnout (Baltzer et al., 2011). Moreover, occupational stress has been correlated with demographic features, like gender and age (Barkat & Asma, 1999), years of experience, educational level, position held and marital status (Elahi & Apoorva, 2012).

Among the most serious consequences of occupational stress, researches have noted fatigue, headaches and sensitivity of the immune system, depression and smoking or alcohol

addiction (Chovwen, 2013). Apart from somatic symptoms, occupational stress is likely to lead to repeated absences, decrease in productivity, incapability of problem solving, low motivation, job quit and turnover (Dewe et al., 2010; Avey et al., 2009; Obiora & Iwuoha, 2013). Job burnout is the most excessive type of occupational stress in which the employee experiences physical, mental and emotional exhaustion, caused by long term exposure and involvement in emotionally demanding situations (Maslach, 1993).

Researches around the world have indicated that occupational stress is a phenomenon which is present in many kinds of occupations. The majority of such researches have taken place in the fields of industry and education, showing that occupational stress is manifested by work overload or underload in terms of speed, quantity and quality, under or overpromotion, restrictive rules and tense interpersonal relations (Cooper & Straw, 1998). Additionally, researches conducted in the field of education have revealed that teachers are very likely to feel exhausted both during and at the end of the day due to poor working conditions and bad structure of the school context (Koustelios & Kousteliou, 2001), low teaching effectiveness (Ling, 1991) and individual factors (Anagnostopoulos & Papadatou, 1992). The results are similar for university professors and academic administrators who seem to experience high levels of stress and tension, negatively affecting their job performance (Peretomode, 2012). Other researches in the field of public service have shown that the conduciveness of the working conditions are very likely to affect the level of stress experienced by employees (Obiora & Iwuoha, 2013), as well as their job commitment, competence, cost effectiveness, congruence and general well being (Spector and Beer, 1994).

In the field of bank employees, researches have revealed that both clerks and managers experience high levels of occupational stress and job burnout, expressed by emotional exhaustion, frustration, intention to quit and turnover (Shaw et al., 2000). Occupational stress among bank employees can be caused by lack of administrative support, work load, time pressure and poor relationships between employees and customers (Jamshed et al., 2011). Balogun and Olowodunoye (2012) have also noted that employees' turnover is likely to lead to psychological distress, decrease in productivity and quality of service, as well as mistrust, disruption in workflow and further turnover. Thus, it can be supported that occupational stress is a worldwide phenomenon, observed in many occupational settings and affecting thousands of people of every age, gender and nationality.

### **Emotional intelligence**

The term "intelligence" has been established by psychologists for the description of a concise, multidimensional concept, in terms of its nature, structure and development. The term "Emotional Intelligence" was suggested by Goleman (1995), in order to describe the powerful influence of emotions in the process of development and learning. More specifically, he stated that a person's emotions interact with external stimuli and play an important role in the way he/ she perceives the world. Emotional intelligence describes a person's abilities in five different fields: 1. Self-awareness, which is a person's awareness of his/ her emotions, 2. Self-control, which includes a person's reliability, self-regulation and adaptation skills, 3. Motivations of behavior, which is a person's tendency to achieve his/ her goals, 4. Empathy, which is the skill of understanding other people's feelings and 5. Social skills, which include

the abilities of communication, cooperation and socialization (Motti-Stefanidi, 1999). The theory of emotional intelligence has become very popular because of the assumption that it can be developed and learned regardless a person's age (Emmerling & Goleman, 2003; Goleman, 1998).

A person's ability to handle his/ her emotions in an intelligent way has been related with success in a personal, educational, occupational, health, social and coexistence way (Miranda, 2012). For this reason, a great number of studies have been conducted worldwide in order to evaluate and develop the relation between emotional intelligence and occupation. In addition, many inventories have been developed in order to measure the level of a person's emotional intelligence (Rodrigues & Madgaonkar, 2013).

In the globe of business the interest for the measurement and development of emotional intelligence has been quite intense and many companies and organizations have been trying to improve their employee's performance and productivity by increasing the level of their emotional intelligence (Platsidou, 2010). The occupational aspects which are most likely to be affected by employee's emotional intelligence are innovation, talent designation and job commitment (Zeidner et al., 2004), as well as promotion opportunities, leadership and administration skills, anxiety management and coping strategies (Cooper & Sawaf, 2004). In addition, high emotional intelligence promotes the employees' interpersonal relations, emotional regulation and ability to work under pressure and handle changes in the structure and function of their working environment.

