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# Relationship Between Emotional Intelligence, Sales, Social Responsibility, Interpersonal Relationship, and Empathy

Lykesha D. Shelton
*Walden University*

# Walden University

College of Social and Behavioral Sciences

This is to certify that the doctoral dissertation by

Lykesha Shelton

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Review Committee
Dr. Richard Thompson, Committee Chairperson, Psychology Faculty
Dr. Derek Rohde, Committee Member, Psychology Faculty
Dr. James Brown, University Reviewer, Psychology Faculty

Chief Academic Officer and Provost
Sue Subocz, Ph.D.

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Abstract

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By

Lykesha Shelton

MA, University of Phoenix, 2006

BA, University of Michigan, 2000

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Industrial & Organizational Psychology

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Abstract

Research over the past 25 years has shown a relationship between emotional intelligence, job performance, and sales. However, limited research exists relating to job-specific studies from a nonmanagerial perspective and focused on emotional intelligence and sales during the customer's buying and selling interaction. The focus and purpose of this quantitative cross-sectional study was to determine if there was a statistically significant relationship between emotional intelligence and mortgage loan originators sales performance. The conceptual framework for this study incorporated Bar-On's social emotional intelligence model. The sample consisted of 18 mortgage loan originators who worked with the retail banking sector throughout the Midwest and Southeast United States. The data collection process consisted of an online custom questionnaire to obtain sales performance and the Emotional Quotient Inventory (EQ-i 2.0). A multiple regression analysis was used to determine if any of the four emotional intelligence dimensions (social responsibility, interpersonal relationship, empathy, and overall emotional intelligence) predicted sales results (mortgage units sold and mortgage sales dollars) of mortgage loan officers. Based on the findings of this study, emotional intelligence is not a statistically significant predictor of mortgage loan originators sales success. The limited sample size was a potential limitation to this study. The study has implications for understanding what factors impact sales success in the workplace. This research can influence positive social change by helping organizational leaders, sales professionals, and customers understand the role of emotional intelligence in the mortgage industry.

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# Dedication

This work is dedicated to my late mother, Lillie F. Moore. Thank you for instilling in me perseverance and love.

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First and foremost, I would like to thank my Heavenly Father, for without him none of this would be possible.

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To my family, my husband for your support and patience. To my children JS and Jamie, may this be an inspiration for you to follow your dreams and never give up.

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Chapter 1: Introduction to the Study

## Introduction

The Bureau of Labor Statistics (2018) estimated that there are approximately 4,854,300 people employed in retail sales jobs in the U.S. with over 500,000 of these retail jobs held by licensed mortgage loan originators (Nationwide Mortgage Licensing System [NMLS], 2017a). While the need for brick and mortar retail stores have been challenged with the increase of online sales, emphasis on face-to-face customer service has not diminished. Retail banking has also seen a decrease in the opening of brick and mortar stores and a significant number of bank branches have closed over the past couple of years (Ensign, Rexrode, & Jones, 2018). According to Ensign et al. (2018), the decrease in brick and mortar retail bank branches has had a direct impact on the success and performance of mortgage loan originators who work in retail bank branches. Organizational leaders in large retail sales industries such as mortgage lending would benefit from programs aimed at increasing employees' sales performance. Programs built around the concept of emotional intelligence (EI) have been shown to have an impact on workplace behavior, especially sales performance (Makkar & Basu, 2017). Findings on front-line employees such as mortgage loan originators suggests there is a need to support the development of EI as it can build long-term customer relationships, which are essential for retail mortgage financial institutions (Beaujean, Davidson, & Madge, 2006). While there has been substantial research on the relationship between EI and job performance, (Kidwell & Hasford, 2014; Lassk & Shephard, 2013; Makkar & Basu, 2017) specific job-related studies are underdeveloped or lacking and have been limited to studying EI and workplace performance from a managerial perspective (Sony & Mekoth, 2016). Research is still needed to understand EI and salesperson sales outcomes (Chen & Jaramillo, 2014; Kadic-Maglajlic, Vida, Obadia, & Plank, 2016). Furthermore, few studies have been conducted to examine EI and specific job-related tasks from a nonmanagerial perspective such as in the role of a retail mortgage loan originator (Sony & Mekoth, 2016). Recent studies of EI and job performance suggests that the role of EI has been under-developed and poorly understood in dealing with salespeople's performance (Baklouti, 2014; Chen & Jaramillo, 2014; Sony & Mekoth, 2016). Additional research is needed for understanding performance outcomes dealing with customer interactions during the buyer-seller relationship (Kadic-Maglajlic et al., 2016). Further research on traits such as social responsibility, interpersonal relationships, empathy, and overall EI can assist in understanding how EI can impact the sales performance of mortgage loan originators (Baklouti, 2014; Sutton, 2017; Washington, 2017). The aim of this study was to build upon previous literature regarding the importance of EI and its impact on workplace behavior, more specially sales performance of mortgage loan originators.

