

ROLE OF DEMOGRAPHIC FACTORS IN EMOTIONAL INTELLIGENCE: AN EMPIRICAL STUDY OF BANK MANAGERS

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ABSTRACT

Emotional Quotient (EQ), the measure of Emotional Intelligence (EI), has been identified as an important factor, nowadays, in the performance and success of individuals both in their personal and professional lives. The present study aims to assess the level of EI among branch managers of commercial banks i.e., public sector and private sector banks engaged in various districts of Rajasthan. The study also delves into the relationship between EI of branch (bank) managers and the demographic factors such as age, gender, marital status, educational qualifications, and work experience. The results revealed that branch managers have higher level of emotional intelligence as measured with EQ test. Furthermore, a significant positive relationship between age and EI was found and the same was found for experience also, but no relationship was found between other factors such as, gender, educational qualifications, and marital status and EI. A suggestion for the enhancement of EI has also been offered.

Keywords: *Emotional Intelligence, Emotional Quotient, demographic factors, branch managers.*

Introduction:

Emotional Intelligence (EI) has been a buzzword for last few decades in corporate world, especially in service sector. The Indian banking sector is also no exception. The working environment, nowadays, in Indian banks is highly volatile, dynamic, and demands higher efficiency. Consequently, bank managers are required to execute tasks that have become more challenging than ever before. This is quite apparent from the crisis caused after demonetisation in 2016, when the bank employees were subjected to the rage of their clients or general public due to short supply of currency notes to the banks. They worked overtime and under extremely stressful working conditions in order to accomplish their tasks. Additionally, drastic changes have been taking place, recently, in the banking sector which includes restructuring of banks through mergers, viz, merging of 5 State Bank of India (SBI) associate banks with SBI as per the data retrieved from the official website of Reserve Bank of India (RBI) in 2017, voluntary retirement of old employees, and hiring of new employees. These changes further impose a lot of challenges before bank managers to deal with.

Literature reveals that emotional intelligence intervention can partly be a remedial solution to the problems that managers face today. Sharma (2005) has found that burnout, viz, a state of mental, physical, and emotional exhaustion often resulting from working under persistent stressful condition, can be prevented with timely intervention and development of emotional intelligence. Furthermore, Goleman (1998) stated that research and practice clearly demonstrate that EI can be learned. The results from few previously conducted studies (e.g., Bar-On, 1997; Stein and Book, 2006; Adeyemo, 2008) have reported an association between demographic factors such as, experience and age with EI which further exemplifies that EI is a developable trait. Therefore, the present study attempts to find out if the demographic factors of managers, especially the bank managers who are working in India, are related to their level of emotional intelligence which can help them to perform both efficiently and effectively at workplace and contribute in enhancing the bank-customer relationship (e.g., Heffernan, O'Neill, Travaglione, and Droulers, 2008).

Objectives of the Study:

1. To assess the level of emotional intelligence among the branch (bank) managers in Rajasthan
2. To find out if age and experience have any relationship with the emotional intelligence of the branch (bank) managers in Rajasthan.
3. To explore if other demographic factors such as, gender, marital status, and educational qualifications have any relationship with the emotional intelligence of the branch (bank) managers in Rajasthan.

Literature Review:

Emotional Intelligence (EI) encompasses abilities distinct from, but complementary to, the purely cognitive abilities measured by Intelligence Quotient (IQ). EI was formally defined for the first time by Salovey and Mayer (1990). Their ability model delineates EI as a set of abilities to perceive emotions, to access and generate feelings so as to aid thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth. Salovey and Mayer (1990) considered these emotional abilities are related to positive life outcomes as highlighted in Goleman's (1995) book which claimed that EI mattered more than IQ in predicting success in the workplace. Heffernan, O'Neill, Travaglione, and Droulers (2008) in their attempt to investigate how the financial performance of relationship managers is related to their levels of EI and trust at branches of a major international bank in Australia found that higher the level of EI a relationship manager possesses, higher the profitability of the bank will be. Furthermore, Cumming (2005) intended to explore the relationship between EI and workplace performance as well as to determine the relationship between demographic factors, EI and workplace performance among the employees from one large insurance company in New Zealand. The results of this study suggested a significant relationship between EI and workplace performance. However, the results related to demographic factors, EI and workplace performance found only one relationship to be significant that was the relationship between occupation and workplace performance.