The services and products provided in the banking sector are similar, thus the need for differentiation from other institutions is rising and competition is constantly increasing. Thus, bank managers attempt to develop long-term relations with customers, especially with great investors (Heffernan et al., 2008). In addition, high quality relations between bank employees and customers have been correlated with business success and higher job commitment, as well as emotional intelligence. For example, the research of Kaura (2011) has shown that occupational stress and interpersonal relations affect the level of emotional intelligence among bank employees working both in public and in private institutions. Furthermore, Rahim & Malik (2010) studied the effect of demographic factors in relation with emotional intelligence on bank employees' performance. According to the results, women and employees with higher education reported higher levels of emotional intelligence, while emotional intelligence seemed to decrease with age.

At this point it must be noted that high levels of academic intelligence do not necessarily guarantee high emotional intelligence and do not prevent employees from developing negative job attitude. However, high levels of emotional intelligence have been related to lower levels of turnover intention and vice versa. According to Balogun and Olowodunoye (2012) this is because employees with high emotional intelligence are considered to be able to put themselves in positive affective states, like not become despondent in the face of frustration, regulate and take advantage of their emotions and the emotions of other people. As a result, they are more likely to feel secure and able to control and influence situations, working conditions, changes and pressure that could possible lead to intention to quit. Nevertheless, it must be noted that quit intention is likely to be affected by other factors, like a country's unemployment rates and social support.

### **Demographic features and occupational stress**

Generally speaking, an employee's individual features, like age, gender, educational level and years of experience, are considered to be likely to affect his/ her job performance and general wellbeing. In addition, demographic factors have been correlated with specific work factors, like job satisfaction, job commitment, job stress and job burnout. For example, the study of Reddy and Ramamurty (1991) revealed that occupational stress was very likely to be affected by employees' age, while Sharma (2007) found that occupational stress was related to employee's years of experience and position held in the specific occupational context. In the research of Balakrishnamurthy and Shankar (2009), no statistically significant difference was found between older and younger employees, but employees with more years of experience reported lower occupational stress levels. The researches gave the explanation that more experienced employees had been exercising stress-coping strategies for longer, thus becoming able to deal with stressful working conditions and situations.

The cross-cultural study of Miller et al. (2000) among managers from the United Kingdom, the United States of America, South Africa and Taiwan revealed interesting findings in terms of occupational stress and demographic features. More specifically, although no statistically significant differences were found between stress levels experienced by men and women of all countries, occupational stress seemed to be correlated with the employees' organizational climate. However, men working in the United Kingdom and South Africa exhibited better mental and physical well-being than women, while men and women in the United Kingdom reported different stress-coping strategies. When it comes to Greece, the researches of Galanakis et al. (2009) and Antoniou et al. (2006) indicated higher occupational stress levels in female than male employees in the field of education, while no statistically significant differences were found regarding the employees educational level.

Researches studying the relation between years of experience and level of occupational stress have shown contradictory results. In particular, researches like the one of Manthei and Gilmore (1996) had found that employees with less years of experience reported higher levels of occupational stress, while others, like the one of McCormik (1997) showed that occupational stress is more likely to increase with age. Other studies, like the one of Clunies-Ross et al. (2008), found no statistically significant difference between the two variables. In the recent research of Mahmood et al. (2013), it was found that employees with more years of experience reported lower levels of occupational stress, while the researchers noted a connection between age, management experience and the way that employees perceive occupational stress.

### **Demographic characteristics and emotional intelligence**

Apart from occupational stress, demographic characteristics have also been studied in relation with emotional intelligence. The recent study of Rodrigues and Madgaonkar, (2013) revealed that emotional intelligence (as perceived by direct and self-reports) seems to increase consistently with age, in a range of 24 to 45 years, however, after the age of 45 employees show lower levels of emotional intelligence, especially in their early 50's and 60's. Extremera et al. (2006) came to the conclusion that emotional intelligence has a positive relation with age and, additionally, women reported higher levels of emotional intelligence

than men, both in overall scale of intelligence and in branches scores.

The study of Petrides and Furnjam (2000) on gender differences in estimated emotional intelligence revealed some interesting facts. In particular, female participants generally scored higher on the factor of “social skills” than men, but, when all facets of self-estimated emotional intelligence were gathered in one scale, males seemed to have higher levels of emotional intelligence than women. The study of Schutte et al. (1998) had revealed that the scores of emotional intelligence were significantly higher for female than male participants of their study.