Chapter 1 provides the overall rationale for this study including the purpose of the study, research questions and hypotheses, the conceptual framework and nature of the study, key terms and definitions, as well as present the significance of the study and any limitations.

**Background**

Consumers who are seeking to purchase a home and who are looking to borrow money will negotiate transactions with mortgage bankers. These mortgage bankers are employed via a variety of lending sources including but not limited to retail financial institutions such as commercial banks and credit unions. An individual such as a mortgage loan originator would be the person who directly interacts with the consumer and plays a big role in the decision-making process for the homebuyer (Pinkowish, 2012). The mortgage loan originator performs a variety of tasks, such as evaluating loans, authorizing or recommending approval of various types of real estate loans, and advising borrowers on financial options relating to borrowing money (National Center for O*NET Development, 2019). The role of the mortgage loan originator is significant in the U.S. economy as it serves as the front-line driver of the mortgage lending process (Pinkowish, 2012). The implications and consequences of defaulted mortgages was a major factor in the Great Recession of the U.S. economy (Christiano, Eichenbaum, & Trabandt, 2015). There are several things that make the role of the retail mortgage loan originator unique and unlike traditional salespeople. Retail mortgage loan originators hold a level of commitment to servicing the financial needs of the community of all demographics in pursuit of homeownership, they aim to promote economic growth by assisting in sound banking regulations, and they aim to promote transparency in their customer interactions and relationships (American Bankers Association, 2017). In addition, mortgage loan originators differ in their sales role compared to other financial service providers such as financial advisors. Part of this difference is based on the fiduciary responsibility of a financial advisor. (U.S. Securities and Exchange Commission, 2017). When making investments, the customer expects a certain degree of accountability from the salesperson and they are more skeptical as the decision to invest involves the risk of losing money (Johnson & Peterson, 2014). A mortgage loan originator, on the other hand, has the customer requesting approval to borrow money, putting the risk on the loan provider rather than the customer risking their own money. The interaction during this buying-selling process varies in that the customer is more open and willing to participate in the exchange of information in hopes of being approved for the loan (Kidwell & Hasford, 2014; Patranabis & Banerjee, 2012). When incorporated with customer interactions, salespeople who possess EI as a skill can influence the psychological needs of customers and can also impact their decision-making (Kidwell & Hasford, 2014; Patranabis & Banerjee, 2012). In effect, the various facets of EI can improve the overall productivity of a mortgage loan originator by enhancing their interpersonal and intrapersonal skills, deepening customer relationships, and boosting sales performance (Borg & Johnston, 2013; Mulki, Jaramillo, Goad, & Pesquera, 2015). On the other side, mortgage loan originators as salespeople could demonstrate discriminatory behaviors which can potentially yield adverse actions with the customer real estate application (Baklouti, 2015; Ladd, 1998).

Because certain facets of EI have shown to have an impact on performance in a variety of settings, for example, self-awareness, self-assessment, social awareness, emotional regulation, and flexibility, these EI aspects have all impacted sales success and can assist the salesperson in influencing the customers mood and decision-making process (Khalili, 2012). While there are specific activities and behaviors that are performed by salespeople that involve the use of emotions, sales behaviors are driven by thinking, judging, planning, and implementation of daily work tasks (Ahuja, 2011). In demonstrating these activities and behaviors, for example, salespeople can create value in customer interactions by empathizing with the customers, answering questions, and providing support to the customer's decision-making process (Hohenschwert, 2012). For mortgage loan originators, however, it is somewhat different because their use of EI is not only applied to sales but also to other parts of the decision-making process during and immediately after the sale of a mortgage loan. Loan officers can have an impact on the lending decision because they can draw conclusions about the borrower (Ladd, 1998).