Another renowned researcher, Bar-On (1997) opined EI as *"an array of non-cognitive capabilities, competencies and skills that influence one's ability to succeed in coping with environmental demands and pressures"*. It is emphasized that EI primarily embraces personal, emotional, and social competencies and not the cognitive dimensions of intelligence. Lopes, Grewal, Kadis, Gall, and Salovey (2006) investigated that how EI was associated with positive work place outcomes in 44 analysts and clerical/administrative employees from the finance

staff for the Eastern region of Fortune 400 insurance company. It was reported that emotionally intelligent staffs received greater merit increases and held higher position in company than their counterparts. They also received better peer and/or supervisor ratings of interpersonal facilitation and stress tolerance in comparison to their counterparts. Another research conducted in Indian context on a sample of 300 middle and senior level executives from manufacturing and service industry reported that EI mediates and leads to personal effectiveness which moderates the onset of burnout (Sharma, 2007).

Although in the Indian context, only few EI measures have been devised, a test devised by Chadha and Singh (2006), which has been standardised for Indian managers, businessmen, bureaucrats, and industrial employees is widely accepted for the Indian population. Therefore, for the purpose of assessing the EI level of bank managers in the present study this EI test has been used. According to Chadha and Singh (2006), EI is the ability of an individual to appropriately and successfully respond to a variety of emotional stimuli educed from the inner self and the immediate environment. EI constitutes three psychological dimensions: Emotional Competence (EC), Emotional Maturity (EM) and Emotional Sensitivity (ES). These dimensions motivate an individual to recognise truthfully, interpret honestly, and handle tactfully the dynamics of human behaviour. Each dimension includes certain skills which Indian managers should be well equipped with in order to be a star performer at the workplace. Khokhar and Kush (2009) tried to explain the performance of male executives, working in public and private sector company in Uttarakhand state (India), on different levels of EI. The findings of the study revealed that executives having higher EI showed better quality of work performance as compared to their counterparts.

Methodology:

The present study has been conducted by collecting primary data from a total of 261 bank (branch) managers working in both public and private sector banks in various districts of Rajasthan, India. The branch managers were selected on simple random basis. The EI level of branch managers was assessed using the standardised EQ test developed by Chadha and Singh (2006). This EQ test has a test-retest reliability of 0.94 which indicates high reliability. The empirical validity of the scale was assessed by correlating the scale with 'external criteria'. The validity was found to be 0.89, which indicates that the present EQ scale is valid. The demographic details such as, age, gender, marital status, work experience, and educational qualifications of branch managers were also gathered. The data collected by conducting

survey has been statistically analysed by using tests such as, t-test, ANOVA, and the Post Hoc test.

Results and Discussion:

In the present study, the total emotional intelligence scores ($M = 382.66$, $SD = 20.30$) of the branch managers, as assessed with the EQ test, has been found to be high as per the norms of the test (refer Table 1), which implies that the branch managers working in public and private sector banks in various districts of Rajasthan have high level of EI. This may be due to the fact that almost half of the respondents were either 40 or more than 40 years of age ($M = 41.48$ years, $SD = 9.93$) and as reported in the previous studies (Bar-On, 1997; Stein and Book, 2006), a peak in emotional intelligence is observed in the 40's age group which tapers a bit past 50. The rest of the branch managers who were less than 40 years of age maybe naturally high on EI or might have attended some training on EI earlier due to which there EI scores were found to be high as well.