The relation between emotional intelligence and other demographic factors has not yet been made clear, and further investigation should be conducted. For example, researchers have found positive, but weak correlation between working experience and both overall emotional intelligence and subscales of emotional intelligence measurement (Day & Carroll, 2004). Finally, in terms of position held, emotional intelligence is generally considered to be higher among employees with higher occupational status and executive populations than employees in more general roles in organizations (Penrose et al., 2007).

### **Aim of the study**

The aim of the person study was to investigate the levels of occupational anxiety experienced by Greek bank employees, in combination with the employee’s levels of emotional intelligence. In addition, the effect of demographic factors on the employees’ occupational stress and emotional intelligence is being studied. The demographic features included are age, gender, years of experience, level of education and position held.

## **METHODS**

### **Sample**

Employees working in Greek banks and credit institutions from several branches across the country participated in the present study. The questionnaires were administrated either by ordinary or by electronic mail and collected within a month after the first pilot study. The pilot study ensured the researchers that the tools were simple, understandable and suitable for the measurement of occupational stress and emotional intelligence.

The sample of the present study consisted of 192 employees of Greek banks and credit institutions. 94 of them were male (49%) and 98 were female (51%). The participants’ age varied from 22 to 53 years old, with an average of 39, 15. More specifically, most participants (154 people, 80.20%) were either between 31-40 years old or between 41-50 years old (77 participants, 40.10% of each range), 30 of them (15.62%) were either under 25 years old or between 25-30 years old (15 participants, 7.81% of each range) and only 8 of them were older than 51 years old (4.16%). Referring to the marital status of the participants, the results revealed that the majority of them (95) were married (49.5%), 79 of them were single (41.1%) and 18 were divorced (9.4%). Regarding the educational level of the employees, it was found that 117 of them had received a university degree (60.9%), while 75 had not (39.1%). Furthermore, the results showed that only 37 of them had received a postgraduate diploma (Master) (19.3%). Referring to the position held by the employees in the institution they were currently working, it was found that 86 of them were officers or clerks (44.8%), 55 of them

were managers (28.6%) and 51 of them were heads of the branch (26.6%). Regarding the employees' years of experience in the institution they were currently working, it was found that they varied from 1 to 28 years, with an average of 11.14. More specifically, the majority of them (75) had 6-10 years of experience (39.06%), 38 had 11-15 (19.79%), 35 had 16-20 years (18.22%), 28 had up to five years (14.58%), and 20 had over 21 years of experience (10.48%). Finally, regarding the participants' total years of experience as bank employees, it was found that they varied from 1 to 25 years, with an average of 14.12. More specifically, the majority of them (56) of them had 16-20 years (29.16%), 44 had 11-15 years of experience (22.91%), 33 had 6-10 years (17.18%), 31 had more than 21 years (16.14%), and 22 had up to five years (11.45%).

### **Instruments**

For the measurement of the employee's occupational stress the Perceived Stress Scale of Cohen et al. (1983) was used. The inventory was designed to measure the point up to which a person evaluates different situations as stressful. The inventory consisted of 10 questions, six of which were formulated negatively (1,2,3,6,9,10) and measured the level of stress experienced by the employees (e.g. "How often do you feel nervous or stressed?"), while the rest four were formulated positively (4,5,7,8) and measured the employees' control of stress (e.g. "How often do you feel that things are going the way you wish?"). The inventory had been translated to Greek. Participants were asked to provide their answers in a five-level Likert scale: 0 = Never, 4 = Very often.

For the measurement of the employee's emotional intelligence the Schutte Self Report Emotional Intelligence Test (Schutte et al., 1998) was used. The questionnaire consisted of 33 questions measuring the level of the employees' emotional intelligence. The responses were given in a five-level Likert scale: 0 = Never, 4 = Very often.

### **RESULTS**

Testing the reliability of the present study, using Cronbach's  $\alpha$ , it was found that the values of all variables were higher than 0.7 in both inventories, so the participants' answers were considered to be reliable. In addition, it was found that the reliability of the entire questionnaires was also high.

More specifically, the 10 questions of the Perceived Stress Scale were divided to two main variables, "stress" (questions 1,2,3,6,9,10) and "stress management" (questions 4,5,7,8). The reliability of the whole inventory was found to be  $\alpha = 0.82 > 0.7$ , while the reliability of the variable "stress" was  $\alpha = 0.88 > 0.7$  and the reliability of the variable "stress management" was  $0.85 > 0.7$  (Table 1).