Competitive organizations such as the retail banking industry are dependent on the sales success of mortgage loan originators (Danquah, 2014). I chose the retail mortgage industry to measure facets of EI because of the unique skill set of training and knowledge required. Mortgage loan originators receive monetary commission for their sales performance, and the results of their performance can benefit shareholders of the organization as well as impact the communities that are served by these organizations. The mortgage loan originator differs from a financial advisor who must build a varying level of trust to establish a continuous relationship with their client over time for repeated transactions (Enhelder, 2011). While a financial advisor assists individuals with long-term investments by establishing a long-term relationship, mortgage originators relationships are typically built upon the negotiation of one-time large financial purchases such as a home (Bureau of Labor Statistics, 2018). Determining the relationship between the salesperson's EI level and their sales performance results can be a competitive advantage to the mortgage industry. Homeownership can build wealth, fulfill financial goals, and strengthen communities by providing affordable housing and lending options to U.S. consumers (Stanton, Walden, & Wallace, 2014).

For this study, EI was defined by Bar-On's (1997) conceptualization of EI, which states that EI comprises of an interrelated set of emotional and social competencies and skills that are used to assist individuals in expressing themselves. Traditionally, EI can be defined overall as the capacity to perceive emotions, assimilate emotions, understand emotions, and manage emotions (Mayer, Salovey, Caruso, & Sitarenios, 1999). Bar-On's definition regarding EI is named emotional social intelligence (ESI) and is based upon the instrument that Bar-On created, which is the EQ-i. Five interactive areas were derived as result of certain emotional and social competencies which include (a) emotional awareness, (b) intrapersonal, (c) interpersonal, (d) stress management, and (e) general mood.

**Retail Mortgage Bankers**

Real estate transactions have been a major component of the U.S. economy since the enactment of the Federal Reserve Act of 1913, the Banking Act of 1933, and the National Housing Act of 1934 (Pinkowish, 2012). Due to the mortgage crises of 2007-2010, the mortgage industry became highly regulated by the U.S. federal government, and state laws mandated stringent rules and regulations to protect the economy as well as the consumer (Duca, 2013). Thus, unlike many other sales jobs that are regulated by state and federal laws, mortgage loan officers were not always as restricted. Individuals who take residential mortgage loan applications or offer and negotiate terms of residential mortgages must be licensed and registered as a mortgage loan originator (NMLS, 2017c). Mortgage loan originators, like many other sales positions, are required to pass background checks, obtain certain licenses, undergo certification testing to prepare them for mortgage application process with the customer, and have a credit report processed. Therefore, the role of the mortgage loan originator is key in society and is of high demand. This makes the mortgage sales environment particularly a more stressful and highly competitive career field. Driven primarily by the sales force, mortgage loans continue to be a billion-dollar industry, and sales have increased by 2.6% year over year (Consumer Financial Protection Bureau [CFPB], 2017). This was expected to increase by 2% or $5.52 million in 2017 (National Association of Realtors Research Department, 2019). In fact, the number of people working in the sales industry is expected to rise according to Pink (2012). Based on this expected increase in the sales workforce, businesses are looking at ways to leverage talent and maximize business results. Mortgage loan originators often serve as the front-line salespeople in an organizational environment and typically are the first persons consumers will meet when seeking to finance a home purchase (Stanton et al., 2014). This role is especially important to organizational leaders as it is one of the main drivers for revenue, profits, and overall organizational success. Several factors can impact the sales performance of a mortgage originator. Factors such as the organizational environment, performance incentives, knowledge and skills, and materials and tools to perform the job can all play into overall workplace performance (IntraHealth International, 2014). Given the overall nature of selling, significant attention of both business leaders and practitioners have been placed on the relational nature of selling and how emotions, social interactions, and interpersonal factors can impact professional selling (McFarland, Rode, & Shervani, 2016; Bande, Fernandez, Varela, & Jaramillo, 2015; Borg & Johnston, 2013; Deeter-Schmelz & Sojka, 2003; Kidwell, Hardesty, Murtha, & Sheng, 2011). More specifically, many studies have been conducted on the link between sales, EI, and the performance of salespeople (Boyatzis, Good, & Massa, 2012; Emmerling & Boyatzis, 2012; Makkar & Basu, 2017; McFarland et al., 2016).

