



THE EMOTIONAL INTELLIGENCE PROFILES OF SALES INSURANCE PERSONNEL IN BANGKOK

Piengmanee Chantramenee

A Thesis Submitted in Partial
Fulfillment of the Requirements
for the Degree of

Master of Science
Department of Counseling Psychology
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July 2000

THE EMOTIONAL INTELLIGENCE PROFILES
OF
SALES INSURANCE PERSONNEL IN BANGKOK

PIENGMANEE CHANTRAMENEE

131 Pages

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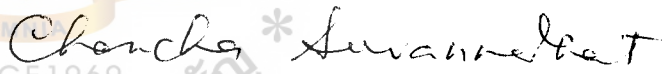
This research examines the Emotional Intelligence Profiles of Sales Insurance Personnel in Bangkok related to gender, educational level, position, marital status, age, experience, and income.

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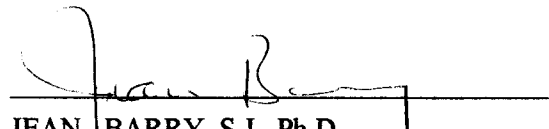
DOLORES DE LEON, Ph.D.

Chairperson



CHANCHA SUWANNATHAT, Ph.D.


Representing the MUA



JEAN BARRY, S.J., Ph.D.



CEFERINO LEDESMA, S.D.B., Ph.D.



SIRINAPA JAMORNMARN

Advisor

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The purpose of this research is to find the performance level and to examine the differences of Overall Emotional Intelligence and Emotional Intelligence facets of Sales Insurance Personnel in Bangkok related to gender, educational level, position, marital status, age, experience, and income.

The respondents are 600 Sales Insurance Personnel who work for an international insurance company in Bangkok. The EQ MAP™ was utilized as an instrument to obtain the Overall Emotional Intelligence and Emotional Intelligence facets' scores and performance levels.

The data was analyzed by using the t-test, the one way analysis of variance and the Scheffe comparison method.

The finding suggested that:

1. The Sales Insurance Personnel had optimal performance level in Emotional Awareness of Others. They had proficient performance level in Emotional Self-Awareness, Creativity, Resilience, and Outlook.

2. The Sales Insurance Personnel had vulnerable performance level in Emotional Expression, Intentionality, Interpersonal Connections, Emotional Competencies, Compassion, Intuition, Trust Radius, Integrated Self, and Emotional Values and Attitudes. They had caution performance level in Constructive Discontent and Personal Power.
3. There was a significant difference at the 0.05 level between female and male personnel in Interpersonal Connections, Creativity, Constructive Discontent, and Outlook.
4. There was a significant difference at the 0.05 level between the personnel whose educational levels are equal to or higher than bachelor's degree and the personnel whose educational levels are lower than bachelor's degree in Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Compassion, Intuition, Trust Radius, Emotional Values and Attitudes, and Overall Emotional Intelligence.
5. There was a significant difference at the 0.05 level between the personnel whose positions are higher than sales representatives and the personnel whose positions are sales representatives in Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Emotional Competencies, Outlook, Compassion, Trust Radius, Integrated Self, Emotional Values and Attitudes, and Overall Emotional Intelligence.
6. There was a significant difference at the 0.05 level between the personnel who are married and who are single in Emotional Expression, Emotional Awareness, and Outlook.
7. There was a significant difference at the 0.05 level among the personnel whose ages are 40 years or older, the personnel whose ages are between 30-39 years, and the personnel whose ages are between 20-29 years in Emotional Expression, Emotional Awareness, and Intentionality.
8. There was a significant difference at the 0.05 level among the personnel whose experiences are 14 years or higher, the personnel whose experiences are between 7-13 years, and the personnel whose experiences are between 1-6 years in Emotional Expression, Emotional Awareness of Others, Emotional

Awareness, Intentionality, Resilience, Compassion, and Overall Emotional Intelligence.

9. There was a significant difference at the 0.05 level among the personnel whose incomes are 50,001 Baht or higher, the personnel whose incomes are between 20,001-50,000 Baht, and the personnel whose incomes are equal to or less than 20,000 Baht in Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Interpersonal Connections, Emotional Competencies, Outlook, Compassion, Trust Radius, Personal Power, Emotional Values and Attitudes, and Overall Emotional Intelligence.

APPROVED:




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Chairperson



CHANCHA SUWANNATHAT, Ph.D.

Representing the MUA



JEAN BARRY, S.J., Ph.D.



CEFERINO LEDESMA, S.D.B., Ph.D.



SIRINAPA JAMORNMARN

Advisor

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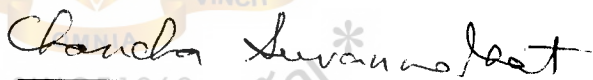
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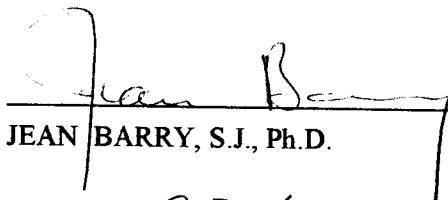
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Chairperson



CHANCHA SUWANNATHAT, Ph.D.


Representing the MUA



JEAN BARRY, S.J., Ph.D.



CEFERINO LEDESMA, S.D.B., Ph.D.



SIRINAPA JAMORNMARN

Advisor

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Reading the book “ Emotional Intelligence ” written by Dr. Daniel Goleman in 1995 was a spark of wisdom. I found many interesting studies about Emotional Intelligence and career success. This was the beginning of my journey through Emotional Intelligence. MSCP has provided me with the venue to search the human mind and body and discover happiness in our personal lives and careers. I greatly appreciate having the opportunity to conduct this research. The findings gave me tremendous understanding both in my personal life and work. I hope this research would benefit others as well.

I owe many thanks to people who played key roles in helping me bring this research into existence. I am grateful to the following individuals for their kind collaboration, encouragement and enthusiasm as I conducted my research.

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Bangkok
July, 2000

Piengmanee Chantramanee



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CHAPTER I

THE PROBLEM AND ITS BACKGROUND

Introduction

For decades now, the typical concentration in business has rested squarely on analysis, external power and technical rationality. The passing era of business intelligence has been dominated primarily by IQ (Intelligence Quotient) and physics, and has centered on a mathematical model that treated nearly everything as if it were inanimate, and analyzable, or sequential and reductionist. For now, we are in the beginning stages of what many authorities believe will be the next revolution in business. Mayer and Salovey cited in *The Intelligence of Emotional Intelligence*, 1993 that it all began with a series of studies indicating that people who are intellectually the brightest are often not the most successful, either in business or their personal lives (Cooper & Sawaf, 1997).

IQ alone explains surprisingly little of achievement at work or in life. Hunter & Schmidt cited in *Psychological Bulletin*, 1984 that when IQ test scores are correlated with how well people perform in their careers, the highest estimate of how much difference IQ accounts for it is about 25 percent (Goleman, 1998). Sternberg cited in *Successful Intelligence*, 1996 states that a careful analysis suggests a more accurate figure may be no higher than 10 percent, and perhaps as low as 4 percent. This means that - IQ alone at best leaves 75 percent of job success unexplained, and at worst 96 percent - in - other words, it does not determine who succeeds and who fails (Goleman, 1998). A study of Harvard graduates in the field of law, medicine, teaching and business by Dean K. Whitla, 1975 cited in *American Psychologist*, 1994 found that scores on entrance examination – a surrogate for IQ – had zero or negative correlation with their eventual career success (Goleman, 1998). There are other areas of intelligence that are responsible for career success or life success. There are more untapped capacities than we generally give ourselves credit for. There had been a revised estimate from brain scientist by Winter & Winter cited in *Build Your Brainpower*, 1986 that on average, an adult may actually use only about one ten – thousandth

of their potential intelligence over a life time (Cooper & Sawaf, 1997). Goleman cited in Emotional Intelligence, 1996 that successful individuals and organizations around the world have realized there are many dimensions of practical and creative intelligence beyond IQ (Cooper & Sawaf, 1997). Considering a workplace today, the roles for work are changing. The new measure focuses on personal qualities, such as initiative, empathy, adaptability and persuasiveness. These are prime qualities that make and keep one employable. Talked about loosely for decades under a variety of names, from “character” and “personality” to “soft skills” and “competence”, there is at last a more precise understanding of these human talents, and a new name for them: emotional intelligence (Goleman, 1998).

In an age of chaos, organizations rise and fall more due to emotional management or mismanagement within the culture than mere product success or process improvements (Childre & Cryer, 1999). There is growing evidence from the latest scientific studies and reports from management confirming the link between emotional intelligence and success (Cooper & Sawaf, 1997). One research of Harvard University discovered that IQ takes second position to emotional intelligence in determining outstanding job – performance (Goleman, 1998). Analyses done by dozen of different experts in close to five hundred corporations, government agencies, and nonprofit organization worldwide have arrived independently and remarkably similar conclusions, their conclusions all points to the paramount place of emotional intelligence in excellence on the jobs - in virtually any job (Goleman, 1998). Therefore, more and more companies are seeing that encouraging emotional intelligence skills are a vital component of any organizational management philosophy. A 1997 survey of benchmark practices among major corporations, done by American Society for Training and Development, found that four out of five companies are trying to promote emotional intelligence in their employees through training and development, when evaluating performance, and in hiring (ASTD Benchmarking Forum, 1997).

Personal abilities and social abilities are core dimensions of emotional competence which is a learned capability based on emotional intelligence that results in outstanding performance at work (Goleman, 1998). These personal competence and social competence can affect career or life success. The same competencies can make people excel in different jobs. Key competencies match a given organization reality. Each company and each industry has its own emotional ecology, and the most adaptive traits for worker will differ accordingly. Such specific aside, chose to three hundred companies – sponsored studies show that across the wide array of jobs the recipe for excellent give far more weight to emotional competencies than to cognitive ability (Spencer and Spencer, 1993). The most important competencies among stars stem from emotional intelligence is no surprise from, say, salespeople (Goleman , 1998).

One good example for displaying emotional competencies of salespeople is optimism. People with optimism competence will persist in seeking goals despite obstacles and setbacks, operate from hope of success rather than fear of failure, see setbacks as due to manageable circumstance rather than a personal flaw. There is classic studies of how optimism bolstered sales productivity at Met Life, a U.S. insurance company, done by Martin Seligman, a University of Pennsylvania psychologist (Buchanan and Seligman, 1995). MetLife, which in the mid – '80s was hiring 5,000 sales people a year and training them at a cost of more than \$30,000 each. Half quit the first year, and four out of five within four years. The reason is selling life insurance involved having the door slammed in sales' face over and over again. Was it possible to identify which people would be better able to handle frustration and take each refusal as a challenge rather than a setback? The head of the company approached Seligman and invited him to test some of his theories about the important of optimism in success. When optimists fail, Seligman has found that they attribute the failure to something they can change, not to some innate weakness that they are helpless to overcome. And that confidence in their power to effect change is self-reinforcing. Seligman tracked 15,000 new workers who had taken two tests: the company regular screening exam and Seligman's test measuring their level of optimism. Among the new

hires was a group who flunked the screening test but scored as “super-optimists” on Seligman’s exam. And sure enough, they did the best of all, they outsold the pessimists in the regular group by 21 percent in the first year and 57 percent more in their second year. For years after that, passing Seligman’s test was one way to get hired as a MetLife salesperson.

The researcher is interested in Emotional Intelligence concepts since this was published worldwide in Time Magazine, October 1995. From the researcher’s nearly twenty years experience in business, the researcher is aware that IQ gets one hired and EQ gets one promoted. Salesmanship is one character that requires high EQ competency. Selling any product is a tough job, but selling insurance policies is even tougher, may be the most difficult job among salespeople. The researcher has friends who became sales insurance representatives in Bangkok. Some failed and quit within a year, some succeeded and continued their careers for years and became star performers or promoted to managers. What interested the researcher is what kind of emotional competencies these Sales Insurance Personnel have in achieving a high level of success, and whether they have the same pattern of competencies according to the Seligman’s study. Do those star performers who achieved success in terms of higher income or higher position have these competencies different from the others? The results of the study will serve as a basic guideline for those who are interested in applying and developing their Emotional Intelligence through their works especially in insurance sales career or other sales career/business.

Statement of the problem

The purpose of this study is to bring and to explore potential useful elements about characteristics and values of developing and applying Emotional Intelligence in the work of Sales Insurance Personnel in Bangkok. The study aims to answer and clarify the questions below:

1. What is the performance level of each Emotional Intelligence facet, and the performance level of Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok in relation to gender, educational level, position, marital status, age, experience and income?
2. Is there any difference in each Emotional Intelligence facet and in Overall Emotional Intelligence in relation to gender, educational level, position, marital status, age, experience, and income in these Sales Insurance Personnel in Bangkok?

Significance of the Study

The concept and theory of Emotional Intelligence is relatively new in Thailand that there seem to be insufficient statistical data concerning Emotional Intelligence. The primary purpose of this study is to provide basic guidelines for investigating Emotional Intelligence, and provide statistical data on Emotional Intelligence of Sales Insurance Personnel in Bangkok.

Insurance business is a keen and tough business. The business's success is largely depending on their sales representative's competencies in policy selling. The customer satisfaction and customer services are their ultimate goals resulting in an optimal profit to an organization. The organization expects an optimal performance from their sales personnel in any circumstance. And their sales personnel try to optimize their performances to become star performers or to succeed in term of income earned and be promoted to a higher position. Thus, Emotional Intelligence plays a very important role as a driving force for sales personnel to perform their best under any circumstance. Emotional Intelligence could be an indispensable element, not only in creating a profitable business but in leading a successful life. It is a primary source of motivation, information, personal power, innovation, and influence (Cooper and Sawaf, 1997).

This study will serve seven main purposes which are as follows:

1. This study will enable the insurance company to explore the performance level through the Overall Emotional Intelligence and performance level of each Emotional Intelligence facet in relation to gender, educational level, position, marital status, age, experience and income of their sales personnel in Bangkok.
2. This study will enable the insurance company to explore the differences of Overall Emotional Intelligence and each Emotional Intelligence facet in relation to gender, educational level, position, marital status, age, experience, and income of their sales personnel in Bangkok.
3. The results of this study will enable the insurance company to improve their organizational management/policies concerning sales strategies. The result also illustrate the strengths and weaknesses of each Emotional Intelligence facet of their sales personnel. Thus, their strengths can be reinforced and their weakness can be overcome. The insurance company can improve their sales personnel efficiency through Emotional Intelligence relearning or training. As a results, the sales personnel will enjoy more in working (selling) yielding an optimal performance which will benefit the sales personnel's lives as well as maximizing profit for the organization.
4. The results of this study will benefit the insurance company in the guidance of hiring new sales personnel in the future with the use of the concepts of Emotional Intelligence and Emotional Intelligence facets.
5. This study will enable each of the Sales Insurance Personnel to know and understand their performance level in the Overall Emotional Intelligence and the Emotional Intelligence facets. Thus, they will know their own strengths and their weaknesses in each area. They can improve and develop themselves to achieve their optimal success both in their careers and in their personal lives.

6. This study will serve as guideline for other researchers who want to conduct researches in the business area or related fields with the use of the EQ instrument.

Objectives of the Study

This study has three main objectives as follows:

1. To determine the performance level of each Emotional Intelligence facet namely: Emotional Self-Awareness, Emotional Expression, Emotional Awareness of Others, Awareness, Intentionality, Creativity, Resilience, Interpersonal Connections, Constructive Discontent, Competencies, Outlook, Compassion, Intuition, Trust Radius, Personal Power, Integrated Self, and Emotional Values & Attitudes of Sales Insurance Personnel in Bangkok.
2. To determine the Overall Emotional Intelligence level of Sales Insurance Personnel in Bangkok.
3. To determine if any significant differences exist in the Overall Emotional Intelligence and in each Emotional Intelligence facet related to gender, educational level, position, marital status, age, experience, and income of Sales Insurance Personnel in Bangkok.

Limitation of the Study

The sample groups in this study are Sales Insurance Personnel in Bangkok who work for an international insurance company. The respondents are obtained through a semi purposive method. All these sales personnel work for one company but the management policies and sales strategies may be different from other insurance companies in Bangkok. Thus, the results of this study would not generalize to all sorts of insurance companies or other business companies in Bangkok.

The Hypotheses

The null hypotheses which will serve as a central guideline in this study are stated as follows:

1. There is no significant difference in the Overall Emotional Intelligence among the biosocial factors namely: gender, educational level, position, marital status, age, experience and income of the Sales Insurance Personnel in Bangkok.
2. There is no significant difference in each Emotional Intelligence facet namely: Emotional Self-Awareness, Emotional Expression, Emotional Awareness of Others, Awareness, Intentionality, Creativity, Resilience, Interpersonal Connections, Constructive Discontent, Emotional Competencies, Outlook, Compassion, Intuition, Trust Radius, Personal Power, Integrated Self, and Emotional Values & Attitudes and the biosocial factors namely: gender, educational level, position, marital status, age, experience and income in Sales Insurance Personnel in Bangkok.

Definition of Terms

1. **Emotional Intelligence** is the ability to sense, understand, and effectively apply the power and acumen of emotions as a source of human energy, information, connection, and influence. Human emotions are the domain of core feelings, gut level instincts and emotional sensations. When trusted and respected, emotional intelligence provides a deeper, more fully formed understanding of oneself and those around us (Cooper & Sawaf , 1997).
2. **Emotional Intelligence facet** is a single dimension concept of Emotional Intelligence which make up one's personal Emotional Intelligence. Emotional Intelligence is composed of seventeen facets as follows :
 1. Emotional Self-Awareness
 2. Emotional Expression

3. Emotional Awareness of Others

4. Intentionality

5. Creativity

6. Resilience

7. Interpersonal Connections

8. Constructive Discontent

9. Outlook

10. Compassion

11. Intuition

12. Trust Radius

13. Personal Power

14. Integrated Self

15. Awareness

16. Competencies

17. Values and Attitudes

3. **Emotional Self-Awareness** is the degree to which one is able to notice one's feeling, label them, and connect to their source.
4. **Emotional Expression** is the degree to which one can express one's feelings and gut-level instincts, allowing them to be used as an integral part of one's daily actions and interactions.
5. **Emotional Awareness of Others** is the ability to hear, sense or intuit what other people may be feeling, from their words, body languages, or other direct or indirect cues.
6. **Intentionality** is the ability to act deliberately, "on purpose", to say what one means and to mean what one says.
7. **Creativity** is the ability to tap multiple non-cognitive resources that allow one to envision powerful new ideas, frame alternative solutions, and find effective new ways of doing things.
- 8. **Resilience** is the ability to bounce back, to be flexible, to retain a sense of curiosity and hopefulness about the future, even in the face of adversity.

9. **Interpersonal Connections** is the ability to create and sustain a network of people with whom one is real; to whom one can express caring and appreciation; with whom one can share vulnerabilities and hopes.
10. **Constructive Discontent** is the ability to stay calm, focus and be emotionally grounded, even in the face of disagreement or conflicts.
11. **Outlook** is the way one views the world and one's place within it; how positively or negatively one interprets life events and experiences.
12. **Compassion** is the ability to be exceptionally empathic, to appreciate and honor another person's feelings and point of view, and to be forgiving of oneself and of others.
13. **Intuition** is the degree to which one notices, trusts, and actively uses one's hunches, gut-level reactions, senses and other non-cognitive responses produced by the senses, the emotions, the mind and body.
14. **Trust Radius** is the degree to which one expects other people to be trustworthy, to treat one fairly, to be inherently "good"; one's inclination to trust until one has specific reasons not to.
15. **Personal Power** is the degree to which one believes that one can meet challenges and lives the life one chooses.
16. **Integrated Self** is the degree to which one's intellectual, emotional, spiritual and creative selves fit together in a consistent, synchronized whole, working to support and further one's personal values.
17. **Awareness** is the total combined ability of three awareness facets, namely : Emotional Self-Awareness, Emotional Expression, Emotional Awareness of Others which indicates total degree of emotional awareness.
18. **Competencies** is the total combined ability of five emotional competencies (facets), namely: Intentionality, Creativity, Resilience, Interpersonal Connections, and Constructive Discontent which indicate total ability of emotional management.
19. **Value & Attitudes** is the total combination of six attitudinal facets, namely: Outlook, Compassion, Intuition, Trust Radius, Personal Power, and Integrated Self which indicate total values and beliefs.

20. **Profiling** is the scientific process of applying sophisticated metrics to organizational mapping.

21. **Performance Zone** is the varied levels of skill or competency in the areas being mapped. The top two zones of the EQ Scoring Grid reflect one's Emotional Intelligence strengths, areas of capacity and skill. The lower two zones reflect current areas of vulnerability or difficulty.

There are four performance zones in the EQ Scoring Grid namely:

21.1 **Optimal** means one's greatest Emotional Intelligence strengths; in these areas one shows great strength, effectiveness and creativity, even under pressure.

21.2 **Proficient** means one demonstrates steady, balanced EQ effectiveness in most situations.

21.3 **Vulnerable** means one demonstrates some skills and competencies, but often runs into difficulty bringing Emotional Intelligence into day-to-day life. Overall Emotional Intelligence is unsteady and may fluctuate from situation to situation.

21.4 **Caution** means one's Emotional Intelligence is compromised or need enhancement and may prove difficult to use without concentrated attention.

(Cooper & Sawaf, 1997)

22. **Sales Insurance Personnel** is the total persons who work in insurance sales force department having the responsibility of selling insurance policies. They are sales representatives and their supervisors/managers. These Sales Insurance Personnel which are under supervision of sales insurance agencies work for an international insurance company in Bangkok.

CHAPTER II

REVIEW OF RELATED LITERATURE

The History and Concept of Emotional Intelligence

In the past hundred years, we've capped the rise of academic intelligence and technical rationality. Modern education and training have been built on a much heralded mindset of logic and analysis. There is a shift which can be seen as starting with Voltaire and other thinkers in the eighteenth century. This has served largely to overshadow other human characteristics, such as emotion, intuition, spirit, and experience (Cooper & Sawaf, 1997).

Academic intelligence has little to do with emotional life. The brightest among us can founder on the shoals of unbridled passions and unruly impulses; people with high IQ can be stunningly poor pilots of their private lives (Goleman, 1995). Our IQ may help us understand and deal with the world on one level, but we need our emotions to understand and deal with ourselves and others. Without an awareness of our emotions, we can not get ahead in the world regardless of how smart we are (Segal, 1997). There are a constant reminder that there is more to success than school smarts, and IQ may be related to as little as 4 percent of real-world success. In other words, 90 percent may be related to other forms of intelligence (Cooper & Sawaf, 1997). Howard Gardner cited in The American Prospect, 1995 that the vast majority of one's ultimate niche in society is determined by non-IQ factors, ranging from social class to luck (Goleman, 1995).

Richard Herrnstein and Charles Murray pointed out in The Bell Curve, 1994 that perhaps a freshman with a SAT math score of 500 had better not have his heart set on being a mathematician, but if instead he wants to run his own business, become a U.S. Senator or make a million dollars, he should not put aside his dreams...The link between test scores and those achievements is dwarfed by the totality of "other characteristic" that he brings to life (Goleman, 1995).

Daniel Goleman believes that a key set of these "other characteristics" is emotional intelligence : abilities such as being able to motivate oneself and persist in the face of frustration; to control impulse and delay gratification; to regulate

one's moods and keep distress from swamping the ability to think; to empathize and to hope. Unlike IQ, with its nearly one-hundred-year history of research with hundreds of thousands of people, Emotional Intelligence is a new concept. No one can yet say exactly how much of the variability from person to person in life's course it accounts for. But what data exist suggest it can be as powerful, and at times more powerful, than IQ (Goleman, 1995).

Academic intelligence offers virtually no preparation for the turmoil--or opportunity--life's vicissitudes bring. Yet even though a high IQ is no guarantee of prosperity, prestige, or happiness in life, our schools and our culture fixate on academic abilities, ignoring emotional intelligence, a set of traits--some might call it character--that also matters immensely for our personal destiny. Emotional life is a domain that, as surely as math or reading, can be handled with greater or lesser skill, and requires its unique set of competencies. An how adept a person is at those is crucial to understanding why one person thrives in life while another, of equal intellect, dead-ends: emotional aptitude is a meta-ability, determining how well we can use whatever other skills we have, including raw intellect (Goleman, 1995).

Much evidence testifies that people who are emotionally adept--who know and manage their own feelings well, as who read and deal effectively with other people's feelings--are at an advantage in any domain of life, whether romance and intimate relationships or picking up the unspoken rules that govern success in organizational politics. People with well-developed emotional skills are also more likely to be content and effective in their lives, mastering the habits of mind that foster their own productivity; people who cannot marshal some control over their emotional life fight inner battles that sabotage their ability of focused work and clear thought (Goleman, 1995).

During the middle decades of this century, academic psychology was dominated by behaviorists in the mold of B.F. Skinner, who felt that only behavior that could be seen objectively, from the outside, could be studied with scientific accuracy. The behaviorists ruled all inner life, including emotions, out-of-bounds for science (Goleman, 1995).

In the 1920s and 1930s, E.L. Thorndike, an eminent psychologist who was also influential in popularizing the notion of IQ, proposed in a Harper's Magazine article that one aspect of emotional intelligence, "social" intelligence--the ability to understand others and 'act wisely in human relations' --was itself an aspect of a person's IQ. Other psychologists of the time took a more cynical view of social intelligence, seeing it in terms of skills for manipulating other people--getting them to do what one wants, whether they want to or not. But neither of these formulations of social intelligence held much sway with theorists of IQ, and by 1960 an influential textbook on intelligence tests pronounced social intelligence a 'useless' concept (Goleman, 1995).

Then, with the coming in the late 1960s of the 'cognitive revolution,' the focus of psychological science turned to how the mind registers and stores information, and the nature of intelligence. But emotions were still off-limits. Conventional wisdom among cognitive scientists held that intelligence entails a cold, hard-nosed processing of fact (Goleman, 1995).

In 1983, Howard Gardner, a psychologist at the Harvard School of Education proposed a new model which pushed away beyond the standard concept of IQ as a single, immutable factor. His theory is called "Multiple Intelligence". He proposed that there was not just one, monolithic kind of intelligence that was crucial for life success, but rather a wide spectrum of intelligence with seven key varieties. He acknowledged that seven is an arbitrary figure for the variety of intelligence; there is no magic number to the multiplicity of human talents. In 1993, ten years later after he proposed his theory, he summarized the "personal intelligence" into "interpersonal intelligence" and "intrapersonal intelligence" (Goleman, 1995).

In 1990, Peter Salovey, a Yale Psychologist and his co-formulator, John Mayer of University of New Hampshire, proposed a theory of emotional intelligence. Salovey has mapped in great detail the ways in which one can bring intelligence to one's emotions. In his book "Emotional Intelligence", 1990, he subsumes Gardner's personal intelligence in his basic definition of Emotional Intelligence, expanding these abilities into five main domains (Goleman, 1995).

In 1989, Ayman Sawaf, as international executive and entrepreneur, began to research emotional literacy. He founded a professional newsletter in the field and became Chairman of the Foundation for Education in Emotional Literacy, a non-profit organization. Robert K. Cooper, Ph.D., was engaged to conduct a global research survey on emotional intelligence in business and related fields. It was Sawaf who initially suggested the Four Cornerstone Model for Executive EQ and he and Cooper developed an early outline of their theory in 1997.

In 1997, Cooper and Sawaf have developed the Emotional Intelligence assessment tool called the EQ MapTM. The EQ MapTM is the first norm-tested, statistically reliable. It has been tested on thousands of executives, managers, and professionals in more than a hundred organizations in service, technology, and industry. It becomes one of a useful Emotional Intelligence assessment tool today (Cooper & Sawaf, 1997).

Theories of Emotional Intelligence

There are three main theories concerning Emotional Intelligence namely : Howard Gardner's multiple intelligence theory, Peter Salovey's emotional intelligence theory, and Robert Cooper & Ayman Sawaf's four cornerstones model theory.

1. **Gardner** (1983) proposed that there was not just one, monolithic kind of intelligence that was crucial for life success, but rather a wide spectrum of intelligence, with seven key varieties, namely : verbal ability, mathematical-logical ability, spatial ability, kinesthetic ability, musical ability, interpersonal ability, and intrapsychic ability (Goleman, 1995).

Gardner acknowledges that seven is an arbitrary figure for the variety of intelligence; there is no magic number to the multiplicity of human talents. At one point, Gardner and his research colleagues had stretched these seven to a list of twenty different varieties of intelligence. Interpersonal intelligence, for example, broke down into four distinct abilities: leadership, the ability to nurture relationships and keep friend, the ability to resolve conflicts, and skill at the kind of social analysis.