**Table 1: Cronbach's Alpha Reliability Test for Occupational Stress**

Variables	Cronbach's Alpha
Stress	0.88
Stress Management	0.85
Total/ Questionnaire	0.82

The reliability of each variable and the questionnaire as a whole provides guarantee that the variables represent the actual experiences and attitudes of the participants (Cohen et al., 1983). Analyzing the participants' answers at the questions of the variable "stress", it was found that employees had experienced stress quite often during the past few months, as the average of the majority of questions and the total average were quite high. More specifically, for the variable "stress" it was found that participants felt the need to take control of their life fairly often, while they often felt nervous, stressed, in tension and angry. In addition, they reported that they sometimes felt unable to handle difficult situations, but the majority of them rarely felt unable to overcome the difficulties they had to face (Table 2).

**Table 2: Mean of the participants' answers in the variables of Stress**

(0 = Never, 1 = Almost Never, 2 = Sometimes, 3 = Fairly Often, 4 = Very Often)

Variables	Mean	Standard Deviation
In the last month, how often have you been upset because of something that happened unexpectedly?	2.81	0.89
In the last month, how often have you felt that you were unable to control the important things in your life?	3.03	0.76
In the last month, how often have you felt nervous and "stressed"?	2.98	0.97
In the last month, how often have you found that you could not cope with all the things that you had to do?	2.10	0.96
In the last month, how often have you been angered because of things that were outside of your control?	2.74	0.82
In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?	1.92	0.68
Total stress	2.60	0.45

For the variable "stress management" the majority of participants felt certain about their

ability to handle their personal problems fairly often, while they often felt that they can control situations and that things were going the way the wished (Table 3).

**Table 3: Mean of the participants' answers in the variables of Stress Management**  
 (0 = Very Often, 1 = Fairly Often, 2 = Sometimes, 3 = Almost Never, 4 = Never)

Variables	Mean	Standard Deviation
In the last month, how often have you felt confident about your ability to handle your personal problems?	3.06	0.75
In the last month, how often have you felt that things were going your way?	2.71	0.87
In the last month, how often have you been able to control irritations in your life?	2.48	0.56
In the last month, how often have you found that you were on top of things?	2.80	0.72
Total stress	2.76	0.48

Finally, the total mean of occupational stress (all 10 questions) was found to be 2.66 with a standard deviation of 0.30.

The 33 questions of the Schutte Self Report Emotional Intelligence Test were divided to four main variables: "Optimism", "Management of Personal Emotions", "Management of Other People's Emotions – Social Skills" and "Use of emotions". The first variable consisted of six questions measuring the participants' positive attitude and dealing with problems, the second and third variable consisted of eight questions measuring the participants' understanding and management of their and other people's emotions, while the fourth variable consisted of six questions measuring the participants' ability to use their emotions for the improvement of situations or conditions. During the analysis, the value of the participants' answers in three questions had to be reversed.

The reliability of all variables was found to be  $\alpha = 0.90 > 0.7$ . In particular, the reliability of "Optimism" was  $\alpha = 0.79 > 0.7$ , the reliability of "Management of Personal Emotions" was  $\alpha = 0.79 > 0.7$ , the reliability of "Management of Other People's Emotions – Social Skills" was  $\alpha = 0.78 > 0.7$  and the reliability of "Use of emotions" was  $\alpha = 0.74 > 0.7$  (Table 4).

**Table 4: Cronbach's Alpha Reliability Test for Emotional Intelligence**

Variables	Cronbach's Alpha
Optimism	0.79
Management of Personal Emotions	0.79
Management of Other People's Emotions – Social Skills	0.78
Use of Emotions	0.74
Total/ Questionnaire	0.90

Analyzing the participants' answers to the questions of "Optimism", it was found that they were likely to make positive thoughts encourage themselves and chase participation in activities fairly often (Table 5).

**Table 5: Mean of the participants' answers in the variables of Optimism**

(0 = Never, 1 = Almost Never, 2 = Sometimes, 3 = Fairly Often, 4 = Very Often)

Variables	Mean	Standard Deviation
I make positive thoughts	3.15	0.74
I organize events	2.21	0.81
I chase participation in activities	2.96	0.78
I encourage myself through my successful accomplishments	3.21	0.65
I have the feeling that I have been through the same conditions as others	2.26	1.15
I give up on dealing with challenges	1.15	0.80
Total optimism	2.49	0.48

Regarding the participants' answers in the questions of "Management of Personal Emotions" it can be said that they compliment other people and give emotional value to their lives fairly often (Table 6).

