



The Effect of Work Experience on Emotional Intelligence Among Middle Level Managers in the Ghanaian Insurance Industry

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ABSTRACT:

The study was a quantitative one involving two hundred and sixty (260) middle level managers from the Ghanaian insurance industry selected through purposive sampling. Data was collected using the Boston EI questionnaire and a review of documented works, article, journals and books on the subject area of EI. Data was analyzed using SPSS computer program. The statistical techniques employed were the multivariate analysis of variance (MANOVA) and the 3-way analysis of variance (3-way ANOVA). Pearson's correlation was employed to ascertain the significance of the linear correlation between the dependent variable emotional intelligence (EI) and its components and independent variable, work experience. Based on the analysis, it was found that middle level managers have high EI score of 106. It was also found that there is a difference between the EI levels of these managers and their work experience. The study therefore conclude that work experience does have an effect on the EI levels.

Keywords: Emotional Intelligence, Industry, Middle Level Managers, Organization, Work Experience

1. INTRODUCTION

1.1 BACKGROUND OF STUDY

Emotional Intelligence(EI) is a person's ability to properly control his or her emotions and also the capability to control one's and other's moods and emotions, to distinguish between them and apply the interpretation to direct a person's own actions and thoughts (Faltas, 2017). Theories conceptualize EI under three main umbrellas and positions. These are the ability, trait, and mixed approaches as proposed by Mayer and Salovey (Pertrides&Mavroveli, 2018; MacCann, et al., 2020), Bar-on (Faltas, 2017) and Goleman (Drigas&Papoutsi, 2018; Cherry, 2020). All these theorists conceptualized EI from the viewpoints that EI comes from intellectual intelligence and rational capability only or from a mixed intellect which consists of both intellectual intelligence and personal attributes like positivity, flexibility and security (Dhani& Sharma, 2017; Drigas&Papoutsi, 2018). Currently, the only ability model of EI was theorized by Mayer and Salovey (Marembo&Chinyamurindi, 2018; MacCann, et al., 2020), who saw EI as pure intellectual intelligence made up of mental aptitude. The trait model was also published by Digras and Papoutsi (2018), Marembo and Chinyamurindi (2018) and O'Connor, et al. (2019). They proposed that individuals possess some self-perception and traits on emotions as part of their make-up. According to Bozionelos and Singh (2017), the trait model indicates that an individual is the only one capable to assess information that helps him or her to judge different emotions and also to label his or her own traits correctly (Bozionelos& Singh, 2017). The mixed model of EI states that a person is born with certain capabilities in intellectual functioning, and features which are aspects of their disposition, however, the natural dispositions, in-born in a person, helps to define the likely accomplishment that one may attain by developing ones EI (Drigas&Papoutsi, 2018). These theories and studies in research indicate that EI can be learned and improved with experience (Khan &Minbashian, 2017; Nivedita, 2018; Drigas and Papotsi, 2018; Cherry, 2020; Craig, 2020; MacCann, et al., 2020).

According to Khan and Minbashian (2017), Goleman in popularizing EI indicated that an individual's EI is not inherently permanent or developed primarily during early infancy. Khan and Minbashian (2017) indicated that in contrast to IQ that changes slightly after one's teenage years, EI is mostly learned and develops continually from experiences and age. It is observed that as the employees work experience in the organization increases they become more mature in EI (Uniyal&Uniyal, 2020). Marembo&Chinyamurindi (2018) suggest that the more time an individual spends at work, the more likely the experience, knowledge, and adaptability gained will increase and the likely that their EI will be higher than novices in the same profession (Marembo&Chinyamurindi, 2018). Some studies have also revealed that indeed EI develops and increases with experience; work experience (Nagar, 2017; Khan &Minbashian, 2017; Nivedita, 2018). These studies confirm Goleman's assertion that individuals get more emotionally intelligent and have better capabilities in handling impulses and emotions, better at motivating others and themselves and develop social skills and empathy through experiences (Nagar, 2017; Khan &Minbashian, 2017; Nivedita, 2018). Other studies have also found insignificant differences in EI based on work experience (Lawson, et al., 2021; Llego, 2017; Marembo&Chinyamurindi, 2018; Uniyal&Uniyal, 2020).