This multifaceted view of intelligence offers a richer picture of a child's ability and potential for success than the standard IQ. Gardner had guided the special curriculum develop at the Eliot-Pearson Preschool on the campus of Tufts University. This curriculum is called "Project Spectrum". It was intended to cultivate a variety of kinds of intelligence in children. He pointed that the single most important contribution education can make to a child's development is to help him toward a field where his talents best suit him, where he will be satisfied and competent. When his Spectrum students were evaluated on the Stanford-Binet Intelligence Scale--once the gold standard of IQ tests--and again by a battery designed to measure Gardner's spectrum of intelligence, there was no significant relationship between children's scores on the two tests.

Gardner's conclusion was that "the Stanford-Binet Intelligence Scale did not predict successful performance across or on a consistent subset of Spectrum activities."

Gardner's thinking about the multiplicity of intelligence continues to evolve. Some ten years after he first published his theory, Gardner gave these nutshell summaries of the personal intelligence : (1993)

Interpersonal intelligence is the ability to understand other people : what motivates them, how they work, how to work cooperatively with them. Successful salespeople, politicians, teachers, clinicians, and religious leaders are all likely to be individuals with high degrees of interpersonal intelligence.

Intrapersonal intelligence is a correlative ability, turned inward. It is a capacity to form an accurate, veridical model of oneself and to be able to use that model to operate effectively in life.

In another rendering, Gardner noted that the core of interpersonal intelligence includes the "capacities to discern and respond appropriately to the moods, temperaments, motivations, and desires of other people." In interpersonal intelligence, the key to self-knowledge, he included "access to one's own feelings and the ability to discriminate among them and draw upon them to guide behavior" (Goleman, 1995).

2. **Salovey (1990)** subsumes Gardner's personal intelligence in his basic definition of **Emotional Intelligence**, expanding these abilities into main domains:

2.1. **Knowing one's emotions.** Self-awareness--recognizing a feeling as it happens--is the keystone of Emotional Intelligence. The ability to monitor feeling from moment to moment is crucial to psychological insight and self-understanding. An inability to notice one's true feelings leaves them at their mercy. People with greater certainty about their feelings are better pilots of their lives, having a surer sense of how they really feel about personal decisions from whom to marry to what job to take.

2.2. **Managing emotions.** Handling feelings so they are appropriate is an ability that builds on self-awareness, which will examine the capacity to soothe oneself, to shake off rampant anxiety, gloom, or irritability--and the consequences of failure at this basic emotional skill. People who are poor in this ability are constantly battling feelings of distress, while those who excel in it can bounce back far more quickly from life's setbacks and upsets.

2.3. **Motivating oneself.** Marshaling emotions in the service of a goal is essential for paying attention, for self-motivation and mastery, and for creativity. Emotional self-control--delaying gratification and stifling impulsiveness--underlies accomplishment of every sort. And being able to get into the "flow" state enables outstanding performance of all kinds. People who have this skill tend to be more highly productive and effective in whatever they undertake.

2.4. **Recognizing emotions in others.** Empathy, another ability that builds on Emotional Self-Awareness, is the fundamental "people skill." People who are empathic are more attuned to the subtle social signals that indicate what others need or want. This makes them better at callings such as the caring professions, teaching, sales, and management.

2.5. **Handling relationships.** The art of relationships is, in large part, skill in managing emotions in others. These are the abilities that undergird popularity, leadership, and interpersonal effectiveness. People who excel in these skills do well at anything that relies on interacting smoothly with others; they are social stars (Goleman, 1995).

3. **Cooper & Sawaf (1997)** suggested a more complete definition of Emotional Intelligence : the ability to sense, understand, and effectively apply the power and acumen of emotions as a source of human energy, information, connection, and influence. It is Emotional Intelligence, rather than intellect, that motivates one to pursue one unique potential and purpose, and activates one innermost values and aspirations, transforming them from things one think about to what one live. Emotions have long been considered to be of such depth and power that in Latin, they were described as *motus anima*, meaning literally “the spirit that moves us.” Emotions are inherently neither positive nor negative : rather, they serve as the single most powerful source of human energy, authenticity, and drive, and can offer one a wellspring of intuitive creative wisdom. Each feeling provides one with vital and potentially profitable information every minute of the day. This feedback – from the heart, not the head – is what ignites creative genius, keeps one honest with oneself, shapes trusting relationships, provides an inner compass for one’s life and career, guides one to unexpected possibilities, and may even save one’s organization from disaster. It is not enough, of course, just to have feelings, or one would all be geniuses, Emotional Intelligence requires that one learn to acknowledge and understand feelings-in oneself and others-and that one appropriately respond to them, effectively applying the information and energy of emotions in daily life and work (Cooper & Sawaf, 1997).

There are studies (Solomon, 1993) which reveal that emotions are essential “activating energy” for ethical values such as trust, integrity, empathy, resilience, and credibility, and for social capital, which represents one’s ability to build and sustain trusting, profitable relationship (Whitney, 1996). This is similar to what is generally called the ability to motivate self and others. Even the emotion of anger is imbued with an intelligence that, in the rights hand and in the right ways, can be transformed into creative collaboration and breakthrough innovations. Scientists now consider Emotional Intelligence a learnable intelligence, one with can be developed and improved at any time and any age (Goleman, 1995).

Cooper & Sawaf proposed a Four Cornerstone Model which move Emotional Intelligence out of the realm of psychological analysis and

philosophical theories, and into the realm of direct knowing, exploration, and application.

1. The first cornerstone, **Emotional Literacy**, is being real and true to oneself. Emotional Literacy emerges from the workings of human heart, from which comes the energy that makes one real and that motivates one to identify and pursue one's unique potential and purpose. Emotional Literacy centers on learning the alphabet, grammar and vocabulary of Emotional Intelligence and recognizing, respecting, and valuing the inherent wisdom of feelings. This cornerstone will build a locus of self-confidence through Emotional Honesty, Emotional Energy, Emotional Feedback, and Emotional Connection & Intuition.

1.1 **Emotional Honesty** is about paying attention to what one heart says is true. Being emotionally honest requires listening to the strong feeling of inner truth – which arises from one's core Emotional Intelligence as it links to one's Intuition and conscience – and reflecting on it and acting accordingly and appropriately. The Emotional Intelligence facets that relate to Emotional Honesty are Emotional Self-Awareness, Emotional Expression, Constructive Discontent, Intuition, and Personal Power.

1.2 **Emotional Energy** is the connection between emotion and energy. Energy and tension can affect emotion. Unless one learns to understand and effectively guide one's daily energy and tension patterns, one will lose alertness, which automatically interferes with one's ability to pay careful, extended attention, to anything or anyone. This causes a falloff in both one's intellectual and emotional intelligence, and can sabotage close relationships, despite having the best intention not to do so. Thus, in order to develop one's Emotional Intelligence most effectively, it's important to manage the energy – Emotional Intelligence connection. The Emotional Intelligence facets that relate to Emotional Energy are Intentionality, and Personal Power.

1.3 **Emotional Feedback** is the information or feedback that emotion is giving to one. Emotional Feedback helps guide us in how to move, when to move, where to move, and why. Every emotion is a signal or a wake-up call to capture one's attention. It does not happen to oneself, but one's inner self generates it to communicate something. It gives people information they need and

directing them towards various questions or openings, actions or changes, at any given moment. It is an emotional energy that one needs to value and listen to it and manage it in an appropriate way. If one happens to overreact to any emotion, one is being driven by impulse. Emotional impulses can lead to inappropriate or dead wrong or destructive behaviors. Thus one sign of Emotional Literacy is the ability to transcend impulsivity and appropriately guide the way one responds to emotion. The Emotional Intelligence facets that relate to Emotional Feedback are Constructive Discontent and Compassion.

1.4 **Emotional Connection and Intuition** is the ability that ones developed their powers of Intuition to build up emotional connection to others through empathy and Compassion. Intuition is perception beyond the physical sense. It is closely tied to Emotional Intelligence and includes aspects of intelligence as well. Intuition serves Creativity and inspiration. It is from the whisper of Intuition that one is first called to care, to have empathy. Treating people with empathy is the root of Compassion and is tied to controlling impulses and taking personal responsibility. Empathy and Compassion connect one with others through the shared language of feelings and experience, one heart to the next, beneath the words, behind the posturing and gestures. Emotional connection begins with Intuition, learning to perceive other people's feelings beneath their words. The threads of emotion that connect one with an experience have the power to move one, to inspire and activate one's involvement. Empathy and Compassion, are indispensable to the bond that hold relationships, communities and, ultimately all of humanity together. The Emotional Intelligence facets that relate to Emotional Connection and Intuition are Emotional Self-Awareness, Emotional Awareness of Others, Compassion and Intuition.

2. The second cornerstone, **Emotional Fitness**, is an important part that concerns emotional health. Just as physical fitness builds strength, stamina and flexibility of the body, emotional fitness builds corresponding qualities of the heart. It enables one to put the skill of Emotional Literacy into practice, developing greater authenticity and believability. Emotional fitness will enable one to expand one's circle of trust or trust radius, which has been positively correlated to profitability and success. It is through Emotional Fitness that one is

inspired to stretch one's capabilities and, when mistake happens, to forgive more readily to oneself and others. Emotional Fitness promotes enthusiasm, resilience, and a highly constructive "toughness" in facing challenges and changes, and this contributes to what is known as "hardiness", one's emotional and mental adaptability in handling pressures and problems in healthier, more open and honest ways. This cornerstone will build an increased sense of inspiration, of self and others through four competencies : Authentic Presence, Trust Radius, Constructive Discontent, and Emotional Resilience and Renewal.

2.1 Authentic Presence is a natural extension of the first cornerstone characteristic of self-efficacy, or Personal Power, and calls upon one to develop a field of power which is a silent sphere of energy that emanates from one's mind, physical form and one's heart. This field of power will convey the emotional truth of who one really is, deep down, and what one stand for, care about, and believe. One's authentic presence comes from bringing one's best self into listening and dialogue, and set the stage for building trust and an openness to change and creative risk. With authentic presence, one will have the courage to find oneself, to tell the truth about who one is, the mistakes one has made, the dreams one holds, and what one is most concerned about, which is the bedrock for open dialogue and trust. Study suggest that leader with high EQ do not hide their feeling, even their painful hurts, fears, angers, and grieves. They can acknowledge them openly and express them with the same straight forward clarity with which they tell the weather or the time of the day. The character and values of an organization are put into continual practice by its leader's authentic presence through listening and engaging in dialogue and reflection. The Emotional Intelligence facets that relate to Authentic Presence are Emotional Self-Awareness, Emotional Expression, Emotional Awareness of Others, Intentionality, Intuition, and Personal Power.

2.2 Trust Radius is the size of the circle within which one can extend one's trust to others. Trust is defined as an absolute certainty in the trust worthiness of self or another. Trust is an emotional strength that begins with the feeling of self-worth and purpose that one is called to extend outward to others, like the radius of a circle. The warm, solid gut feeling one get from trust- from

counting on oneself in trusting and being trusted by others – is one of the great enable of life. Trust is an emotional trait, when one trust oneself and can extend this trust to others, and receive it in return, it become the glue that hold relationships together, and freeze up honest dialogue. Trustworthiness is built and sustained on a foundation of honest and appropriate disclosure, believability and credibility. Trust Radius is an aspect of Emotional Intelligence indicative of one's ease in talking with strangers and in embracing differences and disagreements with openness instead of rigidity, perceiving them as a source of possible connections and ideas that may prove constructive and valuable. The Emotional Intelligence facets that related to Trust Radius are Emotional Self-Awareness, Emotional Awareness of Others, Interpersonal Connections, Compassion, Outlook, and Trust Radius.

2.3 Constructive Discontent is the ability to change one's feeling of discontent or disagreement into practical - constructive action. Most of our conflicts with people at work are born out of our needs to get them to do something different. However, when we are dependent on another person to change, the situation tends to deteriorate (Ralston , 1995). Discontent can proved to be a hot bed of creative ideas and opportunities to build deepen trust and connection. One can develop emotional fitness by having flexibility to welcome disagreement and draw creative benefits from the respectful but honest and open conflict of perspectives and feelings. By learning to value discontent rather than denigrating away from it, it can pay off in a number of specific ways such as; increasing awareness to others; helping one to expose the area of frustration; building genuine trust, helping one to apply empathy in understanding diversity and differences in others; being an effective catalyst for sparking, shaping, reflecting on, and advancing new ideas; having better solutions from divergent feelings and opposing views; reducing the time wasted by destructive arguing and misunderstanding. The Emotional Intelligence facets that related to Constructive Discontent are Emotional Expression, Emotional Awareness of Others, Interpersonal Connections, Intentionality, Constructive Discontent, and Intuition.

2.4 Resilience and Renewal Emotional resilience is the ability to bounce back from obstacles, setbacks or challenges. What makes one person more

resilient than another is not a resiliency gene but the ability to process and use emotions engendered by the setback experience productively (Weisinger,1998). In order to have resilience , one needs to have adaptability which means how well, and readily, one can keep one's enthusiasm alive through flowing with changing circumstances, rules, regulations, and needs. One cannot control situations, but one can change how one is relating to it. Emotional adaptability activates and expands physical and mental adaptability and also promote Resilience. Emotional Intelligence people accept fair blame for their part in mistakes and setbacks, and also reject chronic feelings of self-pity. The power of Emotional adaptability and Resilience – in particular, flexible optimism can produce business success. The feeling of optimism, like hope and trust, means having a strong and durable sense that thing will turn out all right in one's work and life, despite setbacks and losses, difficulties and frustrations. Emotional Renewal is the ability to bounce back and renew oneself from emotional setbacks on a bad day resilience through breathing space. Breathing space is the ability to create islands of peace in the midst of tasks, problems, and the rest of the full-scale web of demands competing for one's attention and energy. Thus one can find a way to break away from work at work and feels being a home for a few moments. A revitalized sense of being at home can promote one's Emotional Fitness and make one healthy and more receptive to new ideas. It is through Emotional Fitness that one strengthen one's spirit and condition the sensory essence of one's heart to extend feeling of care and support to others. The Emotional Intelligence facets that relate to Emotional Resilience and Renewal are Intentionality, Resilience, Constructive Discontent, Outlook, Personal Power, and Integrity.

3. The third cornerstone, **Emotional Depth**, is the way that one is living from the depths of one's heart, one walk one's talk, heed one's conscience, and do not hesitate to take a stand. One's voice rings true and get heard. It is through Emotional Depth that one begin to discover, and commit to, the unique potential which defines one's destiny and leads one to the fulfillment of one's larger purpose in life. This cornerstone will help one to explore ways to align one's life

and work through unique potential and purpose, commitment, applies integrity, and influence without authority.

3.1 Unique Potential and Purpose There is a longing in each one to find and invest oneself in one's life purpose, in things that matter, that are deep. This requires, first and foremost, coming to know one's talents and aligning them a service of one's calling in life. This is called unique potential. One's aspiration must be directly linked to one's unique potential and purpose, only then can one rise to meet the challenges of success. Unique potential can be developed through following one's gut feeling, identifying one's strength and talent, committing to a purpose, and leading the way in building something creative, effective, and successful work. A purpose is an emotional charged path in one's work and life that provides orientation and direction. It is an internal locus of awareness and guidance which defines one by who one is and what one cares most about. It is the fundamental aim of one's existence. It takes a tremendous commitment and lots of soul-searching to find this calling. Purpose is the place where one's deep gladness and the world's deep hunger meet (Frederick Buechner, 1973). The Emotional Intelligence facets that relate to unique potential and purpose are Emotional Self-Awareness, Intentionality, Outlook, Intuition, Personal Power and Integrity.

3.2 Commitment Emotional Commitment is the internal drive of emotion that arouses and motivates one, and calls one to commit to do something. This drive is essential to the successful implement action of any kind of intelligence and strategy. No matter what talents or purpose one has, without a strong intrinsic motivation to use them, without emotional commitment, one probably will not advance very far. One has to want to succeed and then emotionally commit to succeed, with or without the support of others if possible, or alone if necessary. In accomplishing success, one must have faith or courage, and have been held accountable to one's best effort and then have emotionally committed to it. Courage emboldens the capabilities as the willingness to take a stand, to raise one's voice, to face pain and rejection, to act with honor and grace under pressure, to maintain one's values in the face of opposition and fear. One could do some soul-searching on what one believe in enough to advocate, to reach

down in one's heart and step up to the line, to identify and seize opportunities, and has the gut to learn through what one feels as well as what one thinks, and through one's stumbles and setbacks as well as one's success. One can courageously hold oneself to accountable to one's inner truth. Accountability is principally a call from one's conscience, which can be considered as the deepest voice of one's intuition. The conscience urges one to attend to one's unique potential and stay closely aligned with one's purpose and integrity. A trained conscience is developed through personal reflection and exploring emotional depths. Conscience inspires and drives one to stay in integrity and find and follow one life's calling with courage and emotional commitment. The Emotional Intelligence facets that relate to commitment are Emotional Expression, Emotional Awareness of Other, Intentionality, Interpersonal Connections, Compassion, Outlook, Trust Radius, and Integrity.

3.3 Applied Integrity Integrity means accepting full responsibility, communicating clearly and openly, keeping promises, avoiding hidden agendas, and having the courage to lead oneself with honor, which include knowing, and being consistently honest with, oneself, not only in mind but heart. Integrity requires a commitment to dialogue and evaluation of what is right not route. It comes down to being authentic with oneself, being authentic with others, and doing the things one say one will do. Integrity is a concept describing the highest form of human intelligence (Kolb, 1988) . Integrity is a sophisticated integrative consciousness and a deep state of processing experience in the world in ways that encompass Creativity, values, intuitive and emotional capabilities, as well as rational-analytical powers. Integrity can be seen as a deepening and expansion of Emotional Honesty, and as calling upon a deepened sense of conscience and promoting one to have the courage to act upon it. One cannot have integrity without being honest, yet one can certainly be honest but have little integrity. Integrity requires three central elements; discerning – in heart and mind – what is right from what is wrong in a given circumstance, acting on what one has discerned, even at personal cost, and saying openly that one is acting on one's understanding of right from wrong. Living and working with integrity requires that one is willing to do the hard work of discernment, to explore one's feeling

and perspectives, and those of others, to make the considerable effort to determine what is right in every given circumstance. Putting integrity into action requires a keen perception, intuition, and conscience, backed by ongoing reflection. One may know that deceiving another person is out of integrity, but may choose to do it anyway to gain a profit or patch up a relationship one does not want to lose. Integrity is character trait. It is strong, purposeful, deep, and reflective. The Emotional Intelligence facets that relate to Applied Integrity are Emotional Self-Awareness, Emotional Awareness of Others, Intentionality, Resilience, Personal Power, and Integrity.

3.4 Influence without Authority Influence without Authority is the ability to influence people with Emotional Resonance rather than forcing them to do thing. People who are attuned to intuitive information and the cues of Emotional Intelligence will find that they have more influence than others under the time pressures of today workplace. With high Emotional Intelligence one tend to be more inner-directed and can access a wider range of competencies than with cognitive power alone, and this is expressed as form of influence that might best be called resonance rather than authority. Emotions are current of energy that arise in one, activate one's value, and shape one's behaviors, which emanate outwards, influencing others. Every feeling and thought influences every fiber of one's being, radiating outwards to others. This is resonance. Understanding it and being accountable for it, is a keystone for Emotional Depth. When one passionately committed to a deeper purpose, one works whole heartedly to learn and excel, and then to have influence. One can create the future only when one grows oneself into it through understanding the principles of charge and influence without authority. The Emotional Intelligence facets that relate to Influence without Authority are Emotional Expression, Emotional Awareness of Other, Resilience, Interpersonal Connections, Constructive Discontent, Compassion, Intuition, and Trust Radius.

4. The fourth cornerstone, **Emotional Alchemy**, is the transformation of emotion into something of greater value through heightened awareness and intuitive application of Emotional Intelligence. Emotional Intelligence enables one more effectively to flow with challenges, transform difficult solutions, sense

opportunities, explore uncharted territories, change the rules, and create future. One continue drawing together the threads of one's Emotional Intelligence in ways that advance one's work and one's life, one's purpose and relationships, and one's learning and legacy. The key outcome of Emotional Alchemy – confluence – which draws together of disparate intuitions and talents, purpose and competencies, people and possibilities, into a unified whole through Intuitive Flow, Reflective Time-Shifting, Opportunity Sensing, and Creating the Future.

4.1 Intuitive Flow Intuition is direct knowing without the conscious use of reasoning. There are different ways to refer to intuition : as an inner way of knowing, the sixth sense, gut feeling, deeper self, higher instinct, or inner guidance. Intuition is closely related to, and can transcend, Emotional Intelligence. It is a heightened dimension of Emotional Intelligence. Intuitive signals are transmitted in the form of feeling (Agor, 1984). Intuition is now recognized as a natural human ability, and a key dimension of the creative princess, problem – solving and decision making. When one's intuition is highly developed, one does not have to work to turn it on, it stays on. It flows. It becomes part of the way one's heart and senses related to every experience and circumstance. This is intuitive flow. The signs of flow include a feeling of spontaneous challenge and elation, and even, on occasion, rapture. One is performing at a very high level of alertness and accomplishment. Because flow feels so integrated and fluid, it is intrinsically rewarding and increases one's creative confidence. Intuitive flow gives one a heightened sense of self-worth and satisfaction. Intuitive flow occurs when one is fully engaged with experience and stretch oneself to accomplish something difficult or worthwhile. It is about allowing one's inner senses to guide one rather than trying to control or force it to happen. One does not need more intuition, one need better intuition, a clearer and more trustworthy inner voice. Intuitive Flow must be developed with practice and applied with awareness. The Emotional Intelligence facets that relate to Intuitive Flow are Emotional Awareness of Others, Creativity, Intuition, and Personal Power.

4.2 Reflective Time-Shifting Reflective Time-Shifting is about one's ability to experience more fully a specific point in time, and to grasp intuitively

connections and feelings evoked during that time. It is not the notion or idea of the future or past, it is about feeling of being there, feeling the experience, reflecting on it, and positioning oneself to do something more effective, innovate, in the present, something based on inner values rather than reaction or expediency. Reflective Time – Shifting is a dimension of Emotional Alchemy because it enables one to face the same thing that others are facing but to do it with sharper instincts, or greater creative engagement or involvement, and thereby to respond differently, more wisely, and innovatively, because one is not stuck in time with one's feeling and thoughts. By using Emotional Intelligence one is able at, one will consciously direct one's feeling, which include creative intuition, from past-experience to future-experience and then to present-experience. One can time-shift ahead into the future and imagine what various outcomes would feel like, and then return to present circumstances and concerns, and realigning the present to intersect a better future outcome. The Emotional Intelligence facets that relate to Reflective Time-Shifting are Emotional Self-Awareness, Emotional Awareness of Others, Intentionality, Creativity, and Outlook.

4.3 Opportunity Sensing Opportunity sensing is about extending one's awareness as far into the distance as one can using one's traditional five senses, plus incorporating one's intuitive 'sixth sense' and enteric 'gut feeling', along with other dimension of human perception and intelligence within one's reach. One is able to remain fully attentive to the present, but can sense beyond it. One's inner most feelings activate or drive the process, enabling one instinctively to scan for hidden possibilities in every setting and circumstances, rather than ending up doing what one usually dose. One of the characteristic of many men and women with high Emotional Intelligence is their capacity to sense farther, deeper and faster than those who rely on IQ alone. The sixth and seventh senses – those of intuition and enteric gut feeling – play a pivotal role in expanding one's access to the field of possibilities beyond the obvious routes and routines that fill one's everyday life. One can expand other senses not only to take in more information but also to perceive beyond the usual field of focus, to read between the lines and beyond the words in business setting and conversations. Through intuition and gut feeling, one can learn to notice more of the times, to reach out to someone

who is struggling, and to extend to him or her a kind word of acknowledgement and offer of assistance. The Emotional Intelligence facets that relate to Opportunity Sensing are Emotional Self-Awareness, Emotional Awareness of Others, Creativity, Interpersonal Connections, Outlook, Intuition, and Trust Radius.

4.4 Creating the Future Emotional Intelligence plays a vital role in creating the future through creative transformation. To be creative is to entertain the possibility of not knowing, and the possibility not only of greatness but of failure. Creative transformation is changing process in any circumstance which is originated from creative ideas or creative intuition. By applying intuitive flow and each of the preceding fifteen competencies in the four cornerstones, one is able to tap into the field of unexplored opportunities, one is able to effortlessly shift perspectives, and sense unexpected ways to creatively transform difficult or complicated circumstances into something of highest value in learning and to snatch success from the jaws of defeat, sometimes when no one else seems able to do it. If one apply one's creative intelligence one can find some entrepreneurial way to transcend difficulties and remake oneself and one's organization in the process, often better than before. Individuals of all backgrounds are committing themselves to playing an active, heart-felt role in creating the future. They are calling upon every aspect of their intelligence - emotional, practical, creative, and technical, among others - to lead the field and compete for new successes in the year ahead. The Emotional Intelligence facets that relate to creating the future are Emotional Self-Awareness, Emotional Expression, Emotional Awareness of Others, Intentionality, Creativity, Resilience, Constructive Discontent, Outlook, Intuition, Trust Radius, Personal Power, and Integrity (Cooper & Sawaf, 1997).

CHAPTER III

METHODOLOGY

This study focuses on finding the performance level of Emotional Intelligence facets and Overall Emotional Intelligence and their significant differences related to biosocial factors of Sales Insurance Personnel in Bangkok. A descriptive research design is used in this study. The study will be presented in five sections:

1. The Subjects
2. The Instruments of the study
3. The Procedure of the study
4. Collection of the data, and
5. Data analysis methods

Subjects

The population of this research are the Sales Insurance Personnel who worked for an international insurance company in Bangkok. These personnel include both sales representatives and supervisors / managers.

According to the insurance company data, the biosocial data of the Sales Insurance Personnel who worked in Bangkok are presented below:

Biosocial Data	Number of Persons	Percentage
<u>Position</u>		
Sales Representative	8,068	69.88%
Supervisors and Manager	3,477	30.12%
Total	11,545	100%
<u>Gender</u>		
Female	6,580	57%
Male	4,965	43%
Total	11,545	100%

The sample size is determined by applying the Yamane Formula, (Uthumporn, 1993), to the population. At the 0.05 confidence level, the sample size was accepted not less than 387 samples. Thus, 600 questionnaires were distributed through the population by stratified sampling method.

From the above insurance company's biosocial data, the frequency of the distributed questionnaires is shown below:

Biosocial factors	Number of distributed questionnaires	Percentage
<u>Position</u>		
Sales Representatives	400	66.67%
Supervisors and Managers	200	33.33%
Total	600	100.00%
<u>Gender</u>		
Female	360	60%
Male	240	40%
Total	600	100%
<u>Position and Gender</u>		
Sales Representatives		
Female	240	60%
Male	160	40%
Total	400	100%
Supervisors and Manager		
Female	120	60%
Male	80	40%
Total	200	100%

After distributing the questionnaires, 581 (96.83%) questionnaires were returned and 562 questionnaires were considered qualified for analysis. The frequency and percentage of the respondent questionnaires are shown below:

Respondent Questionnaires	Distributed Questionnaires	
	N = 600	
	Frequency	Percentage
1. Respondents		
Returned Questionnaires	581	96.83%
Not returned Questionnaires	19	3.17%
Total	600	100%
2. Returned Questionnaires		
Completed Questionnaires	562	96.73%
Incomplete Questionnaires	19	3.27%
Total	581	100%

Instruments for the Study

A close-ended and open-ended questionnaire to gather biosocial data and one self-administering instrument, the EQ MAPTM Questionnaire were used in this research.

1. Personal Data Questionnaire (Independent Variables)

This instrument was developed to collect the relevant data concerning the general biosocial data of the samples.

The first part of the Questionnaire are the questions to gather data for three biosocial factors namely: age, working experience (in insurance sales career), and monthly income.

The second part of the Questionnaire are the questions to gather data of four biosocial factors namely: gender, educational level, position, and marital status.

2. THE EQ MAP™ (Dependent Variables)

THE EQ MAP™ is an instrument for Emotional Intelligence assessment developed in 1996 with the collaboration of Advanced Intelligence Technologies (AIT) and Essi Systems, Inc. Robert K. Cooper, Ph.D. and Ayman Sawaf co-founder of Advance Intelligence Technologies engaged Esther M. Orioli, CEO of Essi Systems, Inc., a leading corporate data and measurement firm, and her research team headed by Karen Trocki, Ph.D., to develop with them the first EQ MAP™. THE EQ MAP™ is the first extensively researched, national norm-tested, statistically reliable measurement method that enable one to explore one's relative strengths and vulnerabilities across a wide range of characteristics related to Emotional Intelligence. THE EQ MAP™ had been pilot-tested on thousands of executives, managers, and professionals in more than a hundred organizations in service, technology, and manufacturing industries in the US and Canada (Cooper & Sawaf, 1997).

