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# **Human Resource Management**

Elixir Human Res. Mgmt. 69 (2014) 22796-22800



# Impact of Spiritual Intelligence on Organisational Commitment and Job Satisfaction of Employees in Banking Sector

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#### ARTICLE INFO

# Article history:

Received: 3 October 2013; Received in revised form:

19 March 2014;

Accepted: 29 March 2014;

#### Keywor ds

Spiritual intelligence, Organizational commitment, Job satisfaction, Banking sector, India.

# **ABSTRACT**

The study is designed to examine the relationship among spiritual intelligence, organizational commitment and job satisfaction of employees in banking sector. Further, the study also intends to analyze the impact of spiritual intelligence on organizational commitment and job satisfaction of the employees. The study employed survey method of data collection using structured questionnaire. According to Krejcie and Morgan (1970), the minimum number of sample size was determined as 320 employees. David B. King's the spiritual intelligence self-report inventory (SISRI) scale is used to measure spiritual intelligence and six dimensions of job satisfaction developed by Stamps and Piedmont is used to measure job satisfaction. Organizational commitment is measured by using its three dimensions namely affective commitment, continuance commitment and normative commitment. Relationship among spiritual intelligence, organizational commitment and job satisfaction of employees in banking sector is ascertained using Karl Pearson's correlation and the impact of spiritual intelligence on organizational commitment and job satisfaction of the employees is ascertained and analyzed using Multiple Regression analysis.

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#### Introduction

Nowadays, with the aid of organizational resources, managers attempt to increase the productivity of their organizations. It is important to note that, among organizational resources, human resource is known as one of the most important one. Thus, taking into consideration the importance of human resources, it is urgent to pay attention to factors improving human resources performance. Organizational commitment is one of these factors which need to be understood. Employees, who are committed to their organizations, participate in activities and enjoy cooperating in their organizations. In today's competitive environment, organizations attempt to recruit employees who are able to do their predetermined jobs well; and also, engage in activities that are not their formal job activities but affect organizational performance positively.

By reviewing the relevant literature of organizational commitment and considering its positive consequences, the importance of determining factors that affect organizational commitment will be obvious. In this study, we focused on spiritual intelligence and job satisfaction.

People who are spirituality intelligent link their daily life to their work. They seek value and meaning in their work and try to achieve desirable results. Thus, it sounds like that people who are spirituality intelligent will be satisfied employees in workplace. Further, in service industry, findings established positive impact of job satisfaction on employees' performance and also on customer perception of service quality. It is accepted that satisfied employees deliver better services to customers who increases customers' loyalty. Thus, having loyal customers in competitive market increases today's organizations' profitability. Job satisfaction is also an important issue because it decreases employees' absenteeism and increase employees' turnover intentions.

Despite the growing literature on spiritual intelligence, job satisfaction and organizational commitment, the authors of this paper could not find any research exploring the link between these variables. Thus, the present paper attempts to develop a framework on the mentioned topic among bank personnel in India.

## Literature Review Spiritual Intelligence

Like other concepts in the field of psychology and management, various definitions have been introduced to describe the term "spiritual intelligence". According to Emmons, people who are spirituality intelligent have the capacity of using spiritual resources to solve problems. They are also conscious people who have the ability to link daily activities with sacred concepts, and also able to perceive physical matters. He developed seven dimensions which are as follows: (1) Divinity: refers to the feeling about a superior power and resource of energy, (2) Mindfulness: refers to bodily process like eating some special foods or engaging in some practices like Yoga, (3) Extrasen sense of people and supernatural matters, (4) Community: refers to participating in social practices like charitable organizations, (5) intellectuality: refers to inclination and commitment of people to read about spiritual and sacred matters, (6) Trauma: sory perception: refers to sixth refers to pressures caused by the death and illness of other people, (7) Childhood spirituality: refers to people childhood spiritual experiences like reading sacred books or going to church.

According to Brahmakumari Shivani, "Spiritual intelligence is the expression of innate spiritual qualities through your thoughts, actions and attitude". She also distinguishes spiritual intelligence and spirituality. Spirituality is to 'know' who you are and Spiritual Intelligence is to 'realize' who you are and to live life in that awareness. You have always been who you are and,

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in truth, you can never be other than who you are, but it requires 'realization' i.e. that moment when you 'see it', when you 'get it' and then you 'be it'.

