A Study on Relationship between Emotional Intelligence and quality of life – Case study on HDFC Bank Ltd

Dr Shruthi P Dr J K Raju

Life Coach, Davangere Professor and Chairman, Institute of Management Studies

Abstract:

A financial group is a monetary organization that accepts deposits from the public and generates credit. Lending operations can be done either immediately or indirectly via capital markets and banks are heavily regulated in most nations due to their role in a country's monetary stability. Emotional Intelligence defined as the ability to identify, use, understand and manage emotions in positive ways to relieve stress, communicate effectively, empathize with others, overcome challenges, and defuse conflicts. Emotional intelligence impacts many aspects of your daily life, such as how you behave and interact with others.

Extensive literature reviews have been done for the analysis and framed objectives to study the level of emotional intelligence among Bank employees, to find out the level of quality of life among Bank employees, and to determine the relationship between emotional intelligence and quality of life among Bank employees. According to the findings of this study, teachers with high emotional intelligence manage their intrapersonal and interpersonal relationships better than employees with low EI. employees with low emotional intelligence must develop various strategies to manage and improve their quality of life.

Keywords: Emotional Intelligence, Stress Management, Quality of Life

1.1 Introduction:

A financial group is a monetary organization that accepts deposits from the public and generates credit. Lending operations can be done either immediately or indirectly via capital markets. Banks are heavily regulated in most nations due to their role in a country's monetary stability. Most nations have institutionalized a system known as fractional reserve banking, in which banks hold liquid assets equivalent to just a portion of their current obligations. In addition to specific regulations aimed at ensuring liquidity, banks are often subject to basic capital requirements based on an international set of capital requirements known as the Basel Accords. Banking as we know it now emerged in the 14th century in the affluent towns of Renaissance Italy, but it became in many ways a continuation of notions and ideas of credit and lending that had their origins in the historical global. Some banking dynasties-notably, the Medici, the Includes popular, the Wellers, the Barenberg & the Rothschilds-have played a significant part in banking history across many centuries. The oldest modern retail economic organization is Bancal Monte Dei Paschi di Siena, but Trust Bank is the oldest functioning commercial monetary organization. Banking may also have originated in historical Assyria and Babylonia, with investors providing loans of grain collateral inside a barter system. Lender pin ancient Greece and at some time in the Roman Empire developed two significant upgrades: they accepted daily deposits and changed money. Archaeological from this period in historic China and India also show shows of money lending.

More contemporary banking may be traced back to medieval and early Renaissance Italy, to rich towns in the centre and north such as Florence, Lucca, Siena, Venice, and Genoa. The Bardi and Peruzzi families dominated the banks in 14th-century Florence, opening branches throughout Europe. The Medici Bank, one of the most well-known Italian banks, was established.

The bank is concentrating on expanding its branch network by expanding its retail business by mobilizing retail deposits, and retail assets such as MSMEs, agricultural, vehicles, and housing, among others. The bank's client base has surpassed eight crores, and it is expanding by the day. Different digital solutions are applied by banks to increase working efficiency through the continual upgrade of digital infrastructure and software for business needs. In the future, the bank expects to expand with a defined digital plan that includes more scalable and dependable infrastructure. With the digitization of financial services, the bank's future will be paperless banking. The objective is to classify the communication and technology infrastructure to determine which is the best and will be valuable to this bank in enhancing its operations. Operational efficiency, integrated support system for stakeholders by giving eKYC portals to all branches; the bank is pushing toward digitization of papers.

1.2 Literature Review:

According to Aristotle, "Those who educate children well are more to be honoured than they who produce them; for these only gave them life, those arts of living well." Emotional Intelligence is best defined as the ability to identify, use, understand and manage emotions in positive ways to relieve stress, communicate effectively, empathize with others, overcome challenges, and defuse conflicts. Emotional intelligence impacts many aspects of your daily life, such as how you behave and interact with others. Therefore, if you have emotional intelligence, you can recognize your emotional state and the emotional states of others and engage with people in a way that draws them to you.

