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## **EFFECT OF SPIRITUAL INTELLIGENCE AND PERSONALITY ON JOB SATISFACTION: A STUDY ON COMMERCIAL BANK EMPLOYEES IN KERALA**

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### **Abstract**

Spiritual intelligence is the ability to manage one's mind and make a well-fitted decision when an individual faces problems. Personality can be defined as a specific way of thinking towards an issue or instance, feeling, and behavior in a certain way during those instances. Personality can summarize an individual's attitude, mood, and personal opinions expressed while interacting with other people in his environment. Job satisfaction is defined as the level of contentment employees feel in their job. The research paper examines the effect of Spiritual Intelligence and Personality on Job Satisfaction with reference to Commercial bank employees in Kerala. The research was conducted by collecting data from 365 Bank Managers working in Kerala. A structured questionnaire was used to collect the perceptual view of the respondents. The relationship between spiritual intelligence, personality, and job satisfaction of managers in Kerala's banking sector is ascertained using confirmatory factor analysis, Pearson's correlation and regression. The effect of spiritual intelligence on personality and job satisfaction of the managers is established using regression. Results of the study revealed a significant positive

relationship between spiritual intelligence, personality, and job satisfaction among managers considered for the study. The research paper adds value to theoretical and empirical areas of spiritual intelligence, personality, and job satisfaction.

**Keywords -** *Spiritual intelligence, Personality, Job Satisfaction, Bank Managers*

## **1. Introduction**

Spiritual intelligence is the ability to manage one's mind and make a well-fitted decision when an individual faces problems. Behavior is highly influenced by how individuals perceive and react to their work or personal environment. Behavior, in turn, depends on the individual's personality. Job satisfaction can be defined as a pleasing emotional state resulting from higher achievement in one's work (Locke, 1981). The works of Zohar and Marshall found that Spiritual Intelligence helps human minds to dive and find the deepest meanings in all instances that happen during the lifetime and to find motivating factors that act as boosters to have a helpful mind towards all creatures in this world (Zohar and Marshall, 2000). Earlier researches show that spiritual intelligence can effectively manage different aspects of an employee's life. But Spiritual intelligence has not been studied to find different intrinsic effects of spiritual intelligence on employees' personalities and how they affect job satisfaction.

## **2. Review of literature**

Researchers characterised intelligence as the capacity to take care of issues and the capability to make systems or design models that effectively make goals and aims. From the beginning of the 20th century, human intelligence was considered to be associated with Intelligence Quotient (I.Q). Those who scored high in I.Q tests were considered as most brilliant and the best. During the 1990s, Daniel Goleman's book on Emotional Intelligence changed the world's understanding about intelligence. Goleman thinks that if one cannot control various emotions, then these emotions will start controlling individuals (Goleman, 1995). Neurological scientists during the end of the 1990s,

observed that the brain has a third 'Q' or a different kind of intelligence. (Danah Zohar - 2011). This discovery led to various studies and the introduction of new equipments measuring human brain waves and energy circles. The new type of intelligence was the one that helps humans to think deeper about meaning in life, values they follow in personal as well as social surroundings. This intelligence provided a sense of the purpose of existence to human's life. Scientists called this third intelligence as Spiritual Intelligence, measured in terms of Spiritual Quotient - SQ (Emmons, 2000). It allows individuals to recognize the wider context of events during a lifetime and beyond. One of the biggest advocates of Spiritual Intelligence was Zohar and Marshall. They believed that SQ aids the search for answers for questions like the what is the purpose of human life, what motivates individuals to work selflessly during certain situations and are there higher meanings in life. Another popular author on SQ, Vaughan, defined it as the ability to have a deep and clear understanding of our existence and intuition into different states of individual consciousness (Vaughan, 2002). Spiritual intelligence is defined as a mixture of characteristics individuals use to find solutions to their daily hurdles and have a futuristic attitude towards life (Amram, 2008). Zohar and Marshall described self-awareness of one's values and beliefs and intuition towards life's flow. SQ makes people complete, which helps them thrive in whatever field or situation they are put through (Zohar, 2004). Spiritual intelligence aids in finding the inner voice to find one's own higher self with ease and act accordingly in life. Wigglesworth defined SQ as the factor that decides how a person makes decisions and acts with other individuals during complex situations in life. SQ also guides to find the purpose in one's life with clarity of mind (Wigglesworth, 2012). He studied Twenty one measurable 'skills' that form the components of Spiritual Intelligence. The skillset developed by Wigglesworth was summarized under four sets which are awareness of one's view of the world, the complexity of individuals inner thought, awareness of interconnectedness that each human poses in his life with the world, keeping higher self (inner consciousness) in

action and being more wiser to be an effective change agent of one's environment. Vaughan, David B. King, Mara, and DeCicco, through their research and books, established how SQ can be identified using self-report questionnaires and ways in which spiritual intelligence can be enhanced in individuals.

