



Mapping Emotional Intelligence Challenges

An Exploratory Factor Analysis in Haryana's Private Banking Sector

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ABSTRACT:

There are several obstacles to the successful use of emotional intelligence at the individual, corporate, and family levels. This study offers practical insights for institutional transformation by examining the structural obstacles to the application of Emotional Intelligence (EI) in private sector banks in Haryana, India. Three interconnected domains—personal, organizational, and familial—are found to have a significant impact on EI outcomes using Exploratory Factor Analysis (EFA) on a sample of 327 employees. The robustness of the factor structure is confirmed by statistical validation using Kaiser-Meyer-Olkin (KMO = 0.928) and Bartlett's Test of Sphericity ($\chi^2 = 3868.948, p < 0.001$), with the three components accounting for 75.37% of the total variance. These results highlight the necessity of comprehensive policy initiatives that target emotional competencies in family support networks, corporate cultures, and personal development.

Keywords: Emotional Intelligence, Personal Challenges, Organizational Challenges, Family Challenges, and Job Performance

INTRODUCTION

Since logic and emotion were seen as being “opposing,” earlier research frequently questioned whether they could coexist and whether emotion could impede rational conduct (Lloyd, 1979). Salovey and Mayer first proposed the concept of emotional intelligence (EI) in the context of research that moved toward studying how cognitive and affective processes might collaborate to improve understanding. “The capacity to observe one’s own and the emotions and sensations of others, distinguish among them, and apply such knowledge to influence decisions and actions” was the original definition of emotional intelligence.

The trait and ability approaches are the two conceptually distinct methods that currently dominate research on emotional intelligence (EI). The Trait approach views emotional intelligence (EI) as temperamental tendencies, including personality traits or self-efficacy

beliefs. Although “mixed” models logically differ from ideas of emotional intelligence as personality because they view EI as a combination of characteristics, competencies, and talents, this approach is frequently mentioned in the literature as also incorporating “mixed” models. Self-report questionnaires are a similar EI assessment tool used within the trait-based approach and the “mixed” models (Fiori et al., 2018).

The way to assess a proper response on a potential EI test has been (and continues to be) one of the biggest obstacles to integrating EI as an ability. In fact, replies to ability tests are evaluated according to an external standard of accuracy, as opposed to personality tests, where responses are determined by the respondent’s free will, and any response is considered legitimate. The determination of such a criterion is one of the most challenging parts; it makes it difficult to determine the optimal approach for people who may differ in their ability to experience and efficiently regulate feelings.

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CHALLENGES IN THE EFFECTIVE IMPLEMENTATION OF EMOTIONAL INTELLIGENCE

There are several obstacles to the successful use of emotional intelligence at the individual, group, and family levels. On a personal level, people frequently have trouble recognizing their own emotions, properly managing and controlling them, and comprehending those of others. Growth is further hampered by resistance to constructive criticism about their emotional behavior, and obstacles are further created by the challenge of altering ingrained emotional routines.

The inability to appropriately assess individuals' emotional intelligence and unsupportive workplace environments that cause emotional leakage present problems at the organizational level. At organisational level, Stress at work lowers motivation, and people are unable to improve their emotional intelligence due to inadequate training and ignorance. In addition, strained relationships between superiors and subordinates impair social skills and lower productivity.

At the family level, excessive stress at home frequently impairs workers' focus, and unsupportive family dynamics reduce their drive to overcome obstacles at work. Additionally, strained connections limit an individual's capacity for empathy, excessive family pressure undermines a positive and hopeful view, and inharmonious family ties diminish team spirit. When taken as a whole, these difficulties show how emotional intelligence growth and application are hampered by a combination of personal, professional, and family variables.

LITERATURE REVIEW

Lloyd (1979) examined how a fundamentally masculine image of reason was produced by the rationalist philosophy of the seventeenth century, particularly as articulated by Descartes and Spinoza. It connected this legacy to the early philosophers Augustine and Aristotle, who depicted women as being incapable of reason. Lloyd claims that this gendered conception of reason penetrated Western philosophy, influencing moral precepts and instructional strategies that excluded women from the domain of reason. She highlighted how the Cartesian approach, which attributed reason to men and the sensual to women, encouraged a contradiction

between the two by stressing clarity, distinctness, and emotional detachment. The article's conclusion examined the ideal's relevance in the modern world and suggested that both men and women had been deprived of their resources by its dominance.