Hence, you can use this understanding of emotions to relate better to other people, form healthier relationships, achieve greater success at work, and lead a more fulfilling life. It has been realized by many that for a balanced successful life, intelligence is a prerequisite.

Charles Darwin (1872) speculated that emotions must be the key to the survival of the fittest. Hence for an effective living, it is not just intelligence, but it may need to be coupled with emotions as well. Thus, emotional intelligence plays a key role in the life of all individuals, be it in the work environment or pin personal life. EI accounts for about 80% of a person's success in life (Goleman 1995). EI is one of the important behavioural issues contributing to permanence (Goleman, 1995, 1998). Quality of life (QOL) is said to be the general well-being of individuals and societies. The quality of work life has been so important that it can be called an intellectual movement. (Shirkovand, 2007). Emotional intelligence is proven the quality of life of a teacher, by helping tremendously in many areas such as to be less impulsive and contain your temper better, inspiring more effectively with stress and speaking up for yourself with confidence, letting someone know when you're feeling uncomfortable and in setting clear boundaries with bullies, being more positive about yourself and make better decisions, in getting yourself motivated and maintain momentum, to interact better with others, positively influence people and being emotionally resilient. High EQ will enhance your professional life. No matter what challenges you have faced in the past, no matter what mistakes you have made up to this point, nor how long you have waited to cultivate a higher level of EQ, you can start right now from wherever you are in life, and begin building high EQ. The expression "work-life balance" has become ubiquitous in conversations about management and organization life. We hear about work-life balance from employers, through extensive discussion in the media, and increasingly in academic research. Given this broad usage of the term "work-life balance", we surmise that the concept is much more complex than it may seem to be at first glance. The definition of work-life balance is quite straightforward. Researchers understand the term worklife balance to mean the harmonious interface between different life domains (Abendroth and den Dulk, 2011).

The complexity of this concept is evident when we think about a person's limited resources, such as time, and energy. The question arises: how can a person manage to have both a satisfactory personal life as well as to be a high performer delivering excellent results, keeping in mind these limited resources? Are these two goals contradictory or complementary? One approach, termed the scarcity hypothesis, suggests that each person has a fixed amount of physical and psychological resources and can, therefore, satisfy different life domains only partially (Graves et al., 2007). The scarcity hypothesis is also known as the depletion argument, defined as the simultaneous occurrence of two or more sets of pressures, such that compliance with one would hinder compliance with another explain the depletion or scarcity theory by using an example of a "balanced employee".

Goodale, Hall, Burke, and Joyner (1975) conducted studies in which they asked the respondents how they would define the phrase 'Quality of life', and many said that "quality of life" means psychological well-being, the work environment, realizing or working towards one's aim in life and the social environment provided other people. **Gardner, (1983)** The seven in bits of intelligence are: logical-mathematical, linguistic, spatial, musical, bodily-kinaesthetic, and finally interpersonal and intrapersonal intelligence since only the last two are relevant to this paper, we leave aside the first five and focus on interpersonal intelligence and intrapersonal intelligence. The former is concerned with one's capacity to recognize the intentions, feelings, motivations aa, conspires of others. **Ekman and Davidson, (1994)** concerning a part of the limbic system structure called amygdala. The amygdala is said to be involved in processing emotional reactions such as fear, anger and pleasures and partially responsible for memory storage. Whenever there is external or internal information, it goes to the neocortex, but a small portion of the original signal also goes straight to the amygdala. **Robins (1990)**asWL is "a process by which an organization responds to employee needs by developing mechanism to allow them to share fully in making the decisions that design their lives at

