

## **EFFECT OF EMOTIONAL INTELLIGENCE ON EMPLOYEE COMMITMENT IN SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES IN NAIROBI AND KIAMBU COUNTIES, KENYA**

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### **ABSTRACT**

Recent discussions and studies have shown that a new form of intelligence pertaining to emotions is related to the commitment of organization members. Emotional intelligence is conceptually relevant for enhancing employees' work commitment because organizations require interpersonal interactions to accomplish goals, and because most jobs require the ability to manage emotions. Studies on the effect of emotional Intelligence have been carried out in learning institutions, Hotels and other organizations. These studies have shown Enhancing emotional intelligence skills enables managers to regulate their emotions and motivate themselves more effectively. This study examined the effect of emotional intelligence on employee commitment in the Kenyan Savings and Credit Co-operative (SACCO) sector. The study used survey research design. Out of the 160 deposit taking SACCOs in Kenya, the study focused on 53 SACCOs operating within Nairobi and Kiambu counties in Kenya. Simple random sampling technique was used to select a sample of 238 respondents. Survey questionnaires were used to collect the data which was analyzed by the use of descriptive statistics and presented through percentages, means, standard deviations and frequencies. To quantify the strength of the relationship between the variables, the researcher conducted correlation and regression analysis. The finding of the study emphasizes the importance of the managers in the SACCOs in developing and exploring the concept of emotional intelligence so as to ensure high levels of employee commitment resulting in increased achievement of organizational and individual goals and reducing turnovers. Social awareness as a measure of emotional intelligence was found to be the greatest factor that contributes to employee commitment as compared to other variables under investigation that is self-management, self-awareness and relation management.

**Keywords:** Emotional Intelligence, Employee Commitment, Saccos.

### **INTRODUCTION**

Emotional Intelligence refers to abilities concerning recognition and regulation of emotions in self and others, and to use this information to guide one's thinking and actions (Mayer, Salovey, & Caruso, 1999). Goleman (1998) describes emotional intelligence as "managing feelings so that they are expressed appropriately and effectively, enabling people to work together smoothly toward their common goals." According to Goleman (1998), the four major skills that make up emotional intelligence are Self-Awareness, Self-Management, Social Awareness and Relationship Management.

According to Mayer, Salovey and Caruso (1999) emotional intelligence includes the ability to perceive, appraise and express emotion accurately and adaptively; the ability to understand emotion and emotional knowledge; the ability to access and generate feelings where they

facilitate cognitive activities and adaptive action; and the ability to regulate emotions in oneself and others. It is believed that emotional intelligence allows the person other ways of being and behaving as compared to those emphasized by traditional ideas of intelligence (Palmer & Jansen, 2004). It is thus possible for the person to develop these alternative ways of being in order to become more effective and efficient in both day-to-day living and in the workplace (Van Jaarsveld, 2003). In EQ terms, the interferences we all possess are essentially negative attitudes, beliefs and habits that prevent us from performing as well as we could. Linking EQ with employee commitment can provide organizations with a valid alternative for improving organizational performance. Enhancing EQ skills enables employees to regulate their emotions and motivate themselves more effectively. The most desired goal in this regard is to improve the employee's emotional intelligence because it ultimately assists in improving the organizational performance. The impact of emotional intelligence on employee commitment in the financial institutions cannot be ignored putting in mind that financial institutions have an important role in supply and demand for funds in the financial system.

Consequently, the concept of emotional intelligence has been widely studied across the globe. EQ has been seen to influence positively the employee commitment across the world. A study by Velmorgan and Zafar (2010) on the effect of emotional intelligence on organizational commitment on hotel managers in Trichy city in Tamilnadu revealed that emotional intelligence influenced organizational commitment. Previous studies have also found support for the notion that EQ has a unique power to predict academic performance, and also revealed that EQ is related to the quality of social interactions with peers. Some research revealed emotions, such as excitement or enthusiasm, could stimulate employees to provide better customer service, complete their work assignments, or contribute to the organization. Conversely, negative emotions, such as anxiety, could facilitate employees' ability to focus on their work tasks (Song et al., 2010).