Spirituality is the knowledge of oneself as spirit/soul, and the understanding of your highest spiritual qualities and attributes which are love, peace, purity and bliss. Spiritual Intelligence is the expression of these innate spiritual qualities through thoughts, attitudes and behaviours of an individual. Being spiritual means the ego has dissolved, virtue has been restored to character and spiritual values connect one's inner and outer worlds (thought to action). It is the ability to see every other human being as soul/spirit, and thereby transcend all the false identities of race, colour, gender, nationality, profession and religion. It is in this awareness that people are then able to recognise and connect with the Supreme Power.

When one realizes who he is really, he will be at peace with himself not only because peace is his true and original nature but there is no longer any inner division and therefore conflict between the many identities that he had previously created (gender/nationality/profession/possessions etc).

When one realizes who he is really, he will be at peace with others. He no longer has to defend or protect any false image of himself, so he no longer perceives anyone else as a threat to those images.

When one realizes who he is really, he will be at peace with the world because he will contain the world instead of it containing him. Whereas before he allowed the world to impose itself on him and shape his perceptions and feelings according to his particular sense of identity, now his self-perception is stabilized in the correct identity. In a sense, he shapes the world as he brings it into his consciousness.

Spiritual intelligence expands one's capacity to understand others at the deepest level. Spiritual understanding allows discerning both the 'true cause' of behaviour without judgement and serve the 'true needs' of others until they themselves learn to meet their needs. This capacity is developed by first learning to free oneself from attachment and neediness and being able to meet our own inner needs. Attachment and neediness are the opposite of being spiritually intelligent.

Definitions of spiritual intelligence rely on the concept of spirituality as being distinct from religiosity.

Danah Zohar defined 12 principles underlying spiritual intelligence:

- Self-awareness: Knowing what I believe in and value, and what deeply motivates me.
- Spontaneity: Living in and being responsive to the moment.
- Being vision and value led: Acting from principles and deep beliefs, and living accordingly.
- Holism: Seeing larger patterns, relationships, and connections; having a sense of belonging.
- $\bullet$  Compassion: Having the quality of "feeling-with" and deep empathy.
- Celebration of diversity: Valuing other people for their differences, not despite them.
- Field independence: Standing against the crowd and having one's own convictions.
- Humility: Having the sense of being a player in a larger drama, of one's true place in the world.
- Tendency to ask fundamental "Why?" questions: Needing to understand things and get to the bottom of them.
- Ability to reframe: Standing back from a situation or problem and seeing the bigger picture or wider context.

- Positive use of adversity: Learning and growing from mistakes, setbacks, and suffering.
- Sense of vocation: Feeling called upon to serve, to give something back.

Robert Emmons defined spiritual intelligence as "the adaptive use of spiritual information to facilitate everyday problem solving and goal attainment" He originally proposed 5 components of spiritual intelligence:

- 1. The capacity to transcend the physical and material.
- 2. The ability to experience heightened states of consciousness.
- 3. The ability to sanctify everyday experience.
- 4. The ability to utilize spiritual resources to solve problems.
- 5. The capacity to be virtuous.

The fifth capacity was later removed due to its focus on human behavior rather than ability, thereby not meeting previously established scientific criteria for intelligence.

Frances Vaughan offered the following description: "Spiritual intelligence is concerned with the inner life of mind and spirit and its relationship to being in the world".

Cindy Wigglesworth defined spiritual intelligence as "the ability to act with wisdom and compassion, while maintaining inner and outer peace, regardless of the circumstances". She broke down the competencies that comprise SQ into 21 skills, arranged into a four quadrant model similar to Daniel Goleman's widely used model of emotional intelligence or EQ. The four quadrants of spiritual intelligence are defined as:

- 1. Higher Self / Ego self Awareness
- 2. Universal Awareness
- 3. Higher Self / Ego self Mastery
- 4. Spiritual Presence / Social Mastery

David B. King has undertaken research on spiritual intelligence at Trent University in Peterborough, Ontario, Canada. King defined spiritual intelligence as a set of adaptive mental capacities based on non-material and transcendent aspects of reality, specifically those that:

"...contribute to the awareness, integration, and adaptive application of the nonmaterial and transcendent aspects of one's existence, leading to such outcomes as deep existential reflection, enhancement of meaning, recognition of a transcendent self, and mastery of spiritual states".