work". Salovey and Mayer (1990) view emotions as organized responses, crossing boundaries of physiological, cognitive, motivational, and experiential systems, which arise in response to an event, either internal or external. Such an event causes either a positive or negative emotional reaction and consequently influences our mood and way of acting and thinking. Humphrey(1993)EI quotient together with these recent findings is especially relevant to the concept of labor, defined as the act of displaying only socially and publicly appropriate emotions. Staw and Barsade's (1993) study on the relationship between effect and performance. Their data shows that those high in positive affect are more socially competent, contribute better to group solutions and exert a leadership role among others. More importantly, however, they show that "those who are high in effect may also perform better on tasks that involve decision making and interpersonal relations". **Reyan(1995)** this study aimed at finding the correlation the emotional intelligence and quality of work life, especially among the employee the educational institutions as it is one sector of employment where it is said the co-city of work life at times is very challenging. Culver (1998) The fact that part of the message goes straight to the amygdala allows humans a faster, less precise response. As a result, the amygdala can trigger an emotional response before the cortical centers have fully processed what is happening. The amygdala is responsible for emotional reactions that occur before the rational thinking part of the brain is activated. This fast response can be lifesaving in desperate situations but can also result in inappropriate action. Brief and Weiss(2002) make a distinction between moods and emotions by emphasizing that emotions, unlike moods, are usually "associated with specific events or occurrences and are intense enough to disrupt thought processes". EI is therefore the intelligence associated with the perception, use, understanding, and management of these emotions. Ashkanasy and Daus, (2002) customer-service types of jobs one is often required to express an emotion that he or she does not feel (or not to express one that he or she does feel) since only the right emotional expressions and attitudes lead to higher customer satisfaction and consequently higher profits. Brackett et al. (2004) found that males with lower EI reported having poor quality peer relations, suggesting that individuals with swallow levels of EI find it difficult to establish and maintain meaningful social interactions. Persons with low EI also were prone to become involved in harmful behaviors such as using illegal drugs, drinking alcohol excessively, and engaging in deviant behavior.

Netemeyer et al. (2005) showed that both family-work conflict and work-family conflict (based on our predictions, more like occur to lower emotionally intelligent individuals) had direct negative effects on service employees' customer-direct performance. In summary, the theory and findings of emotional labour supports our suggestion that differences in individuals' performance would vary bon upon specific work settings and job requirements, as well as the individuals' EI. Graves et al. (2007) examined the effect of family role commitment on managers' attitudes and performance and found a positive relationship. They explained this by suggesting that committed parents become less self-focused and other-oriented. Through their interactions with their children, they develop an increased awareness of others' needs and perspectives. Consequently, such increased awareness in teams is related to super results in higher work performance in a managerial role. Ford et al (2007) indicates that organizations cannot optimize employee satisfaction without considering nonwork influences, since 7 percent of the variance in job satisfaction was explained by variables in the family domain. Having supported the second proposition, we return to the model to finalize it. Mayer et al.'s (2008a, b) focused on the impact of EI on people's psychological and physical wellbeing. Their summary of the findings concluded that high levels of EI correlate with better social relationships in both family and work roles, and with better psychological balance, therefore finding that general support in the research literature for the first proposition of the model. Joseph and Newman (2010) hypothesized that individuals with high emotion regulation ability would perform especially well in job positions that require high levels of EI. On the other hand, occupations in which there is low or no interpersonal interaction rely less on the level of EI one possesses, and thus the relationship between emotion regulation ability and job performance would be lower in these jobs. Their test of these hypotheses found general support for this relationship between occupation and the level of EI. Cherniss (2010) suggested that the current research does not consider the role of context, thus explaining the inconsistency of research findings. More specifically, he argues that EI is likely to play a more important role in jobs.

1.3 Statement of the problem:

Many researchers are focused on job satisfaction, work-life balance, family work conflicts, and work-family conflicts, the distinction between moods and emotions by accentuation that emotions, unlike dispositions, are usually "associated with events event on the manufacturing industry and

different sectors. This study is focusing on Emotional intelligence and quality of work life among employee's love concerning HDFC bank.