THE EQ MAP™ is a multidimensional guide that helps one to discover the many facets that make up one's personal Emotional Intelligence and its relationship to one's performance, creativity, and success. THE EQ MAP™ is comprised of two areas:

2.1 THE EQ MAP™ Questionnaire

This questionnaire will assist one in the assessment of the various components related to Emotional Intelligence and its inherent competencies. THE EQ MAP™ Questionnaire is comprised of five sections:

Section I : Current Environment : Pressures & Satisfaction

This section contains two scales:

Scale 1 : Life Pressure

Scale 2 : Life Satisfaction

Section II : Emotional Literacy (Emotional Awareness)(29 items)

This section contains three scales:

Scale 3: Emotional Self-Awareness (8 items)

Scale 4 : Emotional Expression (9 items)

Scale 5 : Emotional Awareness of Others (12 items)

Section III : Emotional Competencies (57 items)

This section contains five scales:

- Scale 6 : Intentionality (13 items)
- Scale 7 : Creativity (10 items)
- Scale 8 : Resilience (14 items)
- Scale 9 : Interpersonal Connections (10 items)
- Scale 10: Constructive Discontent (10 items)

Section IV : Emotional Values & Attitudes (63 items)

This section contains six scales:

- Scale 11 : Outlook (8 items)
- Scale 12 : Compassion (12 items)
- Scale 13 : Intuition (11 items)
- Scale 14 : Trust Radius (12 items)
- Scale 15 : Personal Power (11 items)
- Scale 16 : Integrated Self (9 items)

Section V : Emotional Intelligence Outcome

This section contains four scales:

- Scale 17 : General Health
- Scale 18 : Quality of Life
- Scale 19 : Relationship Quotient
- Scale 20 : Optimal Performance

(Cooper & Sawaf, 1997)

Only Section II, Section III and Section IV has been used and adapted in this research.

2.2 THE EQ MAP™ Scoring Grid

The scoring grid will visually map one's personal performance, creating a snapshot of one's current Emotional Intelligence strengths and vulnerabilities. Each one's score in each scale will be mapped in this scoring grid. Overall performance of each scale can be investigated through Performance Zones. There are four level of Performance Zones namely:

- Optimal
- Proficient

Vulnerable

Caution

(Cooper & Sawaf, 1997)

Adaptation of the original Questionnaire

The original EQ MAPTM Questionnaire has been adapted and translated into Thai by the researcher. The reasons for adapting (shortening) the original questionnaire were due to two factors:

1. The Section I and Section V were not considered relevant to the purpose of this research.
2. The original questionnaire was too long and took more time for respondents to complete the questionnaires. The respondents might not be willing to cooperate if it was too long.

The three sections of THE EQ MAPTM Questionnaire were translated into Thai and it was rechecked by three professional lecturers, considered bilingual experts. There were 149 items in three sections. The titles of each scale was deleted and all items in each scale mixed and rearranged for a continuous questionnaire which runs from number 1 to 149. The reason for rearranging and deleting each scale's title in the Thai version was to prevent the impression management effect of the respondents. If the respondents knew what was being tested, they might choose the items to impress the examiner rather than choosing by their genuine feeling, thinking, action, or intention.

Administration

The adapted Thai version questionnaire is self-administering. There are two parts in this Thai questionnaire:

Part 1 : There are 29 items running from item number 1 to item number 29. This part is about how well the statements in the left column described the way one **currently** thought or felt about oneself.

Part 2 : There are 120 items running from item number 30 to item number 149. This part is about how well the statements in the left column described one's behavior, actions or intentions in the **past month**.

The respondents are asked to read and consider the statement on the left column as to how well it described the way the respondent currently thought or felt about themselves (part 1) or how well it described the respondent's behavior, actions, or intentions in the past month (part 2); then making a check (/) in the right column which are of most concern or best-described their feelings, behaviors, actions, or intentions. Completing the questionnaire required approximately 30 to 45 minutes. The respondents are urged by the examiner to answer each question as best they can, and not to leave any questions unanswered. They are urged to work quickly and stick to their initial response, and try to be as honest with themselves as possible.

Scoring

There are four criteria used in THE EQ MAP™ Questionnaire to describe the respondents' feeling, actions, or intentions. These criteria classified the respondents' responses into four levels, namely: Very Well, Moderately Well, A Little, and Not At All. The value of the score under each of these criteria are 3, 2, 1 and 0 respectively. Except for the negative criteria where the score under each will be reversed to 0, 1, 2, and 3.

In the Thai version questionnaire, the value of the score under each criteria was not labeled in the questionnaire as in the original self-scoring-THE EQ MAP™ Questionnaire. The respondent marked (/) the blank space under each criteria which described them best. Thus, in the scoring process, the examiner has to interpret each mark into score value according to the classified level of criteria discussed above. Then, add the score values of those items corresponding to each scale to obtain the total score of each scale. Finally, each scale's total score will be compared to each scale performance level score which had been divided into four ranges. These four ranges are Optimal, Proficient, Vulnerable, and Caution. They rank from the highest range of scores to the lowest range of scores

respectively. Thus, each scale's performance level will be obtained as O (optimal), P (proficient), V (vulnerable), or C (caution).

THE EQ MAP™ Scoring Grid

Each scale's total score in the form of performance levels is transferred into the scoring grid, connecting each scale's performance level together to make a pattern. A profile of performance level will be obtained. This profile of performance level will provide the overall picture of the respondent's Emotional Intelligence performance levels by a snapshot of their current Emotional Intelligence strengths and vulnerabilities.

Reliability

The validity and reliability of the questionnaires used in this research are based on the previous studies wherein they were used in U.S. and Canada. THE EQ MAP™ is extensively researched, statistically reliable and norm-tested on an employed workforce in the United States and Canada (Cooper & Sawaf, 1997). However, for an adapted Thai version, a pilot study had been conducted on 30 Sales Insurance Personnel to test the reliability by using the Alpha-Cronbach method. The overall reliability coefficient was found to be 0.8980. Therefore, the instrument is considered to be as reliable as the original instrument adopted for this particular study.

Procedure of the Study

1. The data was collected through the use of one biosocial data questionnaire and one psychological instrument – THE EQ MAP™ Questionnaire which was translated into Thai by the researcher with the help of three professional lecturers, considered experts.
2. A pilot study was conducted to 30 Sales Insurance Personnel to test the reliability of the instrument. A set of questionnaires were sent to those Sales Insurance Personnel (20 sales representatives, 10 supervisors and

managers). The researcher collected all the Questionnaires back to test reliability and to check for the understanding of the content 's of the test.

3. The complete set of questionnaires were distributed to the Sales Insurance Personnel through the researcher's friend who worked for the insurance company as an agency leader. The questionnaires were distributed on October 15, 1999 and were returned in one and a half month's on November 30, 1999.
4. There were 600 questionnaires distributed out of which 581 were returned by hand (96.83%). Of the total respondents, 562 were considered qualified for the study, 19 were excluded for the reason that the respondents did not complete the questionnaires.
5. Responses from qualified subjects on all scales were scored, added, and interpreted based on the scoring keys. All the relevant biosocial data were summarized for further analyses.
6. The data were statistically analyzed by using the formulae:
 - 6.1 Mean and Standard Deviation to examine the distribution of the population sample and to determine the performance level of each Emotional Intelligence facets and Overall Emotional Intelligence related to each level of each biosocial factors.
 - 6.2 t-test was employed to compare the significant differences between each of the independent variable in two levels (gender, educational level, position, and marital status) and each of Emotional Intelligence facets (17 facets) and Overall Emotional Intelligence.
 - 6.3 F-test one-way ANOVA was employed to compare the significant differences among each of the independent variable in three levels (age, experience, and income) and to each of Emotional Intelligence facets and Overall Emotional Intelligence.
 - 6.4 The Scheffe test was employed to find any significant differences for each pairs of each level of the independent variable after the ANOVA showed there were significant differences in those levels.

7. The conceptual framework is following the theory of the Four Cornerstones of Emotional Intelligence by Robert K. Cooper and Ayman Sawaf (Cooper & Sawaf, 1997).

An alpha level of 0.05 was used for all the statistical tests in this research.

All the results are presented in Chapter IV and discussed in Chapter V.



CHAPTER IV

PRESENTATION OF THE FINDINGS

Personal Data

This section contains basic, personal information about the respondents chosen as samples. The personal data obtained from part one of the Questionnaires are gender, educational level, position, marital status, age, experience, and income. This information presents a good background of the Sales Insurance Personnel who participated in the study. Table 1 to 7 illustrate the distribution of respondents according to gender, educational level, position, marital status, age, experience, and income respectively.

For gender distribution, out of the total 562 respondents 336 are females or 59.79% and 226 are males or 40.21%

For education level distribution, out of the total 562 respondents, 218 are below bachelor's degree or 38.79% and 344 are bachelor's degree holders or higher or 61.21%

For position distribution, out of the total 562 respondents, 377 are sales representatives or 67.08% and 185 are higher than sales representatives or 32.92%

For marital status distribution, out of the total 518 respondents, 243 are single or 46.91% and 275 are married or 53.09%

For age distribution, out of the total 562 respondents, 161 are between 20-29 years or 28.65%, 227 are between 30-39 years or 40.39%, and 174 are 40 years or older or 30.96%

For experience distribution, out of the total 522 respondents, 311 have 1-6 years or 59.58%, 160 have 7-13 years or 30.65%, and 51 have 14 years and above or 9.77%

For income distribution, out of the total 493 respondents, 187 are in 20,000 Baht and below or 37.93% 178 are between 20,001-50,000 Baht or 36.11%, and 128 are in 50,001 Baht and above or 25.96%

Interpretation of Emotional Intelligence facet and Overall Emotional Intelligence Responses

Statistical Analysis

This section contains the interpretation of the sample's scores on the EQ MAP™ Questionnaire which is composed of **Emotional Awareness** (which has three facets namely: Emotional Self Awareness, Emotional Expression, and Emotional Awareness of Others), **Emotional Competencies** (which has five facets namely: Intentionality, Creativity, Resilience, Interpersonal Connections, and Constructive Discontent), **Emotional Value and Attitudes** (which has six facets namely: Outlook, Compassion, Intuition, Trust Radius, Personal Power, and Integrated Self), and **Overall Emotional Intelligence**. The interpretation attempts to answer two main questions:

1. What is the performance level of each Emotional Intelligence facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok?
2. Will there be any significant differences in each Emotional Intelligence facet and in Overall Emotional Intelligence in relation to gender, educational level, position at work, marital status, age, working experience, and income level in these Sales Insurance Personnel?

Descriptive analysis, Tables, and Figures in this section provide the answers to these questions.

1. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence related to the entire population, and seven biosocial factors (gender, educational level, position, marital status, age, experience, and income) are shown in **Table 8 to Table 25**.

Table 8 to Table 25 was obtained by tabulating sample mean scores of each Emotional Intelligent facet and Overall Emotional Intelligence. These sample mean scores are interpreted to performance level through scoring key as “Optimal” (O), “Proficient” (P), “Vulnerable” (V), and “Caution” (C).

The above performance level can be illustrated as graphic presentation so called “profile” of the entire population and each biosocial factor. These profiles are shown in **Figure 1 to Figure 18**.

Figure 1 to Figure 18 was obtained from Table 8 to Table 25 respectively by plotting the performance zone level with each Emotional Intelligence facet. Thus, the researcher can examine the performance level of each Emotional Intelligence facet and Overall Emotional Intelligence at a single glance.

1. The performance level of Emotional Intelligence facet and Overall Emotional Intelligence and profile of the **entire population** and **seven** biosocial factors are shown in Table 8 to 25 and Figure 1 to 18 namely :

1.1 **The entire population** of 600 Sales Insurance Personnel administered the questionnaire. Of the 562 questionnaires that returned, the performance level of each Emotional Intelligence facet and Overall Emotional Intelligence profile of this entire population is shown in Table 8 and Figure 1 respectively.

1.2 **Gender, female**, Of the 562 that returned, 336 are female personnel. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of female personnel are shown in Table 9 and Figure 2 respectively.

1.3 **Gender, male**, Of the 562 that returned, 226 that are male personnel. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of male personnel are shown in Table 10 and Figure 3 respectively.

1.4 **Educational level, lower than bachelor's degree**, Of the 562 that returned, 218 are personnel whose educational level are lower than bachelor's degree. The performance level and profile of these personnel are shown in Table 11 and Figure 4 respectively.

1.5 **Educational level, equal to or higher than bachelor's degree**, Of the 562 that returned, 344 are personnel whose educational level equal to or higher than bachelor's degree. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 12 and Figure 5 respectively.

1.6 Position, sales representative, Of the 562 that returned, 377 are personnel whose position are sales representatives. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 13 and Figure 6 respectively.

1.7 Position, higher than sales representative, Of the 562 that returned, 185 are personnel whose position are higher than sales representatives. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 14 and Figure 7 respectively.

1.8 Marital Status, single, Of the 562 that returned, 243 are personnel whose status are single. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 15 and Figure 8 respectively.

1.9 Marital Status, married, Of the 562 that returned, 275 are personnel whose status are married. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 16 and Figure 9 respectively.

1.10 Age, between 20-29 years, Of the 562 that returned, 161 are personnel whose ages are between 20-29 years. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 17 and Figure 10 respectively.

1.11 Age, between 30-39 years, Of the 562 that returned, 227 are personnel whose ages are between 30-39 years. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 18 and Figure 11 respectively.

1.12 Age, from 40 years or older, Of the 562 that returned, 174 are personnel whose ages are 40 years or older. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 19 and Figure 12 respectively.

1.13 Experience, between 1-6 years, Of the 562 that returned, 311 are personnel whose experiences are between 1-6 years. The performance level of

each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 20 and Figure 13 respectively.

1.14 Experience, between 7-13 years, Of the 562 that returned, 160 are personnel whose experiences are between 7-13 years. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 21 and Figure 14 respectively.

1.15 Experience, from 14 years or higher, Of the 562 that returned, 51 are personnel whose experiences are 14 years or higher. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 22 and Figure 15 respectively.

1.16 Income, equal to or less than 20,000 Baht, Of the 562 that returned, 187 are personnel whose income are equal to or less than 20,000 Baht. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 23 and Figure 16 respectively.

1.17 Income, between 20,001-50,000 Baht, Of the 562 that returned, 178 are personnel whose income are between 20,001-50,000 Baht. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 24 and Figure 17 respectively.

1.18 Income, equal to or higher than 50,001 Baht, Of the 562 that returned, 128 are personnel whose income are equal to or higher than 50,001 Baht. The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence and profile of these personnel are shown in Table 25 and Figure 18 respectively.

2. The significant differences in each Emotional Intelligence facet and Overall Emotional Intelligence related to biosocial factors (gender, educational level, position, marital status, age, experience, and income) are shown in **Table 26 to Table 35.**

2.1 For biosocial factors which have two levels (**gender, educational level, position, marital status**), the **t-test** was employed to find out the significant differences in each Emotional Intelligence facet and Overall Emotional Intelligence. The results are shown in **Table 26 to Table 29.**

The researcher chose the level of significance at 0.05. The calculated t value was compared to the tabled t at the 5% level of significance. For a two-tailed test with 560 degree of freedom ($N_1 + N_2 - 2 = 336 + 226 - 2 = 560$), the tabled t value was 1.96 (Runyon & Harber, 1991). If the t values obtained from the sample mean score in each facet is greater than 1.96, there is significant difference in that biosocial factor.

2.1.1 The significant differences in each Emotional Intelligence facet and Overall Emotional Intelligence related to **gender (female and male)** are shown in **Table 26**. Four Emotional Intelligence facets have t value greater than the tabled t -value, namely; Creativity, Interpersonal Connections, Constructive Discontent, and Outlook. The researcher concluded that there is significant difference between females and males in these four facets. The females had Interpersonal Connections better than the males. The males had Creativity, Constructive Discontent, and Outlook better than the females. Other facets and Overall Emotional Intelligence are not significantly different.

2.1.2 The significant differences in each Emotional Intelligence facet and Overall Emotional Intelligence related to **educational level (lower than bachelor's degree and equal to or higher than bachelor's degree)** are shown in **Table 27**. Seven Emotional Intelligence facets have t value obtained greater than the tabled t -value (1.96), namely; Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Compassion, Intuition, Trust Radius, Emotional Values and Attitudes. Overall Emotional Intelligence also had t -value greater than the tabled t -value (1.96). The researcher concluded that there was significant difference between Sales Insurance Personnel who had educational levels lower than bachelor's degree and those who had educational level equal to or higher than bachelor's degree in these seven facets, and also in the Overall Emotional Intelligence. The Sales Insurance Personnel who had educational equal to or higher than bachelor's degree had these seven facets, namely ; Emotional Self- Awareness, Emotional Awareness of Others, Awareness, Compassion, Intuition, Trust Radius, and Emotional Values and Attitudes, and Overall Emotional Intelligence better than those who had educational level lower than bachelor's degree. Other facets are not significantly different.

2.1.3 The significant difference in each Emotional Intelligence facet and Overall Emotional Intelligence related to **position (sales representative and higher than sales representative)** are shown in **Table 28**. Eleven Emotional Intelligence facets have t value obtained greater than the tabled t-value (1.96), namely; Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Emotional Competencies, Outlook, Compassion, Trust Radius, Integrated Self, Emotional Value and Attitudes. Overall Emotional Intelligence also had t-value greater than the tabled t-value (1.96). The researcher concluded that there was significant difference between Sales Insurance Personnel who are sales representatives and personnel who had position higher than sales representatives in these eleven facets and also in Overall Emotional Intelligence. The Sales Insurance Personnel whose positions are higher than sales representatives had these eleven facets namely; Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Emotional competencies, Outlook, Compassion, Trust Radius, Integrated Self, Emotional Value and Attitudes, and Overall Emotional Intelligence better than those who are sales representatives. Other facets are not significantly different.

2.1.4 The significant difference in each Emotional Intelligence facet and Overall Emotional Intelligence related to **marital status (single or married)** are shown in **Table 29**. Three Emotional Intelligence facets have a t-value greater than the tabled t-value (1.96), namely; Emotional Expression, Emotional Awareness, and Outlook. The researcher concluded that there was significant difference between single personnel and married personnel in these three facets. The Sales Insurance Personnel who are married have these three facets namely; Emotional Expression, Emotional Awareness, and Outlook better than those who are single. Other facets are not significantly different.

2.2 For biosocial factors with three levels (**age, experience, income**), **F-test** was employed to find out the significant difference in each Emotional Intelligence facet and Overall Emotional Intelligence. The results are shown in **Table 30, Table 32, and Table 34**.

The researcher chose the level of significance at 0.05. The calculated F-Ratio is compared to the tabled F-Ratio at the 5% level of significance. For a two-

tailed test with 2 and 559 degrees of freedom ($df_2, 559$; df Between Groups = $k-1 = 3-1 = 2$, df Within Group = $N-k = 562-3=559$), the tabled F-Ratio is 2.99 (Runyon & Harber, 1991). If the F-Ratio obtained from the sample mean score in each facet is greater than 2.99, there is significance difference in that biosocial factor.

In order to find the differences between pairs of groups in each biosocial factor which has three level or three groups, the **Scheffe Procedure** was employed to find the differences between two groups at the 0.05 significance level. The results are shown in **Table 31, Table 33, and Table 35** for biosocial factor; age, experience, and income respectively.

2.2.1 The significant differences in each Emotional Intelligence facet and Overall Emotional Intelligence related to **age (between 20-29 years, between 30-39 year, equal to or higher than 40 years)** are shown in **Table 30**. Three Emotional Intelligence facets have F-Ratio greater than the tabled F-Ratio (2.99), namely; Emotional Expression, Emotional Awareness, and Intentionality. The researcher conclude that there are significance differences among three aged groups of Sales Insurance Personnel in these three facets. The different levels are shown in Table 31. Other facets and Overall Emotional Intelligence are not significantly different.

Table 31 shows pairs of groups that are significant in three facets namely; Emotional Expression, Emotional Awareness, and Intentionality. The researcher concludes that the personnel whose ages are equal to or higher than 40 years is significantly different from the personnel whose ages are between 20-29 years in terms of Emotional Expression, Emotional Awareness, and Intentionality. The personnel whose ages are equal to or higher than 40 years have these three facets better than those who are 20-29 years.

2.2.2 The significant differences in each Emotional Intelligence facet and Overall Emotional Intelligence related to **experience (between 1-6 years, between 7-13 years, equal to or higher than 14 years)** are shown in **Table 32**. Six Emotional Intelligence Facets have F-Ratio greater than the tabled F-Ratio (2.99), namely; Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, and Compassion. Overall

Emotional Intelligence also had F-Ratio greater than the tabled F-Ratio (2.99). The researcher concludes that there are significant differences among the three groups of different experiences of Sales Insurance Personnel in these six facets and in Overall Emotional Intelligence. The different levels are shown in Table 33. Other facets are not significantly different.

Table 33 shows pairs of groups which are significantly different in six facets namely; Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, and Compassion, and also in Overall Emotional Intelligence. The researcher concludes that the Sales Insurance Personnel who have experiences between 7-13 years is significantly different from personnel who have experiences between 1-6 years in terms of Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Compassion and Overall Emotional Intelligence. Those personnel who have experiences between 7-13 years have those six facets and Overall Emotional Intelligence better than those who have experiences between 1-6 years. The other facets are not significantly different between these two groups.

The researcher also concludes that the Sales Insurance who have experiences equal to or higher than 14 years is significantly different from those who have experiences between 1-6 years in term of Intentionality and Overall Emotional Intelligence. Those who have experiences equal to or higher than 14 years have Intentionality and Overall Emotional Intelligence better than those who have experiences between 1-6 years.

There are no significant differences in seventeen facets and in Overall Emotional Intelligence between those personnel who have experiences between 7-13 years and those who have experiences equal to or higher than 14 years.

2.2.3 The significant difference in each Emotional Intelligence facet and Overall Emotional Intelligence related to **income (equal to or less than 20,000 Baht, between 20,001 – 50,000 Baht, equal to or higher than 50,001 Baht)** are shown in **Table 34**. Twelve Emotional Intelligence facets have an F-Ratio greater than the tabled F-Ratio (2.99), namely; Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Interpersonnel Connections, Emotional Competencies, Outlook, Compassion,

Trust Radius, Personal Power, Emotional Values and Attitudes. Overall Emotional Intelligence also has an F-Ratio greater than the tabled F-Ratio (2.99). The researcher concludes that there are significant differences among three groups of income of Sales Insurance Personnel in twelve facets and in Overall Emotional Intelligence. The different levels are shown in Table 35. Other facets are not significantly different.

Table 35 shows pairs of groups which are significantly different in twelve facets namely; Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Interpersonnel Connections, Emotional Competencies, Outlook, Compassion, Trust Radius, Personal Power, Emotional Values and Attitudes, and Overall Emotional Intelligence. The researcher concluded that the personnel whose income are between 20,001-50,000 Baht is significantly different from personnel whose income equal to or less than 20,000 Baht in terms of Emotional Awareness of Others, Emotional Awareness, Intentionality, Outlook, Personal Power, Emotional Values and Attitudes, and Overall Emotional Intelligence. Those personnel whose income are between 20,001 – 50,000 Baht have Emotional Awareness of Others, Emotional Awareness, Intentionality, Outlook, Personal Power, Emotional Values and Attitudes, and Overall Emotional Intelligence better than those who have income equal to or less than 20,000 Baht.

The personnel whose income are equal to or higher than 50,001 Baht are significantly different from personnel whose income are equal to or less than 20,000 Baht in terms of Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Interpersonal Connections, Emotional Competencies, Outlook, Compassion, Trust Radius, Personal Power, Emotional Values and Attitudes, and Overall Emotional Intelligence. Those personnel whose income are equal to or higher than 50,001 Baht have those twelve facets and Overall Emotional Intelligence better than those whose income are equal to or less than 20,000 Baht.

The researcher concluded that the personnel whose income are equal to or higher than 50,001 Baht are significantly different from those personnel whose income are between 20,001 – 50,000 Baht in terms of Resilience, Trust Radius,

Emotional Value and Attitudes, and Overall Emotional Intelligence. Those personnel whose income are equal to or higher than 50,001 Baht have Resilience, Trust Radius, Emotional Value and Attitudes, and Overall Emotional Intelligence better than those personnel whose income are between 20,001-50,000 Baht.

3. The number of significant differences in each biosocial factors in term of each Emotional Intelligence facet and Overall Emotional Intelligence are shown in **Table 36**. The biosocial factor that has the most number of significant differences and ranks first among the other six factors is **“income”**. The other six factors, namely : position, educational level, experience, gender, marital status, and age ranks from second to sixth respectively.

The direction of lower competency of each level of each biosocial factor in terms of each Emotional Intelligence facet and Overall Emotional Intelligence are shown in **Table 37**. In most biosocial factors, namely; educational level, position, age, experience, and income, the lower level of these factors have lower competencies in each significantly different Emotional Intelligence facet and Overall Emotional Intelligence than the higher level ones. The biosocial factor “marital status” , the single status had lower competency in each significantly different Emotional Intelligence facet than the married status. There is only one factor “gender” that females had lower competencies in the three Emotional Intelligence facet than the males but the males had one lower competency in the Emotional Intelligence facet than the female.

The Results of the Study

The presentation of the findings are made through tables and profile charts, the researcher will summarize the finding of the study by providing answers to the statement of the problems presented in chapter one. Also, the testing of hypotheses will be presented according to the order they were formulated in chapter one.

The results of the study indicated that the performance level of Overall Emotional Intelligence of the entire population of Sales Insurance Personnel in

Bangkok is “vulnerable” (V), which means that they can demonstrate some emotional skills and competencies, but they often run into difficulty bringing their Emotional Intelligence into day-to-day life. Their Emotional Intelligence performance is unsteady. For Emotional Intelligence facets of the entire population of Sales Insurance Personnel, only **Emotional Awareness of Others** had the performance level of “optimal” (O) which means that this facet is the personnel’s greatest Emotional Intelligence strength, effectiveness and creativity, even under pressure. There were five facets where their performance level was “proficient” (P), namely; Emotional Self-Awareness, Emotional Awareness, Creativity, Resilience, and Outlook; which means that the personnel demonstrated steady, balanced Emotional Intelligence effectiveness in these five facets in most situations. Emotional Intelligence facets that had performance level of “vulnerable” (V) were Emotional Expression, Intentionality, Interpersonal Connections, Emotional Competencies, Compassion, Intuition, Trust Radius, Integrated Self, and Emotional Values and Attitudes which means that the personnel have unsteady Emotional Intelligence competencies and skills in these nine facets. The other two Emotional Intelligence facets namely; Constructive Discontent and Personal Power had the performance level of “caution” (C) which means that the personnel’s Emotional Intelligence ability in these two facets needs enhancement and may be difficult to use without concentrated attention.

For the performance level of Overall Emotional Intelligence of each biosocial factor, the results of the study indicated that five biosocial factors namely, **gender** (female and male) **educational level** (less than bachelor’s degree and equal to or higher than bachelor’s degree), **position** (sales representative, higher than sales representative), **marital status** (single and married), and **age** (between 20-29 years, between 30-39 years, equal to or older than 40 years) have the same performance level of Overall Emotional Intelligence as “vulnerable” (V) which means that the personnel in these biosocial factors have unsteady Emotional Intelligence skills and competencies. For the biosocial factor, **experience**, the results of the study indicated that those Sales Insurance Personnel whose experiences are between 1-6 years and 7-13 years have the same performance level of Overall Emotional Intelligence as “vulnerable” (V). While the personnel

whose experiences are equal to or higher than 14 years have the performance level of Overall Emotional Intelligence as “proficient” (P) which means that these personnel demonstrate steady, balanced Emotional Intelligence effectiveness in most situations. For biosocial factor, **income**, the results of the study indicated that the Sales Insurance Personnel whose income are equal to or less than 20,000 Baht and personnel whose income are between 20,001 – 50,000 Baht have the same performance level of Overall Emotional Intelligence as “vulnerable” (V) which means that these personnel have unsteady Emotional Intelligence skills and competencies. While Sales Insurance Personnel whose income are equal to or higher than 50,001 Baht have performance level of Overall Emotional Intelligence as “proficient” (P) which means that this group of personnel demonstrate steady, balanced Emotional Intelligence skills and competencies in most situations.