**EI and Retail Sales Environment**

EI has shown to have a positive impact on training and development of employees in the retail sales environment. Depending on the type of skill being developed, organizational leaders should select the appropriate model to train EI (Muyia, 2009). McFarland et al. (2016) found that EI and sales performance have important moderating effects under certain work conditions such as the fast paced, front line, sales environment of mortgage loan originators. EI can help to reduce role stress when factoring in emotional exhaustion, customer-oriented selling, and sales performance. When considering the mortgage industry, mortgage loan originators can use certain skills such as creativity, interpersonal relationship, and other facets of EI to impact job outcomes (Lassk & Shepherd, 2013). For example, after conducting a study of independent sales representatives, Lassk and Shepherd (2013) determined that EI is positively related to job satisfaction and job performance and had important implications for management. Customer-orientated selling, EI, and organizational commitment are highly related to sales performance according to Rozell, Pettijohn, and Parker (2004). The overall skillset and learning orientation of the salesperson is important. Variables such as interpersonal relationship and empathy have both been shown to generate successful social outcomes, negotiation abilities, and offer a competitive advantage in customer relationships (Kidwell & Hasford, 2014). Employees who possess higher levels of EI can manage their social and informational resources, which can assist in customer building and maintaining business social responsibility goals (Cheung, Gong, & Huang, 2016). Organizations whose primary business involves the sale of products and services and that are reliant upon customer satisfaction for future sales should incorporate EI training focused on improving their employee's skill set.

Limited literature exists regarding the EI traits that can impact mortgage loan originators' sales performance (Hamilton, 2008; Sutton, 2017; Washington, 2017). Based on the research to date, the consensus on EI is that it is a predictor of job performance as it can be a positive influence on behavioral interactions at work. Salespeople who can manage their emotions can reduce unnecessary conflict and are more skilled at dealing with unfavorable interactions with customers. Therefore, salespeople who can regulate their emotions can reduce interpersonal conflict with customers and can improve job performance (Mulki et al., 2015). Researchers have determined that additional information is needed for mortgage loan originators and their EI skill set when originating loans (Baklouti, 2014; Kadic-Maglajlic et al., 2016; Sony & Mekoth, 2016). Managers who are seeking to maximize their employee's performance via EI training will have to consider which job aspects are most important in determining the success of the employee and the organization. Creating a work environment that fosters emotional awareness can lead to positive workplace outcomes. While there has been considerable research conducted on EI and its relationship to workplace performance for sales professionals, many of these studies have been limited to business-to-business sales interactions (Bande et al., 2015; Cheung et al., 2016; Lassk and Shepherd, 2013; Mulki et al., 2015; O'Boyle, Humphrey, Pollack, Hawyer, & Story, 2011; Rozell et al., 2004). Limited research on EI and sales performance has been identified that targets the mortgage loan industry primarily from a first-person perspective. While there have been studies focused on the sale of insurance and the sale of investments, these financial service sales industries often require that the salesperson maintain a continuous relationship with the customer, which may feature frequent rejections and frequent changes of selected products (Patranabis & Banerjee, 2012; Enhelder, 2011). However, the role of the mortgage loan originator often requires the buyer to make a financial decision once for the purchase of a home. When considering biases and EI, emotional regulation has been demonstrated to impact business transactions. Individuals with low levels of emotional regulation were shown to demonstrate low levels of EI (Mulki et al., 2015). As such, with the mortgage loan originator's decision-making process, biases can be formed based on judgements (Hersing, 2017). Historically, loan originators have been susceptible to demonstrating discriminatory practices or biases during the mortgage application process. As suggested by Baklouti (2014) and Ladd (1998), mortgage loan originators have been in positions to interject biases against the borrower, which can impact the borrower's ability to purchase a home in certain residential areas. This type of implicit bias has been reported in previous studies, which suggests that there is a positive relationship between implicit personality (high tendency to carry out certain behaviors) and managing a person’s own emotions (Lee, 2018). Research has demonstrated that cultural stereotypes about mortgage borrowers are often implicitly directed by the beliefs of the mortgage originator. The Home Mortgage Disclosure Act of 1975 was created specifically for the mortgage industry, and it requires the collection of specific information from borrowers to help monitor the lending practices of mortgage lenders (CFPB, 2017). The highly regulated mortgage industry is unlike insurance agents or financial advisors in that mortgage loan originators are specifically banned from demonstrating systematically stereotypical behavior against mortgage borrowers based upon the borrower’s status (Harkness, 2016). As such, stereotypical biases are prohibited by the 1968 Fair Housing Act, which is Title VIII of the Civil Rights Act of 1968. This federal law was created to prevent the discrimination against individuals involving the buying, selling, or renting of houses (History, Art & Archives, U.S. House of Representatives, 2019).