1.4 Need for the study:

Emotional intelligence and quality of work have a lot of potential right now. Since the involvement of HR in the association, an effort has been made in the study to evaluate the Emotional intelligence and quality of work in the HDFC bank. Investigated the issues that measure emotional intelligence and Quality of work.

1.5 Objectives:

- 1. To study the level of emotional intelligence among Bank employees.
- 2. To find out the level of quality of life among Bank employees.
- 3. To determine the relationship between emotional intelligence and quality of life among Bank employees.

1.6 Research methodology:

Several tasks must be completed as part of the Research Methodology process. These are classified in the clear identification of judgement on research. One movement after another is completed to complete the exploration work.

A research methodology is a methodical approach to problem-solving. It investigates the various research steps that are commonly used when cramming research issues. The sources of data for this study include primary data.

Sample Design

Sampling Method

The entire group from which a sample is chosen is known as the sampling unit. The data was collected from employees of HDFC Bank.

Size of Population

Out of the total population they planning to collect 105 samples from the population.

Type of sample

The research process used probability sampling which involves a sample, simple random sampling.

Data Sources

Primary data were collected for this study.

Primary Data

The objective of the study has been accomplished with the help of primary data collected from 105 workers. The pre-decided number of samples has been selected based on the (Probability Sampling) a simple random sampling method. For the selection of samples from the personnel department, the list of all workers by name, department, and nature of duty has been collected and from this list, 105 samples have been selected randomly for the present study.

The selected samples are met in person and the required data have been collected with the help of a structured questionnaire.

Research Instrument (Tools used for the study):

The collected data have been analysed with the help of tools like the simple percentage method, ANOVA, and chi-square test.

1.7 HYPOTHESIS:

- 1. H_0 there is no significant difference between age and stress.
- 2. H_0 there is no significant difference between experience and problem solving
- 3. H_0 there is no significant difference between promotion policy and achievement appreciation.
- 4. H₀ there is no significant difference between decision making and positive moods



1.8 Limitation

- Family background of the employees was not taken into consideration.
- The findings of this research cannot be applied to the whole population as the data collection was done from a confined area.
- Salaries and work experience of the bank employees were not taken into consideration in the present study.
- Only a limited sample size has been taken.

1.9 Analysis and Interpretation

Table 1: Analysis of age(I) and stress(D)

Test Statistics

	Chi-square	df	Asymp. Sig.
Age	117.77	3	,000
When_I_m_under_stress_I_tend_to_get_irritated_by_colleagues	67.92	4	.000

 H_0 there is no significant difference between ages and when am under stress, I tend to get irritated by colleagues. H_1 there is a significant difference between ages and when am under stress, I tend to get irritated by colleagues. We accept the alternative hypothesis because the significance level is less than 0.05.

Table 2: Analysis of the experience of the Respondent (I) and problem-solving (D)

Test Statistics

	Chi-square	df	Asymp. Sig.
Experience_of_the_respondent	57.77	3	,000
I_try_2t_to_let_my_emotions_guide_me_when_problem_solving_at	68.88	4	.000

 H_0 there is no significant difference between experience and problem solving

H₁ there is a significant difference between experience and problem solving

We accept the alternate hypothesis because the significance level is less than 0.05.

Table 3: Analysis of promotion policy (D) and appreciation of its Employee growth(I)

Test Statistics

	Chi-square	df	Asymp. Sig.
Do_bank_s_show_appreciation_towards_its_employee_s_achie	94.17	4	.000
Bank_promotion_policy_leads_to_employee_s_growth	121.19	4	.000

 H_0 there is no significant difference between appreciate achievement and promotion policy H_1 there is a significant difference between appreciate achievement and promotion policy We accept the alternative hypothesis because the significance level is less than 0.05.