**Table 6: Mean of the participants' answers in the variables of Management of Personal Emotions**

(0 = Never, 1 = Almost Never, 2 = Sometimes, 3 = Fairly Often, 4 = Very Often)

Variables	Mean	Standard Deviation
I talk about my personal problems	2.48	1.17
I believe that emotions give value to life	3.35	0.66
I expect that good things are going to happen	3.22	0.86
I am aware of my emotions	2.92	0.78
I share my feelings with others	3.21	0.97
My emotions change	2.94	0.77
I can recognize my emotions	3.01	0.70
I compliment other people	3.48	0.68
Total management of personal emotions	3.08	0.53

When it comes to the participants' answers in the questions of "Management of Other People's Emotions – Social Skills", they seemed to help other people when they feel bad and understand other people's feelings by the tone of their voice fairly often (Table 7).

**Table 7: Mean of the participants' answers in the variables of Management of Other People's Emotions – Social Skills**

(0 = Never, 1 = Almost Never, 2 = Sometimes, 3 = Fairly Often, 4 = Very Often)

Variables	Mean	Standard Deviation
I find it difficult to understand non-verbal messages	1.65	0.75
I am aware of non-verbal messages	2.83	0.88
I can understand emotions by people's expressions	2.98	0.77
I am aware of other people's on-verbal emotions	2.83	0.80
I recognize other people's feelings when they are looking at me	2.66	0.84
I help other people when they feel bad	3.10	0.62
I can recognize emotions by the tone of the voice	3.01	0.65
I find it difficult to understand why some people feel the way they feel	1.92	0.71
Total management of other people's emotions – social skills	2.62	0.38

Finally, referring to the participants' ability to use their emotions, it was found that they believed that being in good mood can lead to new ideas and problem solving (Table 8).

**Table 8: Mean of the participants' answers in the variables of Use of Emotions**  
 (0 = Never, 1 = Almost Never, 2 = Sometimes, 3 = Fairly Often, 4 = Very Often)

Variables	Mean	Standard Deviation
I can recall similar obstacles in the past	2.83	0.80
I can reassess major and minor things	2.91	0.82
I believe that good mood can lead to new abilities	2.93	0.72
I believe that good mood can lead to problem-solving	3.25	0.71
I believe that good mood can lead to new ideas	3.29	0.72
I believe that emotional change can lead to new ideas	2.68	0.84
Total use of emotions	2.98	0.51

The relation between the variables of occupational stress and emotional intelligence was investigated through the use of Pearson correlation coefficient (Table 9).

**Table 9: Correlations among variables**

Variables		Stress	Stress management	Optimism	Management of personal emotions	Management of Other People's Emotions – Social Skills	Use of emotions
Stress	Pearson	1					
	p.						
Stress management	Pearson	-0.179*	1				
	p.	.000					
Optimism	Pearson	-0.123	0.348**	1			
	p.	.000	.000				
Management of Personal Emotions	Pearson	-0.164*	0.183*	0.559**	1		
	p.	.000	.000	.000			
Management of Other People's Emotions – Social Skills	Pearson	-0.051	0.256**	0.694**	0.596**	1	
	p.	.000	.000	.000	.000		
Use of emotions	Pearson	-0.053	0.375**	0.681**	0.726**	0.712**	1
	p.	.000	.000	.000	.000	.000	

\*\*Correlation is significant at the 0.01 level

\*. Correlation is significant at the 0.05 level

As it is shown on the table, the strongest correlation was found between the variables of use of emotions and management of personal emotions ( $r = 0.726$ ,  $p = 0.000$ ) and use of emotions and management of other people's emotions ( $r = .0712$ ,  $p = 0.000$ ). In addition, strong positive correlation was found between the variables of optimism and management of other people's emotions – social skills ( $r = 0.694$ ,  $p = 0.000$ ) and optimism and use of emotions ( $r = 0.681$ ,  $p = 0.000$ ). Furthermore, strong correlation was found between the variables of optimism and management of personal emotions ( $r = 0.559$ ,  $p = 0.000$ ). Thus, it can be said that optimistic participants were likely to manage both their and other people's emotions and be in a good mood more often.