It has been recognized that the mortgage application process and the overall psychological experience that plays into making this large financial decision can be heavily impacted by the relationship and experience that the homebuyer may have with the mortgage loan originator (Mangus, Bock, Jones, & Garreston-Folse, 2017). Understanding the relationship between EI and mortgage loan originators’ sales performance can have a positive impact on the retail banking industry from the perspective of retail banks remaining competitive in the financial marketplace. It may help mortgage loan originators working in this industry to develop the necessary skill set required to meet the demands of the changing marketplace and help them build rapport with their customers. Despite literature on EI and sales performance, limited literature exists examining EI and sales performance when studied from a quantitative perspective (Hamilton, 2008; Sutton, 2017; Washington, 2017). In a recent study conducted by Sutton (2017), 12 licensed mortgage loan managers were interviewed to explore sales strategies used during the loan origination process. The mortgage loan manager's perceptions and opinions about the loan process was studied based upon various methods used with the borrower during the application process. The goal of this qualitative study was to determine how mortgage loan managers attempted to avoid another mortgage crisis while maintaining profits reflected by sales performance. Results of this study suggested that consumer's perception of the U.S. mortgage industry remains questionable based upon previous predatory methods and that the rebuilding of trust in the mortgage industry will continue to be a challenge (Sutton, 2017). Bank managers who were licensed to take mortgage loan applications were studied to determine the processes that they used to reduce mortgage defaults. The results of this qualitative study suggested that the customer's perception of good customer service and effective communication can impact results of the mortgage application process (Washington, 2017). While these two studies attempted to understand certain aspects of the mortgage loan application process and the potential impact of sales performance, they did not explore EI dimensions and sales performance from a quantitative perspective. Ultimately, salespeople who can leverage their EI capabilities will more likely reach their sales goals and generate more profits and revenue for the organization. Based on this notion, a self-report measure of EI was incorporated in this study in an attempt to understand how the mortgage loan originator perceives their ability to display EI behaviorism their day-to-day interactions at work**.**

## Problem Statement

Although there has been substantial research on the relationship between EI and job performance, (Kidwell & Hasford, 2014; Lassk & Shephard, 2013; Makkar & Basu, 2017), specific job-related studies are underdeveloped and have been limited to studying EI and workplace performance from a managerial perspective (Sutton, 2017; Washington, 2017). Research is still needed to understand EI and salesperson outcomes in general (Chen & Jaramillo, 2014; Kadic-Maglajlic et al., 2016), and few studies have been conducted to examine EI and specific job-related tasks from a nonmanagerial perspective, such as in the role of a retail mortgage loan originator (Sony & Mekoth, 2016). Furthermore, limited research exists on mortgage loan officers and sales performance (Hamilton, 2008; Sutton, 2017; Washington, 2017). The aim of this study was to address the gap in literature that exists while investigating the impact of EI on the mortgage loan originator's sales results. In this research I investigated the relationship between EI, social responsibility, interpersonal relationship, and empathy on mortgage loan originators sales performance. The decision to purchase a home is often the most important financial decision a person will make. The purchase involves financing a large dollar amount, and the process to finance a home can evoke many emotions and can be very stressful for many (Achar, So, Agrawal, & Duhachek, 2016). Part of the stress during this experience is linked to the multiple requirements of the actual mortgage application and the steps that are required to qualify for the mortgage loan (Kassel, 2016). Research has determined that the overall psychological experience of the customer can be impacted by the relationship and experience that they may have with the mortgage loan originator (Mangus et al., 2017). The mortgage loan industry is good for the economy overall in that homeowners have been reported to remain in their homes an average of 7-10 years (Yun, 2016). In some cases, homeowners may choose to upgrade or downsize during their lifetime; however, home ownership remains part of the American dream as well as a source of wealth creation (Yun, 2016). Yet, there is a scarcity of research available on mortgage loan originators, EI, and job performance. Due to the lack of literature on EI and sales performance of job specific roles, further research is needed in understanding EI and job specific performance outcomes (Hamilton, 2008; Sony & Mekoth, 2016; Sutton, 2017). In addition, research on EI and sales in the mortgage loan industry is minimal, and additional research is needed to fill the gap on the impact of EI and mortgage loan sales results (Chen & Jaramillo, 2014; Hamilton, 2008; Kadic-Maglajlic et al., 2016; Sutton, 2017; Washington, 2017).