According to Bartz, et al. (2018), Ami(2018), and Landry (2019), the concept of EI continues to be important and there are still discussions concerning its importance to the effectiveness of management and businesses. Prezerakos (2018), Whitney, (2020) and Asamoah, et al. (2020) indicated that there is the need for organisations and industries; both public and private to appreciate the critical role EI plays in organization effectiveness and the achievement of corporate objectives to enable them harness and manage the EI of both managers and subordinates to achieve organizational effectiveness and reforms. According to Gilar-Corbi, et al. (2019) further research was needed to confirm the contribution and importance of EI to businesses and management. Research on EI in relation to quality education, customer service, work place performance, gender influence, culture, leadership style, and service quality been carried out in Ghana (Dartey-Baah&Mekpor, 2017; Dartey-Baah, 2017; Mintah, et al., 2020; Nyadroh, 2020; Dai-Kosi&Acquaye, 2020). There is presently some study in Ghana on the effect of demographics on EI (Mintah, et al., 2020; Lawson, et al., 2021; Tetteh, et al., 2021;). According to Marembo and Chinyamurindi (2018), not much research exist that examines the association between work experience and EI (Marembo&Chinyamurindi, 2018). They recommended that further empirical investigation is necessary to examine this assumption (Marembo&Chinyamurindi, 2018). This study therefore sought out to ascertain the effect of work experience on emotional intelligence among middle level managers in the Ghanaian insurance sector.

1.2 RESEARCH HYPOTHESIS

- H1_o. Levels of EI and its components are high for middle level managers of the Ghanaian insurance industry.
- H1_a. Levels of EI and its components are low for middle level managers in the Ghanaian insurance Industry.
- H2_o. Levels of EI differ among middle level managers in the Ghanaian insurance industry due to work experience.
- H2_a. Levels of EI do not differ among middle level managers in the Ghanaian insurance industry due to work experience.

1.3 SCOPE AND LIMITATIONS OF THE STUDY

This study purposed on finding the EI levels of middle level managers in the Ghanaian insurance industry. The study also focused on assessing the relationship between EI level and its components and work experience. To achieve this purpose, the study employed the quantitative research approach to ascertain this relationship. The Boston EI questionnaire was used in collection of data through the purposive sampling technique.

This study was limited in different ways, one of which is the Covid 19 pandemic. The pandemic limited direct contact with participants for fair and unbiased responses. The study was also limited by time due to the delay in response to questionnaires by participants. The study was also limited by financial resources.

2. LITERATURE REVIEW

2.1 INTRODUCTION

Many studies indicate that employees with high emotional recognition are more likely to have higher levels of internal job satisfaction. In addition, not only that, emotional intelligence (EI) is also essential to conflict management in every workplace because it involves having the ability to help others through tense situations, tactfully bringing disagreements into the open, and defining solutions that everyone can endorse.

A research by Indeed Editorial Team (August 2022) on Importance of Emotional Intelligence in the Workplace revealed that emotional intelligence is important at work so you can perceive, reason with, understand and manage the emotions of yourself and others. Being able to handle emotions gives you the ability to guide and help people, and it can help you be happier and more successful.

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However, some studies suggest that emotional intelligence can be increased in a work place by:

- Observe how you react to people.
- Look at your work environment.
- Do a self-evaluation.
- Examine how you react to stressful situations.
- Take responsibility for your actions.
- Examine how your actions will affect others before you take those actions.

Thus, several researches in recent times revealed that emotional intelligence affect job commitment through examining links between the trait of emotional intelligence and four job-related variables, including organizational commitment. Higher emotional intelligence was associated with lower degrees of stress and higher degrees of organizational commitment.

2.2 THEORETICAL FRAMEWORK

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2.3 EMPIRICAL RESEARCH

Gautam and Khurana (2019) focused on exploring the impact of demographic variables namely; age, gender, education and total working experience on emotional intelligence of middle level managers in the state of Uttarakhand. The study employed the Schutte Self Report Emotional Intelligence Test (SSEIT) for measuring the EI of three hundred and sixty (360) middle level managers of selected enterprises operating in the state. Independent t-test and ANOVA (Analysis of Variance) were used to analyze the data collected. Results of the study showed that demographic variables such as age, gender and working experience have asinificant impact on the emotional intelligence score of middle level managers.

Similarly, Nivedita (2018)sought to determine relationship between EI and work experience among managers in Hyderabad, IT industry and it has been found that experience was positively impacting emotional intelligence. Similarly, Khan and Minbashian (2017) used meta- analyses to test the hypotheses that there was a relationship between EI, age and work experience. The analysis confirmed the assertion that there was a considerable positive association between EI and work experience.

Nagar (2017) assessed 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 delved 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 a significant positive relationship between work experience and EI.