Age and Emotional Intelligence:

The age of the respondents was varying from 25 years to 59 years and the mean age was 41.48 years. The sample was divided into five age groups such as, 25 to 27 years, 28 to 40 years, 41 to 45 years, 46 to 48 years, and 49 to 60 years for the purpose of analysis. The results of ANOVA test as presented in the Table 2 showed that there was significant difference between the mean EI scores of these five age groups ($F = 2.51$, $p < 0.05$) with a 'p' value of 0.04. The Table 2 clearly depicts that the mean EI consistently increased from the minimum age group (25 to 27 years) to 41 to 45 years age group and then decreased for the 46 to 48 years age group and again increased to next highest mean score value of EI for the maximum age group (49 to 60 years). Although there was a decline in the mean score of EI for the 46 to 48 years age group, otherwise EI was found to increase with age.

The Table 2 also shows that there was significant difference between the mean EC scores of these age groups ($F = 2.96$, $p < 0.05$) with a 'p' value of 0.02, but no significant difference was found between the mean ES scores as well as between the mean EM scores of these groups. In the current study a significant positive relationship between age and emotional intelligence of the branch managers has been found (refer Table 2). This finding corroborates the study done by Bar-On (1997) on more than 3000 men and women of ages ranging from teens to 50's. The results exhibited small but steady and significant increases in their emotional intelligence with advancing age and a peak was observed in the 40's age group (cited in Goleman, 1998). Also, Mayer, Caruso, and Salovey (2000) in a comparison of several 100 adolescents and adults found adults to be

better at EI than adolescents. On similar line, Stein and Book (2006) reported a study of almost 4,000 people in Canada and the United States in which EQ was found to rise steadily from late teens to 40's, but past 50 it declined a bit. There are other studies too in which only a slight and positive correlation (Fariselli, Ghini and Freedman, 2006) between age and emotional intelligence was found.

Experience and Emotional Intelligence:

The branch managers have been classified into three groups such as, 2 to 8 years, 8 to 15 years, and 15 to 40 years based on their total work experience. These groups consisted of 54, 81, and 126 branch managers respectively (Table 3). The emotional intelligence of the branch managers has also been found to be increasing with their increasing years of work experience (refer Table 3; Figure 1). This finding is in consonance with the study carried out by Adeyemo (2008) among 215 workers in selected organizations in Oyo State in Nigeria in which working experience was found to have significant predictive effects on emotional intelligence. A study conducted among 90 executives in Indian context also found work experience to be positively associated with EI wherein experienced executives had significantly higher EI scores in comparison to less experienced executives (Mishra and Mohapatra, 2010). As during the course of one's career an employee interacts with people of diverse background, personality, and preferences in life, which in turn helps in enhancing his interpersonal skills. The relationship between the total work experience and EI of the branch managers was examined with ANOVA test and the results have shown significant differences between the mean EI scores of the managers belonging to different experience groups ($F = 3.36$, $p < 0.05$) with a 'p' value of 0.03. It is clearly depicted from the Figure 1 that the mean EI was consistently increasing from the minimum experience group (2 to 8 years) to the maximum experience group (15 to 40 years). Although the relationship between the three EI dimensions and total work experience of the managers was not found to be significant but the total EI was found to vary with the total work experience of the branch managers. The Post Hoc comparison was done in order to determine the level of significance of the mean differences in relation to different experience groups of managers as shown in the Table 4. It was found that the mean difference between the group with lowest work experience (2 to 8 years) and group with highest work experience (15 to 40 years) is significant with the 'p' value of 0.039 and no significant difference is observed in the case of other experience groups.

Gender and Emotional Intelligence:

The sample comprised 240 male and only 21 female branch managers. The relationship between gender of the

branch managers and their level of emotional intelligence was studied by using the independent sample t-test as summarized in the Table 5. The mean value of EI for males was 383.04 and for females it was found to be 378.33. The results of t-test showed no significant difference between the mean EI of males and that of female managers implying that gender of the branch managers has no significant relationship with their emotional intelligence ($t = 1.01$, $p = 0.30$). Although males did have higher mean EI scores but the magnitude of the differences in mean is small. The mean values of ES, EM, and EC for males were 89.45, 119.19, and 174.40 respectively and for females these were reported as 90.23, 115.24, and 172.82 respectively. There was also no significant difference between the mean values of ES ($t = -0.52$, $p = 0.59$), EM ($t = 1.76$, $p = 0.07$), and EC ($t = 0.48$, $p = 0.62$) for males and females indicating that gender of the managers has no relationship with any of the EI dimensions.