Matthews et al. (2007) examined its theoretical foundations, measurement challenges, and practical implications. The notion that emotional intelligence (EI) is a collection of competences related to the perception, regulation, and control of emotions is one of the areas of agreement highlighted by the authors in their summary of the current state of EI research. They did, however, also draw attention to persistent disagreements, such as the lack of agreement on definitions, conceptual overlap with pre-existing psychological constructs, and the limitations of the available assessment tools. In order to encourage additional in-depth scientific research and conceptual clarity, the authors provided a fair evaluation of the benefits and drawbacks of emotional intelligence (EI) theory and research. Their works offered a basic critique that impacted subsequent conversations and developments in the field of emotional intelligence.

Montgomery et al. (2008) examined the complex relationship between emotional intelligence (EI) and resilience in individuals with Asperger's condition. The authors looked at how impairments in emotional awareness, regulation, and social communication—all crucial components of emotional intelligence—made it extremely difficult for young adults to balance emotional and interpersonal demands. Despite these difficulties, the study indicated that individuals with Asperger's syndrome demonstrated unique abilities and capacity for emotional growth when given the correct support. The study assessed the corpus of research and clinical findings to show how tailored EI therapies could enhance social functioning, develop psychological resilience, and strengthen coping strategies. It highlighted how important it is to recognize neurodiversity and adapt emotional training programs to the cognitive and sensory traits of this population.

Nelis et al. (2009) examined the potential for targeted education to enhance emotional intelligence (EI). The researchers used a controlled experimental technique to carry out a four-session intervention based on

Mayer and Salovey's four-branch model of emotional intelligence. With a focus on emotion detection, regulation, and management, the curriculum included lectures, role plays, group discussions, and personal journals to reinforce learning. The study found that individuals in the training group shown significant improvements in interpersonal and self-awareness as well as emotion detection when compared to the control group. In addition to being apparent immediately after the intervention, these gains persisted for six months, suggesting long-term advantages. The results showed promise for use in organizational and educational contexts, providing a useful avenue to improve emotional intelligence and well-being.

Stough et al. (2009) explored the evolution of emotional intelligence (EI), from its first appearance in psychological literature to its widespread application across numerous domains. The authors highlighted the construct's zeal and skepticism while analyzing the growing body of empirical research, theoretical debates, and practical applications. They noted that while EI indicators were still in their early stages, industry, psychology, education, and medicine had all shown an increasing interest in the subject. The chapter addressed enduring critiques while highlighting the range of perspectives regarding the validity and reliability of emotional intelligence (EI) and acknowledging its potential in relevant situations such as workplace performance and health.

Fiori et al. (2018) provided a comprehensive analysis of emotional intelligence (EI), which is recognized as a cognitive ability. The authors traced the roots of EI back to the intelligence literature and built upon Mayer and Salovey's groundbreaking four-branch model. They examined how emotional intelligence (EI) was measured using performance-based tests, particularly the Mayer-Salovey-Caruso Emotional Intelligence Test (MSCEIT), and assessed the predictive validity of EI in a range of life domains. The paper listed some challenges in evaluating emotional intelligence as a competency. Classifying emotional reactions as "correct," which proved challenging due to individual and cultural variances, was one major issue. The writers looked at and critiqued the flaws in a number of scoring methods, such as theory-based, expert, and consensus.

Hodzic et al. (2018) evaluated the effectiveness of emotional intelligence (EI) training programs with a comprehensive multilevel meta-analysis. Based on 24 trials and 28 samples of healthy people, the authors' findings demonstrated that EI training somewhat and statistically significantly increased participants' emotional intelligence levels. The study showed that interventions based on ability models—more especially, Mayer and Salovey's four-branch model—were more effective than those based on trait or mixed models. Understanding Emotions showed the most training effect across all EI areas, while Facilitating Thought yielded comparatively modest improvements. The study demonstrated that longer training periods produced greater effects, which further reinforced the notion that dosage matters.

Keefer et al. (2018) reflected on nearly three decades of EI work and found persistent conceptual challenges, methodological limitations, and the growing influence of social-emotional learning (SEL) programs in universities and institutions. They addressed three primary criticisms that had plagued research on emotional intelligence (EI): the notion that it was redundant with more conventional concepts such as social intelligence, the inconsistency of its definitions and evaluation tools, and the exaggerated claims of its capacity to forecast life success. Despite these concerns, the authors concurred that emotional intelligence (EI) had grown into a robust interdisciplinary discipline, with education being one of its most active and significant fields.