Table4: Analysis of decision making (I) and positive moods (D):

Test Statistics

	Chi-square	df	Asymp. Sig.
Opinion_about_bank_involves_employees_for_decision_making	65.90	4	.000
I_generate_positive_moods_and_emotions_within_myself_to_get	82.25	4	.000

H₀ there is no significant difference between decision-making and positive moods

H₁ there is a significant difference between decision-making and positive moods

We accept the alternative hypothesis because the significance level is less than 0.05.

Table 5: Analysis of age(I) and stress(D)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
When_I_m_under_stress_I_tend_to_get_irritated_by_colleagues	Between Groups	3.65	3	1.22	1.67	.179
	Within Groups	72.97	100	.73		
	Total	76.62	103			

H₀ there is no significant difference between age and under stress, to get irritated by colleagues. H_1 there is a significant difference between age and under stress, to get irritated by colleagues. We accept the null hypothesis because the significance level is more than 0.05.

Table 6: Analysis of experience (I) and problem-solving (D)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
I_try_2t_to_let_my_emotions_guide_me_when_problem_solving_at	Between Groups	1.68	3	.56	.66	.577
	Within Groups	84.24	100	.84		
	Total	85.91	103			

H₀ there is no significant difference between experience and problem solving

H₁ there is a significant difference between experience and problem solving

We accept the null hypothesis because the significance level is more than 0.05.

Table 7: Analysis of promotion policy (I) and appreciate (D)

ANOVA	

		Sum of Squares	df	Mean Square	F	Sig.
Do_bank_s_show_appreciation_towards_its_employee_s_achie	Between Groups	14.66	4	3.66	7.44	.000
	Within Groups	48.72	99	.49		
	Total	63.38	103			

H₀ there is no significant difference between appreciate achievement and promotion policy H₁ there is a significant difference between appreciate achievement and promotion policy We accept the alternative hypothesis because the significance level is less than 0.05.

Table 8: Analysis of decision making (I) and promotion policy (D)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
I_generate_positive_moods_and_emotions_within_myself_to_get	Between Groups	8.13	4	2.03	3.32	.014
	Within Groups	60.63	99	.61		
	Total	68.76	103			

H₀ there is no significant difference between decision-making and promotion policy

 H_1 there is a significant difference between decision-making and promotion policy

We accept the alternative hypothesis because the significance level is less than 0.05.

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	Value	df	Asymptotic Sig. (2-tailed)
Pearson Chi-Square	16.59	12	.166
Likelihood Ratio	18.62	12	.098
Linear-by-Linear Association	.03	1	.874
N of Valid Cases	104		

Table 9: Analysis of Age (I) and under stress (D) Chi-Square Tests

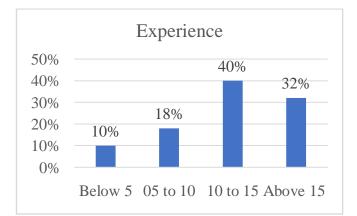
 H_0 there is no significant difference between age and stress

 H_1 there is a significant difference between age and Stress

We accept the null hypothesis because the significance level is more than 0.05.

Table 10: Experience of the respondents

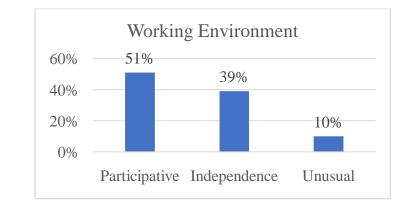
Experience	Respondents	Percentage
Below 5	11	10%
05 to 10	19	18%
10 to 15	42	40%
Above 15	33	32%
Total	105	100%



The above graph shows the analysis of the experience of the respondents in the bank 10% of the respondents are below 5 years, 18% are 5-10, 40% are 10-15, 32% are above 15 years. Hence most of the employees are in 10-15 years of experience.

Table 11: Working environment of respondents

Working environment	Respondents	Percentage
Participative	54	51%
Independence	41	39%
Unusual	10	10%
Total	105	100%



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The above graph shows the analysis of the working environment of the respondents in the bank 51% of the respondents are participative, 39% are independent, and 10% are unusual. Hence most of the employees are participative respondents.