Marital Status and Emotional Intelligence:

The sample was divided into three groups based on the marital status of the branch managers such as, married (242), unmarried (17), and others (2) including divorcees or widows. The relationship between the marital status of the branch managers and their level of emotional intelligence has been examined with the presumption that the personal experiences of a marital relationship may contribute towards the development of high level of EI. The mean EI for married, unmarried, and others category branch managers was found to be 382.67, 383.53, and 375.00 respectively (Table 6). The results of one way ANOVA test showed no significant difference in the mean EI scores of these three groups ($F = 0.15$, $p = 0.85$). The results also showed no significant difference in the mean scores of ES ($F = 0.40$, $p = 0.66$), EM ($F = 1.35$, $p = 0.25$), and EC ($F = 0.05$, $p = 0.94$) for these three groups. It can be inferred that the marital status of the branch managers does not hold any relationship with the development of EI of the branch managers.

Educational Qualifications and Emotional Intelligence:

The sample comprised branch managers from diverse educational backgrounds which ranged from graduate to Doctor of Philosophy. The branch managers have been categorised into five groups based on their educational backgrounds (Table 7). The different groups included 66 graduates and 86 post graduates. There were also 95 MBAs, 12 managers with other professional or technical qualifications, and 2 Ph. D. holders. The relationship of educational background of managers with their EI was tested by applying ANOVA test but no significant difference between the mean EI of the managers belonging to these groups was found ($F = 0.79$, $p = 0.53$). Hence, there is no significant relationship between the educational qualifications of the branch managers and

their emotional intelligence. The same pattern of findings was observed for ES ($F = 1.50$, $p = 0.20$), EM ($F = 0.64$, $p = 0.62$), and EC ($F = 0.53$, $p = 0.70$) with respect to the educational qualifications of the managers indicating no significant relationship between them.

The current study has not established any significant relationship between emotional intelligence and other demographic variables i.e., gender, marital status, and education qualifications (refer Table 5, Table 6, and Table 7). As with respect to gender, the findings concur with some of the previous studies, nevertheless, in some other studies gender differences in EI have also been noticed. Goleman (1998) supported the notion that there are far more similarities between the male and female groups than differences in emotional skills. Bar-On (1997) emphasized that there have been no gender differences regarding total emotional and social intelligence, however, differences may exist in few emotional capabilities (cited in Bar-On, 2006).

Some previous studies have found gender differences in emotional intelligence (Day and Carroll, 2004; Lyons and Schneider, 2005). In a study conducted among 200 adolescents EI scores were found to be significantly different between males and females, with females reporting higher EI levels (Harrod and Scheer, 2005). Punia (2005) carried out a study on 250 executives working in different organisations in Delhi and found that females are more emotionally stable due to their high level of EI. In the same study he reported that EI was not found to be related to the marital status of a person (cited in Singh, 2006).

The findings of the present study with respect to the educational qualifications are in consonance with some previous studies (Mishra and Mohapatra, 2010; Tajeddini, Rangan, Malekzadeh, and Lallianzuali, 2014) wherein no association of educational qualifications with emotional intelligence was reported.

Conclusion:

The present research was conducted with an objective to provide empirical evidence for the relationship, if any, between the demographic factors of branch managers and their emotional intelligence. The findings of the study ascertain that emotional intelligence of a person increases with his age and experience. However, no such relationship was exhibited between other demographic factors such as, gender, marital status, and educational qualifications and emotional intelligence of branch managers. Since recruitments have been taking place in banking sector, particularly at branch level, for past few years so besides testing the IQ of aspiring candidates, their EQ should also be tested. This will help in identifying the right candidates for the managerial position in banking sector. Emotional intelligence should be incorporated in the training module of organisations for developing EI skills in their employees in order to impart

constructive thinking and to enable the existing employees in using their problem solving skills effectively, particularly when subjected to extremely stressful conditions. Since it has been established in the present study and also observed in previous studies that EI is a developable trait so encompassing aspects of EI in training programme will help new employees as well to compensate for their inadequate experience and inexperience.