The findings by Lawson et al. (2021) on the other hand had contrary findings. They evaluated EQ in medical students in their clinical years.The cross-sectional study was conducted in the University of Ghana Medical School (UGMS), Accra. Mean EQ for 1st, 2nd and 3rd clinical years were 104.4 ± 13 , 104.4 ± 20 , and 107.1 ± 12 . This rise with increasing years was however not significant ($p=0.659$). The study reported low EQ among students of the UGMS with no significant difference between clinical years.

Uniyal and Uniyal (2020) also determined the impact of work experience on emotional intelligence dimensions; self-awareness, self-regulation, motivation, social awareness and social skills. An institutionalized tool was utilized to lead the investigation among three hundred (300) workers of public sector in Uttarakhand State. The data was dissected and analyzed and result showed that the duration of service played no significant role on EI dimensions except social awareness.

A study also was conducted by Karthikeyan and Lalwani (2019) on the differences in emotional intelligence level with regard to demographic variables pertaining to age, gender, education leveland length of service among bank employees in India. Geno's Emotional Intelligence Inventory (Genos – EI) tool wasused to gather data from five hundred (500) respondents working in banks in India. The collected data was analysed using SPSS-16 where one-way analysis of variance (Anova) and t-test were performed on the data. Results revealed that there is no significant difference in emotional intelligence levels with respect to age, gender and length of service.

Llego (2017) investigated EI based on demographic profile among one hundred and thirteen(113) (STE) Science, Technology and Engineering teachers in the Philippines. The descriptive study was a quantitative one that utilized frequencies, percentages, WM (weighted mean), t-test and ANOVA to examine the extent to which demographic profiles (gender, age, length of service) have an effect on emotional intelligence. Respondents had length of service between 0 – 5 years. The findings revealed no significant difference statistically in respondents EI when length of service was taken into consideration.

Marembo and Chinyamurindi, (2018) conducted a study among ECAs in some selected universities in South Africa.The objective was to find out if there were influences on the EI of respondents based on demographics (one of which was work experience) in these selected universities. The study was quantitative and data was collected by use of the Schutte self-administered emotional intelligence scale, two hundred and twenty (220) respondents in selected universities in, South Africa. The SurveyMonkey medium was adopted to collect data on-line. Data obtained was analyzed using the SPSS software, frequency distribution tables and ANOVA (analysis of variance) were used to review the demographic variables; age, gender, work experience and finally, chi-square test and ordinal regression analysis was carried out to test the hypotheses of the study and the differences found in EI

based on work experience was not significant. Marembo and Chinyamurindi (2018) explained that the insignificant results may be because ECAs were mostly confronted with similar career and work challenges; as such levels of EI might not differ significantly.

3. METHODOLOGY

Similar to studies by Karthikeyan & Lalwani (2019), Khan and Minbashian (2017), Marembo and Chinyamurindi (2018) this study was a quantitative one. A quantitative research approach describes a research subject using statistical approach by collecting data and analyzing data numerically (Ayoke, 2017; Neumayer & Plumper, 2017). One of the advantages of a quantitative research is that it provides data that can be relied on, quantified as well as having the potential to be generalized to a large population (Boru, 2018). This study employed this research approach in order to ascertain the purpose of the study which is attaining the relationship between EI and work experience of middle level managers in the Ghanaian insurance industry. The study targeted 260 respondents from 26 insurance companies in Ghana.

The Boston EI questionnaire was adapted to a 5-point Likert scale to obtain information for the study. The questionnaire had two (2) sections with the first section aimed to obtain information on respondents' age, gender, work experience, educational qualification, and position held in the organization and also to address the research questions that relate to gender, age and work experience. The second section aimed to measure the EI levels of respondents based on the five (5) dimensions of EI; self-regulation, self-awareness, social skills, empathy and motivation. The questions were structured purposefully to collect information in line with the concepts and empirical studies on EI as indicated Drigas & Papoutsis (2018) and Craig (2020) and also to further address the hypotheses. The structured questionnaire had mostly closed ended questions which required respondents to check the response that best suited their answers and described their emotions in certain situations. The questionnaire had one open-ended question which required respondents to state the company they belonged to. The EI scoring key attached to the Boston questionnaire was also adapted to arrive at the EI competencies levels and EI levels of respondents.