Psychological factors have been seen as antecedent of employee commitment in the past. The nature of relationships and ability to sustain these relationships has an impact on the employee commitment in an organization. As study by Salami (2008) on the demographic and psychological factors predicting the organizational commitment of industrial workers in Nigeria showed that EQ, work role resilience, motivation to succeed, job satisfaction and entire democratic factors except gender were accounted significant to predict organizational commitment. Among psychologists, Emotional intelligence is proposed as an important predictor of key organizational outcomes including job satisfaction (Van Rooy & Viswesvaran, 2004).

Mayor, Paunonen, Gellatly, Goffin and Jackson( as cited in Becker et al., 1996) found that affective commitment which is an individual's identification and involvement with an organization had a positive relationship with performance (Correlation of 0.15) while continuance commitment which is the tendency to engage in consistent line of activity because of the perceived cost of deny otherwise hard as correlation of -.25 with performance. Results of a study by Elmadag, Ellinnger, and Franke (2008) on the antecedents and consequences of frontline service employees commitment to service quality showed that managerial coaching has the strongest influence on frontline service employees commitment to service quality. Results should that frontline service employee commitment to service quality improves job-related outcomes.

Job performance represents critical and highly visible behavior which we believe managers use to infer the nature of employee commitment (Klimosks & Donanue ;Schneide as cited in Shore et al., 2008). Research has shown positive relationship between job performance and manager perceived affection commitment (Allen & Russel; Alen & Rush; Goffin & Gellatly as cited by Shore et al., 2008). Employees who approach their job responsibility with a high degree of effort and enthusiasm would expect their managers to make an attribution of high effective commitments. Job performance is a key means for demonstrating one's value to the organization and hence an employee who is viewed as performing well should also be seen as having lower continuance commitment (Shore et al, 2008).

Mwangi (2011) carried out a study on utilization of Emotional Intelligence and Transformational Leadership for Employee Engagement in Public Universities in Kenya. Results showed that self awareness and social awareness domains have effect on employee engagement. Results further showed that there is a relationship between emotional intelligence and transformational leadership. The study also established that relationship impacted employee engagement and therefore there is need for good practices to be instituted on the drivers of engagement for public university to ensure that employees are engaged and thus positively impacting performance.

Ayiro and Sang (2010) carried out a study on the emotional intelligence and leadership whose focus was on quality assurance managers in Kenyan Universities. The study established that emotional intelligence enhanced the quality of the service offered by the managers. An individual's EQ may indeed be a key determinant of effective leadership. Employee perceptions of manager effectiveness are strongly related to the EQ of the manager. Their study further established that a necessary pre-requisite is training of staff in self-evaluation and peer-reviewing. The need for investment in EQ development in the quality assurance managers in the universities is therefore necessary. Involvement of peer reviewers from other institutions within or outside the country in self-assessment exercises can enrich the process, but selection must be done carefully to justify the high costs involved.

In Kenya, SACCOs are classified as Quasi-banking institutions along with MFIs in the Financial Services Sector (Manyara, 2003). They are mandated together with the mainstream banking institutions and the informal financial institutions to mobilize savings and increase access to financial services, particularly in rural areas. Scholars have documented the challenges that undermine the growth and expansion of the cooperative movement in Kenya. Some of these challenges include the persistence of their low business efficiency; weak capital base; the weak entrepreneurial capability of managers and board members; and the unbalanced organizational structures of the movement (Wanyama, 2008).

### **Statement of the Problem**

When we are not aware of our feelings and what causes them, leading a happy, productive life is difficult if not impossible. Team members need to be aware of their feelings as they may allow uncontrolled emotions to impact on the dynamics and culture of the team. Effective team members are self-confident, which is reflective of their own emotional self-awareness, and ability to control their emotions (Goleman, 2002). Self awareness improves an employee's level of learning allowing him/her to welcome criticism and feedback. Researchers such as Meyer, Allen and smith (1993) have found a relationship between employee commitment and self-assessment. Self-awareness helps improve the employee commitment. Carver, Scheier and Segerstrom (as cited in Khan, Masrek, & Zadzar, 2014)

indicated that there is relationship between optimism and employee commitment hence the need to link employee self management with commitment.