Kotsou et al. (2018) evaluated the effectiveness of several Emotional Intelligence (EI) training programs in a variety of professional domains, including as healthcare, education, and corporate leadership. They found that most individuals reported significant changes in at least one facet of EI, especially when trait-based self-report measures were included. Numerous methodological shortcomings were discovered by the review, including inconsistent use of the control group, a lack of long-term monitoring, and insufficient details about the type of intervention. The validity of their findings was diminished since few studies employed randomized controlled designs or active control conditions. The authors saw positive outcomes in areas such as stress and work performance.

Narimisaie et al (2024) provide a thorough examination of how emotional intelligence (EI) is incorporated into artificial intelligence (AI) systems, with a particular emphasis on emotion recognition and reaction processes. It looked at developments in multimodal fusion and deep learning methods, emphasizing how well they can recognize emotions from text, audio, facial expressions, physiological signs, and EEG data. In addition to addressing ethical issues including privacy and bias in training data, the review highlighted the significance of contextual and cultural aspects in emotion interpretation. The study recognized enduring issues, such as real-time processing, data unpredictability, and the requirement for more reliable, comprehensible models, despite significant advancements.

Novelli and Souza (2024) examined the effects of challenge stresses on workers' ability to learn from mistakes in Chinese high-tech companies. Based on the Conservation of Resources (COR) hypothesis, it showed that while severe stress hindered learning, moderate levels of challenge stressors improved it. After analyzing data from 229 employees, the researchers discovered that this link was strongly mitigated by error management culture and emotional intelligence. Notably, compared to emotional intelligence, error management culture had a greater buffering impact. In order to promote resilience and adaptive learning, the results emphasized the significance of creating supportive organizational environments and enhancing individual emotional competencies. By illuminating the complex relationships between stress, individual resources, and corporate culture in determining learning outcomes following failure, this study enhanced the body of knowledge.

Zhao et al. (2024) examined how challenge stresses affected workers' capacity to learn from mistakes, especially in Chinese high-tech companies. The researchers discovered an inverted U-shaped association between challenging stressors and learning from failure, based on the Conservation of Resources (COR) principle. While extreme stress impeded learning, moderate levels of stressors promoted it. We looked at error management culture and emotional intelligence as moderating factors. According to the study, both were important in mitigating the detrimental impacts of high levels of stress, but error management

culture had a greater moderating effect than emotional intelligence. The authors showed that improving emotional intelligence and creating a supportive corporate climate could improve learning outcomes after failure using regression analysis on data from 229 employees.

Research Gaps

By going through the extensive literature on emotional intelligence, challenges in the effective implementation of emotional intelligence, and the banking industry, it has been found that a great deal of research has been done to study the individual effects of emotional intelligence and challenges in the effective implementation of emotional intelligence separately. The existing literature solely concentrates either on emotional intelligence or challenges in the context of job performance. Additionally, relatively few studies have dealt with the association between emotional intelligence and job performance in the workplace. The present study aims to study challenges in the effective implementation of emotional intelligence in the private sector banks in Haryana.

Objective

To identify the challenges in the effective implementation of emotional intelligence in the private sector banks in Haryana.

METHODOLOGY

Sample Size

The sample size required for conducting an EFA is one of several crucial decisions made during the quantitative study design phase. This problem is approached in two ways: (1) one proposes a minimum sample size, and (2) another provides a certain participant ratio for every factor or item. The minimal sample size recommendations in the former scenario vary, comprising 150 to 500 individuals. Some recommendations, ranging from 5:1 to 20:1, have been put forth in the latter instance (Memon et al., 2020). In any scenario, it is essential to note that selecting the appropriate sample size for EFA is a challenging task that depends on several variables, including the type of correlation matrix used, the number of considerations per factor, and the similarities between the variables.

For this study, a sample size of 327 is selected, out of various private banks of Haryana, namely Axis Bank, Yes Bank, HDFC Bank, Indusland Bank, AU Bank, and other banks.

Research Design

The research design in the current study is exploratory cum descriptive in character.

Instrument Development

The instrument was developed through literature-based item generation (drawing on works by Mayer & Salovey, Lloyd, Stough et al., Hodzic et al., Nelis et al., Keefer et al., etc.). Each challenge dimension was represented by multiple items to ensure comprehensive coverage, tested on a large employee sample, and validated using EFA. The final tool reliably measures EI challenges across personal, organizational, and family domains.

Reliability Analysis

Table 1: Case Processing Summary

		<i>N</i>	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

^a Listwise deletion based on all variables in the procedure.