Data obtained was entered into the data analysis software. The data was statistically analyzed using the Statistical Package for Social Sciences (SPSS) computer program. To ascertain the EI levels of the respondents, data obtained was quantified based on respondent's work experience. For the dependent and independent variable, descriptive data was acquired and then quantified. The questionnaire was pre-tested and Cronbach alpha was used to ascertain the reliability of the questionnaire. Pearson correlation revealed the significance and trend of the relationship between the dependent and independent variable with the level of significance set at 0.05. To analyze the EI levels based on work experience the Multivariate analysis of variance was used. In addition, the 3-way analysis of variance (3-way ANOVA) was also used to confirm if EI levels of respondents showed any variations when work experience of the participants was considered.

4. RESULTS

4.1 DEMOGRAPHIC PRESENTATION

The study involved two hundred and sixty (260) participants from twenty-six (26) insurance companies. The demographic characteristics for the study were gender, age, educational level, working experience, current position and the number of years at current position. Out of the 260 participants, 154 (59%) were males and 106 (41%) were females.

Table 1: Gender of participants

Gender	N (%) of participants
Male	154 (59%)
Female	106 (41%)

Considering the age distribution of participants, 8% were between the ages of 25-30 years, 32% were between 31-35 years, 19% were between 36-40 years, 19% were between the ages of 41-45 years, 19% of them were also between the ages of 46-50 years, and 4% of them were above 50 years.

Table 1: Age distribution of participants

Age Distributions	N (%) of participants
25 -30	21 (8%)
31-35	85 (32%)
36 – 40	48 (19%)
41- 45	48 (19%)
46 – 50	46 (18%)
50 and above	12 (4%)

22% of the participants had a first degree, 33% had a first degree with masters, 14% had a degree with professional qualification and 31% had a degree with masters and professional qualification.

Table 2: Educational level of the participants

Educational Level	N (%) of participants
Degree	59 (22%)
Degree with Masters	86 (33%)
Degree with Professional	35 (14%)
Degree with Masters and Professional	80 (31%)

Of the 260 participants, 25 (10%) of them had 1-5 years working experience, 91 (35%) had 6-10 years working experience, 81 (31%) had 11-15 years of working experience, and 63 (24%) had 16 years and above working experience,

Table 4: Working experience of participants

Number of Working Years	N (%) of participants
1 to 5	25 (10%)
6 to 10	91 (35%)
11 to 15	81 (31%)
16 and above	63 (24%)

25% were branch managers, 30% were heads of department, 22% were unit heads and 23% held other positions that were not indicated.

Table 5: Current positions held by participants

Position	N (%) of participants
Branch Manager	66 (25%)
Head of Department	77 (30%)
Unit Head	57 (22%)
Others	60 (23%)

The duration of the middle level managers' present employment was also disclosed. 210 (81%) of the two hundred and sixty (260) participants had held their current post for one to five years, 41 (16%) for six to ten years, and 9 (3%) for eleven to fifteen years.

Table 6: Number of years at current position

Number of Years at Current Position	N (%) of participants
1 to 5	210 (81%)
6 to 10	41 (16%)
11 to 15	9 (3%)

4.2 INFERENTIAL ANALYSIS

Pearson correlation analysis was performed between the dependent variable, EI score and independent variable, work experience. The Pearson correlation coefficient for work experience and E.I score was .102, which showed a weak positive relationship between work experience and E.I score. This positive relationship between working experience and E.I score showed that as the working experience of the participants increased, their E.I score also increased.

Table 7: Pearson correlation analysis

Working Experience	
E.I Score	0.102

Inferential statistics, three-way ANOVA and MANOVA analysis were performed. Considering the first null hypothesis (H1₀) which was, levels of EI and its components are high for middle level managers of the Ghanaian insurance industry it was found that the mean EI score for middle level managers of the insurance companies was 106.19, which is considered as a high EI score. Since a high EI score was recorded, the null hypothesis was not rejected and therefore conclude that levels of EI and its components are high for middle level managers.

Table 8: Summary result of first research question

Variable	Mean	Maximum	Minimum
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E.I Score	106.19	125.00	80.00
Self-awareness	21.19	25.00	12.00
Self-regulations	18.28	25.00	8.00
Motivation	21.62	25.00	13.00
Social skills	22.93	25.00	17.00
Empathy	22.17	25.00	15.00

The second research hypothesis for the study was: levels of EI differ among middle level managers in the Ghanaian insurance industry due to work experience. Based on the results it was found that EI level recorded a p-value of 0.097 which is greater than the significant level of 5%. Since the p-value was greater than the significant level, the null hypothesis was not rejected. This therefore indicates that levels of EI differ among middle level managers in the Ghanaian insurance industry due to work experience. The results also showed that the managers differed in self-regulation levels as work experience increased but did not differ in self-awareness, motivation, social skills and empathy levels as they advanced in work experience.