Social awareness is the ability to perceive and understand the relationships and structures in which you and those around you are operating. It involves being able to understand how others are feeling and validating those feelings. The three skills comprising of this competency are empathy, organizational awareness and service orientation (Boyatzis & Goleman, 2002; Roghanian, Kamali and Mousavi ( as cited in Khan et al., 2014). Relationship management skills are essential for the development of positive, effective relationships with colleagues and the ability to interact with team members to deter conflict, be aware of, ease According to Greenberg, Sikora, Grunberg, and Moore; Ghorbanhosseini ( as cited in Khan et al., 2014) team work is positively associated with employee commitment thus the need for relationship management in order to improve employee commitment.

Although past research has established a linkage between emotional intelligence and employee commitment in developed countries and in learning institutions in Kenya, little evidence is known about how emotional intelligence affects employee commitment in the Kenyan Sacco sector. This is despite level of efficiency in the Sacco's being low. It is against this background that the researcher intended to undertake this study to address the problem. In an attempt to bridge this gap, this study focused on the effect of emotional intelligence in enhancing employee commitment in the Kenyan Sacco's. The general objective of this study was to examine effect of emotional intelligence and employee commitment in the Kenyan Sacco sector.

## METHODOLOGY

This study will use the survey method to collect and analyze the data. The study used stratified sampling and simple random sampling to select the sample from the population. This study targeted 53 SACCOs operating within Nairobi and Kiambu counties representing 33.1% of the licensed SACCOs to carry depository services in Kenya. Accordingly, the target population was 625 units in different cadres from which a sample of 243 was selected, the questionnaires were administered and the return rate was 63.4%. Reliability of the study was tested and it ranged from 0.652 to 0.785. The internal consistency reliability from self-assessment of Emotional Intelligence competencies that are organized into Self-Awareness, Social Awareness, Self-Management and Social Skills ranges from 0.61 to 0.85 (Boyatzis, Goleman, & Rhee, 2000; Goleman, 2002).

## RESULTS

Consistent with prior studies, Pearson's correlation coefficients were computed to demonstrate the nature and strength of the relationship between the independent variables (self-awareness, self-management, social awareness and relation management) and dependent variable (employee commitment). According to Gujarati and Porter (2009), Pearson's correlation coefficient is suitable for both the discrete and continuous variables, not to mention the ordinal variables. According to Gujarati and Porter (2009), there is high correlation between variables if the correlation coefficient is greater than 0.7.

Table 1 below shows the correlation coefficient between the variables. Independent variables self management and social awareness has a strong correlation (0.736). There is a strong correlation (0.745) between independent variables relation management and social

awareness. There was weak correlation between self awareness and the other variables with the correlation coefficient being less than 0.373. All the correlations coefficients were positive and significant either at 5% or 1% level of significant.

The correlation coefficient between self-awareness and employee commitment was positive and of weak strength ( $r(146)=0.288$ ,  $p=0.01$ ). This means that an increase in the level of self-awareness would be associated with a correspondence marginal increase in level of employee commitment. The relationship between self-management and employee commitment was also positive and of medium relationship ( $r(146)=0.547$ ,  $p=0.023$ ). The correlation coefficients between the employee commitment and relation management was positive and of medium strength ( $r(146)=0.537$ ,  $p<0.001$ ). This meant that SACCO are adapting to relationship in their management system.

Table 1 Correlation matrix

	Employee Commitment	Self- Awareness	Self- Management	Social awareness	Relation Management
Employee Commitment	1				
Self-Awareness	.288** 0.01	1			
Self-Management	.547* 0.023	.373** 0.000	1		
Social awareness	.598** 0.000	.314** 0.000	.736** 0.000	1	
Relation Management	.537** 0.000	.255** 0.000	.628** 0.000	.745** 0.000	1
N	146	146	152	146	147

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

\* Correlation is significant at the 0.05 level (2-tailed).

### Hypothesis One

There is no significant relationship between self awareness and employee commitment in the Kenyan Sacco sector.