For comparing performance level of Overall Emotional Intelligence related to the biosocial factor, **gender**, the obtained results of the study analyzed by t-test indicated that there is no significant difference in Overall Emotional Intelligence between female and male Sales Insurance Personnel. For the **educational level**, the obtained results of the study analyzed by t-test indicated that there was significant difference in Overall Emotional Intelligence between personnel whose educational level was lower than bachelor's degree and personnel whose educational level was equal to or higher than bachelor's degree. The researcher concluded that the personnel who had educational level higher or equal to bachelor's degree had better Overall Emotional Intelligence. For **position**, the obtained results of the study analyzed by t-test indicated that there is significant difference in Overall Emotional Intelligence between personnel who are sale representatives and personnel who had positions higher than sales representatives. The personnel whose position are higher than sales representative had better Overall Emotional Intelligence. For **marital status**, the obtained results of the study analyzed by t-test indicated that there was no significant difference in Overall Emotional Intelligence between single Personnel and married Personnel. For **age**, the obtained results of the study analyzed by F-test indicated that there was no significant difference in Overall Emotional Intelligence among the Personnel whose ages are between 20-29 years, between 30-39 years, and equal to

or older than 40 years. For **experience**, the obtained results of the study analyzed by F-test indicated that there was significant difference in Overall Emotional Intelligence among the Personnel whose experiences are between 1-6 years, between 7-13 years, equal to or higher than 14 years. The personnel whose experience are between 7-13 years and equal to or higher than 14 years had better Overall Emotional Intelligence than those personnel who had experience between 1-6 years. For **income level**, the obtained results of the study analyzed by F-test indicated that there was significant difference in Overall Emotional Intelligence among the Personnel whose incomes are equal to or less than 20,000 Baht, between 20,001-50,000 Baht, equal to or higher than 50,001 Baht. The personnel whose incomes are between 20,001-50,001 Baht and equal to or higher than 50,001 Baht had better Overall Emotional Intelligence than personnel whose incomes are equal to or less than 20,000 Baht. Furthermore, the personnel whose incomes are equal to or higher than 50,001 Baht have better Overall Emotional Intelligence than personnel whose incomes are between 20,001 – 50,000 Baht.

The performance level of each Emotional Intelligence facet related to the biosocial factors indicated that the performance levels of **Emotional Self-Awareness** related to gender, educational level, position, marital status, age, experience, and income is “proficient” (P) which means that the Personnel in each level of each biosocial factor demonstrated steady, balanced Emotional Intelligence effectiveness in most situations except for one level in the biosocial factor, income. The personnel whose incomes are equal to or less than 20,000 Baht had the performance level of Emotional Self-Awareness as “vulnerable” (V).

The performance level of **Emotional Expression** related to gender, educational level, position, marital status, age, experience, and income are all “vulnerable” (V) which means that the Personnel in each level of each biosocial factor demonstrated unsteady Emotional Intelligence skills and competencies. The performance level of **Emotional Awareness of Others** related to gender, educational level, position, marital status, age, experience and income was all “Optimal” (O) which means that the Personnel in each level of each biosocial factor had the greatest Emotional Intelligence strength, effectiveness and creativity in this facet. Performance level of **Emotional Awareness** related to

gender, educational level, position, marital status, age, experience, and income was “proficient” (P) except for those personnel who are single had performance level as “vulnerable” (V) which means that single Sales Insurance Personnel demonstrated unsteady Emotional Intelligence skills and competencies in Emotional Awareness while those personnel in other levels of the group demonstrated steady and balanced Emotional Intelligence effectiveness in this facet. Performance level in **Intentionality** related to gender, educational level, position, marital status, age, experience, and income was “vulnerable” (V) except for those personnel whose position are higher than sales representative. Those personnel whose experiences are equal to or higher than 14 years, and those personnel whose incomes are equal to or higher than 50,001 Baht have the same performance level as “proficient”(P) which means that the latter group of personnel demonstrated steady and balance Emotional Intelligence effectiveness in this facet while the others demonstrated unsteady Emotional Intelligence skills and competencies in this facet. Performance level in **Creativity, Resilience, and Outlook** related to gender, educational level, position, marital status, age, experience, and income was “proficient” (P) which means that the Personnel demonstrated steady and balanced Emotional Intelligence effectiveness in Creativity, Resilience, and Outlook. Performance level in **Interpersonal Connections, Emotional Competencies, Compassion, Intuition, Trust Radius, Integrated Self, Emotional Values and Attitudes** related to gender, educational level, position, marital status, age, experience, and income was “vulnerable” (V) which means that the Personnel demonstrated unsteady Emotional Intelligence skills and competencies in these facets. Performance level in **Constructive Discontent** related to gender, educational level, position, marital status, age, experience, income was “caution” (C) which mean that the Personnel needed enhancement of Emotional Intelligence competencies in this facet. Performance level in **Personal Power** related to gender, educational level, position, marital status, age, experience, income was “caution” (C) except for those personnel whose position are higher than sales representatives. Those personnel whose experiences are between 7-13 years, those personnel whose incomes are between 20,001-50,000 Baht, and those personnel whose incomes are equal to or higher

than 50,001 Baht had performance level as “vulnerable” (V) which means that the latter personnel group still have some skills and competencies of Emotional Intelligence in Personal Power facet while the rest of these group demonstrated Emotional Intelligence skills that needed enhancement.

Comparing performance level of each Emotional Intelligence facet related to biosocial factor, the results of the study was analyzed by t-test and F-test. For **Emotional Self-Awareness**, the obtained results of the study indicated that there was no significant difference in Emotional Self-Awareness between female and male, between personnel whose positions are sales representatives and higher than sales representatives, between single and married personnel, among personnel whose ages are between 20-29 years, between 30-39 years, equal to or older than 40 years, among personnel whose experiences are between 1-6 years, between 7-13 years, equal to or higher than 14 years. While there was significant difference in Emotional Self-Awareness between personnel whose educational level was equal to or higher than bachelor's degree and personnel whose educational level was less than bachelor's degree. The personnel whose educational level are equal to or higher than bachelor's degree had better Emotional Self-Awareness. There was also significant differences in Emotional Self-Awareness in term of income level. The personnel whose incomes are equal to or higher than 50,001 Baht had better Emotional Self-Awareness than personnel whose incomes are equal to or less than 20,000 Baht.

For **Emotional Expression**, the obtained results of the study indicated that there was no significant difference in Emotional Expression between female and male personnel, between personnel whose education are less than bachelor's degree and personnel whose education are equal to or higher than bachelor's degree, among personnel whose incomes are equal to or less than 20,000 Baht, personnel whose incomes are between 20,001 – 50,000 Baht, personnel whose incomes are equal to or higher than 50,001 Baht. There was significant difference in Emotional Expression between the personnel whose positions are sales representatives and whose positions are higher than sales representatives. The personnel whose positions are higher than sales representatives had better Emotional Expression than personnel whose positions are sales representatives.

There was significant difference in Emotional Expression between single personnel and married personnel. The married personnel had better Emotional Expression. There was significant difference in Emotional Expression among Sales Insurance Personnel whose ages are between 20-29 years, between 30-39 years, equal to or older than 40 years. The personnel whose ages are equal to or older than 40 years had better Emotional Expression than personnel whose ages are 20-29 years. There was significant difference in Emotional Expression among the personnel whose experiences are 1-6 years, between 7-13 years, equal to or higher than 14 years. The personnel whose experiences are between 7-13 years, had better Emotional Expression than personnel whose experiences are 1-6 years.

For **Emotional Awareness of Others**, the obtained results of the study indicated that there was no significant difference in Emotional Awareness of Others between female and male personnel, between single and married personnel, among personnel whose ages are between 20-29 years, between 30-39 years, equal to or older than 40 years. There was significant difference in Emotional Awareness of Others between personnel whose educational level are equal to or higher than bachelor's degree and personnel whose education are lower than bachelor's degree. The personnel whose education level are equal to or higher than bachelor's degree had better Emotional Awareness of Others. There was significant difference between personnel whose positions are sales representatives and personnel whose positions are higher than sales representatives in Emotional Awareness of Others. The personnel whose positions are higher than sales representatives had better Emotional Awareness of Others. There was significant difference among personnel whose experiences are between 1-6 years, between 7-13 years, equal to or higher than 14 years in Emotional Awareness of Others. The personnel whose experiences are between 7-13 years, had better Emotional Awareness of Others than personnel whose experiences are between 1-6 years. There was significant difference among personnel whose incomes are equal to or less than 20,000 Baht, between 20,001-50,000 Baht, equal to or higher than 50,001 Baht. The personnel whose incomes are between 20,001-50,000 Baht and personnel whose incomes are equal to or

higher than 50,001 Baht had better Emotional Awareness of Others than personnel whose incomes are equal to or less than 20,000 Baht.

For **Emotional Awareness**, the obtained results of the study indicated that there was no significant difference in Emotional Awareness between female and male personnel. While there was significant difference in Emotional Awareness related to the rest of the biosocial factors namely, educational level, position, marital status, age, experience, and income. For educational level, the personnel whose educational level are equal to or higher than bachelor's degree had better Emotional Awareness than personnel whose educational level are lower than bachelor's degree. For position, the personnel whose positions are higher than sales representatives had better Emotional Awareness than personnel whose positions are sales representatives. For marital status, married personnel had better Emotional Awareness than single personnel. For age, the personnel whose ages are equal to or older than 40 years had Emotional Awareness better than personnel whose ages are between 20-29 years. For experience, the personnel whose experiences are between 7-13 years had Emotional Awareness better than personnel whose experiences are between 1-6 years. For income, the personnel whose incomes are equal to or higher than 50,001 Baht and whose incomes are between 20,001-50,000 Baht had Emotional Awareness better than personnel whose incomes are equal to or less than 20,000 Baht.

For **Intentionality**, the obtained results of the study indicated that there was no significant difference in Intentionality between female and male personnel, between personnel whose educational level are lower than bachelor's degree and personnel whose educational level are higher than bachelor's degree, and between single and married personnel. There was significant difference in Intentionality related to the biosocial factors namely; position, age, experience, and income. For position, the personnel whose positions are higher than sales representatives had Intentionality better than personnel whose positions are sales representatives. For age, the personnel whose ages are equal to or older than 40 years had Intentionality better than personnel whose ages are between 20-29 years. For experience, the personnel whose experiences are between 7-13 years and whose experiences are equal to or higher than 14 years had Intentionality better than

personnel whose experiences are between 1-6 years. For income, the personnel whose incomes are equal to or higher than 50,001 Baht and whose incomes are between 20,001-50,000 Baht had Intentionality better than personnel whose incomes are equal to or less than 20,000 Baht.

For **Creativity**, the obtained results of the study indicated that there was significant difference in Creativity between female and male personnel. Male personnel had Creativity better than female personnel. For the rest of the biosocial factors namely; educational level, position, marital status, age, experience, and income, there was no significant difference in Creativity in those factors.

For **Resilience**, the obtained results of the study indicated that there was no significant difference in Resilience between female and male personnel, between the personnel whose educational level are lower than bachelor's degree and equal to or higher than bachelor's degree, between single and married personnel, among personnel whose ages are between 20-29 years, 30-39 years, equal to or older than 40 years. While there was a significant difference in Resilience related to position, experience, and income, the personnel whose positions are higher than sales representatives had Resilience better than personnel whose positions are sales representatives. Sales Insurance Personnel whose experiences are between 7-13 years had Resilience better than the personnel whose experiences are between 1-6 years. The personnel whose incomes are equal to or higher than 50,001 Baht had Resilience better than the personnel whose incomes are between 20,001-50,000 Baht and better than the personnel whose incomes are equal to or less than 20,000 Baht.

For **Interpersonnal Connections**, the obtained results of the study indicated that there was no significant difference in Interpersonnal Connections related to educational level, position, marital status, age, and experience. While there was a significant difference in Interpersonnal Connections between female and male personnel. Female personnel had Interpersonnal Connections better than male personnel. There was also significant difference in Interpersonnal Connections among personnel whose incomes are equal to or less than 20,000 Baht, between 20,001-50,000 Baht, equal to or higher than 50,001 Baht. The personnel whose incomes are equal to or higher than 50,001 Baht had

Interpersonal Connections better than the personnel whose incomes are equal to or less than 20,000 Baht.

For **Constructive Discontent**, the obtained results of the study indicated that there was significant difference in Constructive Discontent between female and male personnel. Male personnel had Constructive Discontent better than female personnel. For the rest of the biosocial factors namely; educational level, position, marital status, age, experience, and income, there was no significant difference in Constructive Discontent between the factors.

For **Emotional Competencies**, the obtained results of the study indicated that there was significant difference in Emotional Competencies related to position and income. For position, the personnel whose positions are higher than sales representatives had Emotional Competencies better than the personnel whose positions are sales representatives. For income, the personnel whose incomes are equal to or higher than 50,001 Baht had Emotional Competencies better than personnel whose incomes are equal to or less than 20,000 Baht. For the rest of the biosocial factors namely; gender, educational level, marital status, age, and experience, there was no significant difference in Emotional Competencies between the factors.

For **Outlook**, the obtained results of the study indicated that there was significant difference in Outlook related to gender, position, marital status, and income. For gender, male personnel had Outlook better than female personnel. For position, the personnel whose positions are higher than sales representatives had Outlook better than the personnel whose positions are sales representatives. For marital status, married personnel had Outlook better than single personnel. For income, the personnel whose incomes are between 20,001-50,000 Baht, and whose incomes are equal to or higher than 50,001 Baht had Outlook better than the personnel whose incomes are equal to or less than 20,000 Baht. For the rest of the biosocial factors namely; educational level, age, and experience, there was no significant difference in Outlook.

For **Compassion**, the obtained results of the study indicated that there was significant difference in Compassion related to educational level, position, experience, and income. For educational level, the personnel whose educational

level are equal to or higher than bachelor's degree had Compassion better than the personnel whose education level are lower than bachelor's degree. For position, the personnel whose positions are higher than sales representatives had Compassion better than the personnel whose positions are sales representatives. For experience, the personnel whose experiences are between 7-13 years had Compassion better than the personnel whose experiences are between 1-6 years. For income, the personnel whose incomes are equal to or higher than 50,001 Baht had Compassion better than the personnel whose incomes are equal to or less than 20,000 Baht. For the rest of the biosocial factors namely; gender, marital status, and age, there was no significant difference in Compassion.

For **Intuition**, the obtained results of the study indicated that there was significant difference in Intuition related to educational level. Sales Insurance Personnel whose educational level are equal to or higher than bachelor's degree had Intuition better than the personnel whose educational level are lower than bachelor's degree. For the other biosocial factors namely; gender, position, marital status, age, experience, and income, there was no significant difference in Intuition.

For **Trust Radius**, the obtained results of the study indicated that there was significant difference in Trust Radius related to educational level, position, and income. For educational level, the personnel whose educational level are equal to or higher than bachelor's degree had Trust Radius better than the personnel whose educational level are lower than bachelor's degree. For position, the personnel whose positions are higher than sales representatives had Trust Radius better than the personnel whose positions are sales representatives. For income, the personnel whose incomes are equal to or higher than 50,001 Baht had Trust Radius better than the personnel whose incomes are equal to or less than 20,000 Baht and whose incomes are between 20,001-50,000 Baht. For the other biosocial factors namely; gender, marital status, age, and experience, there was no significant difference in Trust Radius.

For **Personal Power**, the obtained results of the study indicated that there was significant difference in Personal Power related to income. Sales Insurance Personnel whose incomes are equal to or higher than 50,001 Baht and incomes are

between 20,001-50,000 Baht had Personal Power better than the personnel whose incomes are equal to or less than 20,000 Baht. For the other biosocial factors namely; gender, educational level, position, marital status, age, and experience, there was no significant difference in Personal Power.

For **Integrated Self**, the obtained results of the study indicated that there was significant difference in Integrated Self related to position. Sales Insurance Personnel whose positions are higher than sales representatives had better Integrated Self than the personnel whose positions are sales representatives. For the other biosocial factors namely; gender, educational level, marital status, age, experience, and income, there was no significant different in Integrated Self.

For **Emotional Values and Attitudes**, the obtained results of the study indicated that there was significant difference in Emotional Values and Attitudes related to educational level, position, and income. For educational level, the personnel whose educational level are equal to or higher than bachelor's degree had Emotional Values and Attitudes better than the personnel whose education level are lower than bachelor's degree. For position, the personnel whose positions are higher than sales representatives had Emotional Values and Attitudes better than the personnel whose positions are sales representatives. For income, the personnel whose incomes are between 20,001-50,000 Baht had Emotional Values and Attitudes better than the personnel whose incomes are equal to or less than 20,000 Baht. The personnel whose incomes are equal to or higher than 50,001 Baht had Emotional Values and Attitudes better than the personnel whose incomes are between 20,001-50,000 Baht and the personnel whose incomes are equal to or less than 20,000 Baht. For the other biosocial factors namely; gender, marital status, age, and experience, there was no significant difference in Emotional Values and Attitudes.

For comparing the number of significant differences between each **Emotional Intelligence facet, Overall Emotional Intelligence and each biosocial factor**, the obtained results of the study indicated that **income** had the highest number of significant differences in Emotional Intelligence facet as much as 13 differences. While position ranks number 2 with 12 significant differences

of Emotional Intelligence facet. Educational level, experience, gender, marital status, and age rank number 3, 4, 5, 6, and 6 respectively.



Table 1 : Distribution of Respondents according to Gender

Gender	No. of Respondents	Percentage (%)
Female	336	59.79
Male	226	40.21
Total	562	100

Table 2 : Distribution of Respondents according to Educational Level

Education	No. of Respondents	Percentage (%)
Below Bachelor's Degree	218	38.79
Bachelor's Degree or Higher	344	61.21
Total	562	100

Table 3 : Distribution of Respondents according to Position

Position	No. of Respondents	Percentage (%)
Sales Representatives	377	67.08
Higher than Sales Representatives	185	32.92
Total	562	100

Table 4 : Distribution of Respondents according to Marital Status

Marital Status	No. of Respondents	Percentage (%)
Single	243	46.91
Married	275	53.09
Total	518	100

Table 5 : Distribution of Respondents according to Age

Age Group (year)	No. of Respondents	Percentage (%)
20-29 years	161	28.65
30-39 years	227	40.39
40 years and older	174	30.96
Total	562	100

Table 6 : Distribution of Respondents according to Experience

Experience (year)	No. of Respondents	Percentage (%)
1-6 years	311	59.58
7-13 years	160	30.65
14 years and above	51	9.77
Total	522	100

Table 7 : Distribution of Respondents according to Income

Sales Income (Baht)	No. of Respondents	Percentage (%)
20,000 Baht and below	187	37.93
20,001-50,000 Baht	178	36.11
50,001 Baht and above	128	25.96
Total	493	100

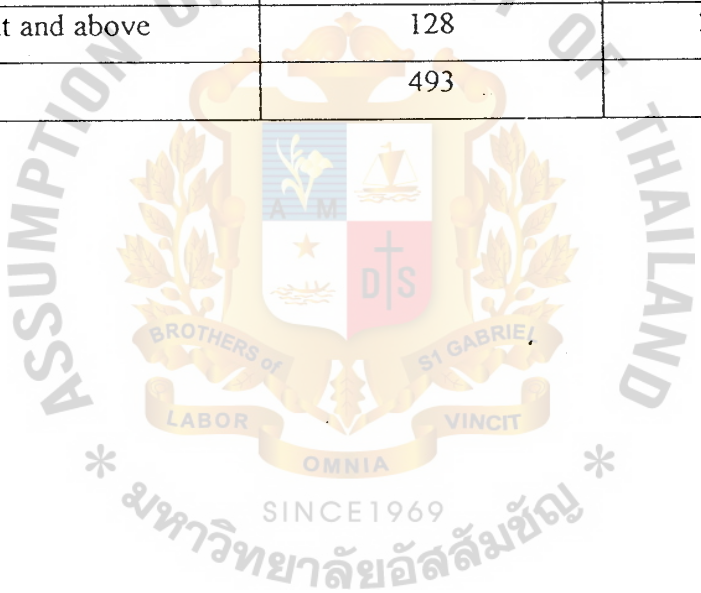


Table 8 : The Performance Level of Each Emotional Intelligence Facet
and Overall Emotional Intelligence of Sales Insurance Personnel
in Bangkok

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	6	28	17.98	3.02	P
Emotional Expression	2	25	14.98	3.22	V
Emotional Awareness of Others	12	39	24.42	3.81	O
Awareness	39	78	57.38	7.06	P
Intentionality	11	47	27.74	4.43	V
Creativity	8	30	20.22	4.14	P
Resilience	14	57	30.85	4.80	P
Interpersonal Connections	7	32	20.60	3.32	V
Constructive Discontent	6	24	15.05	2.74	C
Competencies	60	161	114.46	13.96	V
Outlook	9	29	19.16	2.97	P
Compassion	14	41	24.53	3.64	V
Intuition	12	34	21.87	3.54	V
Trust Radius	10	40	22.60	4.25	V
Personal Power	10	35	21.24	3.65	C
Integrated Self	10	27	18.00	2.55	V
Values & Attitudes	86	180	127.4	13.84	V
Emotional Intelligence	197	385	299.25	31.08	V

n=562

Table 9 : The Performance Level of Each Emotional Intelligence Facet
and Overall Emotional Intelligence of Female Sales Insurance
Personnel in Bangkok

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	6	28	18.09	2.98	P
Emotional Expression	5	23	15.16	3.11	V
Emotional Awareness of Others	12	39	24.38	3.93	O
Awareness	42	77	57.63	7.09	P
Intentionality	11	38	27.55	4.45	V
Creativity	8	30	19.73	4.20	P
Resilience	14	42	30.66	4.61	P
Interpersonal Connections	7	32	21.09	3.32	V
Constructive Discontent	6	24	14.86	2.72	C
Competencies	160	144	113.89	13.80	V
Outlook	9	29	18.96	3.00	P
Compassion	14	35	24.55	3.49	V
Intuition	12	32	21.89	3.51	V
Trust Radius	10	34	22.48	4.17	V
Personal Power	11	35	21.21	3.60	C
Integrated Self	10	26	18.16	2.50	V
Values & Attitudes	92	164	127.25	13.22	V
Emotional Intelligence	197	376	298.77	30.00	V

n=336

Table 10 : The Performance Level of Each Emotional Intelligence Facet
and Overall Emotional Intelligence of Male Sales Insurance
Personnel in Bangkok

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	10	24	17.83	3.07	P
Emotional Expression	2	25	14.71	3.37	V
Emotional Awareness of Others	13	35	24.48	3.64	O
Awareness	39	78	57.01	7.02	P
Intentionality	14	47	28.04	4.40	V
Creativity	9	30	20.95	3.96	P
Resilience	18	57	31.15	5.08	P
Interpersonal Connections	13	28	19.86	3.18	V
Constructive Discontent	7	24	15.34	2.76	C
Competencies	75	161	115.32	14.19	V
Outlook	12	26	19.46	2.92	P
Compassion	16	41	24.49	3.87	V
Intuition	13	34	21.85	3.60	V
Trust Radius	14	40	22.78	4.38	V
Personal Power	10	32	21.27	3.75	C
Integrated Self	12	27	17.76	2.60	V
Values & Attitudes	86	180	127.62	14.75	V
Emotional Intelligence	205	385	299.95	32.68	V

n=226

Table 11 : The Performance Level of Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Educational Levels are lower than Bachelor's Degree

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	6	28	17.55	3.19	P
Emotional Expression	2	23	15.00	3.38	V
Emotional Awareness of Others	14	33	23.87	3.74	O
Awareness	39	77	56.42	6.90	P
Intentionality	14	47	27.39	4.74	V
Creativity	8	30	20.03	4.30	P
Resilience	18	57	30.63	5.22	P
Interpersonal Connections	13	32	20.49	3.53	V
Constructive Discontent	7	24	15.05	2.74	C
Competencies	75	161	113.59	14.05	V
Outlook	10	26	18.91	3.07	P
Compassion	14	41	24.07	3.67	V
Intuition	12	34	21.30	3.62	V
Trust Radius	13	40	22.10	4.18	V
Personal Power	10	30	20.98	3.65	C
Integrated Self	12	27	18.09	2.64	V
Values & Attitudes	86	180	125.45	13.74	V
Emotional Intelligence	205	385	295.45	31.29	V

n=218

Table 12 : The Performance Level of Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Educational Levels are equal to or higher than Bachelor's Degree

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	10	25	18.26	2.87	P
Emotional Expression	5	25	14.97	3.12	V
Emotional Awareness of Others	12	39	24.77	3.83	O
Awareness	40	78	58.00	7.11	P
Intentionality	11	37	27.97	4.22	V
Creativity	9	30	20.33	4.05	P
Resilience	14	42	30.99	4.52	P
Interpersonal Connections	7	28	20.66	3.18	V
Constructive Discontent	6	24	15.06	2.75	C
Competencies	60	153	115.02	13.50	V
Outlook	9	29	19.32	2.90	P
Compassion	14	35	24.82	3.60	V
Intuition	13	32	22.24	3.45	V
Trust Radius	10	36	22.92	4.28	V
Personal Power	11	35	21.40	3.65	C
Integrated Self	10	25	17.94	2.49	V
Values & Attitudes	92	163	128.63	13.79	V
Emotional Intelligence	197	379	301.65	30.75	V

n=344

Table 13 : The Performance Level of Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Positions are Sales Representatives

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	6	25	17.84	2.94	P
Emotional Expression	5	25	14.79	3.21	V
Emotional Awareness of Others	12	39	24.08	3.88	O
Awareness	39	78	56.72	6.95	P
Intentionality	14	38	27.21	4.32	V
Creativity	8	30	19.99	4.26	P
Resilience	18	42	30.35	4.63	P
Interpersonal Connections	13	32	20.52	3.33	V
Constructive Discontent	6	24	15.01	2.79	C
Competencies	76	153	113.08	13.88	V
Outlook	9	26	18.89	2.94	P
Compassion	14	35	24.21	3.65	V
Intuition	12	32	21.71	3.51	V
Trust Radius	10	36	22.30	4.09	V
Personal Power	11	32	21.11	3.63	C
Integrated Self	10	26	17.82	2.50	V
Values & Attitudes	92	164	126.05	13.35	V
Emotional Intelligence	223	379	295.84	30.51	V

n=377

Table 14 : The Performance Level of Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Positions are higher than Sales representatives

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	10	28	18.26	3.16	P
Emotional Expression	2	24	15.36	3.21	V
Emotional Awareness of Others	14	33	25.12	3.60	O
Awareness	40	75	58.75	7.11	P
Intentionality	11	47	28.83	4.46	P
Creativity	9	30	20.68	3.87	P
Resilience	14	57	31.89	4.99	P
Interpersonal Connections	7	31	20.75	3.31	V
Constructive Discontent	7	22	15.15	2.65	C
Competencies	60	161	117.29	13.74	V
Outlook	11	29	19.71	2.94	P
Compassion	15	41	25.17	3.55	V
Intuition	13	34	22.20	3.59	V
Trust Radius	14	40	23.20	4.52	V
Personal Power	10	35	21.50	3.70	V
Integrated Self	12	27	18.36	2.62	V
Values & Attitudes	86	180	130.15	14.44	V
Emotional Intelligence	197	385	306.18	31.17	V

n=185

Table 15 : The Performance Level of Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Marital Status are Single

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	10	25	18.01	2.90	P
Emotional Expression	2	24	14.52	3.35	V
Emotional Awareness of Others	13	33	24.00	3.73	O
Awareness	39	74	56.53	7.01	V
Intentionality	11	38	27.63	4.55	V
Creativity	9	30	20.05	4.11	P
Resilience	14	42	30.73	4.84	P
Interpersonal Connections	13	30	20.60	3.18	V
Constructive Discontent	6	24	15.04	2.89	C
Competencies	60	153	114.05	14.28	V
Outlook	9	29	18.90	3.06	P
Compassion	14	35	24.44	3.67	V
Intuition	12	32	21.88	3.49	V
Trust Radius	12	36	22.55	4.10	V
Personal Power	11	35	21.18	3.79	C
Integrated Self	10	27	17.98	2.64	V
Values & Attitudes	92	164	126.93	13.88	V
Emotional Intelligence	197	379	297.51	31.44	V

n=243

Table 16 : The Performance Level of Each Emotional Intelligence Facet
and Overall Emotional Intelligence of Sales Insurance Personnel
in Bangkok whose Marital Status are Married

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	6	27	18.05	3.07	P
Emotional Expression	6	25	15.19	3.04	V
Emotional Awareness of Others	12	35	24.59	3.75	O
Awareness	42	78	57.83	7.01	P
Intentionality	14	47	27.94	4.55	V
Creativity	8	30	20.45	4.29	P
Resilience	18	57	30.96	4.88	P
Interpersonal Connections	7	32	20.66	3.45	V
Constructive Discontent	7	24	15.02	2.64	C
Competencies	75	161	115.03	13.96	V
Outlook	10	26	19.51	2.82	P
Compassion	14	41	24.62	3.60	V
Intuition	12	34	21.89	3.61	V
Trust Radius	10	40	22.64	4.24	V
Personal Power	10	32	21.40	3.55	C
Integrated Self	12	25	17.96	2.48	V
Values & Attitudes	86	180	128.02	13.66	V
Emotional Intelligence	205	385	300.89	30.97	V

n=275

Table 17 : The Performance Level of Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Ages are between 20-29 years