Table9: Summary results of second research question

Variable	Work experience				P-value
	1-5	6-10	11-15	16 and above	
EI Score	107.6	105.2	106.2	107.4	0.097
Self-awareness	20.8	21.2	21.1	21.4	0.171
Self-regulations	18.7	17.7	18.4	18.8	0.008
Motivation	21.5	21.4	21.7	21.8	0.276
Social skills	23.2	22.6	23.0	23.2	0.127
Empathy	22.5	22.0	21.8	22.9	0.324

4.3 DISCUSSION ON FINDINGS

The study purposed to measure EI levels of middle level managers in the Ghanaian insurance industry to determine their EI and EI competency levels. It was also to ascertain if differences exist in the EI levels of the middle level managers taking into consideration their working experience. The study's findings demonstrated that middle level managers have high levels of emotional intelligence, with a mean score of 106. According to the study's findings, middle-level managers possess all of the EI competencies—self-awareness, self-management, motivation, social skills, and empathy. This supported the null hypothesis that "middle level managers in the Ghanaian insurance business have high EI and EI competency levels." This indicates that middle level managers in the Ghanaian insurance industry EI have the capacity to use information from one's personal emotion and other's emotion, understand how these are expressed in action and mind and use emotional information obtained to control one's judgment and conduct. According to Marembo and Chinyamurindi (2018) emotionally intelligent individuals consider emotions as they are used, understood and managed. Thus, the middle level managers in the Ghanaian insurance industry. The results also confirm that middle level managers in the Ghanaian insurance industry have the capabilities involved in recognizing the content of emotion, aid thoughts, understand what emotion means, and manage reactions (Drigas and Papoutsis, 2018).

EI levels were found to differ due to work experience of middle level managers of Ghanaian insurance companies. The results of the study showed that as middle level managers increased in working experience, their EI scores also increased. Previous studies found similar results. Nivedita (2018) attempted to determine relationship between emotional intelligence and work experience among managers in Hyderabad, IT industry and it has been found that experience was positively impacting emotional intelligence. Similarly, Khan and Minbashian (2017) observed significantly positive relationships between emotional intelligence and both age and work experience when they used meta-analyses to test the hypotheses whether there are relationships between emotional intelligence with age and work experience. Nagar (2017) assessed 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 delved 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 a significant positive relationship between work experience and EI.

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Nagar (2017) concluded in his investigation that there is critical effect of work experience on emotional intelligence. He revealed that the emotional intelligence of branch managers has been found to be increasing with their increasing years of work experience. This also informs management of the importance of working experience when assigning managerial roles to individuals. Contrary to this study other studies found no significant difference between working experience and emotional intelligence, showing the insignificance of work experience when assigning managerial roles (Llego, 2017; Marenbo&Chinyamurindi, 2018; Lawson et al., 2021).

5. CONCLUSION AND RECOMMENDATIONS

The study results found that middle level managers have high EI score. The middle level managers also recorded high scores for the EI competencies; self-awareness, self-regulation, motivation, social skills and empathy. The study results also found that male middle level managers have high EI score than the female middle level managers even though they both recorded high scores. Based on this it was concluded that middle level managers do have high EI level.

Further, it was found that middle level managers differed in EI score based on their working experience. The study results found that middle level managers significantly differed based on self-regulation when their working experience was considered. Considering self-awareness, motivation, social skills and empathy, no significant difference was found based on their working experience. By this it was concluded that work experience does have an effect on the EI levels of middle level managers.

Since EI levels differed based on working experience, this should be taken into consideration when promotions and career progressions decisions are made within the insurance companies and industry. In addition, placement into certain roles must take into consideration EI profiles of individuals especially for roles like sales, underwriting and insurance claims. Middle level managers with more work experience must be given consideration for higher positions and additional responsibilities than the junior ones. Again, in associated leadership roles like mentoring and coaching of junior employees, middle level managers with more work experience and high EI levels in the Ghanaian insurance industry could be useful resources to positively influence the junior employees with less work experience. These in the long run will lead to the availability of human resource capable to work for the advancement of the companies and industry.

For further studies, the study suggest that other researcher will research on other industries and also other level managers. Future studies can also research on the effect other independent variables on EI levels, Also, future studies could focus on other geographical areas within the country.

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