## Purpose of Study

The purpose of this quantitative study was to understand the relationship between EI dimensions of social responsibility, empathy, and interpersonal relationship and mortgage loan originators' sales performance in terms of mortgage dollars sold and the unit volume (number of loan units) of mortgages sold. This study addressed the gap in literature in understanding EI and sales performance among mortgage loan originators in the retail banking industry while studying a nonmanagerial job-specific role (Kadic-Maglajlic et al., 2016; Sony & Mekoth, 2016).

## Research Questions and Hypothesis

This study examined EI and sales performance among mortgage loan originators in the retail banking industry. The criterion variable of sales performance was measured based on the quarterly results of mortgage dollars sold and the unit volume (number of loan units) of mortgages sold by the mortgage loan originator. The predictor variable of EI was measured by using four dimensions of EI: social responsibility, interpersonal relationship, empathy, and overall EI levels. While there have been numerous studies conducted showing a high correlation between EI and workplace outcomes across a variety of industries, there has been none conducted using Bar-On's measures (EQ-i) in a business-to-customer sales environment such as mortgage loan originators. Thus, the research addressed the following:

RQ1: Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict sales units (mortgages sold) results of mortgage loan originators?

$H_0$1a: The EQ dimension of social responsibility will not significantly predict sales units results of mortgage loan originators.

$H_a$1a: The EQ dimension of social responsibility will significantly predict sales units results of mortgage loan originators.

$H_0$1b: The EQ dimension of interpersonal relationship will not significantly predict sales units results of mortgage loan originators.

$H_a$1b: The EQ dimension of interpersonal relationship will significantly predict sales units results of mortgage loan originators.

$H_0$1c: The EQ dimension of empathy will not significantly predict sales units results of mortgage loan originators.

$H_a$1c: The EQ dimension of empathy will significantly predict sales units results of mortgage loan originators.

$H_0$1d: The EQ dimension of overall EQ will not significantly predict sales units results of mortgage loan originators.

$H_a$1d: The EQ dimension of overall EQ will significantly predict sales units results of mortgage loan originators.

RQ2: Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict total sales dollars (mortgages sold) results of mortgage loan originators?

$H_0$2a: The EQ dimension of social responsibility will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a$2a: The EQ dimension of social responsibility will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_0$2b: The EQ dimension of interpersonal relationship will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a2b$: The EQ dimension of interpersonal relationship will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_02c$: The EQ dimension of empathy will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a2c$: The EQ dimension of empathy will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_02d$: The EQ dimension of overall EQ will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a2d$: The EQ dimension of overall EQ will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

## Theoretical Framework

The theoretical framework that grounded this research was based on the concept of EI. Definitions of EI varied from many theorists (Ackley, 2016). However, EI can be defined overall as the capacity to perceive emotions, assimilate emotions, understand emotions, and manage emotions (Mayer et al., 1999). In this study, I incorporated Bar-On's model of EI, which is called ESI. ESI is EI but defined as an array of noncognitive capabilities, competencies, and skills that influence a person's ability to perceive, understand, and manage their emotions (Bar-On, 1997). From this perspective, ESI is said to be an interrelated set of emotional and social competencies and skills that can impact the ways in which individuals (a) show self-expression, (b) understand and relate to others, and (c) cope with external demands (Bar-On, 2006). Bar-On's model of ESI is based upon emotional and social competencies, skills, and facilitators deriving from five interactive areas: (a) emotional awareness (recognizing, expressing, and controlling overall emotions; (b) interpersonal (including emotional awareness, assertiveness, independence, self-regard, and self-actualization; (c) interpersonal (including empathy, social responsibility, and interpersonal relationships; (d) stress management (including stress tolerance and impulse control; and (e) general mood (including happiness and optimism; (Positive Psychology, 2008). Built on this model, EI is comprises of an interrelated set of emotional and social competencies and skills that are used to assist individuals in expressing themselves, understanding others, and coping with external demands (Bar-On, 2006).