Other strong correlations were found between the variables of stress management and use of emotions ( $r = 0.375$ ,  $p = 0.00$ ) and stress management and optimism ( $r = 0.348$ ,  $p = 0.000$ ), as well as between the variables of stress management and management of other people's emotions - social skills ( $r = 0.256$ ,  $p = 0.000$ ) and stress management and management of personal emotions ( $r = 0.183$ ,  $p = 0.000$ ). Thus it can be said that the ability of stress management was higher among participants who are optimistic and able to manage both their and other people's emotions.

Taking into account the negative correlations, the strongest negative correlations were found between the variables of stress and stress management ( $r = -0.179$ ,  $p = 0.000$ ) and stress and management of personal emotions ( $r = -0.164$ ,  $p = 0.000$ ). Moreover, strong negative correlation was found between the variables of optimism and stress ( $r = -0.123$ ,  $p = 0.000$ ). Finally, strong negative correlations were found between the variables of stress and use of emotions ( $r = -0.053$ ,  $p = 0.000$ ) and stress and management of other people's emotions ( $r = -0.051$ ,  $p = 0.000$ ).

The two variables of occupational stress and the four variables of emotional intelligence were tested for differentiating findings due to the factor of gender, using the Independent Samples T-Test. The results showed that there was a statistically significant difference only between gender and use of emotions ( $p = 0.004 < 0.005$ ), indicating that women were more able to handle their emotions than men (Table 10).

**Table 10: Testing for Statistically Significant Difference among the Factor of Gender**

Variables	Gender	No. of Participants	Mean	Standard Deviation	p.
Stress	Male	94	2.766	0.808	0.031
	Female	98	2.867	0.970	
Stress Management	Male	94	3.085	0.682	0.468
	Female	98	3.051	0.816	
Optimism	Male	94	3.148	0.717	0.148
	Female	98	3.163	0.782	
Management of Personal Emotions	Male	94	2.276	1.176	0.356
	Female	98	2.683	1.145	
Management of Other People's Emotions – Social	Male	94	1.638	0.787	0.413
	Female	98	1.673	0.729	

Skills					
Use of emotions	Male	94	2.914	0.771	0.004
	Female	98	2.765	0.834	

The six variables were also tested for differentiation due to the educational level of the participants. Statistically significant differences were found between educational level and stress ( $p = 0.000 < 0.005$ ) and educational level and stress management ( $p = 0.000 < 0.005$ ). Thus, it can be said that participants with no university degree were more likely to experience stress, and they had also developed more stress management strategies than the participants with a degree level (Table 11).

**Table 11: Testing for Statistically Significant Difference among the Factor of university Degree Holder or not**

Variables	University Degree Holder	No. of Participants	Mean	Standard Deviation	p.
Stress	Yes	117	2.786	0.796	0.000
	No	75	2.866	1.031	
Stress Management	Yes	117	3.418	0.495	0.000
	No	75	3.520	0.759	
Optimism	Yes	117	3.299	0.685	0.148
	No	75	2.933	0.794	
Management of Personal Emotions	Yes	117	2.538	1.094	0.396
	No	75	2.400	1.294	
Management of Other People's Emotions – Social Skills	Yes	117	1.769	0.687	0.061
	No	75	1.480	0.827	
Use of emotions	Yes	117	2.914	0.804	0.355
	No	75	2.720	0.797	

The variables were additionally tested for differentiation due to the factor of postgraduate degree holder. Statistically significant difference was only found between postgraduate degree and management of personal emotions, indicating that the ability of managing personal emotions was higher among postgraduate degree holders. ( $p = 0.000 < 0.005$ ) (Table12).

**Table 12: Testing for Statistically Significant Difference among the Factor of Postgraduate Degree Holder or not**

Variables	Postgraduate Degree Holder	No. of Participants	Mean	Standard Deviation	p.
Stress	Yes	37	2.378	0.758	0.092
	No	155	2.922	0.893	
Stress Management	Yes	37	3.596	0.497	0.715
	No	155	2.941	0.749	
Optimism	Yes	37	3.162	0.646	0.038
	No	155	3.154	0.774	
Management of Personal Emotions	Yes	37	2.783	0.786	0.000
	No	155	2.412	1.242	
Management of Other People's Emotions – Social Skills	Yes	37	1.621	0.828	0.241
	No	155	1.664	0.740	
Use of emotions	Yes	37	2.783	0.583	0.032
	No	155	2.851	0.851	

The six variables were finally tested for differentiation due to the factor of position held by the employees. Statistically significant differences were found between stress and position held ( $p = 0.000 < 0.005$ ) and management of other people's emotions and position held ( $p = 0.000 < 0.005$ ) (Table 13).