The regression coefficient in Table 2 shows that the regression model between self-awareness and employee commitment was given as  $Y=2.910 + 0.264X_1$ . Since  $\beta_1$  is significantly different from zero ( $t=3.521$ ,  $p=0.001$ ) we reject the null ( $H_0: \beta_1=0$ ) and conclude that  $X_1$  significantly influences  $Y$ . For 1 unit increase in  $X_1$ ,  $Y$  increases by 0.264 units.

Table 2 Regression Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1	(Constant)	2.910	.314	9.272	.000
	Self awareness	.264	.075	.288	.3521

a. Dependent Variable: Employee commitment

### Hypothesis Two

The Hypothesis: There is no significant relationship between self management and employee commitment in the Kenyan Sacco sector, was tested.

The results in Table 3 shows that the regression model between self-management and employee commitment was given as  $Y = 1.593 + 0.558X_2$ . Since  $\beta_2$  is significantly different from zero ( $t = 7.777$ ,  $p < 0.001$ ) we reject the null ( $H_0: \beta_2 = 0$ ) and conclude that  $X_2$  significantly influences  $Y$ . For 1 unit increase in  $X_2$ ,  $Y$  increases by 0.558 units.

Table 3 Regression Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.593	.310		5.145	.000
1 Self management	.558	.072	.547	7.777	.000

### Hypothesis Three

The Hypothesis: There is no significant relationship between social awareness and employee Commitment in the Kenyan Sacco sector, was tested.

The results in Table 4 shows that the regression model between social awareness and employee commitment was given as  $Y = 1.325 + 0.648X_3$ . Since  $\beta_3$  is significantly different from zero ( $t = 8.849$ ,  $p < 0.001$ ) we reject the null ( $H_0: \beta_3 = 0$ ) and conclude that  $X_3$  significantly influences  $Y$ . For 1 unit increase in  $X_3$ ,  $Y$  increases by 0.648 units.

Table 4 Regression Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardize Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.325	.303		4.375	.000
1 Social awareness	.648	.073	.598	8.849	.000

### Hypothesis Four

The Hypothesis: There is no significant relationship between relationship management and employee commitment in the Kenyan Sacco sector, was tested.

The results in Table 5 shows that the regression model between relationship management and employee commitment was given as  $Y = 1.653 + 0.562X_4$ . Since  $\beta_4$  is significantly different from zero ( $t = 7.577$ ,  $p < 0.001$ ) we reject the null ( $H_0: \beta_4 = 0$ ) and conclude that  $X_4$  significantly influences  $Y$ . For 1 unit increase in  $X_4$ ,  $Y$  increases by 0.562 units.

Table 5 Regression Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.653	.310		5.340	.000
1 Relationship management	.562	.074	.537	7.577	.000

### Overall Model Fitness

A multiple linear regression model was adopted for testing the significance of the influence of the independent variables on the dependent variable. Therefore, the overall model for the study was: -

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$



where:

Y = Employee Commitment,

X1 = Self-Awareness model;

X2 = Self-Management model

X3 = Social Awareness model

X4 = Relation Management model

$\beta_0 \beta_1 \beta_2 \beta_3 \beta_4$  Coefficients of the independent variable

e = Error Term

The finding as shown in Table 6 below indicates that the overall model obtained can be expressed as:

$$Y = 1.092 + 0.104X_1 + 0.127X_2 + 0.274X_3 + 0.192X_4$$

This model show that a change in either of the variables will definitely lead to a positive change in employee commitment (Y). when all the variables are fitted, for every unit change in Self Awareness, the employee commitment changes by 0.104 units, every unit change in Self Management, the employee commitment changes by 0.127units while a unit change in Social Awareness leads a corresponding change of 0.274 units in Employee commitment and 0.192 units with every unit change in Relationship Management. At  $\alpha > 0.05$ , the results shows that the beta values for self awareness, self management and relation management were not significantly different from zero hence having insignificant influence to employee commitment. Beta value for social awareness was significantly different from zero ( $t = 2.147$ ,  $p = 0.034$ ). This shows that when all the variables are considered, employee commitment is influenced by Social Awareness.