King further proposed four core abilities or capacities of spiritual intelligence:

- 1. Critical Existential Thinking: The capacity to critically contemplate the nature of existence, reality, the universe, space, time, and other existential/metaphysical issues; also the capacity to contemplate non-existential issues in relation to one's existence (i.e., from an existential perspective).
- 2. Personal Meaning Production: The ability to derive personal meaning and purpose from all physical and mental experiences, including the capacity to create and master a life purpose.
- 3. Transcendental Awareness: The capacity to identify transcendent dimensions/patterns of the self (i.e., a transpersonal or transcendent self), of others, and of the physical world (e.g., non-materialism) during normal states of consciousness, accompanied by the capacity to identify their relationship to one's self and to the physical.
- 4. Conscious State Expansion: The ability to enter and exit higher states of consciousness (e.g. pure consciousness, cosmic consciousness, unity, oneness) and other states of trance at one's own discretion (as in deep contemplation, meditation, prayer, etc.).

Also, Vineeth V. Kumar and Manju Mehta have also researched the concept, extensively. Operationalizing the

construct, they defined spiritual intelligence as "the capacity of an individual to possess a socially relevant purpose in life by understanding 'self' and having a high degree of conscience, compassion and commitment to human values".

#### Measuring Spiritual Intelligence

Measurement of spiritual intelligence relies on self-reporting. David King and Teresa L. De Cicco have developed a self-report measure, the Spiritual Intelligence Self-Report Inventory (SISRI-24) with psychometric and statistical support across two large university samples. Cindy Wiggles worth has developed the SQ21- a self-assessment inventory that has been tested positively for criterion validity and construct validity in statistically significant samples. Wiggles worth's SQ model and assessment instrument have been successfully used in corporate settings.

The Scale for Spiritual Intelligence (SSI; Kumar & Mehta, 2011) is a 20-item, self-report measure of spiritual intelligence in adolescents. The idea behind the development of this scale was to generate and assess the concept of spiritual intelligence in the collectivist culture bounded with eastern philosophy. The SSI is rated on a Likert scale.

This study makes use of David King's, the Spiritual Intelligence Self-Report Inventory (SISRI-24) to measure spiritual intelligence of employees in banking sector.

#### **Job Satisfaction**

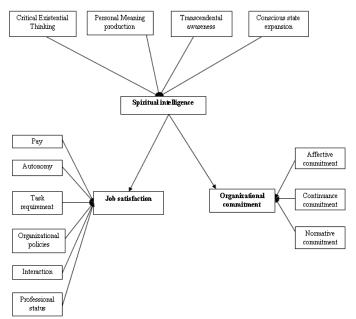
People should choose a job to provide good life for themselves and their families. Job is considered as a tool which helps people to reach their aims. But, the important issue is that whether a person is satisfied with his job. According to Locke, job satisfaction is a good feeling caused by appraising different aspects of one's job. Similarly, Mottaz defined job satisfaction as an emotional response to workplace conditions appraisal. Various dimensions have been introduced for measuring job satisfaction. This study used six dimensions developed by Stamps and Piedmont (1986) which are as follows: (1) Pay: refers to the amount of received money by employees, (2) Autonomy: refers to the independence and freedom in workplace, (3) Task requirements: refers to activities that should be done in a job, (4) Organizational policies: refers to managerial and organizational policies and procedures, (5) Interaction: refers to opportunities that employees are able to communicate with each other, (6) Professional status: refers to overall importance of a job perceived by an employee himself or by others.

#### **Organizational Commitment**

The concept of organizational commitment refers to employees' loyalty to their organizations and a process that employees cooperate in organizational decision making. During time, researchers introduced three dimensions for organizational commitment as follows: (1) Affective commitment: refers to the sense of dependence that employees have to their organizations, (2) Continuance commitment: refers to inclination of employees to remain in their organizations because of the negative onsequences of leaving their organizations like being unemployed, (3) Normative commitment: refers to the sense that employees consider themselves as members of a family. In this case, employees remain in their organizations and try to do their jobs well

#### **Hypotheses**

- 1.  $H_0$ : There is no impact of spiritual intelligence on job satisfaction of employees in banking sector.
- 2.  $H_0$ : There is no impact of spiritual intelligence on organizational commitment of employees in banking sector.



## Methodol ogy

#### **Statistical population**

Statistical population of this research is personnel of commercial banks which includes public, private and foreign banks in India. Referring to the Krejcie and Morgan (1970) table, the minimum number of sample size was determined which were about 320 people and the study used convenience sampling for this research. After the distribution of 500 questionnaires, 321 filled questionnaires were gathered from the bank personnel. Questionnaire was distributed in person as well as through email across India to obtain data from bank personnel. Email addresses were obtained through personal contacts and Indian Bank Association contacts.

#### Instrument

In order to collect the necessary data and to test the hypotheses of the study, a well structured questionnaire was used. The questionnaire consists of three sections. First section includes 10 questions about demographic information of respondents. Second section contains 24 statements representing spiritual intelligence Self-Report Inventory (SISRI-24) to measure spiritual intelligence of employees in banking sector.