**Table 13: Testing for Statistically Significant Difference among the Factor of Position Held**

Variables	Position held	No. of Participants	Mean	Standard Deviation	p.
Stress	Clerk	86	3.116	0.742	0.000
	Manager	55	2.454	0.765	
	Head	51	2.705	1.082	
Stress Management	Clerk	86	2.930	0.793	0.392
	Manager	55	3.672	0.473	
	Head	51	2.647	0.482	
Optimism	Clerk	86	3.151	0.789	0.124
	Manager	55	3.309	0.663	
	Head	51	3.000	0.748	
Management of Personal Emotions	Clerk	86	2.476	1.195	0.930
	Manager	55	2.836	0.976	
	Head	51	2.117	1.243	
Management of Other People's Emotions – Social	Clerk	86	1.825	0.557	0.000
	Manager	55	1.527	0.690	



Skills	Head	51	1.509	1.027	
Use of emotions	Clerk	86	2.837	0.780	0.572
	Manager	55	2.818	0.883	
	Head	51	2.862	0.775	

Finally, multiple regression analysis was used to examine if the variables of emotional intelligence were likely to predict the levels of stress or stress management. At first, the variables of optimism, management of personal emotions, management of other people's emotions and use of emotions were used as independent and the variable of stress was used as dependant. The analysis revealed that the ability to manage other people's emotions and the use of emotions were likely to predict stress positively ( $b = 0.643$ ,  $t = 6.354$ ,  $p = 0.000$  and  $b = 0.311$ ,  $t = 3.512$ ,  $p = 0.001$  respectively). The model explained 97.2 % of stress variability ( $R^2 = 0.972$ ), so the model was:

Stress = 0.643 management of other people's emotions + 0.311 use of emotions (Table 14)

**Table 14: Multiple regression analysis of the variables of management of other people's emotions and use of emotions on the variable of stress**

Model results					
Model	R	R Square <sup>b</sup>	Adjusted Square	R	Std. Error of the Estimate
1	0.986	0.972	0.972		0.451

  

	B	t	Sig.
Management of other people's emotions	0.643	6.354	0.000
Use of emotions	0.311	3.512	0.001

Secondly, the variables of optimism, management of personal emotions, management of other people's emotions and use of emotions were used as independent and the variable of stress management was used as dependant. According to the results, the variable of management of personal emotions was likely to predict stress management negatively ( $b = -0.195$ ,  $t = -2.248$ ,  $p = 0.026$ ), while the variables of use of emotions ( $b = 0.373$ ,  $t = 3.625$ ,  $p = 0.000$ ) and optimism ( $b = 0.2$ ,  $t = 2.194$ ,  $p = 0.029$ ) were likely to predict stress management positively. The model explained 17.9% of stress management variability ( $R^2 = 0.179$ ), so the model was:

Stress management = 1.753 – 0.195 management of personal emotions + 0.373 use of emotions + 0.2 optimism (Table 15)

<b>Model results</b>				
Model	R	R Square <sup>b</sup>	Adjusted Square	Std. Error of the Estimate
1	0.423	0.179	0.166	0.440

  

	<b>B</b>	<b>t</b>	<b>Sig.</b>
Management of personal emotions	-0.195	-2.248	0.026
Use of emotions	0.373	3.625	0.000
Optimism	0.2	2.194	

## DISCUSSION

The results of the present study revealed that the experience of occupational stress among Greek bank employees is likely to be affected by the employee's level of emotional intelligence and by several demographic characteristics as well. More specifically, the factor of gender seemed to affect the employees' emotional intelligence in terms of use of emotions, revealing that women believed that positive emotions were likely to lead to new ideas, changes and solutions to occupational problems more than men did. Those findings confirm the results found in other investigations, like the ones of Externa et al. (2006) and Schutte et al. (1998), according to which emotional intelligence tended to be higher among women employees than men. However, no statistically significant differences were found in the present study between the variables of stress and gender, in contrary to other research conducted in Greek employees, like the ones of Galanakis et al. (2009) and Antoniou et al. (2006).