Table 6 Regression Coefficients<sup>a</sup>

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	
(Constant)	1.092	.463		2.356 .020
Self awareness	.104	.076	.115	1.372 .173
Self management	.127	.107	.117	1.190 .236
Social awareness	.274	.128	.234	2.147 .034
Relationship management	.192	.106	.173	1.803 .074

a. Dependent Variable: Employee commitment

## DISCUSSION

The general objective of the study was to examine effect of emotional intelligence and employee commitment in the Kenyan SACCO sector. In order to achieve, this emotional intelligence was classified into four factors relation management, self-management, self-awareness and social awareness. After the analysis of the data from the different management level, findings have shown that there exists a positive impact of emotional intelligence, as measured by the four independent factors, on the boosting of the employee commitment. Similarly, Mohamadkhani and Lalardi's (2012) study of emotional intelligence on organization commitment in a 5-star hotel staff in Tehran found the relationship to be significant. The two researchers argued that it was inevitable for organization to invest in training employee in different areas that will motivate them to work hard and continue serving the organization.

**Self-awareness**

In line with the first objective that aimed to determine the effect of self-awareness on employee commitment in the Kenyan Sacco sector; this study tested the hypothesis whose null hypothesis of no significance was rejected. The sample used suggested that there was important positive relationship between these two variables. This implied the higher the level of self-awareness the more committed the employee turned to be. These findings were consistent with previous research on which self-assessment were associated with the organization commitment (Mohamadkhani & Lalardi, 2012). Asked whether respondents knew their self-worth saw majority (83.1%) agreeing to it and this explain why there was a correspondence increase in employees' commitment.

**Self-management**

The second objective sought to determine the effect of self-management on employee commitment in the Kenyan Sacco sector. In line with this, researcher found that an increase in level of self-management was highly associated with higher degree of commitment. Findings also indicated that the null hypothesis was rejected in favor of the alternative hypothesis of significance between the self-management. These findings show that the way individuals manages themselves improves the level of employee commitment. Sani, Masrek, Shahid, & Nadzar (2013) pointed self-assessment helps one to learn own self and others capability and limitations thus providing a chance to take in constructive criticism and any feedback. Goffin and Gellatly (2001) found optimistic and persistent behavior to be associated with commitment as compared to systematic biasness that result to defensive mechanism due to hopelessness. Majority of the respondents showed that optimistic and persistent keep strong the employees even when there are obstacles and setbacks to achieving the organization goals and hence the Goleman (1998) claim that employees' performance is motivated competently by optimism, was confirmed.

**Social awareness**

The study sought to find to determine the effect of social awareness on employee commitment in the Kenyan Sacco sector. To achieve this, the null hypothesis, which stated that social awareness has no significant effect on employee commitment, was tested. The findings refuted the null hypothesis as it was proved that the two variables (social awareness and employee commitment) had a positive and significant relationship. These findings are consistent with Higgs (2004) and Wong et al., (2010). Muriuki and Gachunga (2013) too found that a weak positive and significant relationship between social awareness and employees' commitment.

**Relationship management**

The fourth objectives aimed to determine the effect of relationship management on employee commitment in the Kenyan SACCO sector. This was achieved by testing a null hypothesis there is no significance effect of relationship management on employee commitment. The findings indicated otherwise that the relationship management has both positive and significant effect on employee commitment. This meant that an increase in the level of management of social relationship would lead to increase in the commitment among SACCO employees. Contrary to this findings, Mohamadkhani and Lalardi (2012) found no significant relationship between management of relations and employee commitment in study that took a sample from staff working in public 5-star hotel in Iran.



## CONCLUSIONS

Research findings in this study suggest that there is linkage between emotional intelligence and employee commitment in the SACCO sectors in Kenya. Multiple linear regression was used to test the association between the emotional intelligence, as assessed by self-awareness, self-management, social awareness and management of relation, and employee commitment. The results of this study showed a positive statistically significant relationship as emotional intelligence explained 23.4% variation in employee commitment. Social awareness as a measure of emotional intelligence has been found to be the greatest factor that contributes to employee commitment as compare to other variables under investigation that is self-management, self-awareness and relation management.

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