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	10	24	17.84	2.83	P
Emotional Expression	2	23	14.39	3.33	V
Emotional Awareness of Others	13	33	24.06	3.87	O
Awareness	39	75	56.29	6.99	P
Intentionality	16	38	27.07	4.37	V
Creativity	8	30	20.05	3.99	P
Resilience	18	42	30.35	5.06	P
Interpersonal Connections	13	30	20.70	3.23	V
Constructive Discontent	9	24	15.30	2.82	C
Competencies	86	153	113.48	14.37	V
Outlook	9	26	18.93	2.94	P
Compassion	16	35	24.54	3.74	V
Intuition	14	32	22.02	3.28	V
Trust Radius	12	36	22.76	4.36	V
Personal Power	12	30	21.22	3.57	C
Integrated Self	10	27	17.66	2.65	V
Values & Attitudes	93	164	127.12	13.46	V
Emotional Intelligence	228	379	296.89	31.00	V

n=161

Table 18 : The Performance Level of Each Emotional Intelligence Facet
and Overall Emotional Intelligence of Sales Insurance Personnel
in Bangkok whose Ages are between 30-39 years

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	6	25	17.92	2.83	P
Emotional Expression	5	24	14.98	3.25	V
Emotional Awareness of Others	12	32	24.54	3.59	O
Awareness	40	75	57.44	7.10	P
Intentionality	14	47	27.81	4.37	V
Creativity	9	30	20.50	4.26	P
Resilience	19	57	31.15	4.78	P
Interpersonal Connections	13	32	20.59	3.33	V
Constructive Discontent	6	23	15.05	2.66	C
Competencies	75	161	115.09	13.57	V
Outlook	10	29	19.35	2.94	P
Compassion	14	41	24.35	3.74	V
Intuition	12	34	22.02	3.63	V
Trust Radius	10	40	22.41	4.28	V
Personal Power	10	35	21.37	3.84	C
Integrated Self	12	25	18.12	2.42	V
Values & Attitudes	86	180	127.63	13.84	V
Emotional Intelligence	205	385	300.16	30.72	V

n=227

Table 19 : The Performance Level of Each Emotional Intelligence Facet
and Overall Emotional Intelligence of Sales Insurance Personnel
in Bangkok whose Ages are 40 years and older

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	10	28	18.19	3.19	P
Emotional Expression	7	25	15.52	2.98	V
Emotional Awareness of Others	12	32	24.61	4.04	O
Awareness	42	78	58.32	6.98	P
Intentionality	11	37	28.28	4.51	V
Creativity	9	30	20.00	4.14	P
Resilience	14	41	30.94	4.58	P
Interpersonal Connections	7	31	20.51	3.41	V
Constructive Discontent	7	24	14.83	2.79	C
Competencies	60	146	114.56	14.13	V
Outlook	11	26	19.13	3.06	P
Compassion	15	35	24.74	3.67	V
Intuition	12	31	21.55	3.66	V
Trust Radius	14	32	22.70	4.14	V
Personal Power	11	32	21.08	3.49	C
Integrated Self	12	26	18.15	2.61	V
Values & Attitudes	93	161	127.34	14.26	V
Emotional Intelligence	197	378	300.22	31.69	V

n=174

Table 20 : The Performance Level of Each Emotional Intelligence Facet
and Overall Emotional Intelligence of Sales Insurance Personnel
in Bangkok whose Experiences are between 1-6 years

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	10	25	17.83	2.81	P
Emotional Expression	2	23	14.73	3.08	V
Emotional Awareness of Others	13	39	24.19	3.72	O
Awareness	40	77	56.76	6.53	P
Intentionality	14	37	27.30	4.21	V
Creativity	9	30	20.44	4.05	P
Resilience	18	41	30.49	4.65	P
Interpersonal Connections	13	32	20.52	3.22	V
Constructive Discontent	7	24	15.34	2.77	C
Competencies	76	153	114.10	13.49	V
Outlook	9	29	19.09	2.98	P
Compassion	14	34	24.24	3.42	V
Intuition	13	32	21.98	3.40	V
Trust Radius	10	36	22.45	4.14	V
Personal Power	12	35	21.30	3.56	C
Integrated Self	12	27	17.92	2.54	V
Values & Attitudes	92	163	126.98	12.71	V
Emotional Intelligence	223	379	297.84	28.83	V

n=311

Table 21 : The Performance Level of Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Experiences are between 7-13 years

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	6	27	18.07	3.37	P
Emotional Expression	5	25	15.52	3.31	V
Emotional Awareness of Others	14	33	25.04	3.93	O
Awareness	39	77	58.63	7.78	P
Intentionality	11	47	28.48	4.84	V
Creativity	9	30	20.34	4.35	P
Resilience	14	57	31.69	5.32	P
Interpersonal Connections	7	31	20.70	3.54	V
Constructive Discontent	6	24	14.91	2.87	C
Competencies	60	161	116.13	15.21	V
Outlook	11	24	19.46	2.94	P
Compassion	14	41	25.20	3.90	V
Intuition	12	34	21.93	3.75	V
Trust Radius	14	40	23.04	4.55	V
Personal Power	10	32	21.53	3.90	V
Integrated Self	12	25	17.94	2.48	V
Values & Attitudes	86	180	129.11	15.49	V
Emotional Intelligence	197	385	303.86	34.75	V

n=160

Table 22 : The Performance Level of Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Experiences are 14 years or higher

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	14	28	18.78	3.01	P
Emotional Expression	7	23	15.33	3.36	V
Emotional Awareness of Others	18	35	24.94	3.65	O
Awareness	44	78	59.06	7.24	P
Intentionality	23	36	29.27	3.54	P
Creativity	13	30	20.27	3.73	P
Resilience	24	41	31.88	3.98	P
Interpersonal Connections	13	27	21.24	3.25	V
Constructive Discontent	9	19	14.69	2.31	C
Competencies	95	146	117.35	11.60	V
Outlook	13	24	19.80	2.83	P
Compassion	19	34	25.04	3.71	V
Intuition	13	31	22.39	3.83	V
Trust Radius	15	32	23.22	4.15	V
Personal Power	16	30	21.43	3.45	C
Integrated Self	14	25	18.75	2.76	V
Values & Attitudes	107	161	130.63	13.80	V
Emotional Intelligence	263	372	307.04	28.70	P

n=51

**Table 23 : The Performance Level of Each Emotional Intelligence Facet
and Overall Emotional Intelligence of Sales Insurance Personnel
in Bangkok whose Incomes are equal to or less than 20,000 Baht**

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	10	25	17.49	2.93	V
Emotional Expression	6	23	14.81	2.93	V
Emotional Awareness of Others	13	33	23.66	3.74	O
Awareness	39	75	55.95	6.67	P
Intentionality	17	38	26.87	4.06	V
Creativity	9	30	19.89	4.18	P
Resilience	18	42	29.99	4.58	P
Interpersonal Connections	13	27	20.06	3.32	V
Constructive Discontent	9	24	15.05	2.73	C
Competencies	76	153	111.86	12.92	V
Outlook	9	29	18.49	2.99	P
Compassion	14	34	24.01	3.40	V
Intuition	14	31	21.60	3.12	V
Trust Radius	10	36	21.99	4.03	V
Personal Power	12	28	20.68	3.37	C
Integrated Self	12	26	17.85	2.55	V
Values & Attitudes	92	163	124.63	12.67	V
Emotional Intelligence	223	379	292.44	28.06	V

n=189

Table 24 : The Performance Level of Each Emotional Intelligence Facet
and Overall Emotional Intelligence of Sales Insurance Personnel
in Bangkok whose Incomes are between 20,001 – 50,000 Baht

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	10	27	18.56	3.20	P
Emotional Expression	2	24	15.05	3.38	V
Emotional Awareness of Others	14	39	24.83	3.66	O
Awareness	40	77	57.84	6.93	P
Intentionality	11	47	28.03	4.73	V
Creativity	9	30	20.38	4.25	P
Resilience	14	57	30.99	5.31	P
Interpersonal Connections	13	32	20.64	3.29	V
Constructive Discontent	6	22	15.06	2.87	C
Competencies	60	161	115.10	14.89	V
Outlook	11	24	19.38	2.89	P
Compassion	15	41	24.76	3.66	V
Intuition	13	34	21.99	3.89	V
Trust Radius	14	40	22.60	4.29	V
Personal Power	11	35	21.64	3.74	V
Integrated Self	12	27	17.84	2.69	V
Values & Attitudes	93	180	128.22	13.90	V
Emotional Intelligence	197	385	301.16	31.51	V

n=177

Table 25 : The Performance Level of Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Incomes are equal to or higher than 50,001 Baht

Emotional Intelligence Facets and Overall Emotional Intelligence	Minimum Score	Maximum Score	Sample Mean	Standard Deviation	Performance Level
Emotional Self-Awareness	6	28	18.56	3.20	P
Emotional Expression	7	25	15.58	3.11	V
Emotional Awareness of Others	14	35	25.45	3.81	O
Awareness	42	78	59.59	7.27	P
Intentionality	14	37	29.06	4.30	P
Creativity	11	29	21.02	3.80	P
Resilience	21	42	32.46	4.26	P
Interpersonal Connections	7	30	21.13	3.32	V
Constructive Discontent	7	24	15.35	2.70	C
Competencies	75	146	119.02	13.17	V
Outlook	12	24	20.08	2.79	P
Compassion	14	35	25.35	3.81	V
Intuition	12	31	22.50	3.46	V
Trust Radius	14	34	23.94	4.31	V
Personal Power	10	32	21.84	3.76	V
Integrated Self	13	25	18.49	2.39	V
Values & Attitudes	86	164	132.20	14.21	V
Emotional Intelligence	205	378	310.80	31.34	P

n=127

Table 26 : The Significant Difference of Emotional Intelligence Mean between Female and Male Sales Insurance Personnel in Bangkok in Terms of Each Emotional Intelligence Facet and Overall Emotional Intelligence

Emotional Intelligence Facets and Overall Emotional Intelligence	Mean		Significance		Standard Deviation		Performance Level	
	F	M	t-test	2-tails prob.	F	M	F	M
Emotional Self-Awareness	18.09	17.83	1.00	0.32	2.98	3.07	P	P
Emotional Expression	15.16	14.71	1.65	0.10	3.11	3.37	V	V
Emotional Awareness of Others	24.38	24.48	-0.29	0.78	3.93	3.64	O	O
Awareness	57.63	57.01	1.02	0.31	7.09	7.02	P	P
Intentionality	27.55	28.04	-1.28	0.20	4.45	4.40	V	V
Creativity	19.73	20.95	-3.46*	0.00	4.20	3.96	P	P
Resilience	30.66	31.15	-1.18	0.24	4.61	5.08	P	P
Interpersonal Connections	21.09	19.86	4.39*	0.00	3.32	3.18	V	V
Constructive Discontent	14.86	15.33	-2.01*	0.05	2.72	2.76	C	C
Competencies	113.89	115.23	-1.20	0.23	13.80	14.19	V	V
Outlook	18.96	19.46	-1.99*	0.05	3.00	2.92	P	P
Compassion	24.55	24.49	0.21	0.83	3.49	3.87	V	V
Intuition	21.89	21.85	0.11	0.91	3.51	3.60	V	V
Trust Radius	22.48	22.78	-0.83	0.41	4.17	4.38	V	V
Personal Power	21.21	21.27	-0.19	0.85	3.60	3.75	C	C
Integrated Self	18.16	17.76	1.85	0.07	2.50	2.60	V	V
Values & Attitudes	127.25	127.62	-0.31	0.76	13.22	14.75	V	V
Emotional Intelligence	298.77	299.95	-0.44	0.66	30.00	32.68	V	V

F = Female n=336

M= Male n=226

* t-value is significantly different at 0.05 level between two groups

Table 27 : The Significant Difference of Emotional Intelligence Mean between Sales Insurance Personnel whose Educational Levels are lower than Bachelor's Degree and are equal to or higher than Bachelor's Degree in Terms of Each Emotional Intelligence Facet and Overall Emotional Intelligence

Emotional Intelligence Facets and Overall Emotional Intelligence	Mean		Significance		Standard Deviation		Performance Level	
	B	E	t-test	2-tails prob.	B	E	B	E
Emotional Self-Awareness	17.55	18.26	-2.72*	0.01	3.19	2.87	P	P
Emotional Expression	15.00	14.97	0.11	0.91	3.38	3.12	V	V
Emotional Awareness of Others	23.87	24.77	-2.76*	0.01	3.74	3.83	O	O
Awareness	56.42	58.00	-2.60*	0.01	6.90	7.11	P	P
Intentionality	27.39	27.97	-1.53	0.13	4.74	4.22	V	V
Creativity	20.03	20.33	-0.84	0.40	4.30	4.05	P	P
Resilience	30.63	30.99	-0.87	0.39	5.22	4.52	P	P
Interpersonal Connections	20.49	20.66	-0.60	0.55	3.53	3.18	V	V
Constructive Discontent	15.05	15.06	-0.05	0.96	2.74	2.75	C	C
Competencies	113.59	115.02	-1.19	0.24	14.65	13.50	V	V
Outlook	18.91	19.32	-1.58	0.11	3.07	2.90	P	P
Compassion	24.07	24.82	-2.38*	0.02	3.67	3.60	V	V
Intuition	21.30	22.24	-3.09*	0.00	3.62	3.45	V	V
Trust Radius	22.10	22.92	-2.23*	0.03	4.18	4.28	V	V
Personal Power	20.98	21.40	-1.35	0.18	3.65	3.65	C	C
Integrated Self	18.09	17.94	0.69	0.49	2.64	2.49	V	V
Values & Attitudes	125.45	128.63	-2.68*	0.01	13.74	13.79	V	V
Emotional Intelligence	295.45	301.65	-2.31*	0.02	31.29	30.75	V	V

B = Lower than Bachelor's Degree n=218

E= Equal to or Higher than Bachelor's Degree n=344

* t-value is significantly different at 0.05 level between two groups

Table 28 : The Significant Difference of Emotional Intelligence Mean between Sales Insurance Personnel whose Positions are Sales Representative and whose Positions are higher than Sales Representatives in Terms of Each Emotional Intelligence Facet and Overall Emotional Intelligence

Emotional Intelligence Facets and Overall Emotional Intelligence	Mean		Significance		Standard Deviation		Performance Level	
	S	H	t-test	2-tails prob.	S	H	S	H
Emotional Self-Awareness	17.84	18.26	-1.56	0.12	2.94	3.16	P	P
Emotional Expression	14.79	15.36	-1.97*	0.05	3.21	3.21	V	V
Emotional Awareness of Others	24.08	25.12	-3.06*	0.00	3.88	3.60	O	O
Awareness	56.72	58.75	-3.23*	0.00	6.95	7.11	P	P
Intentionality	27.21	28.83	-4.12*	0.00	4.32	4.46	V	P
Creativity	19.99	20.68	-1.84	0.07	4.26	3.87	P	P
Resilience	30.35	31.89	-3.61*	0.00	4.63	4.99	P	P
Interpersonal Connections	20.52	20.75	-0.78	0.44	3.33	3.31	V	V
Constructive Discontent	15.01	15.15	-0.56	0.58	2.79	2.65	C	C
Competencies	113.08	117.29	-3.39*	0.00	13.88	13.74	V	V
Outlook	18.89	19.72	-3.11*	0.00	2.94	2.97	P	P
Compassion	24.21	25.17	-2.94*	0.00	3.65	3.55	V	V
Intuition	21.71	22.20	-1.53	0.13	3.51	3.59	V	V
Trust Radius	22.30	23.20	-2.36*	0.02	4.09	4.52	V	V
Personal Power	21.11	21.50	-1.20	0.23	3.63	3.70	C	V
Integrated Self	17.82	18.36	-2.38*	0.02	2.50	2.62	V	V
Values & Attitudes	126.05	130.15	-3.33*	0.00	13.35	14.44	V	V
Emotional Intelligence	295.84	306.18	-3.75*	0.00	30.51	31.17	V	V

S = Sales Representatives n=377

H= Higher than Sales Representatives n=185

* t-value is significantly different at 0.05 level between two groups

Table 29 : The Significant Difference of Emotional Intelligence Mean between Sales Insurance Personnel whose Marital Status are Single and Married in Terms of Each Emotional Intelligence Facet and Overall Emotional Intelligence

Emotional Intelligence Facets and Overall Emotional Intelligence	Mean		Significance		Standard Deviation		Performance Level	
	S	M	t-test	2-tails prob.	S	M	S	M
Emotional Self-Awareness	18.01	18.05	-0.15	0.88	2.90	3.07	P	P
Emotional Expression	14.52	15.19	-2.40*	0.02	3.35	3.04	V	V
Emotional Awareness of Others	24.00	24.59	-1.79	0.07	3.73	3.75	O	O
Awareness	56.53	57.83	-2.11*	0.04	7.01	7.01	V	P
Intentionality	27.63	27.94	-0.79	0.43	4.55	4.28	V	V
Creativity	20.05	20.45	-1.08	0.28	4.11	4.29	P	P
Resilience	30.73	30.96	-0.55	0.58	4.84	4.88	P	P
Interpersonal Connections	20.60	20.66	-0.20	0.85	3.18	3.45	V	V
Constructive Discontent	15.04	15.02	0.09	0.93	2.89	2.64	C	C
Competencies	114.05	115.03	-0.79	0.43	14.28	13.96	V	V
Outlook	18.90	19.51	-2.34*	0.02	3.06	2.82	P	P
Compassion	24.44	24.62	-0.57	0.57	3.67	3.60	V	V
Intuition	21.88	21.89	-0.03	0.98	3.49	3.61	V	V
Trust Radius	22.55	22.64	-0.26	0.79	4.10	4.24	V	V
Personal Power	21.18	21.40	-0.67	0.51	3.79	3.55	C	C
Integrated Self	17.98	17.96	0.07	0.95	2.64	2.48	V	V
Values & Attitudes	126.93	128.02	-0.90	0.37	13.88	13.66	V	V
Emotional Intelligence	297.51	300.89	-1.23	0.22	31.44	30.97	V	V

S = Single n=243

M= Married n=273

* t-value is significantly different at 0.05 level between two groups

Table 30 : The Significant Difference of Emotional Intelligence Mean among Sales Insurance Personnel in Bangkok whose Ages are between 20-29 years, between 30-39 years, and equal to or older than 40 years in Terms of Each Emotional Intelligence Facet and Overall Emotional Intelligence

Emotional Intelligence Facets and Overall Emotional Intelligence	Mean			Significance		Significant difference between group	Standard Deviation			Performance Level		
	20-29	30-39	40+	F-Ratio	F-Prob.		20-29	30-39	40+	20-29	30-39	40+
Emotional Self-Awareness	17.84	17.92	18.19	0.62	0.54		2.83	3.02	3.19	P	P	P
Emotional Expression	14.39	14.98	15.52	5.25	0.01	*	3.33	3.25	2.98	V	V	V
Emotional Awareness of Others	24.06	24.54	24.61	1.06	0.35		3.87	3.59	4.04	O	O	O
Awareness	56.29	57.44	58.32	3.49	0.03	*	6.99	7.10	6.98	P	V	P
Intentionality	27.07	27.81	28.28	3.14	0.04	*	4.37	4.37	4.51	V	V	V
Creativity	20.05	20.50	20.00	0.91	0.40		3.99	4.26	4.14	P	P	P
Resilience	30.35	31.15	30.94	1.32	0.27		5.06	4.78	4.58	P	P	P
Interpersonal Connections	20.70	20.59	20.51	0.14	0.87		3.23	3.33	3.41	V	V	V
Constructive Discontent	15.30	15.05	14.83	1.20	0.30		2.82	2.66	2.79	C	C	C
Competencies	113.48	115.09	114.56	0.63	0.53		14.37	13.57	14.13	V	V	V
Outlook	18.93	19.35	19.13	0.99	0.37		2.94	2.92	3.06	P	P	P
Compassion	24.54	24.35	24.74	0.56	0.57		3.74	3.57	3.67	V	V	V
Intuition	22.02	22.02	21.55	1.08	0.34		3.28	3.63	3.66	V	V	V
Trust Radius	22.76	22.41	22.70	0.40	0.67		4.36	4.28	4.14	V	V	V
Personal Power	21.22	21.37	21.08	0.32	0.72		3.57	3.84	3.49	C	C	C
Integrated Self	17.66	18.12	18.15	2.02	0.13		2.65	2.42	2.61	V	V	V
Values & Attitudes	127.12	127.63	127.34	0.06	0.94		13.46	13.84	14.26	V	V	V
Emotional Intelligence	296.89	300.16	300.22	0.64	0.53		31.00	30.72	31.69	V	V	V

* Significantly Different

Table 31: Differences Among Groups After Using the Scheffe Process on Age

Emotional Intelligence Facet	Groups Significantly Difference				
Emotional Expression	Mean	Group	Grp 1	Grp 2	Grp 3
	14.39	Grp 1			
	14.98	Grp 2			
	15.52	Grp 3	*		
Awareness	Mean	Group	Grp 1	Grp 2	Grp 3
	56.29	Grp 1			
	57.44	Grp 2			
	58.32	Grp 3	*		
Intentionality	Mean	Group	Grp 1	Grp 2	Grp 3
	27.07	Grp 1			
	27.81	Grp 2			
	28.28	Grp 3	*		

Group (Grp) 1 = Ages between 20-29 years

Group (Grp) 2 = Ages between 30-39 years

Group (Grp) 3 = Ages equal to or older than 40 years

* = Pairs of groups which are significantly different

Table 32 : The Significant Difference of Emotional Intelligence Mean among Sales Insurance Personnel in Bangkok whose Experiences are between 1-6 years, between 7-13 years, and equal to or higher than 14 years in Terms of Each Emotional Intelligence Facet and Overall Emotional Intelligence

Emotional Intelligence Facets and Overall Emotional Intelligence	Mean			Significance		Significant difference between group	Standard Deviation			Performance Level		
	1-6	7-13	14+	F-Ratio	F-Prob.		1-6	7-13	14+	1-6	7-13	14+
Emotional Self-Awareness	17.84	18.07	18.78	2.22	0.11		2.81	3.37	3.01	P	P	P
Emotional Expression	14.73	15.52	15.33	3.53	0.03	*	3.08	3.13	3.36	V	V	V
Emotional Awareness of Others	24.19	25.04	24.94	3.01	0.05	*	3.72	3.93	3.65	O	O	O
Awareness	56.76	58.63	59.06	5.07	0.01	*	6.53	7.78	7.24	P	P	P
Intentionality	27.30	28.48	29.74	6.87	0.00	*	4.21	4.84	3.54	V	V	P
Creativity	20.44	20.34	20.27	0.06	0.95		4.05	4.35	3.73	P	P	P
Resilience	30.49	31.69	31.88	4.28	0.01	*	4.65	5.32	3.98	P	P	P
Interpersonal Connections	20.52	20.70	21.24	1.04	0.35		3.22	3.54	3.25	V	V	V
Constructive Discontent	15.34	14.91	14.69	2.05	0.13		2.77	2.87	2.31	C	C	C
Competencies	114.10	116.13	117.35	1.92	0.15		13.49	15.21	11.60	V	V	V
Outlook	19.09	19.46	19.80	1.71	0.18		2.98	2.94	2.83	P	P	P
Compassion	24.24	25.20	25.04	4.11	0.02	*	3.42	3.90	3.71	V	V	V
Intuition	21.98	21.93	22.39	0.35	0.71		3.40	3.75	3.83	V	V	V
Trust Radius	22.45	23.04	23.22	1.42	0.24		4.14	4.55	4.15	V	V	V
Personal Power	21.30	21.53	21.43	0.22	0.80		3.56	3.90	3.45	C	V	C
Integrated Self	17.92	17.94	18.75	2.38	0.09		2.54	2.48	2.76	V	V	V
Values & Attitudes	126.98	129.11	130.63	2.31	0.10		12.71	15.49	13.80	V	V	V
Emotional Intelligence	297.84	303.86	307.04	3.27	0.04	*	28.83	34.75	28.70	V	V	P

* Significantly Different

Table 33: Differences Among Groups After Using the Scheffe Process on Experience

Emotional Intelligence Facet	Groups Significantly Difference				
Emotional Expression	Mean	Group	Grp 1	Grp 3	Grp 2
	14.73	Grp 1			
	15.33	Grp 3			
	15.52	Grp 2	*		
Emotional Awareness of Others	Mean	Group	Grp 1	Grp 3	Grp 2
	24.19	Grp 1			
	24.94	Grp 3			
	25.04	Grp 2	*		
Awareness	Mean	Group	Grp 1	Grp 2	Grp 3
	56.76	Grp 1			
	58.63	Grp 2	*		
	59.06	Grp 3			
Intentionality	Mean	Group	Grp 1	Grp 2	Grp 3
	27.30	Grp 1			
	28.48	Grp 2	*		
	29.27	Grp 3	*		

Group (Grp) 1 = Experiences between 1-6 years

Group (Grp) 2 = Experiences between 7-13 years

Group (Grp) 3 = Experiences equal to or higher than 14 years

* = Pairs of groups which are significantly different

Table 33/1: Differences Among Groups After Using the Scheffe Process on Experience

Emotional Intelligence Facet	Groups Significantly Difference				
Resilience	Mean	Group	Grp 1	Grp 2	Grp 3
	30.49	Grp 1			
	31.69	Grp 2	*		
	31.88	Grp 3			
Compassion	Mean	Group	Grp 1	Grp 3	Grp 2
	24.24	Grp 1			
	25.04	Grp 3			
	25.20	Grp 2	*		
Emotional Intelligence	Mean	Group	Grp 1	Grp 2	Grp 3
	297.84	Grp 1			
	303.86	Grp 2	*		
	307.04	Grp 3	*		

Group (Grp) 1 = Experiences between 1-6 years

Group (Grp) 2 = Experiences between 7-13 years

Group (Grp) 3 = Experiences equal to or higher than 14 years

* = Pairs of groups which are significantly different

Table 34 : The Significant Different of Emotional Intelligence Mean among Sales Insurance Personnel in Bangkok whose Incomes are equal to or less than 20,000 Baht, between 20,001-50,000 Baht, and equal to or higher than 50,001 Baht in Terms of Each Emotional Intelligence

Facet and Overall Emotional Intelligence

Emotional Intelligence Facets and Overall Emotional Intelligence	Mean			Significance		Significant Difference between group	Standard Deviation			Performance Level		
	-20,000	20,001- 50,000	50,001+	F-Ratio	F-Prob.		-20,000	20,001- 50,000	50,001+	-20,000	20,001- 50,000	50,001+
Emotional Self-Awareness	17.49	17.95	18.56	4.88	0.01	*	2.93	2.91	3.20	V	P	P
Emotional Expression	14.81	15.05	15.58	2.33	0.10		2.93	3.38	3.11	V	V	V
Emotional Awareness of Others	23.66	24.83	25.45	9.60	0.00	*	3.74	3.66	3.81	O	O	O
Awareness	55.95	57.84	59.59	10.70	0.00	*	6.67	6.93	7.27	P	P	P
Intentionality	26.87	28.03	29.06	9.69	0.00	*	4.06	4.73	4.30	V	V	P
Creativity	19.89	20.38	21.02	2.90	0.06		4.18	4.25	3.80	P	P	P
Resilience	29.99	30.99	32.46	10.12	0.00	*	4.58	5.31	4.26	P	P	P
Interpersonal Connections	20.06	20.64	21.13	4.07	0.02	*	3.32	3.29	3.32	V	V	V
Constructive Discontent	15.05	15.06	15.35	0.53	0.59		2.73	2.87	2.70	C	C	C
Competencies	111.86	115.10	119.02	10.36	0.00	*	12.92	14.89	13.17	V	V	V
Outlook	18.49	19.38	20.08	11.73	0.00	*	2.99	2.89	2.79	P	P	P
Compassion	24.01	24.76	25.35	5.53	0.00	*	3.40	3.66	3.81	V	V	V
Intuition	21.60	21.99	22.50	2.47	0.09		3.12	3.89	3.46	V	V	V
Trust Radius	21.99	22.60	23.94	8.23	0.00	*	4.03	4.29	4.31	V	V	V
Personal Power	20.68	21.64	21.84	4.99	0.01	*	3.37	3.74	3.76	C	V	V
Integrated Self	17.85	17.84	18.49	2.96	0.05		2.55	2.69	2.39	V	V	V
Values & Attitudes	124.63	128.22	132.20	11.98	0.00	*	12.67	13.90	14.21	V	V	V
Emotional Intelligence	292.44	301.16	310.80	14.16	0.00	*	28.06	31.51	31.34	V	V	P