Personality is an individual's perception and reaction towards a certain situation. Scientists believe that personality is an individual's psychological processing pattern that aids in the formation of their attributes. No individual is identical. Even identical twins portrays different characteristics. Individuals have different emotions, behavioral patterns, feelings, and unique patterns of thoughts or thought processes. Hence, every individual has different personality traits. The personality dimensions of individuals influence their motivation levels, cognition, emotional responses, and confidence levels. Individuals' growth stages influence their character, principles, attitude, and intellectual enthusiasm or skill levels. Spiritual intelligence can influence the personality. As the levels of spiritual intelligence increase among the individuals, they can experience a calmer mindset, selfless attitude, clarity in decision making, and control over the impulsive attitude. In other words, spiritual intelligence can bring in changes in human personality.

Job satisfaction is the pleasing feeling an individual experiences from self-evaluation of his/her job. Job satisfaction is explained about individuals' work aspects, including different work content areas such as task significance, variety in day-to-day work, skill development, job security, recognition in one's organization, work conditions, and the environment. Job satisfaction is the positive perception of an individual towards their work and the content they feel being in the state (Vroom, 1964). Job satisfaction is an affirmative emotional state arising from assessing an individual's job experiences they feel and register in their mind (Locke, 1976). Individuals, when they value a particular facet of their job, their satisfaction is positively impacted. Individuals always analyze what their prospects are and what they

have not been met. Thus, job satisfaction or dissatisfaction can be summarized as the function of the perceived relationship between what individuals expect and what they get from their job. Job satisfaction refers to employee's emotional feelings about the rewards, be it financial or non-financial they have acknowledged in a particular job (Lawler, 1990). Job satisfaction can be explained as one's emotional response to a job that comes from the person's view on the job and the realities faced in the job environment (Hsiao, 1998). Employees who enjoy more control over their job and decision making control in the work environment exhibits more job satisfaction (Timothy, 2002) Timothy and his co-authors proposed that four fundamental self-evaluations determine an individual's outlook towards job satisfaction. They are self-esteem, self-efficacy, locus of control, and neuroticism. The model states that higher levels of self-esteem and general self-efficacy and having an internal locus of control leads to higher job satisfaction. The studies stated that lower levels of neuroticism characteristics could lead to higher job satisfaction.

### **3. Research gap**

The purpose of this paper is to understand the effects of spiritual intelligence and personality on job satisfaction among bank managers in Kerala state. From the literature review, it was found that not many studies were done to understand the relationship among spiritual intelligence, personality, and job satisfaction in the case of Bank Managers working in Kerala. Hence there is a need to study the mediation effect of personality on spiritual intelligence and job satisfaction. The research gap has enabled the researcher to state the following hypothesis:

- i. There is a significant association between spiritual intelligence and personality
- ii. There is a significant association between personality and job satisfaction.
- iii. There is a significant association between spiritual intelligence and job satisfaction.

- iv. There exists a mediation effect of personality on spiritual intelligence and job satisfaction.

#### 4. Conceptual frame work

On the basis of the literature reviewed, it is found that spiritual intelligence affects the levels of job satisfaction of employees. A theoretical framework has been developed to understand the effect of spiritual intelligence and personality on job satisfaction.

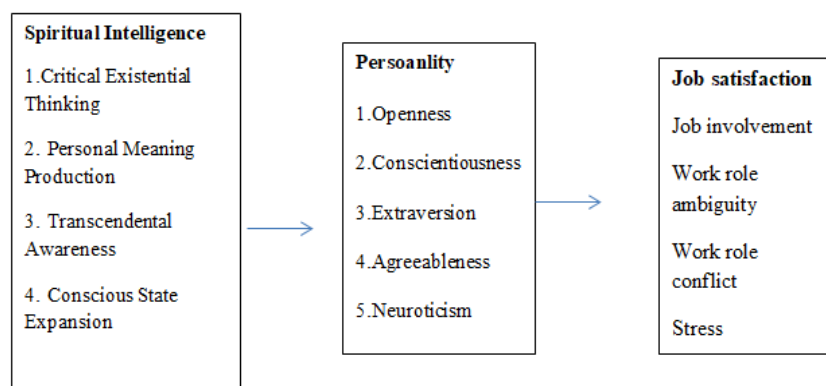


Figure 1: Schematic Diagram of the Conceptual Framework

#### 5. Methodology

The sample consists of 365 Bank managers from selected commercial banks. The study was conducted using a structured questionnaire.