Salary	Respondents	Percentage
Highly satisfied	29	28%
Satisfied	32	31%
Neutral	25	24%
Unsatisfied	11	10%
Highly unsatisfied	8	7%
Total	105	100%

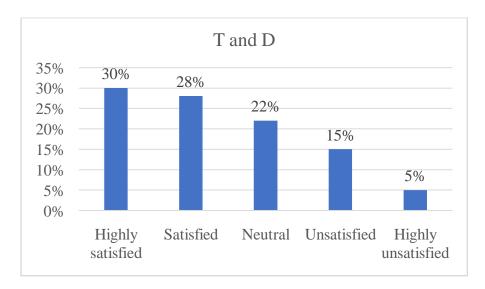
Table 12: Opinion on the salary



The above table shows the analysis of the salary opinion of the respondents in the bank 28% of the respondents are Highly satisfied, 31% Satisfied, 24% neutral, 10% unsatisfied, and 7% Highly satisfied. Hence most of the employees are satisfied with their salary in the bank.

Table 13: Opinion about training and devel
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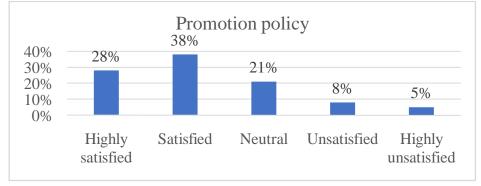
T and D	Respondents	Percentage
Highly satisfied	31	30%
Satisfied	29	28%
Neutral	24	22%
Unsatisfied	16	15%
Highly unsatisfied	5	5%
Total	105	100%



The above graph shows the analysis of the salary opinion of the respondents in the bank 30% of the respondents are Highly satisfied, 28% Satisfied, 22% neutral, 15% satisfied, and 5% Highly unsatisfied. Hence most of the employees are highly satisfied with their training and development in the bank.

Promotion policy	Respondents	Percentage
Highly satisfied	29	28%
Satisfied	39	38%
Neutral	22	21%
Unsatisfied	9	8%
Highly unsatisfied	6	5%
Total	105	100%

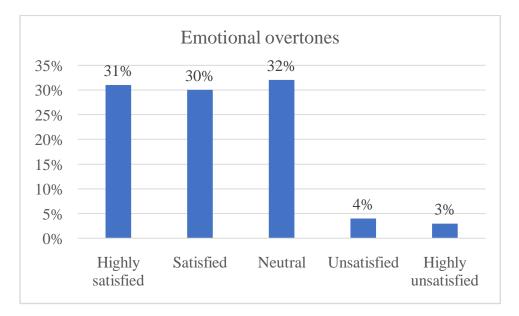
Table 14: Bank promotion policy toward the growth of employee



The above graph shows the analysis of the promotion policy of the employee in the bank 28% of the respondents are Highly satisfied, 38% Satisfied, 21% neutral, 8% unsatisfied, and 5% Highly unsatisfied. Hence most of the employees are satisfied with the promotion policy employee in the bank.

Emotional overtones	Respondents	Percentage
Highly satisfied	32	31%
Satisfied	31	30%
Neutral	33	32%
Unsatisfied	5	4%
Highly unsatisfied	4	3%
Total	105	100%

Table 15: Easily notice the emotional overtones



The above graph shows the analysis of emotional overtones of the employee in the bank 31% of the respondents are Highly satisfied, 30% Satisfied, 32% neutral, 4% unsatisfied, and 3% Highly unsatisfied. Hence most of the employees said they are neutral about the emotional overtones of employees in the bank.