* Significantly Different

Table 35 : Differences Among Groups After Using the Scheffe Process on
Income

Emotional Intelligence Facet	Groups Significantly Difference				
Emotional Self Awareness	Mean	Group	Grp 1	Grp 2	Grp 3
	17.49	Grp 1			
	17.95	Grp 2			
	18.56	Grp 3	*		
Emotional Awareness of Others	Mean	Group	Grp 1	Grp 3	Grp 2
	23.66	Grp 1			
	24.83	Grp 2	*		
	25.45	Grp 3	*		
Awareness	Mean	Group	Grp 1	Grp 2	Grp 3
	55.95	Grp 1			
	57.84	Grp 2	*		
	59.59	Grp 3	*		
Intentionality	Mean	Group	Grp 1	Grp 2	Grp 3
	26.87	Grp 1			
	28.03	Grp 2	*		
	29.06	Grp 3	*		

Group (Grp) 1 = Income equal to or less than 20,000 Baht

Group (Grp) 2 = Income between 20,001-50,000 Baht

Group (Grp) 3 = Income equal to or higher than 50,001 Baht

* = Pairs of groups which are significantly different

Table 35/1: Differences Among Groups After Using the Scheffe Process on
Income

Emotional Intelligence Facet	Groups Significantly Difference				
	Mean	Group	Grp 1	Grp 2	Grp 3
Resilience	29.99	Grp 1			
	30.99	Grp 2			
	32.46	Grp 3	*	*	
Interpersonal Connections	20.06	Grp 1			
	20.64	Grp 2			
	21.13	Grp 3	*		
Competencies	111.86	Grp 1			
	115.10	Grp 2			
	119.02	Grp 3	*		
Outlook	18.49	Grp 1			
	19.38	Grp 2	*		
	20.08	Grp 3	*		

Group (Grp) 1 = Income equal to or less than 20,000 Baht

Group (Grp) 2 = Income between 20,001-50,000 Baht

Group (Grp) 3 = Income equal to or higher than 50,001 Baht

* = Pairs of groups which are significantly different

Table 35/2 : Differences Among Groups After Using the Scheffe Process on
Income

Emotional Intelligence Facet	Groups Significantly Difference				
Compassion	Mean	Group	Grp 1	Grp 2	Grp 3
	24.01	Grp 1			
	24.76	Grp 2			
	25.35	Grp 3	*		
Trust Radius	Mean	Group	Grp 1	Grp 2	Grp 3
	21.99	Grp 1			
	22.60	Grp 2			
	23.94	Grp 3	*	*	
Personal Power	Mean	Group	Grp 1	Grp 2	Grp 3
	20.68	Grp 1			
	21.64	Grp 2	*		
	21.84	Grp 3	*		
Values and Attitudes	Mean	Group	Grp 1	Grp 2	Grp 3
	124.63	Grp 1			
	128.22	Grp 2	*		
	132.20	Grp 3	*	*	
Emotional Intelligence	Mean	Group	Grp 1	Grp 2	Grp 3
	292.44	Grp 1			
	301.16	Grp 2	*		
	310.80	Grp 3	*	*	

Group (Grp) 1 = Income equal to or less than 20,000 Baht

Group (Grp) 2 = Income between 20,001-50,000 Baht

Group (Grp) 3 = Income equal to or higher than 50,001 Baht

* = Pairs of groups which are significantly different

Table 36 : Ranking of Significant Differences in the Biosocial Factors

Emotional Intelligence Facets and Overall Emotional Intelligence	Gender	Educational Level	Position	Marital Status	Age	Experience	Income
Emotional Self-Awareness		*					*
Emotional Expression			*	*	*	*	
Emotional Awareness of Others		*	*			*	*
Awareness		*	*	*	*	*	*
Intentionality			*		*	*	*
Creativity	*						
Resilience			*			*	*
Interpersonal Connections	*						*
Constructive Discontent	*						
Competencies			*				*
Outlook	*		*	*			*
Compassion		*	*			*	*
Intuition		*					
Trust Radius		*	*				*
Personal Power							*
Integrated Self			*				
Values & Attitudes		*	*				*
Emotional Intelligence		*	*			*	*
Total	4	8	12	3	3	7	13
Rank	5	3	2	6	6	4	1

* = Significantly Different at 0.05 level

Table 37 : Vector Analysis of Significant Differences in the Biosocial Factors related to Emotional Intelligence Facet and Overall Emotional Intelligence

Emotional Intelligence Facets and Overall Emotional Intelligence	Gender		Educational Level		Position		Marital Status		Age			Experience			Income		
	1	2	1	2	1	2	1	2	1	2	3	1	2	3	1	2	3
Emotional Self-Awareness			←												←		
Emotional Expression					←		←		←			←					
Emotional Awareness of Others			←		←							←			←		
Awareness			←		←		←		←			←			←		
Intentionality									←			←			←		
Creativity	←								←			←			←		
Resilience															←		
Interpersonal Connections	→														←		
Constructive Discontent	←														←		
Competencies															←		
Outlook	←														←		
Compassion			←		←		←					←			←		
Intuition			←		←										←		
Trust Radius			←		←										←		
Personal Power															←		
Integrated Self					←										←		
Values & Attitudes			←		←										←		
Emotional Intelligence			←		←							←			←		

← = Direction of Lower Competency in each Significantly Different Emotional Intelligence Facet

Level Definition in Table 37

Gender	:	1	= Female
		2	= Male
Educational Level	:	1	= Lower than Bachelor's Degree
		2	= Bachelor's Degree or higher
Position	:	1	= Sales Representatives
		2	= Higher than Sales Representatives
Marital Status	:	1	= Single
		2	= Married
Age	:	1	= 20-29 years
		2	= 30-39 years
		3	= 40 years and older
Experience	:	1	= 1-6 years
		2	= 7-13 years
		3	= 14 years and higher
Income	:	1	= 20,000 Baht and lower
		2	= 20,001 – 50,000 Baht
		3	= 50,001 Baht and higher

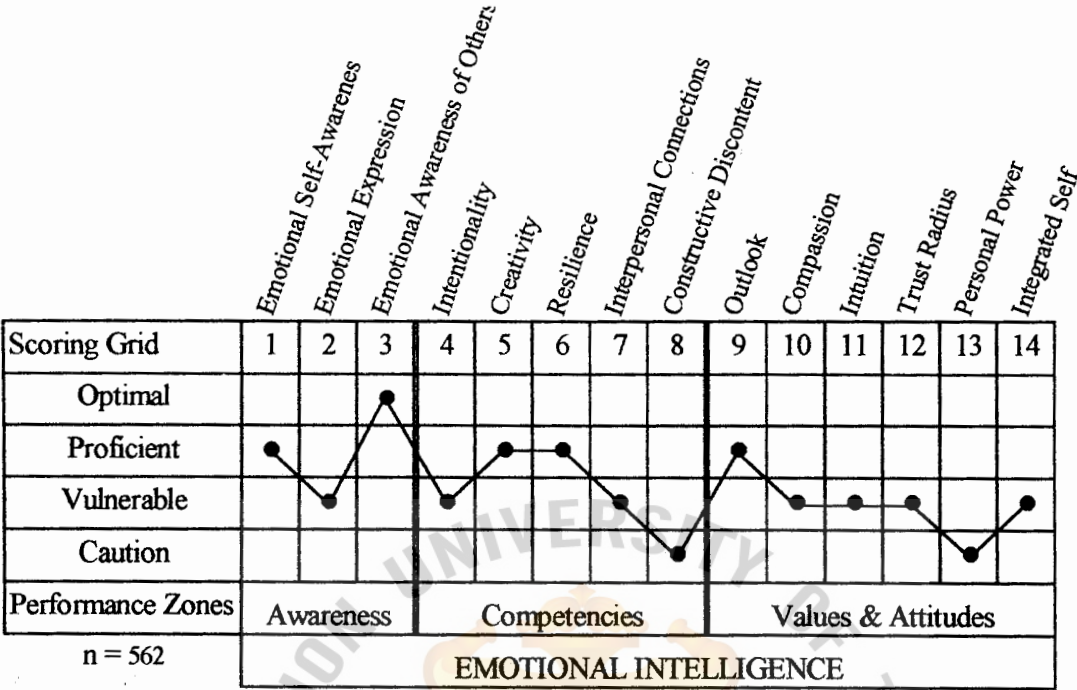


Figure 1 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok

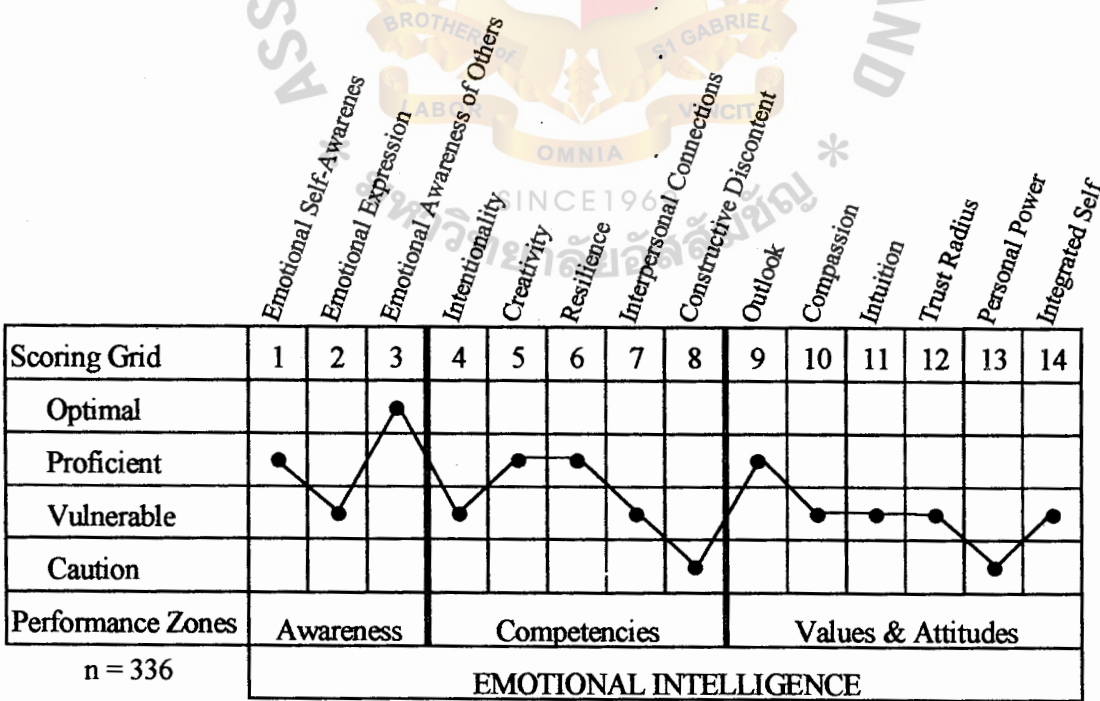


Figure 2 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Female Sales Insurance Personnel in Bangkok

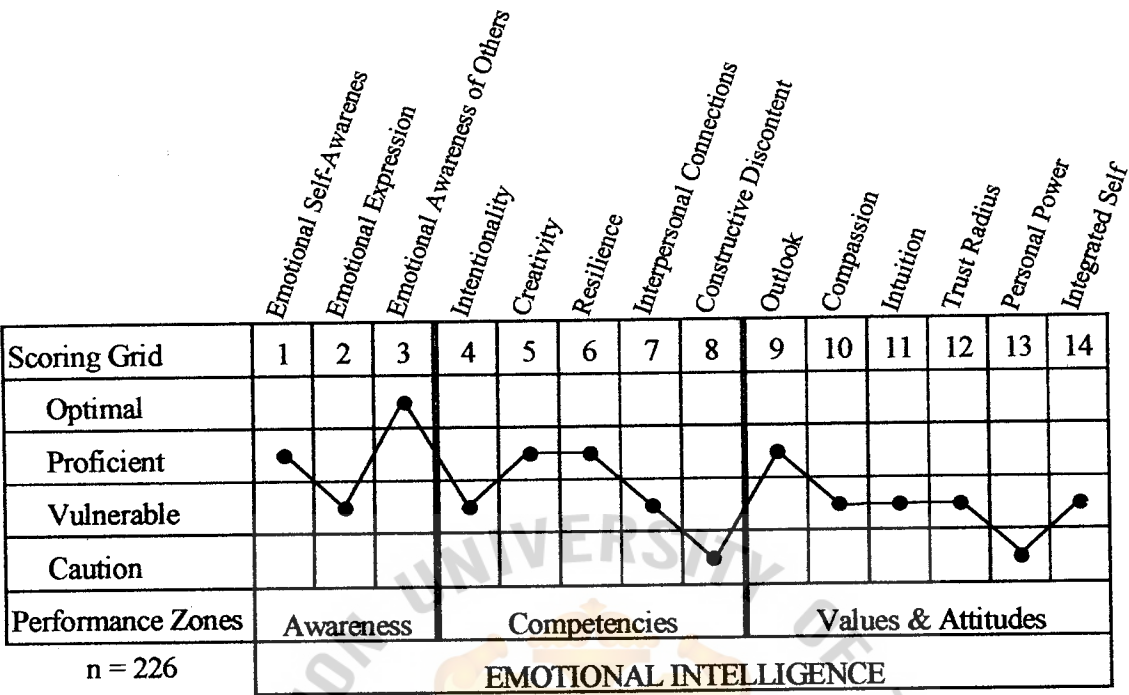


Figure 3 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Male Sales Insurance Personnel in Bangkok

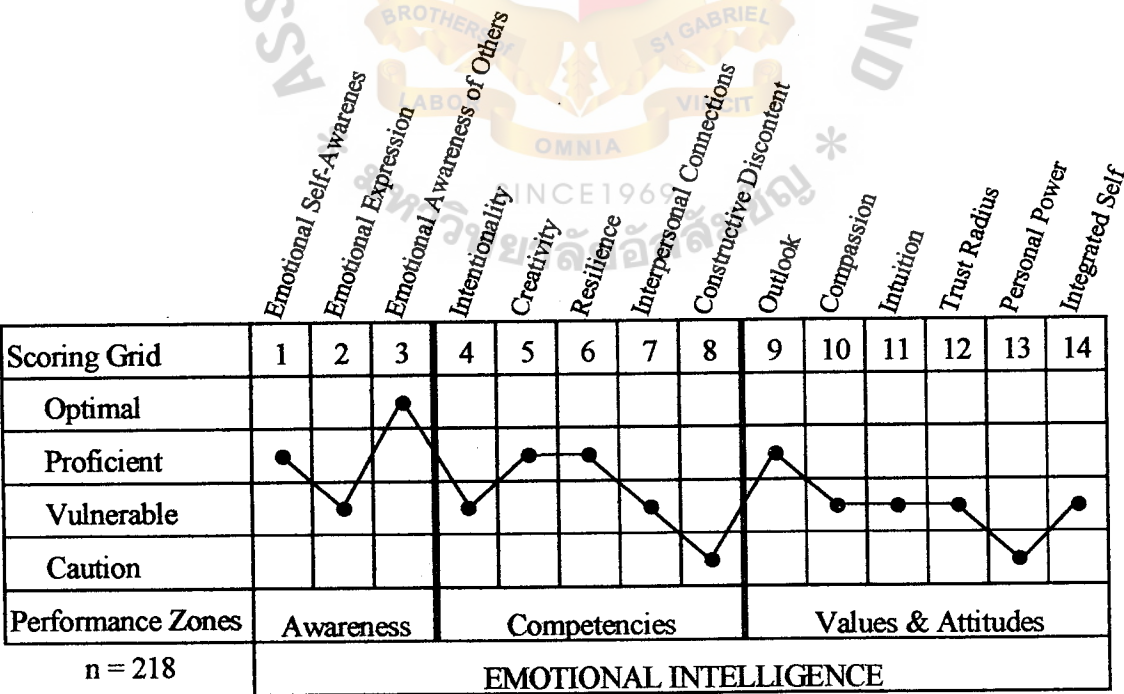


Figure 4 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Educational Levels are lower than Bachelor's Degree

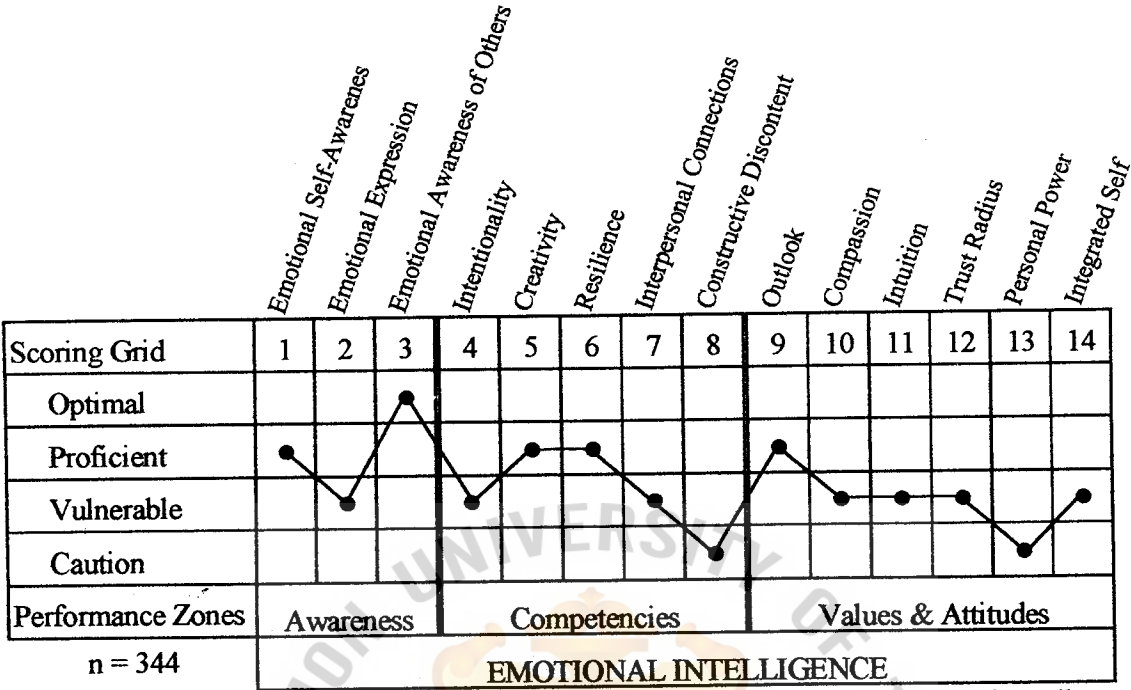


Figure 5 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Educational Levels are equal to or higher than Bachelor's Degree

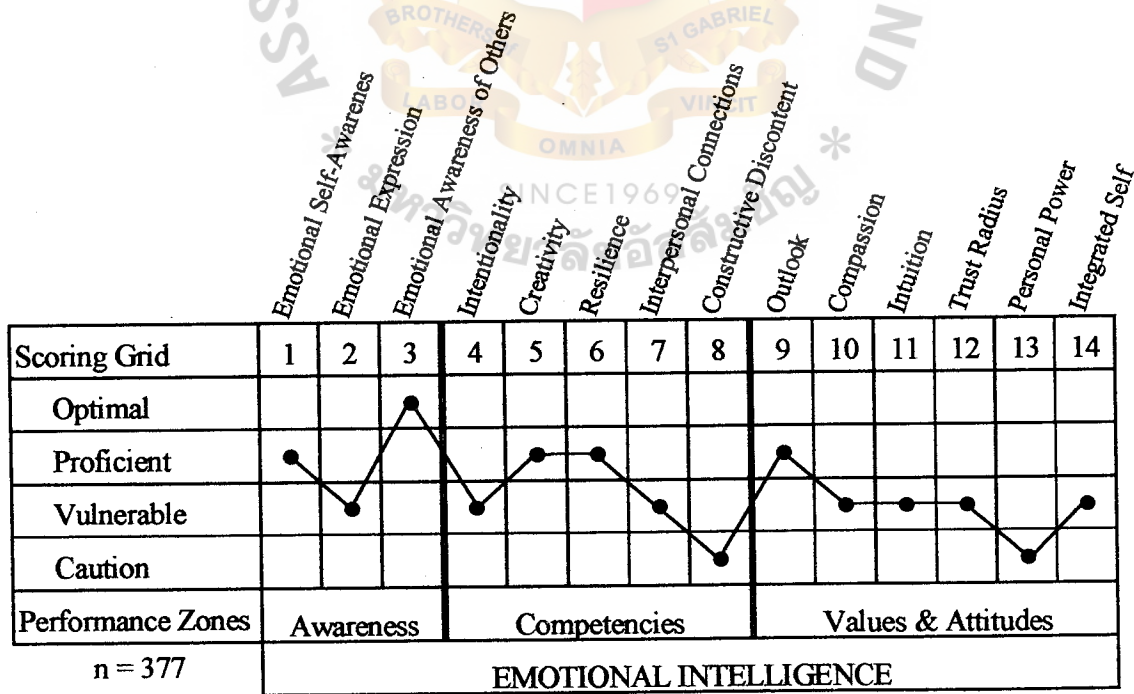


Figure 6 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Positions are Sales Representatives

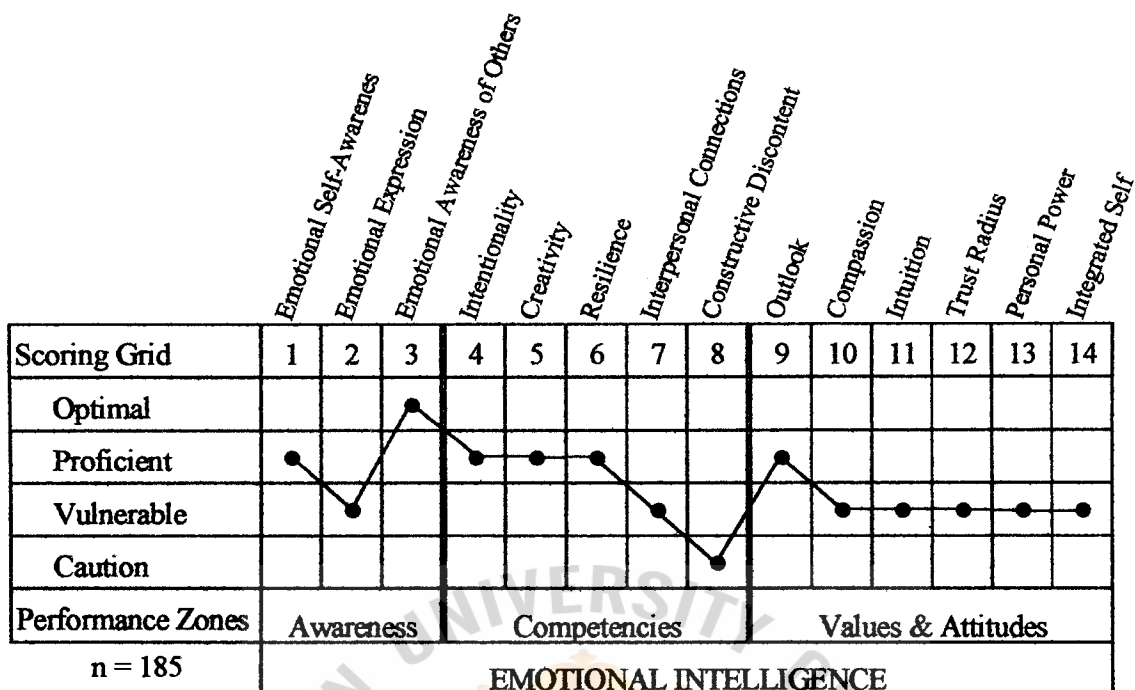


Figure 7 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Positions are higher than Sales Representatives

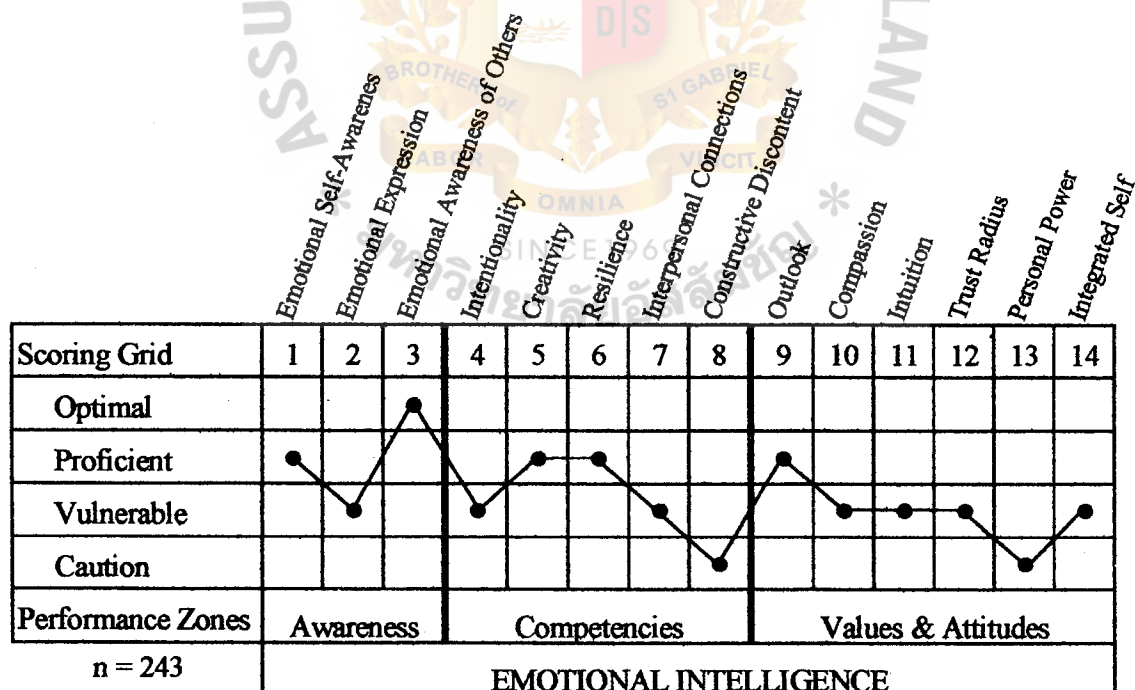


Figure 8 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Marital Status are Single

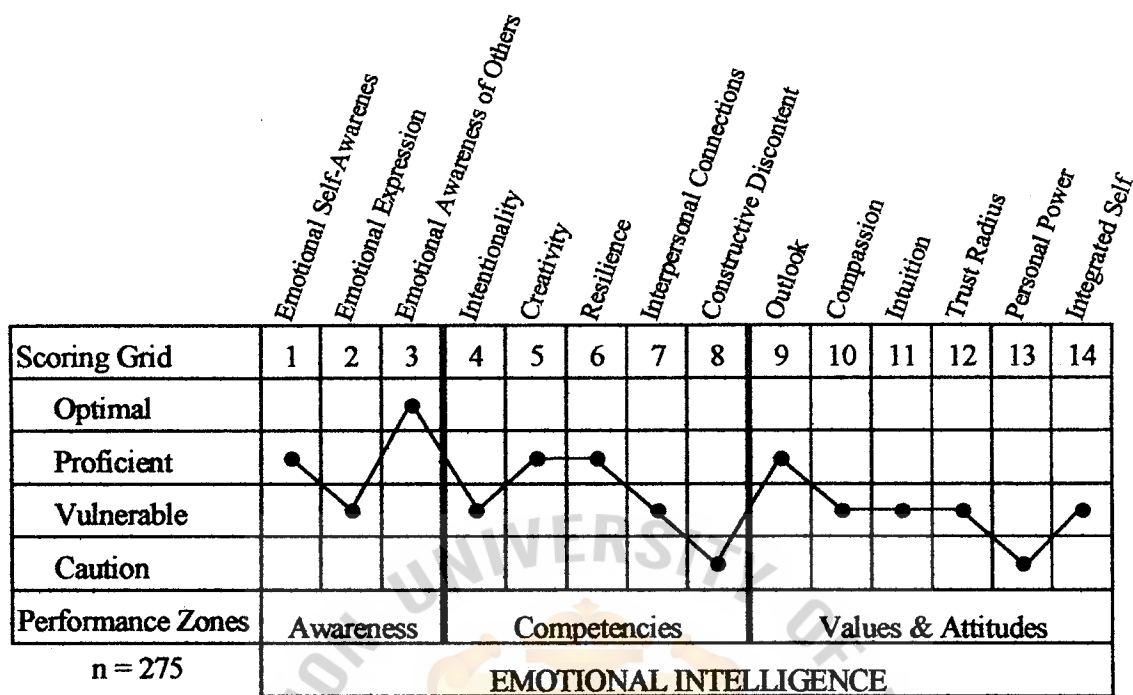


Figure 9 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Marital Status are Married