Spiritual Intelligence is taken as an independent variable. Its four components - critical existential thinking, personal meaning production, transcendental awareness and conscious state expansion are included. The dependent variable is job satisfaction. Personality is taken as the mediating variable. A five-point response scale ranging from 1 (strongly disagree) to 5 (strongly agree) is used in the study. The measurement scale of spiritual intelligence has been adapted from the Spiritual Intelligence Self-Report Inventory (SISRI-24) scale by D.King (2008) with 24 items. The questionnaire for personality test was adapted from McCrae and Costa (1992) which consists of 60 items that

measure the Big Five personality traits based on a five-point Likert-type scale. Twenty five questions related to neuroticism, extraversion, openness, agreeableness and conscientiousness are included in the questionnaire. Neuroticism defines the tendency to summarize negative emotional states such as fear, sadness, embarrassment, nervousness, anger, guilt, and hatred while dealing with situations. Extraversion states a largely high-energy trait such as sociability, energy, assertiveness, and heroism. Openness is constituted of active imagination, an appealing sense, thoughtfulness, acceptance of inner feelings, dynamic and intellectual curiosity. Agreeableness depicts selflessness, sympathizing with other beings, readiness to help, believing in others, and being helpful. Conscientiousness explains the power to use impulses in a way sanctioned by a larger society where one lives, facilitating goal-oriented conduct, thinking before taking actions, the delayed gratification of wants, and observance of rules and norms. The measuring instrument for job satisfaction has been adapted from the works of the Job Satisfaction Survey by Paul E. Spector. The scale includes thirty-six questions which have been modified to meet the need of the present study. The scale for all variables consists of a 5-point rating scale, with responses ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

### **5.1. Sample**

The population for this study includes all managers in the banking sector of Kerala. Sample units were selected from six districts belonging to the north, central, and south regions of Kerala. Population is 6284, which includes Managers from Public sector banks and Private sector banks situated in Kerala. The sample size of the study was 365 bank managers. The ideal sample size recommended, according to the population, was 362. The researcher adopted the survey method for data collection. A structured questionnaire was administered among the managers in the selected branches belonging to the specific regions. A total of 380 questionnaires were distributed among managers, and 370 completed questionnaires were received

back. Among that, valid 365 questionnaires were taken for data analysis. Reliability and validity were tested. Cronbach's Alpha was 0.84 for spiritual intelligence and 0.75 for personality, and 0.81 for job satisfaction.

**Table 1. Reliability**

No	Variables	Cronbach's Alpha
1	Spiritual intelligence	0.84
2	Personality	0.75
3	Job satisfaction	0.81

## 6. Analysis and Interpretation

The Demographic profile of respondents is given in Table 2.

**Table 2. Demographic profile of respondents**

Gender	Frequency	Percent
Male	195	53.42
Female	170	46.58
Age	Frequency	Percent
21-30	55	15.07
31-40	105	28.77
41-50	154	42.19
Above 51	51	13.97
Bank	Frequency	Percent
Public Sector	160	43.84
Old private	118	32.33
New private	87	23.83

(Source: Survey data)

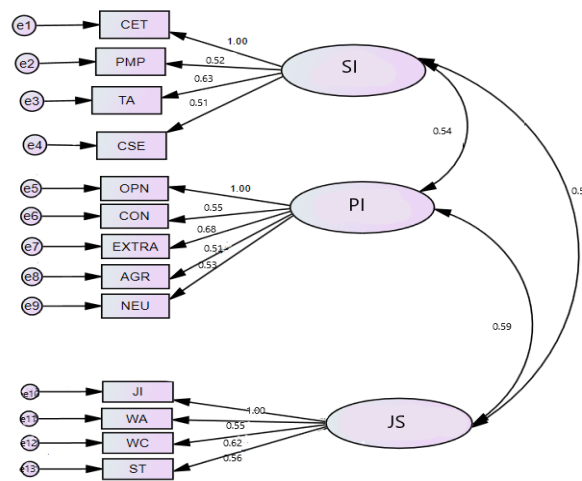
53.42 percent of male respondents and 46.58 percent of females were part of the study. Most of the respondents belong to the age group of 31 to 50 years. The percentage of respondents in the age group of 21 to 30 is 15.07, 31 to 40 is



28.77, 41 to 50 is 42.19, and above 50 is 13.97. Data were collected from Managers of commercial banks, including public sector banks, Old private, and new private sector banks. 43.84 percentage of respondents is from public sector banks, 32.33 percent from old private and 23.83 percentage from new private banks.