EI has been conceptualized from various aspects either as a trait or as an ability (Bar-On, 2006; Goleman, 1995; Salovey & Mayer, 1990). This study incorporated Bar-On's (2006) frame of reference of ESI. The foundation of Bar-On's (2006) model of ESI derives from the work of Darwin (1872/1965), which focuses on expression of emotions while looking at the outcomes of emotional and social behavior. The Bar-On model states that ESI comprises interrelated emotional and social competencies, skills, and facilitators that can impact how a person can understand and express themselves and others. Five key components of Bar-On's model are: (a) the ability to recognize, understand, and express emotions; (b) the ability to related with others and understand their feelings; (c) the ability of a person to manage and control their emotions; (d) the ability to manage, change, adapt and solve problems of an interpersonal nature; and (e) the ability to demonstrate positive affects while being self-motivated. This model serves as the theoretical foundation for the EQ-I test that was created by Bar-On (2006) to measure the various constructs of ESI.

## Nature of the Study

This study used a quantitative cross-sectional design to investigate the relationship between overall EI, and three subscales (social responsibility, interpersonal relationship, empathy) and mortgage loan officers' sales performance. A cross-sectional design is an observational study design that is used to measure the outcomes of the participants in a study (Setia, 2016). Quantitative researchers seek to determine the relationship between two things (Swanson & Holton, 2005). The advantage of incorporating a quantitative research approach is that statistical data can be used to provide descriptive analysis of research findings while using numbers and percentages (Daniel, 2016). A qualitative approach was not used as this type of research is based upon personal beliefs and assumptions which presumes the basis of the research. The procedures of achieving validity in qualitative studies differ from quantitative procedures in that qualitative studies lack formal testing (Maxwell, 1992). Based on the need to evaluate a relationship between an independent and dependent variable, the quantitative approach was necessary for this study. The data collection methods involved a survey approach to collect data based on a numeric description of the mortgage loan originators (see Creswell, 2014). The benefit of incorporating this type of design for this study is that it allowed for information to be gathered and collected at the actual workplace setting, which increased the external validity of this study (see Frankfort-Nachmias & Nachmias, 2008). The targeted population consisted of retail mortgage loan originators working within low- to moderate-income tracts. Low- to moderate-income tracts are based upon Census data and are geographical areas comprising at least 51% of households in having incomes at or below 80% of the area's median income (U.S. Department of Housing and Urban Development, n.d.). The geographical regions consisted of urbanized areas around major metropolitan cities located throughout the Midwest and Southeast United States. The benefit of focusing on this specific population was that it allowed for more consistency of dollar and unit ranges among the dependent variables and helped to control some external threats to validity.

## Definition of Terms

*Bar-On model of emotional-social intelligence (ESI):* An array of noncognitive capabilities, competencies, and skills which stress the importance of EI and socially emotional behavior (Bar-On, 1997).

*Sales performance:* The activity of initiating activities which are measured and evaluated and produce sales results for evaluation purposes (Behrman & Perrault, 1982).

*Mortgage loan originator:* An individual person who is employed by a financial institution for the purposes of originating the financial transaction of purchasing a home (Pinkowish, 2012).

*Mortgage broker:* An individual who works in the capacity as a conduit to sell mortgage loans (Pinkowish, 2012).

*U.S. mortgage industry:* Financial sector of the U.S. government created to help promote the business of buying and selling residential homes by consumers (Pinkowish, 2012).

*Commercial bank:* A financial institution which offers a variety of personal and business services, and checking, savings, loans, investments, and business needs (Pinkowish, 2012).

*Sub-prime mortgage*: A mortgage offered to a borrower who may possess a less-than-prime credit history and the credit terms of the mortgage are less restrictive (Weiss & Jones, 2017).

*Great Recession:* A period of economic downturn within the United States, originating from the housing crisis, which resulted in a financial crisis combined with a recession (Christiano et al., 2015).

*Social responsibility*: The ability to identify constructively and interact with others within a social, work, and community setting (Bar-On, 2012).

*Empathy*: An individual's ability to demonstrate sensitivity, awareness, and understanding of how others feel (Bar-On, 2013).