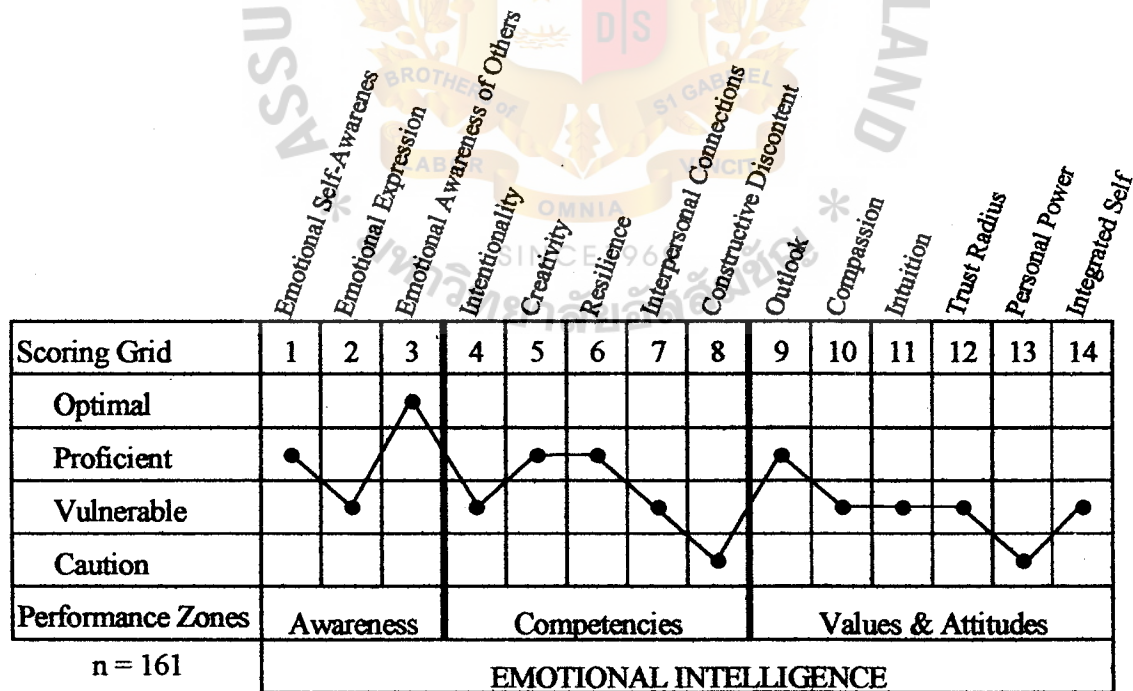


Figure 10 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Ages are between 20-29 years

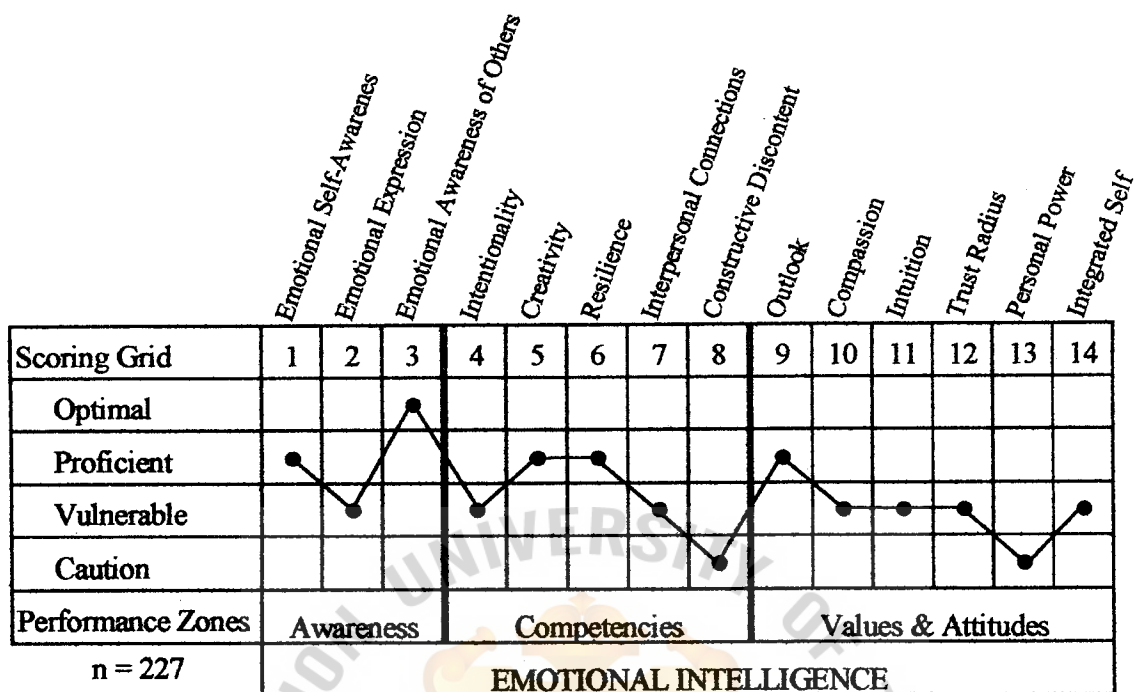


Figure 11 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Ages are between 30-39 years

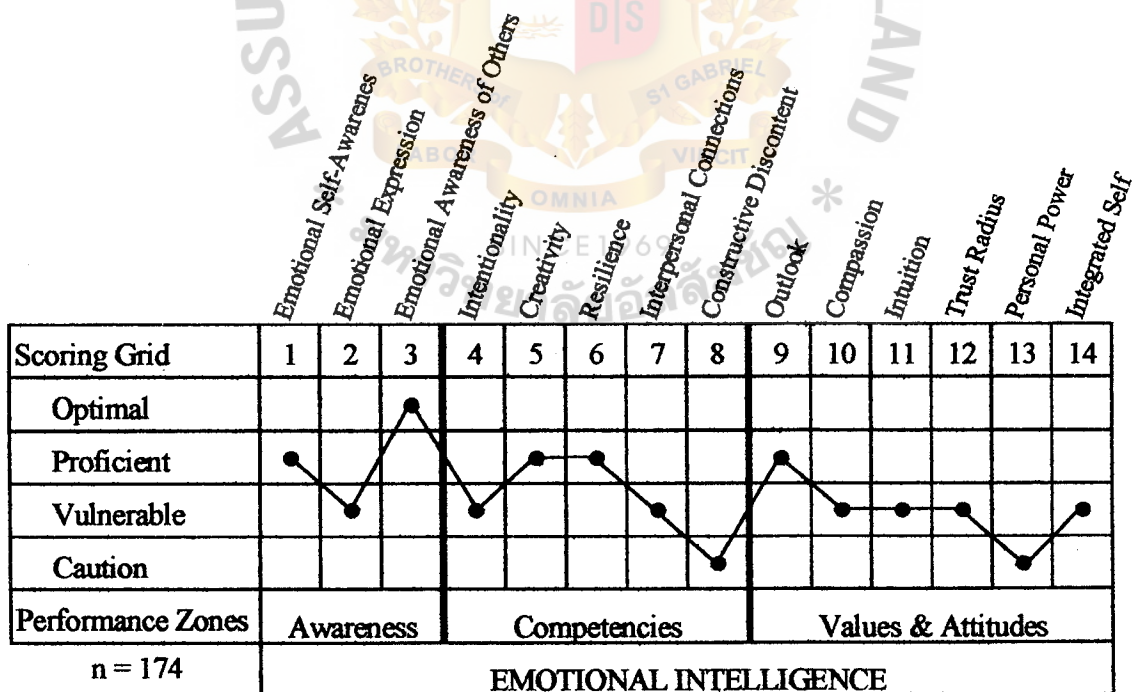


Figure 12 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Ages are 40 years or older

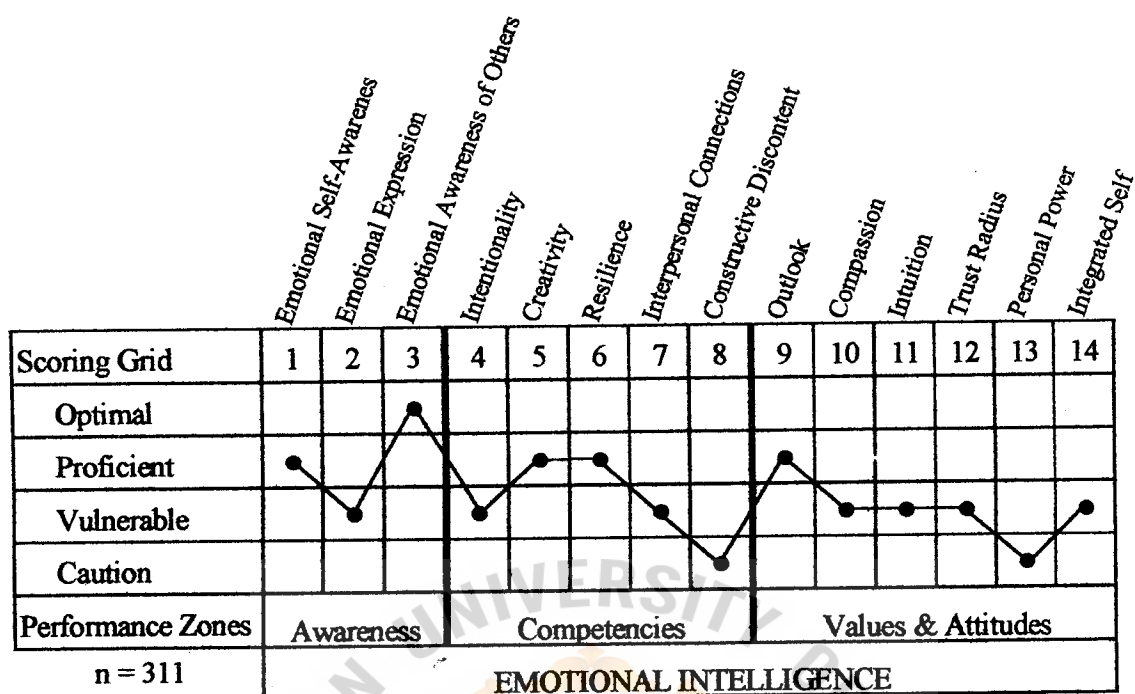


Figure 13 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Experiences are between 1-6 years

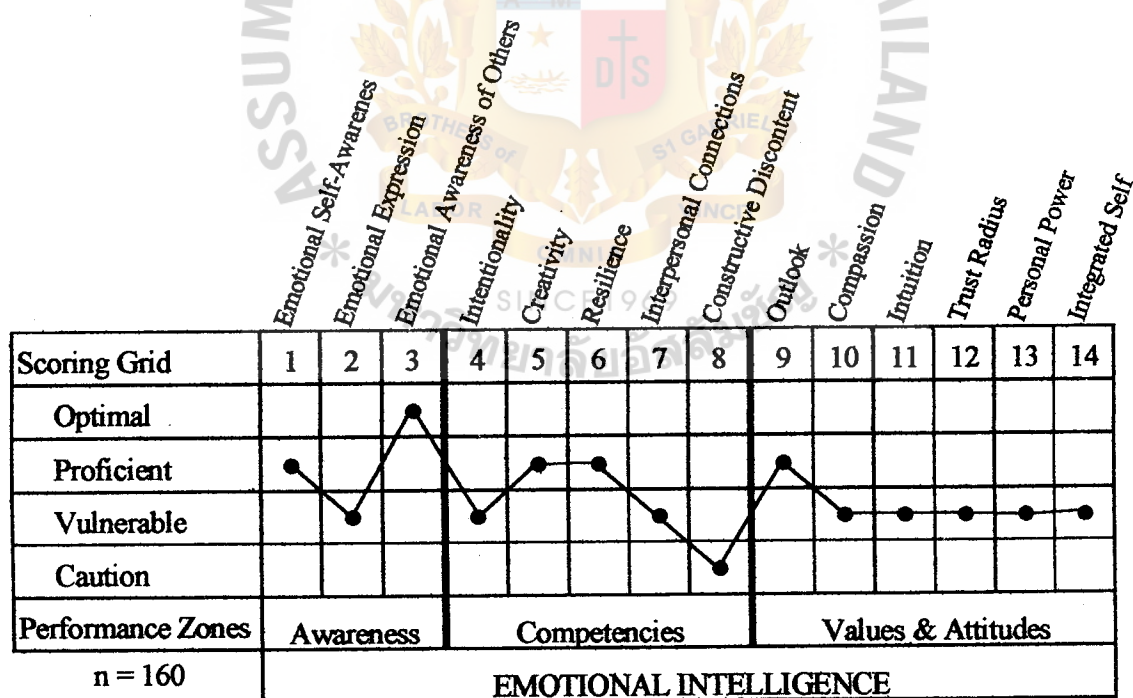


Figure 14 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Experiences are between 7-13 years

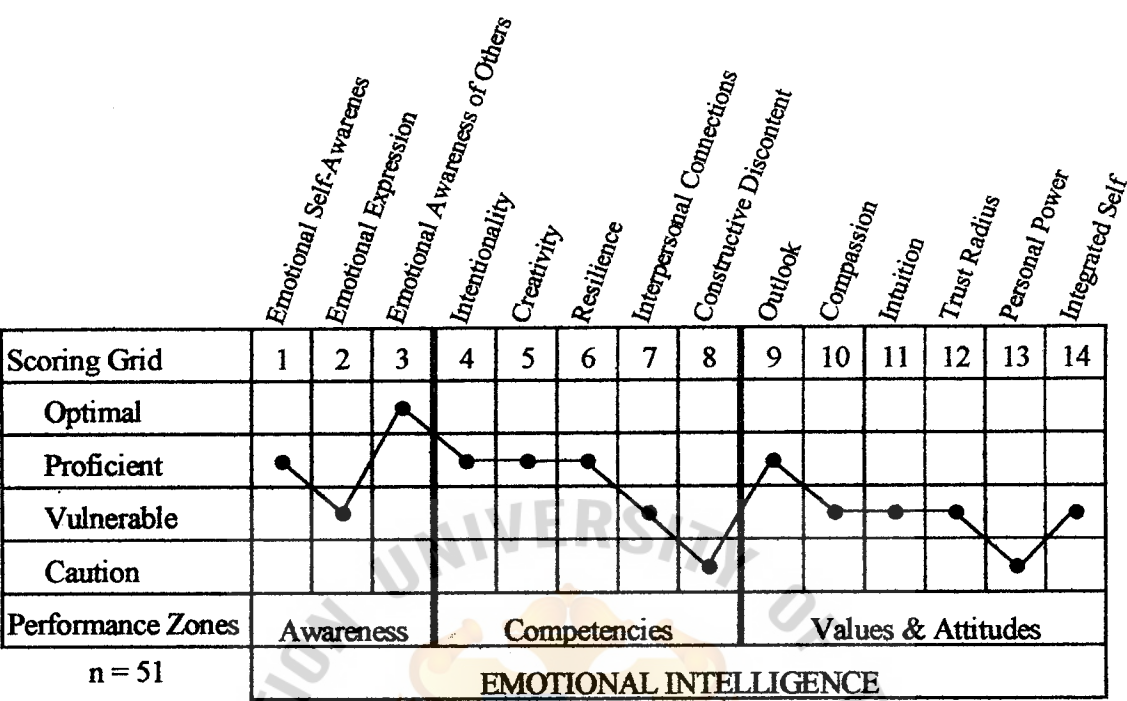


Figure 15 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Experiences are 14 years or higher

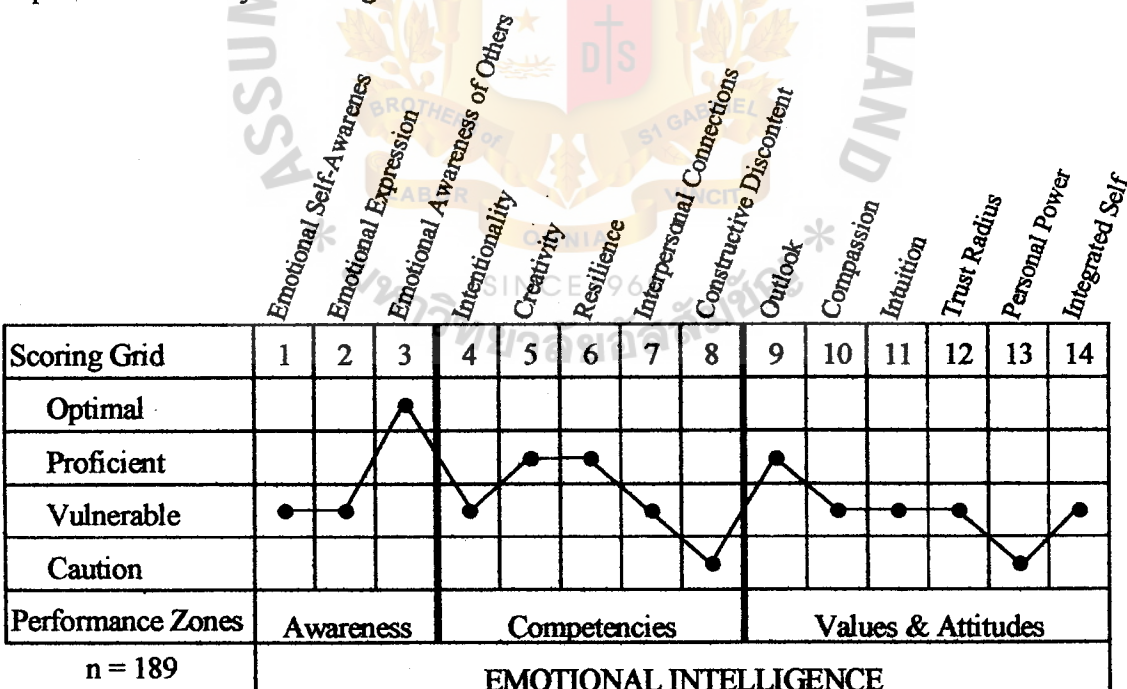


Figure 16 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Incomes are equal to or less than 20,000 Baht

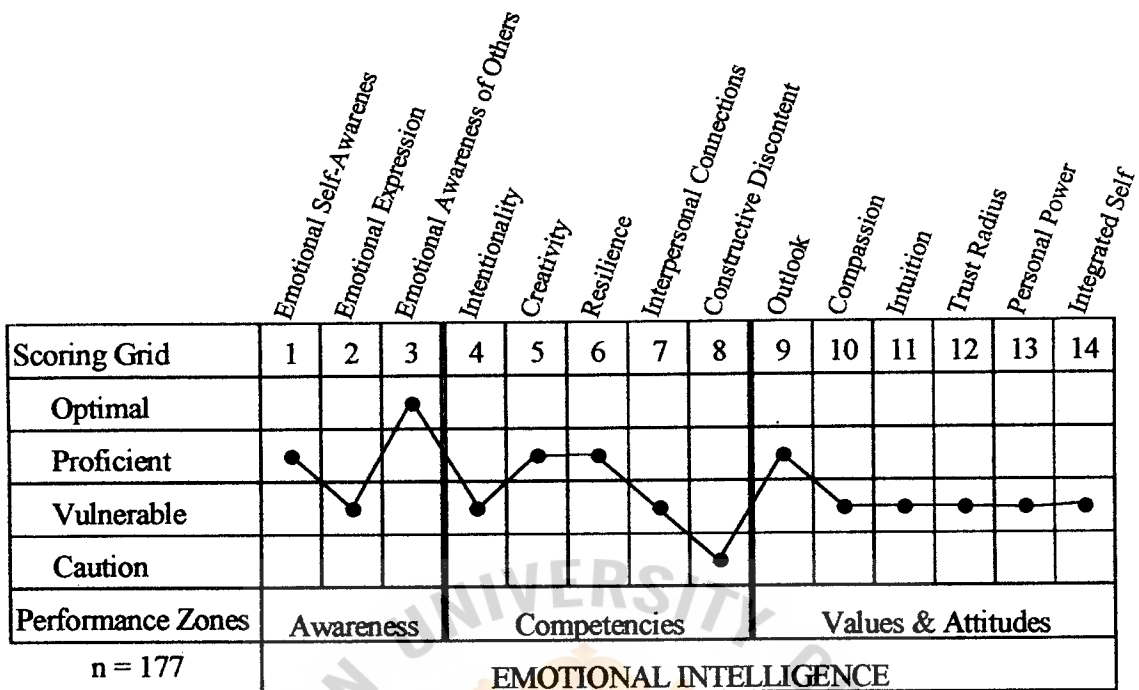


Figure 17 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Incomes are between 20,001-50,000 Baht

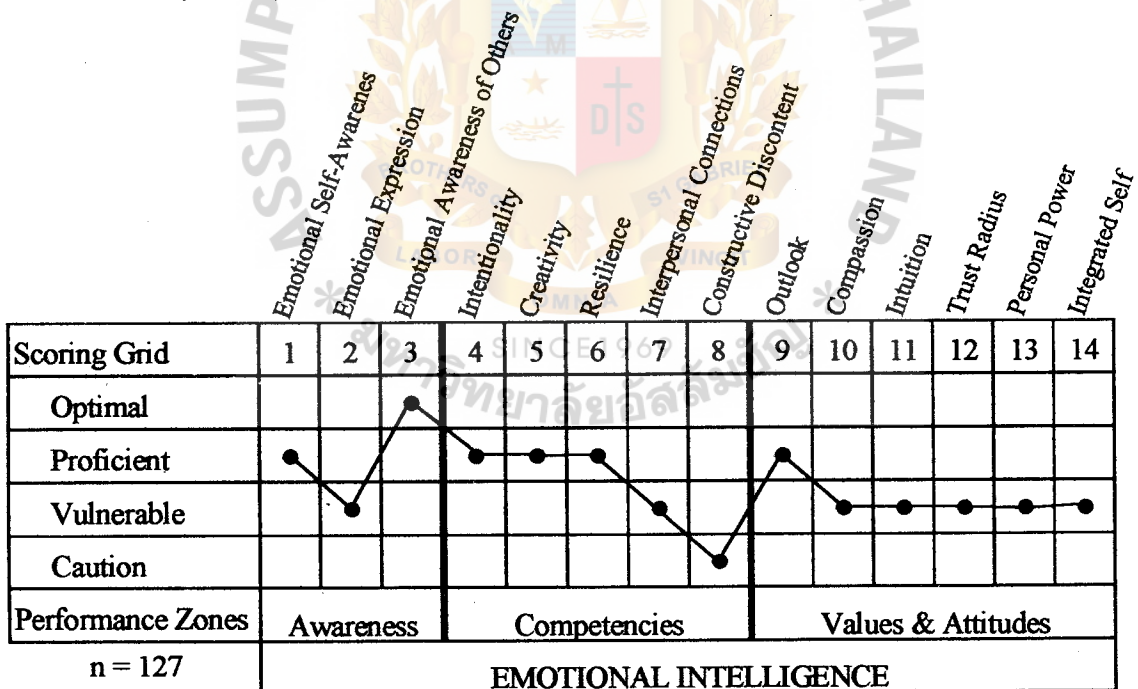


Figure 18 : Profile of Performance Level in Each Emotional Intelligence Facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok whose Incomes are equal to or higher than 50,001 Baht

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

Summary of the Research

The Purpose

The purpose of this study was to find the performance level of each Emotional Intelligence facet, and the performance level of Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok in relation to gender, educational level, position, marital status, age, experience, and income, and to find any significant differences in each Emotional Intelligence facet, and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok in relation to the same biosocial factors.

Subjects

The study included 562 Sales Insurance Personnel in Bangkok who worked for an international insurance company. These Sales Insurance Personnel are both sales representatives and supervisors or managers who have sales experiences from 1 year to 14 years or higher.

Instruments

The instrument used in this study was adapted from the original self scoring version of THE EQ MAP™. THE EQ MAP™ is comprised of two parts; THE EQ MAP™ Questionnaire and THE EQ MAP™ Scoring Grid. THE EQ MAP™ Questionnaire is comprised of five sections. Only three sections from THE EQ MAP™ Questionnaire was used and were translated into the Thai language. Those three sections are Emotional Literacy or Awareness, Emotional Competencies, and Emotional Values and Attitudes. THE EQ MAP™ Scoring

Grid was used for presentation of the performance levels of each Emotional Intelligence facet or competency.

Independent Variables

The independent variables are the biosocial factors, namely;

1. Gender
2. Educational level
3. Position
4. Marital Status
5. Age
6. Experience
7. Income

Dependent Variables

The dependent variables are Overall Emotional Intelligence and Emotional Intelligence facets namely;

1. Emotional Self-Awareness
2. Emotional Expression
3. Emotional Awareness of Others
4. Emotional Awareness
5. Intentionality
6. Creativity
7. Resilience
8. Interpersonal Connections
9. Constructive Discontent
10. Emotional Competencies
11. Outlook
12. Compassion
13. Intuition
14. Trust Radius

15. Personal Power
16. Integrated Self
17. Emotional Values and Attitudes

Hypothesis

There is significant difference in the Overall Emotional Intelligence and in Emotional Intelligence facet mentioned as related to the biosocial factors namely; Gender, Educational Level, Position, Marital Status, Age, Experience and Income in the Sales Insurance Personnel in Bangkok.

Summary of the Findings

1. The Performance Level

- 1.1 The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence of Sales Insurance Personnel in Bangkok are as follows:

<u>Emotional Intelligence facet</u>	<u>Performance Level</u>
Emotional Self-Awareness	Proficient
Emotional Expression	Vulnerable
Emotional Awareness of Others	Optimal
Awareness	Proficient
Intentionality	Vulnerable
Creativity	Proficient
Resilience	Proficient
Interpersonal Connections	Vulnerable
Constructive Discontent	Caution
Competencies	Vulnerable
Outlook	Proficient
Compassion	Vulnerable

Intuition	Vulnerable
Trust Radius	Vulnerable
Personal Power	Caution
Integrated Self	Vulnerable
Value and Attitudes	Vulnerable
Overall Emotional Intelligence	Vulnerable

1.2 The performance level of each Emotional Intelligence facet and Overall Emotional Intelligence of the Sales Insurance Personnel related to the biosocial factors. Sales Insurance Personnel had each Emotional Intelligence facet and Overall Emotional Intelligence the same as shown in the performance level of the entire population discussed in 1.1 except for those related to the following biosocial factors that had different performance levels in some facets:

1.2.1 Sales Insurance Personnel whose position are higher than sales representative:

<u>Emotional Intelligence facet</u>	<u>Performance Level</u>
Intentionality	Proficient
Personal Power	Vulnerable

1.2.2 Sales Insurance Personnel whose experiences are between 7-13 years:

<u>Emotional Intelligence facet</u>	<u>Performance Level</u>
Personal Power	Vulnerable

1.2.3 Sales Insurance Personnel whose experiences are 14 years or higher:

<u>Emotional Intelligence facet</u>	<u>Performance Level</u>
Intentionality	Proficient
Overall Emotional Intelligence	Proficient

1.2.4 Sales Insurance Personnel whose income are less than 20,000 Baht:

<u>Emotional Intelligence facet</u>	<u>Performance Level</u>
Emotional Self-Awareness	Vulnerable

1.2.5 Sales Insurance Personnel whose income are between 20,001-50,000 Baht:

<u>Emotional Intelligence facet</u>	<u>Performance Level</u>
Personal Power	Vulnerable

1.2.6 Sales Insurance Personnel whose income are equal to or higher than 50,001 Baht:

<u>Emotional Intelligence facet</u>	<u>Performance Level</u>
Intentionality	Proficient
Personal Power	Vulnerable
Overall Emotional Intelligence	Proficient

2. **The significant differences** were found at 0.05 level of significance.

2.1 The subjects who were females had Interpersonal Connections better than the males.

2.2 The subjects who were males had Creativity, Constructive Discontent, and Outlook better than the females.

2.3 The subjects who had educational level equal to or higher than bachelor's degree had Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Compassion, Intuition, Trust Radius, Emotional Values and Attitudes, and Overall Emotional Intelligence better than the subjects who had educational level lower than bachelor's degree.

2.4 The subjects whose positions were higher than sales representatives had Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Emotional Competencies, Outlook, Compassion, Trust Radius, Integrated Self, Emotional Values and Attitudes, and Overall Emotional Intelligence better than subjects whose positions were sales representatives.

2.5 The subjects who were married had Emotional Expression, Emotional Awareness, and Outlook better than subjects who were single.

2.6 The subjects whose ages were equal to or older than 40 years had Emotional Expression, Emotional Awareness, and Intentionality better than subjects whose ages were between 20-29 years.