### 7. Confirmatory Factor Analysis

Confirmatory Factor analysis provides various reliability and validity scores to check the validity and reliability of the measures used for the study. Indices prove the validity of the measurement model empirically. Confirmatory factor analysis was performed to find the contribution of all variables under consideration for the research. The fit indices (CMIN/DF = 3.02, RMR = 0.108, GFI = 0.916, AGFI = 0.911, NFI = 0.821, RFI = 0.840, IFI = 0.832, TLI = 0.811, CFI = 0.804 and RMSEA = 0.058) indicates a good model fit.



Each factor construct (spiritual intelligence, personality and job satisfaction) has been tested and validated through CFA.

### 8. Correlation

To find the relations existing between different variables considered for the study, correlation was used.

### 8.1. Correlation between Spiritual intelligence and Personality

H0-There is no significant relation between spiritual intelligence and personality

H0-There is a significant relation between spiritual intelligence and personality

**Table 3**

Correlation		Spiritual intelligence	Personality
Spiritual intelligence	Pearson Correlation	1	.482
	Sig. (2-tailed)		0.001
Personality	Pearson Correlation	.482	1
	Sig.	0.001	

\*Sig. (2-tailed), Source: Survey data

From the above table, it can be inferred that a positive relationship exists between spiritual intelligence and personality. The correlation value 0.482 shows a strong correlation between the variables. The P-value is less than 0.05. Hence the test states a significant relationship between the variables. The analysis shows that the higher the levels of spiritual intelligence among the employees, the better their personality.

### 8.2. Correlation between Personality and Job satisfaction

H0- There is no significant relation between the variables of personality and job satisfaction.

H1- There is a significant relation between variables of personality and job satisfaction.

**Table 4**

Correlation		Personality	Job satisfaction
Personality	Pearson Correlation	1	.298
	Sig. (2-tailed)		0.001
Job satisfaction	Pearson Correlation	.298	1
	Sig.	0.001	

*Correlation is significant at the 0.01 level (2-tailed)*

From the above table, it can be inferred that a positive relationship exists between personality and job satisfaction. The correlation value 0.298 shows a strong correlation among the variables. The P-value is less than 0.05. Hence the test states a significant relationship between the variables.

### 8.3. Correlation between Spiritual Intelligence and Job satisfaction

H0- There is no significant relation between variables of spiritual intelligence and job satisfaction.

H1- There is a significant relation between variables of spiritual intelligence and job satisfaction.

**Table 5**

Correlation		Spiritual Intelligence	Job satisfaction
Spiritual Intelligence	Pearson Correlation	1	.650
	Sig. (2-tailed)		0.001
Job satisfaction	Pearson Correlation	.650	1

	Sig.	0.001	
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*Correlation is significant at the 0.01 level (2-tailed)*

From the above table, it can be inferred that a positive relationship exists between personality and job satisfaction. The correlation value 0.650 shows a sturdy correlation among the variables. The P-value is less than 0.05. Hence the test states a significant relationship between the variables. As employees’ spiritual intelligence shows rising levels, employees feel more content in their job and feel satisfied.

### 9. Regression

To find the predictable capacity of each variable considered for the study, regression was used. For analyzing the fourth hypothesis, regression analysis was also done with the three variables considered for the study. For this purpose, spiritual intelligence was taken as an independent variable, personality as the mediator, job satisfaction as the dependent variable.

#### 9.1. Spiritual intelligence and Job satisfaction

**Table 6**

Model	R	R Square	Beta	Std. Error	F	t	sig
1	.630 <sup>a</sup>	.397	0.69	.019	73.03	43.25	0.00 <sup>a</sup>

a. Predictors: (Constant), Spiritual intelligence

The above table provides the R and R<sup>2</sup> values. The beta value of 0.69 indicates a good level of prediction between spiritual intelligence and job satisfaction. R<sup>2</sup> is the proportion of variance in the dependent variable that can be analyzed by the independent variable. The spiritual intelligence variable explains 39 percent of the variability of the dependent variable job satisfaction. F ratio test whether the overall regression model is a good fit for the data. The result shows that spiritual intelligence is statistically significant to predict job satisfaction (F-73.03)

P-value is less than 0.05. The above values establish that the regression model is a good fit.