Taking into account the factor of educational level, it was found that university degree holders were more likely to experience higher levels of stress, but they were also likely to manage stress more effectively than their colleagues with no degree. This finding confirms the research of Manthei and Gilmore (1996), but not the recent one of Mahmood et al. (2013). In addition, no statistically significant difference was found between the variables of emotional intelligence and educational level. Another finding showed that postgraduate (master) degree holders were more effective in managing their emotions than their colleagues with no master degree. However, master degree holders did not report higher levels of stress or stress management than the rest of participants. Finally, taking into account the employees' position in the institution, it was found that managers and heads of the branch experienced lower occupational stress than clerks, contradicting the findings of Penrose et al. (2007).

When it comes to the attempt to find out if occupational stress can be predicted through emotional intelligence, it was found that employees who were able to manage other people's emotions and use emotions were more likely to experience occupational stress. In addition,

employees who were optimistic and able to manage their personal feelings were more likely to use stress management strategies, while the opposite seemed to be the case for employees who were able to manage their personal emotions.

The results of the present study should be explained in the frame of the contemporary banking system and private business sector in Greece. More specifically, it should be noted that the banking system in Greece is considered to be a competitive and demanding field, which makes employees work under a lot of pressure and experience much stress (Belias et al., 2013). In addition, taking into account the financial crisis that occurs both globally and nationally, it does not come as a surprise that employees experience work-overload and underpay, develop competitive relationships with colleagues and superiors and get involved in strike actions. Furthermore, they are likely to be affected by family issues, and thus have lower job performance, be less job committed and experience job burnout (Obiora & Iwuoha, 2013).

The banking sector in Greece employs about the same number of male and female employees, thus gender differences have not been found in the present study. Both men and women experience the same working conditions, organizational structure, working hours and salary, so they are equally likely to go through role conflict and vagueness, lack of security and promotion opportunities and occupational stress. Studying gender differences in the dimensions of emotional intelligence, it was found that women reported higher abilities in using their and other people's emotions in positive and effective ways. A possible explanation would be that women are considered to be more sentimental than men in general and more likely to be affected by other people's emotions, share their emotions with others and search for social support. Furthermore, they are more likely to perceive non-verbal messages, recognize their and other people's emotions more easily than men and be more supportive to other people's problems (Aftab & Khatoon, 2012).

Another interesting finding of the present study was that occupational stress management was higher among employees with higher educational level and higher positions in the institution. It should be noted, of course, that higher job positions are usually held by highly educated employees, so the two variables could be studied simultaneously. In the banking sector, managers and heads of branch usually have more responsibilities than their colleagues, longer working hours and more assignments. For this reason, it is only natural that they have to learn to cope with pressing working conditions, deadlines and stress, so that they fulfill their duties. This statement confirms the finding that those employees were more effective in managing their emotions, thus reporting higher levels in that specific aspect of emotional intelligence.

Finally, the present study came to the conclusion that occupational stress and stress management are likely to be predicted by the employee's levels of optimism and the ability to manage and use emotions positively. The findings confirm previous researches (Jennings & Greenberg, 2008; Chan, 2003), according to which emotional competence and general well being leads employees to create and preserve healthier relationships with their colleagues, manage their working conditions and maintain a better working environment. As a result, they find it more easy to deal with everyday problems, manage anxiety, be more efficient and productive and experience higher job satisfaction.

## CONCLUSION

The results of the present study represent a rather small sample of Greek bank employees, so they should be carefully interpreted. Although there is a quite big number of studies worldwide that confirms the findings of this investigation, there are also several studies which have come to contradictory conclusions. For this reason, in an effort to decrease the experience of occupational among employees, all possible aspects of the phenomenon should be taken into account. For instance, the feeling of occupational stress and emotional intelligence among the employees should be investigated separately in each institution, so that its managers are able to form such working conditions that serve their employees' specific needs. Finally, such surveys should be carried out at a national level, so that the phenomenon of occupational stress among Greek employees in general is being studied and decreased.

In order to mitigate the negative effects of occupational stress, a systematic effort should be made by policy makers, employees and administrators of organizations, which may include stress management programs for all employees –clerks, managers and heads of branches. Such programs should be implemented on specific targets and by specially trained people, and focus on constant assessment of progress and success measurement. The best prospect is to create satisfactory working conditions for all employees in every banking institution, so that they are highly motivated to perform well and be committed to their job. As a result, they will experience lower levels of occupational stress and enforce all dimensions of emotional intelligence.

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