1.10 Summary of Findings

- 1. Age of the respondents in the bank 27% of the respondents are below 25 years, 37% are 25-35, 23% are 35-45,13% are forty-five and above age group.
- 2. Qualifications of the respondents in the bank 10% of the respondents are SSLC, 18% are PUC, 40% are graduates, and 32% are postgraduate.
- 3. Experience of the respondents in the bank 10% of the respondents are below 5 years, 18% are 5-10, 40% are 10-15,32% are above 15 years.
- 4. Working environment of the respondents in the bank 51% of the respondents are participative, 39% are independent, and 10% are unusual.
- 5. Salary opinion of the respondents in the bank 28% of the respondents are Highly satisfied, 31% Satisfied, 24% neutral, 10% unsatisfied, and 7% Highly satisfied.
- 6. Health and retirement plan of the respondents in the bank 35% of the respondents are good, 40% better, 24% best, and 1% worst.
- 7. Women's quality in banks 95% of the respondents said equality and 5% unequal better.
- 8. Salary opinion of the respondents in the bank 30% of the respondents are Highly satisfied, 28% Satisfied, 22% neutral, 15% unsatisfied, and 5% Highly unsatisfied.
- 9. Assistance towards layoff of the respondents in the bank 96% of the respondents said yes and 4% said no.
- 10. Difficulties to maintain family and work of the respondents in the bank 32% of the respondents said long working hours, 43% said leave acceptance, and 25% are others.
- 11. Channel for information of the respondents in the bank 78% of the respondents are good. 14% said average and 8% said poor.
- 12. Appreciation towards employee's achievement of the employee in the bank 33% of the respondents are Highly satisfied, 27% Satisfied, 23% neutral, 8% unsatisfied, and 9% Highly unsatisfied.
- Promotion policy of the employee in the bank 28% of the respondents are Highly satisfied, 38% Satisfied, 21% neutral, 8% unsatisfied, and 5% Highly unsatisfied.
- 14. Sensitiveness of the employee in the bank 38% of the respondents are Highly satisfied, 33% Satisfied, 17% neutral, 6% unsatisfied, and 6% Highly unsatisfied.
- 15. Ethical development of the employee in the bank 33% of the respondents are Highly satisfied, 34% Satisfied, 20% neutral, 6% unsatisfied, and 7% Highly unsatisfied.
- 16. Personal achievement of the employee in the bank 30% of the respondents are Highly satisfied, 28% Satisfied, 29% neutral, 8% unsatisfied, and 5% Highly unsatisfied.
- 17. Teamam's achievement of the employee in the bank 38% of the respondents are Highly satisfied, 30% Satisfied, 14% neutral, 8% unsatisfied, and 10% Highly unsatisfied.
- Emotional tone of the employee in the bank 30% of the respondents are Highly satisfied, 36% Satisfied, 18% neutral, 11% unsatisfied, and 5% Highly unsatisfied.
- 19. Positive moods of the employee in the bank 28% of the respondents are Highly satisfied, 31% Satisfied, 24% neutral, 10% unsatisfied, and 7% Highly unsatisfied.
- 20. Get irritated with the employee in the bank 20% of the respondents are Highly satisfied, 21% Satisfied, 24% neutral, 18% unsatisfied, and 17% Highly unsatisfied.
- 21. Emotions guide of the employee in the bank 28% of the respondents are Highly satisfied, 33% Satisfied, 21% neutral, 8% unsatisfied, and 10% Highly unsatisfied.
- 22. Emotional overtones of the employee in the bank 31% of the respondents are Highly satisfied, 30% Satisfied, 32% neutral, 4% unsatisfied, and 3% Highly unsatisfied.

1.11 Conclusion

According to the findings of this study, employees with high emotional intelligence have a higher quality of life than employees with low emotional intelligence. According to the findings of this study, teachers with high emotional intelligence manage their intrapersonal and interpersonal relationships better than employees with low EI. employees with low emotional intelligence must develop various strategies to manage and improve their quality of life. This study can be applied to industries other than banking, as employees must be adaptable to new challenges that arise daily. It may be meaningful for future research to investigate how national cultures influence employee EI, particularly when the organizations are foreign multinationals operating in a host country environment.



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