### 9.2. Spiritual intelligence and personality

**Table 7**

Model	R	R Square	Beta	Std. Error	F	t	sig
	.382	.146	.40	.12	62.13	7.88	0.00 <sup>a</sup>

a. Predictors: (Constant), Spiritual intelligence

b. Dependent Variable: Personality

(Source: Survey data)

The beta value of 0.40 indicates a good level of prediction between spiritual intelligence and personality. The spiritual intelligence variable explains the fourteen percent of the variability of the dependent variable personality. The result shows that spiritual intelligence is statistically significant to predict personality (F-7.88) P-value is less than 0.05. The above values establish that the regression model is a good fit.

### 9.3. Personality and Job satisfaction

**Table 8**

Model	R	R Square	Beta	Std. Error	F	t	sig
	.298	.089	.250	.020	35.45	6.95	0.00 <sup>a</sup>

a. Predictors: (Constant), Personality

Personality and job satisfaction show 25 percent of prediction levels. The personality variable explains twenty-nine percent of the variability of the dependent variable personality. The result shows that personality is statistically significant in predicting job satisfaction (F- 35.45). P-value is less than 0.05. The above values establish that the regression model is a good fit.

**10. Mediation effect - Spiritual Intelligence, Personality, and Job satisfaction**

To test the fourth hypothesis and find the mediating effect of personality regression was used and treated personality and spiritual intelligence as an independent variable. The results stated that there is a partial mediation effect among these variables.

**Table 9**

Model	R	R Square	Beta	Std. Error	t	F	sig
SI	.68	.46	0.58	0.42	1.370	37.98	.518
P.I.			0.76	.033	3.541		.001.

a. Predictors: (Constant), Personality, Spiritual intelligence. b. Dependent Variable: Job satisfaction.

The F value is 37.98, R2 is 0.46. The P-value for spiritual intelligence is 0.518, which is above 0.05, stating that there is no significant relationship between spiritual intelligence and job satisfaction. The beta value of spiritual intelligence when the personality is also considered comes to 0.58. The values also show the predictor capacity of personality, stating beta value as 0.76. The p-value is significant. This explains that the relationship between spiritual intelligence and job satisfaction becomes insignificant with mediating variable personality. From table 9, the values state that after controlling the

mediating variable, the relationship between spiritual intelligence and job satisfaction becomes statistically insignificant and also shows a reduction in the direct effect. Spiritual intelligence has a significant impact on personality and job satisfaction, reducing the beta coefficient from step I to III in regression. This fall in values indicates the mediating effect of personality between spiritual intelligence and job satisfaction. This gives evidence that personality can act as a mediating variable between spiritual intelligence and job satisfaction.

### **11. Discussion and Implication**

This research paper examines the mediating role of personality between spiritual intelligence and job satisfaction. The literature review provided the theoretical foundation for developing the model with spiritual intelligence, personality, and job satisfaction. The study progressed with the base facts stating that employees' personality greatly influence their levels of happiness, anger, and emotional responses. On the other hand, spiritual intelligence enables employees to have a calmer, intuitive sense aiding to help in decision-making, building attitude to have a practical mindset and to improve the individual's overall attitude and behavior. Through correlation and regression, it was established that there is a strong relationship between spiritual intelligence and personality. When individually considered, spiritual intelligence also has a strong relation and predictable capacity with variable job satisfaction. The perception of success and failure varies with every employee. So personality has a close relation with the job satisfaction an individual feel or cherish. The results explain that when the personality is introduced as a mediating variable, it can predict and enhance Bank managers' job satisfaction levels.

### **11. Conclusion**

The study results give evidence that there is a positive relationship between spiritual intelligence, personality, and job satisfaction. The correlation result

shows that there is a positive relationship between the three variables. With regression, it is established that personality can act as a mediating variable to enhance job satisfaction among the managers selected for the study. The research states that if banks can successfully increase the level of spiritual intelligence in managers or recruit employees with higher spiritual intelligence levels, they can build a positive attitude among managers that can influence better personality and higher levels of job satisfaction.

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