Suggestions for future Research:

The results of the present investigation are of greater significance to the field of organizational behaviour and also valuable for management practitioners, academicians, and researchers. Since this study has been conducted in the state of Rajasthan in banking sector only, this suggests further scope to replicate the findings in other states as well as in manufacturing and other service industries like retail, tourism, and print media. There is also need to explore other factors which affect manager's performance at workplace and their emotional intelligence.

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Figure 1: Relationship between Experience and EI of the branch managers

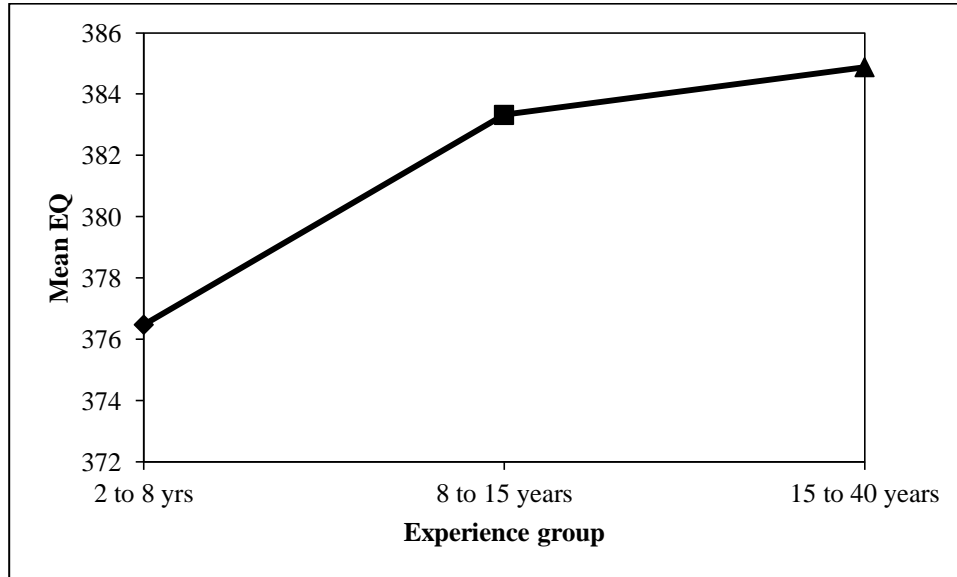


Table 1: The norms of the EQ test

| Total EQ | Range of score | | |
|----------|----------------|----------|---------|
| | High | Moderate | Low |
| | 308-440 | 261-307 | 110-260 |

Table 2: ANOVA – Age and EI of the branch managers

| Age Group | N | Emotional Intelligence | Emotional Sensitivity | Emotional Maturity | Emotional Competency |
|---------------------|------------|------------------------|-----------------------|--------------------|----------------------|
| 25 to 27 yrs. | 9 | 373.33 | 88.33 | 118.33 | 166.67 |
| 28 to 40 yrs. | 130 | 380.69 | 89.61 | 118.58 | 172.50 |
| 41 to 45 yrs. | 22 | 387.50 | 87.72 | 120.45 | 179.32 |
| 46 to 48 yrs. | 17 | 375.88 | 87.35 | 116.76 | 171.76 |
| 49 to 60 yrs. | 83 | 386.87 | 90.42 | 119.40 | 177.05 |
| Total | 261 | 382.66 | 89.52 | 118.87 | 174.27 |
| F | | 2.51* | 1.39 | 0.42 | 2.96* |
| Significance | | 0.04 | 0.23 | 0.79 | 0.02 |

* p < 0.05 is significant at the 0.05 level (2-tailed).