Source: Compiled by authors

Table 2: Reliability Statistics

<i>Cronbach's Alpha</i>	<i>Cronbach's Alpha Based on Standardized Items</i>	<i>No. of Items</i>
.943	.944	15

Source: Compiled by authors

For reliability analysis, a pilot study was conducted comprising 50 samples. In case a threshold Cronbach alpha value of 0.70 is concluded, then internal consistency is believed to be achieved. In the present case, this value is 0.944, indicating a high degree of construct reliability.

RESULTS

The most important aspect of the study is data analysis. Since the goal of this study is to determine the obstacles to the successful application of emotional intelligence, these obstacles fall into three categories: personal,

organizational, and familial issues. Among the statistical methods and tools available, Exploratory Factor Analysis (EFA) meets the necessary requirements.

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.928
Bartlett's Test of Sphericity	Approx. Chi-Square	3868.948
	Df	105
	Sig.	.000

Source: Compiled by authors

The results presented in Table 3 provide compelling evidence that the dataset is appropriate for factor analysis. The study can confidently move forward to extract meaningful elements (personal, organizational, and family problems) with an excellent KMO and a substantial Bartlett's test. This statistical robustness increases the findings' confidence and guarantees that the factors found are based on solid inter-variable interactions rather than being random.

Table 4: Communalities

	<i>Initial</i>	<i>Extraction</i>
Personal Challenges [Difficulty in assessing own emotions.]	1.000	.736
Personal Challenges [Difficulty in regulating & controlling own emotions.]	1.000	.791
Personal Challenges [Difficulty in understanding the emotions of others.]	1.000	.701
Personal Challenges [Resistance to negative feedback about own emotions.]	1.000	.736
Personal Challenges [Difficulty in changing emotional habits.]	1.000	.681
Organisational Challenges [Difficulty in measuring the level of emotional intelligence of employees.]	1.000	.567
Organisational Challenges [Unsupportive workplace culture leads to emotional drainage.]	1.000	.759
Organisational Challenges [Undue occupational stress hampers employee motivation.]	1.000	.766
Organisational Challenges [Lack of emotional intelligence training and awareness among employees.]	1.000	.760
Organisational Challenges [Inharmonious senior subordinate relationships dampen social ability among employees.]	1.000	.781

	Initial	Extraction
Family Challenges [Extreme family stress results in reduced concentration levels among employees.]	1.000	.741
Family Challenges [Unsupportive family behavior decreases the motivation to undertake occupational challenges.]	1.000	.855
Family Challenges [Inharmonious family relations reduce the team spirit among fellow employees.]	1.000	.822
Family Challenges [Undue family pressure hampers a cheerful and optimistic attitude.]	1.000	.783
Family Challenges [Strained family relations shrink the empathetic ability among employees.]	1.000	.826

Source: Compiled by authors

The factor analysis effectively explains a significant amount of the variance in each variable because all communalities are greater than 0.50. The three extracted factors—personal, organizational, and family challenges—are robust and dependable dimensions, as seen by the high communalities (many above 0.75). This supports the study’s finding that these three domains have a major impact on the application of emotional intelligence.

Three components are adequate and statistically reliable to represent the data, according to the analysis. The predominance of Component 1 (Personal Challenges) indicates that emotional obstacles at the individual level have the greatest impact, followed by organizational and familial difficulties. The study’s theoretical

Table 5: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.899	52.660	52.660	7.899	52.660	52.660	4.109	27.392	27.392
2	2.303	15.352	68.012	2.303	15.352	68.012	4.085	27.235	54.626
3	1.103	7.356	75.367	1.103	7.356	75.367	3.111	20.741	75.367
4	.599	3.992	79.359						
5	.489	3.263	82.622						
6	.397	2.649	85.271						
7	.341	2.274	87.544						
8	.313	2.084	89.628						
9	.287	1.912	91.541						
10	.279	1.858	93.399						
11	.236	1.572	94.971						
12	.228	1.522	96.493						
13	.207	1.379	97.873						
14	.162	1.077	98.950						
15	.158	1.050	100.000						

Extraction Method: Principal Component Analysis.