Third section contains the Index of Work Satisfaction developed by Stamps and Piedmont (1986) to measure job satisfaction. It was constructed using six factors: pay, autonomy, task requirements, organizational policies, interaction and professional status. This section also contains the scale developed by Allen & Meyer (1990) to measure affective, norm **Reliability** 

For reliability evaluation we utilized Cronbach's alpha. The Cronbach's alpha reliability of all the variables were more than 0.7 ( $\alpha$ >0.7), which indicates that all the scales demonstrated good reliability.

#### Validity

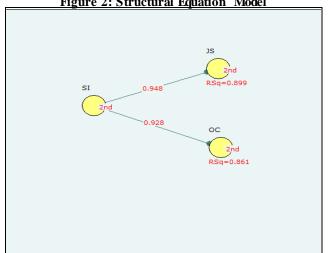
This research used factor analysis for considering the structure of research. Confirmatory Factor Analysis (CFA) was used to investigate the construction of the questionnaire. Factor analysis depicted that all the mentioned criteria have been measured in these questionnaires.

#### **Results And Discussion**

This study tends to investigate the relationship among spiritual intelligence, job satisfaction and organizational commitment of employees in banking sector in India. For testing the hypotheses, the study performed structural model using

Visual Partial Least Square (VPLS) applying 24 dimensions of spiritual intelligence, 3 dimensions of organizational commitment and 6 dimensions of job satisfaction. Figure 2 shows the results of the SEM analysis.

Figure 2: Structural Equation Model



The above figure shows that Spiritual intelligence (SI) impacts Job Satisfaction (JS) and Organizational Commitment (OC) significantly. It is evident from the figure that Spiritual intelligence impacts Job satisfaction of employees in banking sector to the extent of 0.948 and Spiritual intelligence impacts organizational commitment of employees in banking sector to the extent of 0.928.

The R<sup>2</sup> (Rsq) value indicates the percent of variance in the criterion (dependent variable) that is accounted for by the linear combination of predictor (independent) variables. Job satisfaction has R<sup>2</sup> value of .899 which indicates the variance accounted for by spiritual intelligence and Organizational commitment has  $R^2$  value of .861 which indicates the variance accounted for by spiritual intelligence. Therefore, both hypotheses of the study are rejected and it can be concluded that Spiritual intelligence significantly impacts job satisfaction and organizational commitment. The findings of the present study show that spiritual intelligence has a positive influence on job satisfaction which confirms the findings of (Jelodar & Goodarzi, 2012; Khorshidi & Ebadi, 2012) and was in contrast with the findings of Rastgar et al. (2012).

#### Conclusion

The aim of the present study is to investigate the relationship among spiritual intelligence, job satisfaction and organizational commitment of employees in banking sector in India. The study found that spiritual intelligence significantly and positively impacts job satisfaction and organizational commitment. Previous studies have examined the relationship between job satisfaction and organizational commitment, however, lack of sufficient research studying the relationship between these two factors and spiritual intelligence was the reason to carry out this research. It has been established that organizational commitment leads to reduction in staff turnover intentions, and improvement in individual and organizational productivity. Thus, examining the factors that could improve employees' organizational commitment has always been of particular interest to researchers and scholars in the field of Management, which was another strong reason this research was carried out.

	Table 1. Description of the respondents			
no.	particulars	no. of respondents	percentages	
1.	gender			
	male	150	46.7	
	female	171	53.3	
	total	321	100	
2.	total work experience			
	up to 5 years	73	22.7	
	6 – 10 years	119	37.1	
	11 years to 20 years	94	29.3	
	more than 20 years	35	10.9	
	total	321	100	
3.	experience in the present organisation			
	up to 3 years	76	23.7	
	4 to 7 years	124	38.6	
	8 years to 10 years	101	31.5	
	more than 10 years	20	6.2	
	total	321	100	
4.	education			
	up to hsc/diploma	106	33.0	
	under graduation	120	37.4	
	post graduation	95	29.6	
	total	321	100	
5.	age			
	up to 25 years	75	23.4	
	26 years to 40 years	114	35.5	
	41 years to 50 years	88	27.4	
	more than 50 years	44	13.7	
	total	321	100	

Table 2: Reliability

Tubic 2: Remability			
Instrument	Numbers	Cronbach's alpha co-efficient	
Spiritual intelligence	24	.978	
Job satisfaction	14	.930	
Organizational commitment	09	.905	

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