Table 3: ANOVA - Experience and EI of the branch managers

| Experience | N | Emotional Intelligence | Emotional Sensitivity | Emotional Maturity | Emotional Competency |
|---------------------|------------|------------------------|-----------------------|--------------------|----------------------|
| 2 to 8 years | 54 | 376.48 | 88.24 | 117.50 | 170.74 |
| 8 to 15 years | 81 | 383.33 | 90.18 | 119.44 | 173.70 |
| 15 to 40 years | 126 | 384.88 | 89.64 | 119.09 | 176.15 |
| Total | 261 | 382.66 | 89.52 | 118.87 | 174.27 |
| F | | 3.36* | 1.51 | 0.68 | 2.99 |
| Significance | | 0.03 | 0.22 | 0.50 | 0.05 |

* p < 0.05 is significant at the 0.05 level (2-tailed).

Table 4: Post Hoc comparison of mean differences in relation to experience and EI

| Experience group (I) | Experience group (J) | Mean Difference (I-J) | Std. Error | Significance |
|----------------------|----------------------|-----------------------|------------|--------------|
| 2 to 8 years | 8 to 15 years | -6.852 | 3.534 | 0.155 |
| | 15 to 40 years | -8.399* | 3.272 | 0.039 |
| 8 to 15 years | 2 to 8 years | 6.852 | 3.534 | 0.155 |
| | 15 to 40 years | -1.548 | 2.865 | 0.864 |
| 15 to 40 years | 2 to 8 years | 8.399* | 3.272 | 0.039 |
| | 8 to 15 years | 1.548 | 2.865 | 0.864 |

* The mean difference is significant at the 0.05 level.

Table 5: t test – Gender and EI of the branch managers

| Gender | N | Emotional Intelligence | Emotional Sensitivity | Emotional Maturity | Emotional Competency |
|---------------------|------------|------------------------|-----------------------|--------------------|----------------------|
| Male | 240 | 383.04 | 89.45 | 119.19 | 174.40 |
| Female | 21 | 378.33 | 90.23 | 115.24 | 172.82 |
| Total | 261 | | | | |
| t-value | | 1.01 | -0.52 | 1.76 | 0.48 |
| Significance | | 0.30 | 0.59 | 0.07 | 0.62 |

Table 6: ANOVA - Marital status and EI of the branch managers

| Marital Status | N | Emotional Intelligence | Emotional Sensitivity | Emotional Maturity | Emotional Competency |
|---------------------|------------|------------------------|-----------------------|--------------------|----------------------|
| Married | 242 | 382.67 | 89.42 | 118.99 | 174.26 |
| Unmarried | 17 | 383.53 | 90.88 | 118.53 | 174.12 |
| Others | 2 | 375.00 | 90.00 | 107.50 | 177.50 |
| Total | 261 | 382.66 | 89.52 | 118.87 | 174.27 |
| F | | 0.15 | 0.40 | 1.35 | 0.05 |
| Significance | | 0.85 | 0.66 | 0.25 | 0.94 |

Table 7: ANOVA – Educational Qualifications and EI of the branch managers

| Education | N | Emotional Intelligence | Emotional Sensitivity | Emotional Maturity | Emotional Competency |
|----------------------------|------------|------------------------|-----------------------|--------------------|----------------------|
| Graduate | 66 | 384.92 | 88.93 | 119.77 | 176.21 |
| Post Graduate | 86 | 383.31 | 90.23 | 119.13 | 173.95 |
| Technical/ Professional | 12 | 374.58 | 85.83 | 115.00 | 173.75 |
| M.B.A./ P.G.D.B.M. | 95 | 381.63 | 89.68 | 118.53 | 173.42 |
| Ph.D. | 2 | 377.50 | 92.50 | 117.50 | 167.50 |
| Total | 261 | 382.66 | 89.52 | 118.87 | 174.27 |
| F | | 0.79 | 1.50 | 0.64 | 0.53 |
| Significance | | 0.53 | 0.20 | 0.62 | 0.70 |