Source: Compiled by authors

Table 6: Rotated Component Matrix

	Component		
	1	2	3
Personal Challenges [Difficulty in assessing own emotions.]		.825	
Personal Challenges [Difficulty in regulating & controlling own emotions.]		.875	
Personal Challenges [Difficulty in understanding the emotions of others.]		.806	
Personal Challenges [Resistance to negative feedback about own emotions.]		.802	
Personal Challenges [Difficulty in changing emotional habits.]		.758	
Organisational Challenges [Difficulty in measuring the level of emotional intelligence of employees.]			.596

	Component		
	1	2	3
Organisational Challenges [Unsupportive workplace culture leads to emotional drainage.]			.759
Organisational Challenges [Undue occupational stress hampers employee motivation.]			.779
Organisational Challenges [Lack of emotional intelligence training & awareness among employees.]			.753
Organisational Challenges [Inharmonious senior subordinate relationships dampen social ability among employees.]			.793
Family Challenges [Extreme family stress results in reduced concentration levels among employees.]	.815		
Family Challenges [Unsupportive family behavior decreases the motivation to undertake occupational challenges.]	.880		
Family Challenges [Inharmonious family relations reduce the team spirit among fellow employees.]	.836		
Family Challenges [Undue family pressure hampers a cheerful and optimistic attitude.]	.823		
Family Challenges [Strained family relations shrink the empathetic ability among employees.]	.836		

Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalization.

Source: Compiled by authors

framework and the three-factor model's dependability are both supported by the high cumulative variance (75.37%).

The rotating matrix offers compelling proof that these domains are separate but together account for the structural obstacles to the application of emotional intelligence. This supports the study's conclusion that EI issues need to be addressed at several levels (individual, workplace, and family) and justifies the conceptual framework.

Table 7: Component Transformation Matrix

Component	1	2	3
1	.611	.578	.541
2	-.624	.772	-.119
3	.487	.265	-.832

Extraction Method: Principal Component Analysis.

Source: Compiled by authors

Personal, organizational, and family problems are independent but complementary dimensions since each aspect is statistically different, reducing overlap. This supports the study's finding that emotional intelligence limitations need to be addressed on several levels because they are distinct and not interchangeable.

Findings

- Principal component analysis and varimax rotation were used to conduct an EFA. 0.50 was used as the minimal factor loading criterion. To

guarantee adequate levels of explanation, the scale's communality—which shows the degree of variance in each dimension—was also evaluated. All communities were over 0.50, according to the findings.

- Barlett's test of sphericity, which gives a measure of statistical probability that the correlation matrix has significant correlation among some of its components, was a crucial step in determining the correlation matrix's overall importance. Its potential for factor analysis is indicated by the significant results, $\chi^2 (n = 327) = 3868.948 (p < 0.001)$. The data's suitability for factor analysis was indicated by the Kaiser-Meyer-Olkin measure of sampling adequacy (MSA), which was 0.928, as depicted in Table 3.
- Table 5 illustrates that the three dimensions accounted for 75.367 percent of the variance among the study's items.
- All communalities above the necessary threshold of 0.500, and the Barlett's test of sphericity was found to be significant. The research's theoretical claims are consistent with the three components of EFA. PC1 through PC5, which stand for Personal Challenges, are included in Factor 1. Organizational Challenges (OC1–OC5) are covered by Factor 2, whereas Family Challenges (FC1–FC2) are covered by Factor 3. Table 6 displays factor rotations and loadings.

CONCLUSION

The study uses three dimensions—personal, organizational, and family—to identify and classify the difficulties in applying emotional intelligence (EI) in Haryana’s private sector banks. It is confirmed by exploratory factor analysis that these variables have a major impact on how effective EI techniques are. Inadequate training, unsupportive environments, and strained professional relationships are organizational hurdles, whereas emotional self-awareness and regulation are personal challenges. Stressors connected to the family exacerbate these problems by reducing motivation, focus, and empathy. The significance of these parameters is validated by the statistical robustness of the results, which are backed by strong KMO values, significant Bartlett’s test results, and high communalities. In addition to encouraging further research utilizing more varied sample and sophisticated analytical methods, this study currently provides a solid framework for comprehending EI implementation challenges.

LIMITATIONS

The study has some shortcomings despite the authors’ best efforts. For example, other sophisticated statistical measures could be used to identify the factors involved, and the collected data could be skewed and selective due to the convenient data-sampling technique. These all provide additional opportunities for research in this area.

IMPLICATIONS

The current study has significant implications for contemporary and future research in human resources. It would align with the diverse objectives associated with challenges in the effective implementation of Emotional Intelligence. It offers scope for further investigation by inculcating a large sample size, widening the span considerably. Additionally, the present study has only covered the Haryana region, which calls for advanced research.

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