2.7 The subjects whose experiences were between 7-13 years had Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Compassion, and Overall Emotional Intelligence better than subjects whose experiences were between 1-6 years.

2.8 The subjects whose experiences were equal to or higher than 14 years had Intentionality, and Overall Emotional Intelligence better than subjects whose experiences were between 1-6 years.

2.9 The subjects whose incomes were between 20,001-50,000 Baht had Emotional Awareness of Others, Emotional Awareness, Intentionality, Outlook, Personal Power, Emotional Values and Attitudes, and Overall Emotional Intelligence better than subjects whose incomes were equal to or less than 20,000 Baht.

2.10 The subjects whose incomes were equal to or higher than 50,001 Baht had Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Interpersonal Connections, Emotional Competencies, Outlook, Compassion, Trust Radius, Personal Power, Emotional Values and Attitudes, and Overall Emotional Intelligence better than the subjects whose incomes were equal to or less than 20,000 Baht.

2.11 The subjects whose incomes were equal to or higher than 50,001 Baht had Resilience, Trust Radius, Emotional Value and Attitudes, and Overall Emotional Intelligence better than subjects whose incomes were between 20,001-50,000 Baht.

Discussion

1. **Performance level of the entire population and the population related to each biosocial factors.**

1.1 The entire population

From the profile of performance level of Emotional Intelligence facet and Overall Emotional Intelligence, the research had reported that the entire population of subjects had one **optimal** performance levels in Emotional Awareness of Others, had four **proficient** performance levels in Emotional Self-Awareness, Creativity, Resilience, and Outlook, had seven **vulnerable** performance levels in Emotional Expression, Intentionality, Interpersonal Connections, Compassion, Intuition, Trust Radius, and Integrated Self, and had two **caution** performance levels in Constructive Discontent and Personal Power.

Those Sales Insurance Personnel who had the “**Emotional Awareness of Others**” at the **optimal** performance level means that their abilities to hear, sense or intuit what other people may be feeling, from their words, their body language, or other direct/indirect cues are their greatest emotional strength. They could use this skill effectively and creatively, even under pressure. The ability to know how another feels or to recognize emotions in others is empathy (Goleman, 1995). Sensing what others feel without their saying so captures the essence of empathy. Others rarely tell us in words what they feel, instead they tell us in their tone of voice, facial expression, or other nonverbal ways (Goleman, 1998). In many business settings, one should make an effort to understand how people feel without their having to tell us in words (Cooper & Sawaf, 1997). The Sales Insurance Personnel had made their effort to understand their clients’ feelings and perspectives, and they took an active interest in their concerns besides providing service orientation to their clients by anticipating, recognizing, and meeting the client’s need. Being able to see a sales situation from the standpoint of the client in order to help the client succeed is one of the marks of empathy (Goleman, 1998). Being able to listen well and understand what the client needs, and then find a way to meet those needs is at the heart of effective selling (Pilling & Eroglu, 1994). The buyer’s consensus favored the representatives who were most – empathic – who cared about their needs and concerns (Barrick, Mount & Strauss, 1993). Besides having such an empathic caring and concerning for their clients’ needs, those Sales Insurance Personnel had to build good relationship with their clients and tried to elevate their relationship above those of simply buyer and seller. The service ideal of top performers transcends the ordinary customer service model together. Sales is no longer the sale goal of relationship, but rather a natural by – product of servicing the client’s needs (Goleman, 1998). As Peter Drucker cited the purpose of business is not to make a sale, but to make and keep a customer (Goleman, 1998). To be a successful sales person, those Sales Insurance Personnel needed to possess this emotional competencies “Awareness of Others” or “empathy” so they can interact with people who are their clients. Empathy is critical for superior performance where the job focus is on people. Whenever an artful reading of a person’s feelings matters, from **sales** and

organizational consulting to psychotherapy and medicine, as well as leadership of every kind, empathy is crucial to excellence (Goleman, 1998). The finding of this research that those Sales Insurance Personnel had their best competencies in Emotional Awareness of Others is confirmed in what Goleman said that people who are empathic are more attuned to the subtle social signals that indicate what others need or want. This makes them better at professions such as the caring professions, teaching, **sales**, and management (Goleman, 1995).

Among the four competencies that Sales Insurance Personnel had performance level as "proficient", **Emotional Self-Awareness**, the ability to which one is able to notice one's feelings, label them, and connect to their source, is the most important one that enhances the competency of Emotional Awareness of Others which is the optimal competencies of Sales Insurance Personnel. (The Sales Insurance Personnel had demonstrated a steady, balanced competencies effectiveness in most situation.) Self-Awareness-recognizing a feeling as it happens – is the keystone of Emotional Intelligence (Goleman, 1995). Each emotion is located somewhere in our body. One senses the pure energy, or power, in emotion. If one is out of touch with one's own feeling, one will have a hard time trying to read the feelings of others, because one does not know the emotional language well enough. With heightened Self-Awareness, when one reads someone else's feelings, one is sensing their emotional state even without them telling what their feelings are (Cooper & Sawaf, 1995). Thus, those Sales Insurance Personnel can sense their client's need through their empathy. Empathy builds on self-awareness; the more open one is to one's own emotions, the more skilled one will be in reading feelings (Goleman, 1995). An intimate familiarity with one's own emotion is a key to knowing others' emotional terrain (Lavenson & Ruef, 1997). This skill comes into play in most jobs, particularly those that involve dealing with people about any sort of sensitive matter (Goleman, 1998). American Express Financial Advisors who had to deal with their clients with delicate issues from money to life insurance always came up with the feeling of distress, uneasiness, and distrust when talking about sensitive issues of mortality. They often ignored in the haste to make a sale. After training to be more emotionally self-aware and to have more empathy for their clients, they were able

to build long-term, trusting relationships. And those relationships translated into higher sales per client (Goleman, 1998). Thus, Sales Insurance Personnel who wanted to achieve more success in selling should develop and improve this competency. It is not that star performers have no limits in their abilities, but that they are **aware** of their limits – and so they know what they need to improve (Goleman, 1998).

The second competency that Sales Insurance Personnel had “proficient” performance level is **Creativity**. Creativity is the ability to tap multiple non-cognitive resources that allow one to envision powerful new ideas, frame alternative solutions, and find effective new ways of doing things. Those Sales Insurance Personnel can demonstrate this competency effectively in most situations. By applying the intuitive flow, one is better able to tap into the fields of unexplored opportunities, to effortlessly shift perspectives, and sense unexpected ways to creatively transform difficult or complicated circumstances into something of highest value in learning and, in many cases, to snatch success from the jaws of defeat (Cooper & Sawaf, 1997). Intuition can be developed from awareness of what one feels. Through self-observation one can learn better to notice one’s sense of intuition (Cooper & Sawaf, 1997). Those Sales Insurance Personnel who had proficient competency in Self-Awareness should have better intuition, and thus, should have better creativity. Creativity will help those Sales Insurance Personnel to overcome selling problems and difficulties by transforming them to new alternative ways or new opportunities of selling strategies.

The third competency that Sales Insurance Personnel had “proficient” competency is **Resilience**. Resilience is the ability to bounce back, to be flexible, to retain a sense of curiosity and hopefulness about the future, even in face of adversity. Selling life insurance involves having the door slammed in the salesman’s face over and over again. Those salesmen who wanted to be successful should be better able to handle frustration and take each refusal as a challenge rather than a setback. Resilient sales people need “hardiness”, the ability to stay committed, feel in control, and be challenged rather than threatened by stress (Goleman, 1998). The study found that those who react to stress with hardiness, seeing work as strenuous but exciting and change as a chance to

develop rather than as an enemy, bear the physical burden of stress much better, coming through with less illness (Maddi & Kobasa, 1984). A series of brain imaging studies done by Richard Davidson revealed that the resilient people had a remarkably rapid recovery from stress, with their prefrontal areas starting to calm the amygdala within seconds (Goleman, 1998). Those Sales Insurance Personnel had proficient competency in Emotional Self-Awareness, they could sense their deepest feelings and reflections on what they were going through, thus they could handle their stress better. Self-Awareness pays off as a key skill in handling stress. Simply bringing simmering feelings into awareness can have salutary effects. The quickest to recover are those with the greatest clarity about their feelings. The more accurately one can monitor one's emotional upsets, the sooner one can recover from distress (Goleman, 1998). Thus, those Sales Insurance Personnel who had proficient competency in Emotional Self-Awareness should have better competency in Resilience due to better ability in handling stress. Emotional Resilience is promoted by a sense of adaptability. Adaptability is about how well one can keep one's enthusiasm alive and how well one flows with the changing circumstances, rules, regulations, and needs (Cooper & Sawaf, 1997). Creativity can enhance Emotional Resilience by encouraging one to find innovative solutions and sense the widest range of opportunities when one faces obstacles or setbacks. By rejecting inflexible thinking, one can try to move beyond one's normal responses, both physical and psychological - if one sense they are not working - in wide-open - ways to overcome obstacles. Those Sales Insurance Personnel who had proficient competency in Creativity should have better competency in Resilience. Emotional adaptability and Resilience are important competencies in sales insurance career. They have close relationship to another important competency "optimism".

Outlook is the fourth competency that Sales Insurance Personnel had "proficient" performance level. Outlook is the way one views the world and one's place within it, how positively or negatively one interprets life events and experiences. The ones who have positive Outlook are optimistic people. Those who are resilient tend to be optimistic people. Richard Davidson cited that the resilient people had already started to inhibit the distress during the stressful

encounter, and these are optimistic, action oriented people. If something goes wrong in their lives, they immediately start to think about how to make it better (Goleman, 1998). Emotional Resilience has close relationship with optimism that is characterized by a strong sense of **flexible optimism** and the ability to bounce back after things go wrong. Emotionally intelligent people accept fair blame for their part in mistakes and setbacks. The feeling of optimism means having a strong and durable sense that things will turn out all right in one's work and life, despite setbacks and losses, difficulties and frustrations. From the standpoint of Emotional Intelligence, optimism is an attitude that buffers people against falling into apathy, hopelessness, or depression in the face of tough going. To date, some of the most compelling proofs of the power of emotional adaptability and resilience – in particular flexible optimism – in producing business success come from University of Pennsylvania psychologist Martin Seligman's studies of optimism (Cooper & Sawaf, 1997).

Seligman defines optimism in terms of how people explain to themselves their successes and failures. People who are optimistic see a failure as due to something that can be changed so that they can succeed next time around, while pessimists take the blame for failure, ascribing it to some lasting characteristic they are helpless to change. These differing explanations have profound implications for how people respond to life. For example, in reaction to a disappointment such as being turned down for a job, optimists tend to respond actively and hopefully by formulating a plan of action, or seeking out help and advice; they see the setback as something that can be remedied. Pessimists, by contrast, react to such setbacks by assuming there is nothing they can do to make things go better the next time and so do nothing about the problem: they see the setback as due to some personal deficit that will always plague them. One of the most telling demonstrations of the power of optimism to motivate people is a study Seligman did of insurance salesmen with the MetLife company. Being able to take a rejection with grace is essential in sales of all kinds, especially with a product like insurance, where the ratio of noes to yeses can be so discouragingly high. For this reason, about three quarters of insurance salesmen quit in their first three years. Seligman found that new sales men who were by nature optimists

sold 37 percent more insurance in their first two years on the job than did pessimists. And during the first year the pessimists quit at twice the rate of the optimists.

Seligman persuaded MetLife to hire a special group of applicants who scored high on a test for optimism but failed the normal screening tests (which compared a range of their attitudes to a standard profile based on answers from agents who have been successful). This special group outsold the pessimists by 21 percent in their first year, and 57 percent in the second.

This research had reveal that those Sales Insurance Personnel in Bangkok had optimism competency at least at proficient level which means that they can demonstrate this competency with steady, balanced and effective in most situations.

Those five Emotional Intelligence facets, discussed above, namely: Emotional Awareness of Others, Emotional Self-Awareness, Creativity, Resilience, and Outlook are demonstrated by Sales Insurance Personnel in the top two zones of the EQ Scoring Grid; optimal zone and proficient zone. These levels of performance reflected the Sales Insurance Personnel's Emotional Intelligence facets' strengths, and areas of capacity and skill.

The other nine Emotional Intelligence facets with seven facets were in the vulnerable performance level (Emotional Expression, Intentionality, Interpersonal Connections, Compassion, Intuition, Trust Radius, and Integrated Self) and two facets had caution performance levels (Constructive Discontent and Personal Power). These facets are in the lower two zones of the EQ Scoring Grid, vulnerable and caution zone. These levels of performance reflected the Sales Insurance Personnel's Emotional Intelligence facets' current areas of vulnerability or difficulty. These areas of competencies needs improvement.

2. The significant differences in each Emotional Intelligence facet related to each level of biosocial factors

2.1 Gender (female, male)

The Sales Insurance Personnel who were female had Interpersonal Connections better than male. This finding conforms to Bar-On's study that woman, on the average, are more aware of their emotions, show more empathy and are more adept interpersonally (Bar-On, 1997).

The Sales Insurance Personnel who were male had Creativity, Constructive Discontent, and Outlook better than female. According to Bar-On, men are more self confident and optimistic, adapt more easily, and handle stress better. (Bar-On, 1997) This finding also conforms to Bar-On's study.

There was no significant difference between female and male Sales Insurance Personnel in terms of Overall Emotional Intelligence which conforms to Bar-On's study that there are no sex differences in total Emotional Intelligence (Bar-On, 1997).

2.2 Educational Level (below bachelor's degree, equal to or higher than bachelor's degree)

The Sales Insurance Personnel who had educational level equal to or higher than bachelor's degree had Overall Emotional Intelligence, Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Compassion, Intuition, Trust Radius, and Emotional Values and Attitudes better than those who had educational level lower than bachelor's degree. In pursuing higher education, one needs more than their IQ to push them ahead and get achievement. At least one needs some skills to make one more responsible, more self-controlled, better able to focus on task at hand and pay attention to one's studies. These spectrum of abilities are called Emotional Intelligence. With better skills in Emotional Intelligence, one can achieve better education. Emotional Intelligence is an indispensable activator and enhancer of intellectual prowess, or IQ. When emotions are acknowledged and guided constructively, they enhance intellectual performance (Cooper & Sawaf, 1997). There are many studies about emotional literacy classes (programs) done in many schools, the results revealed that emotional literacy programs improve children's academic achievement scores and school performance (Goleman, 1995). In this research, the one who had higher education had better Emotional Intelligence, and better total Emotional Awareness and Emotional Values and Attitudes.

2.3 Position (sales representative, supervisor & manager)

The Sales Insurance Personnel whose positions were higher than sales representatives (supervisor and manager) had Overall Emotional Intelligence, Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Emotional Competencies, Outlook, Compassion, Trust Radius, Integrated Self, and Emotional Values and Attitudes better than those who were sales representatives. Those Sales Insurance Personnel who had been promoted to managerial position are proven to be superb job performers or star performers. They had Emotional Intelligence and another eleven Emotional Intelligence facets (out of seventeen facets) better than the sales representatives. According to Goleman, IQ takes second position to Emotional Intelligence in determining outstanding job performance (Goleman, 1998). David McClelland who was the pioneer in exploring the ingredients of superb job performance cited that traditional academic aptitude, school grades, and advanced credentials did not predict how well people would perform in the job or whether they would succeed in life, instead, a set of specific competencies including empathy, self discipline, and initiative distinguished the most successful from those who were merely good enough to keep their jobs (McClelland, 1973). Those Sales Insurance Personnel who had better Emotional Intelligence would have better chances to be successful in being promoted to higher positions. Thus, this research's finding indicated the tendency according to the claim that IQ gets one hired, but EQ gets one promoted. Those Sales Insurance Personnel who were supervisor or manager had eleven Emotional Intelligence competencies better than those who were sales representatives. The same competencies can make people excel in different jobs (Clark Associates, 1996). The competencies needed for success may change as one rises through the ranks: in most large organization, senior executives need a greater degree of political awareness than middle managers (Howard & Bray, 1988). And certain positions require specific competencies (Spencer and Spencer, 1993). Those Sales Insurance Personnel who were supervisors and managers had total Emotional Awareness, total Emotional Competencies and total Emotional Values and Attitude better than sales representatives. Considering each Emotional Intelligence facet, the supervisors and managers had Intentionality better than the

sales representatives in term of performance level and in term of significant differences. They had better commitment to achieve success. They also had Personal Power performance level better than sales representatives, even though this facet is not significantly different. Personal Power and Intentionality are close cousins. Those Sales Insurance Personnel had strong beliefs that they can accomplish things according to their goals and get those things done by their Intentionality. These are the different qualities between sales representative and those star performers who are the supervisors or managers.

2.4 Marital Status (single, married)

The Sales Insurance Personnel who were married had Emotional Expression, Emotional Awareness and Outlook better than those who were single. There are no significant differences in Overall Emotional Intelligence and other facets. The result from this finding show that Emotional Expression and Outlook are important Emotional Competencies that married people had. In married life, couples need to handle the grievances and disagreements – which affect their intimate relationship – appropriately. To make or to break a marriage depends on how a couple discusses the sore points of specific issues that matters more for the fate of their marriage. Having reached an agreement about how to disagree is key to marital survival; men and women have to overcome the innate gender differences in approaching rocky emotions (Goleman, 1998). Men had a rosier view than their wives of just about everything in their relationship. Wives are more vocal about their complaints than are their husbands (Sternberg & Barnes, 1988). It is the emotional gender gap that brings up problems in relationships. Most problems come from complaints and criticisms. The couples need to have better skills in expressing their emotions appropriately and constructively. In a healthy marriage, husband and wife feel free to voice a complaint (Goleman, 1995). These complaints should be free from harsh criticism or spouse's character attack. Thus, Emotional Expression competency is important at this point.

2.5 Age (20-29 years, 30-39 years, 40 years and older)

The Sales Insurance Personnel whose ages are 40 years or older had Emotional Expression, Emotional Awareness, and Intentionality better than those whose ages are between 20-29 years. The older sales representatives perform

these three facets better than the younger ones as cited by Goleman that older workers can be as able or better than younger ones when it comes to mastering new levels of these capabilities. Emotional Intelligence can be learned and improved through life (Goleman, 1998). Reuven Bar-On's studies of Emotional Intelligence in men and women ranging from teenagers to people in their fifties revealed that small but steady and significant increases as people go from age group to age group, with a peak occurring in the forties (Bar-On, 1997). Another studies done by John D. Mayer revealed that adults are better at Emotional Intelligence than adolescents (Mayer, Caruso, & Salovey, 1997). The research's finding can be concluded that even though those Sales Insurance Personnel's Overall Emotional Intelligence had no significant difference in three levels of age span (20-29 years, 30-39 years and 40 years or older), there are still some facets that had significant difference in those sales representatives who are older especially Emotional Awareness and Intentionality. This finding demonstrates the tendency of maturity which is developed through ages. Emotional Awareness competency should be better in an old one than the young one due to better ability in understanding oneself and others. Thus, the old ones should discover their own purposes and goals to be pursued for accomplishment which can be explained for the reason that they had better Intentionality than the young ones.

2.6 Experience (1-6 years, 7-13 years, 14 years and above)

Those Sales Insurance Personnel whose experiences were between 7-13 years had Overall Emotional Intelligence, Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, and Compassion better than those whose experiences are 1-6 years.

Those Sales Insurance Personnel whose experiences are 14 years or higher had Overall Emotional Intelligence and Intentionality better than those whose experiences are 1-6 years. The longer the experiences in insurance sales career, the better Emotional Intelligence those Sales Insurance Personnel had. Mayer cited that Emotional Intelligence develops with age and experience from childhood to adulthood (Mayer, Caruso, & Salovey, 1997). Emotional Intelligence seems to be largely learned, and it continues to develop as we go through life and learn from our experiences – our competencies in it can keep

growing. Studies have tracked people's level of Emotional Intelligence through the years show that people get better and better in these capabilities as they grow more adept at handling their own emotions and impulses, at motivating themselves, and at honing their empathy and social adroitness (Goleman, 1998). The finding in this research also demonstrate the same tendency in Seligman's study of MetLife sales insurance representatives that those who had better optimistic point of views and had better Resilience would survive their career last longer than those who were pessimistic (Goleman, 1995).

2.7 Income (20,000 Baht and below, 20,001-50,000 Baht, 50,001 Baht and above)

Studies show that across a wide array of jobs the recipe for excellence gives far more weight to Emotional Competencies than to cognitive abilities (Spencer & Spencer, 1993) that the most important competencies among stars stem from Emotional Intelligence is no surprise for, **salespeople**. For star performance in all jobs, Emotional competence is twice as important as purely cognitive abilities. For success at the highest levels emotional competence accounts for virtually the entire advantage (Goleman, 1998). Competencies come in clusters. For top performance a person must master a mix of competencies, not just one or two. David McClelland cited that stars are not just talented in initiative or influence, they have strengths across the board. Only when they reach a critical mass from the full spectrum do they emerge as outstanding performance which is called 'tipping point' (Goleman, 1998). The critical point may be due to how frequently one show the key competencies or one's level for sophistication in them, or how well one can manifest them. The tipping point is important not just for executives; it operates at every level in organization. One of the dramatic demonstrating was found at a national insurance company. Those insurance sales agents who were very weak in specific Emotional Competencies such as self-confidence, initiative, and empathy sold policies with an average premium of \$ 54,000. But those who where very strong in at least five of eight key competencies had remarkable success by comparison, with the average size of policies they sold \$114,000 (Goleman, 1998). All these assumptions can be applied to the finding of this research that the performance of those Sales Insurance Personnel whose income

were higher demonstrate the tipping point in this research, especially for those whose incomes were equal to 50,001 Baht or higher. These group of sales representatives demonstrate outstanding clusters of Emotional Intelligence facets twelve competencies out of seventeen competencies when compare to sales representatives whose incomes were lower than 20,000 Baht, and their Overall Emotional Intelligence is better than those who had lower incomes. In conclusion, twelve Emotional Intelligence facets distinguished star performers from the average ones. According to McClelland, to find the competencies that make for star performance at a given job, he suggested, first look at the stars and determine what competencies they display (McClelland, 1973). Thus, **a model for successful sales insurance career can be constructed from this finding** on the criteria that what kind of Emotional Competencies one needed to be a star performer (in term of income or position). The cluster of competencies are Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Interpersonal Connections, Emotional Competencies, Outlook, Compassion, Trust Radius, Personal Power, and Emotional Values and Attitudes. The researcher concluded that the more income those Sales Insurance Personnel had, the more and better performance of Emotional Intelligence facets they demonstrated, including Overall Emotional Intelligence.

From the summary shown in Table 36 (Ranking of Significant Differences), it was clearly shown that income and position which were ranked first and second respectively affected Emotional Intelligence facet most in the direction that the higher income and higher position, the better competency in each Emotional Intelligence facet. Those Sales Insurance Personnel who want to achieve success in their career as star performers need to posses at least a cluster of competencies demonstrated by those Sales Insurance Personnel who had higher income and higher position. This finding supports the assumption that Emotional Intelligence can enhance success (in term of income and position), as cited by Golman that we now have twenty five years' worth of empirical studies that tell us with a previously unknown precision just how much Emotional Intelligence matters for success (Goleman, 1998).

The summary also shows that educational level and experience also have a great effects on Emotional Intelligence facet in the same direction as income and position did, - from higher level to lower level. They ranked third and fourth and had number of significant differences eight and seven out of seventeen respectively. It means that the better education and the longer experiences in this career those Sales Insurance Personnel had, the better competency in Emotional Intelligence facet they had. In another way, it can be implied that having better Emotional Intelligence will enhance career longevity and enhance better education. Those Sales Insurance Personnel who can bear this tough jobs most can last their career. They need to have better Intentionality and Resilience competencies which was shown in the research findings

Conclusion

The Sales Insurance Personnel in this study had optimal performance level in Emotional Awareness of Others. This area is their greatest assets. They had proficient performance level in Emotional Self-Awareness, Creativity, Resilience, and Outlook. These areas are their strength, which can be reinforced to better performance (optimal) level. They had vulnerable performance level in Emotional Expression, Intentionality, Interpersonal Connections, Emotional Competencies, Compassion, Intuition, Trust Radius, Integrated Self, and Emotional Values and Attitudes. These areas need to be improved to better performance (proficient) level that they can use these skills more effectively level without difficulties. They had caution performance level in Constructive Discontent and Personal Power. These two areas need to be improved first to better performance levels especially 'Personal Power.' Personal Power is a fundamental skill of attitude that one believes one can accomplish things one wants to do. Having caution performance level of Personal Power can affect one's life and work.

The Sales Insurance female is better than the male in Interpersonal Connections. Sales Insurance male is better than female in Creativity, Constructive Discontent, and Outlook. Sales Insurance Personnel who had educational level equal to or higher than bachelor's degree are better than those

whose educational level were lower than bachelor's degree in Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Compassion, Intuition, Trust Radius, Emotional Values and Attitudes, and Overall Emotional Intelligence. Sales Insurance Personnel whose positions were higher than sales representatives were better than those whose positions were sales representatives in Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Emotional Competencies, Outlook, Compassion, Trust Radius, Integrated Self, and Overall Emotional Intelligence. Sales Insurance Personnel who are married were better than those who are single in Emotional Expression, Emotional Awareness, and Outlook. Sales Insurance Personnel whose age are 40 years or older are better than those whose ages are between 20-29 years in Emotional Expression, Emotional Awareness, and Intentionality. Sales Insurance Personnel who had experiences between 7-13 years are better than those who had experiences between 1-6 years in Emotional Expression, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Compassion, and Overall Emotional Intelligence. Sales Insurance Personnel who had experiences equal to 14 years or higher are better than those who had experiences between 1-6 years in Intentionality and Overall Emotional Intelligence. Sales Insurance Personnel who had incomes between 20,001-50,000 Baht are better than those who had incomes equal to or less than 20,000 Baht in Emotional Awareness of Others, Emotional Awareness, Intentionality, Outlook, Personal Power, Emotional Values and Attitudes, and Overall Emotional Intelligence. Sales Insurance Personnel who had incomes equal to or more than 50,001 Baht are better than those who had incomes equal to or less than 20,000 Baht in Emotional Self-Awareness, Emotional Awareness of Others, Emotional Awareness, Intentionality, Resilience, Interpersonal Connections, Emotional Competencies, Outlook, Compassion, Trust Radius, Personal Power, Emotional Values and Attitudes, and Overall Emotional Intelligence. Sales Insurance Personnel who had incomes equal to or more than 50,001 Baht are better than those who had incomes between 20,001 – 50,000 Baht in Resilience, Trust Radius, Emotional Values and Attitudes, and Overall Emotional Intelligence.

Recommendation for Further Research

1. A further study is recommended to find a relationship between each Emotional Intelligence facet and Overall Emotional Intelligence with each biosocial factors. This correlation study will serve as a basis to find which one of each Emotional Intelligence facet will be affected by each of biosocial factor most especially-income and position factor.
2. To study whether these Emotional Intelligence facet and Overall Emotional Intelligence can predict success in term of income and position by using regression analysis.
3. To study one special Emotional Intelligence facet “Constructive Discontent” which is influenced by culture whether these are differences in Thai norms, Asian norms, American norms or European norms.
4. To study Emotional Intelligence facet and Overall Emotional Intelligence related to biosocial factors in other service orientation business such as restaurant, hotel, hospital etc., to identify whether they have the same pattern of EQ scoring grid as in this study or not, and what are the differences?
5. To study Emotional Intelligence related to biosocial factors in other caring profession such as physicians, pharmacists, dentists, nurses, psychologist, and social workers.
6. To study Emotional Intelligence related to biosocial factors in educational area such as teachers, students, administrators etc.
7. To study relationship between Emotional Intelligence and Marital Satisfaction.

Recommendation Based on the Present Study

1. Those who had vulnerable or caution performance level in any facets need to be trained in that Emotional Intelligence facet to enhance their skills and competencies, from caution to vulnerable or proficient level, and from vulnerable to at least proficient level.
2. Personal Power is very important Emotional Competencies needed in insurance sales career which will support the Intentionality to accomplish success. Organization should have special training for this competency to improve this competency to be at least at proficient level.
3. Emotional Intelligence Screening Test should be applied in selection and hiring process for new applicants to identify some outstanding competencies of general sales representatives which were found in this research such as Emotional Awareness of Others, Emotional Self-Awareness, Resilience, and Outlook.
4. Organization should provide those sales representatives who are new comers the model of star performers which had been found in this research, and educate and encourage the new comers to possess those clusters of competencies to become a star performer in the future. Extensive training and relearning in each competency should be provided periodically to all the sales representatives both the old ones and the new comers. Research implication for Emotional Intelligence training can account a great deal for career success.

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