*Interpersonal relationship*: To identify with and relate to others in a manner which demonstrates a common interaction (Bar-On, 2013).

## Assumptions

Four assumptions can be made based on this study. First, the identified sample is assumed to be a general representation of retail mortgage loan originators working within identified geographical areas within the United States. Thus, I assumed that collected sales performance data would be similar based on a measurement of total sales dollars and total mortgage units produced as they are similar sales markets. Second, the assumption is made that all participants responded honestly, candidly, and accurately in communicating their beliefs and performance results to the survey questionnaire. Third, I assume the selected instruments used to measure the variables measured the participants' responses appropriately. Fourth, I assumed that conducting a regression analysis of the collected data was the appropriate test to use for this study.

## Scope and Delimitations

The objective of this study was to determine the role that EI plays in the sales performance of mortgage loan originators. The population sample of retail mortgage loan originators was selected for this study based on the limited research available on this identified sales industry as well as on the continued regulation in which mortgage loan originators face while at work. This research topic helped identify the important skills and behaviors necessary for mortgage loan originators to possess while working within the mortgage industry.

## Limitations of Study

Limitations arose during the data collection and gathering processes based on identifying, gaining agreement, delivering, and collecting results of the sample population. These challenges derived from getting enough participants to complete the questionnaire. The Bar-On EQ-i instrument is a highly recognized and frequently used test (Bar-On, 2012). However, this instrument relies on self-reporting and presented limitations to the study relating to the responses of the questionnaires. In addition to this instrument, the use of the demographic sales survey, which relied on subjective responses, can inherently create limitations on the overall findings. Methodological limitations overall relating to the use of self-reporting measures can bring about biased responses in which participants can be blamed for “faking” results, as well as overall concerns with truthfulness in communicating sales results. Generalizability limitations are presented based on the geographical location of the participants being selected from one defined area of the United States.

## Significance of Study

The mortgage industry produces billions of dollars in sales annually and has a significant impact on the U.S. economy (CFPB, 2017). Home sales are expected to grow as more buyers purchase homes and continue to strive for the American dream through home ownership (Weiss & Jones, 2017). The role of the mortgage loan originator is the primary driver of mortgage loan revenue generated from home purchases (Pinkowish, 2012). Mortgage sales will continue to be an important aspect of the U.S. economy (Stanton et al., 2014) due to the economic environment’s changing nature and the impact of the mortgage crises of 2007–2010 (Duca, 2013). Business leaders are seeking to grow profits via the sale of their products and services. Such factors as EI and interpersonal skills can impact mortgage loan originators’ apparent success (Borg & Johnston, 2013). The link between successful behavioral outcomes within a business setting has a high correlation to the ability to build customer relationships through high EI (Zhou, Hyman, & Jang, 2016). Because the process of buying a home can be a very emotional experience for consumers, understanding the role of mortgage loan originators’ EI and their sales success can help business leaders create training programs and employee selection strategies for optimal growth and profitability within the organization. Little research has been conducted on mortgage loan originators and sales performance (Johnson &

Jaramillo, 2017). The findings from this study contribute to the literature on mortgage originators in determining how elements of EI can impact workplace performance and sales results. In addition, the results of this study can support professional applications which show the attitudes and behaviors involved in mortgage loan originators' customer interactions. This research can influence positive social change by identifying information that can provide researchers and professional practitioners data on sales interactions and performance. In addition, this research provides useful information on EI and mortgage loan sales performance and can assist business leaders and law makers with decisions that can impact U.S. mortgage sales. Individuals working within a sales environment can learn behaviors that create positive customer experiences and results for their organizations.

## Summary

Researchers have studied the concept of EI and the impact of workplace performance within various settings. Scholars have sought to understand the correlation of certain emotional aspects in predicting the validity of job performance, particularly within a sales environment. Due to the considerable role of the sales position, accurate self-assessments can significantly impact organizational effectiveness including sales and customer interactions. Little research has been conducted on EI and mortgage loan officers' sales performance (Hamilton, 2008; Sutton, 2017; Washington; 2017; Johnson & Jaramillo, 2017). This study was conducted to add to the existing literature on the relationship between EI and mortgage loan officers' sales performance. This chapter began with a brief introduction on the value of homeownership and the significance of mortgage-related sales on the U.S. economy followed by the role emotions play in a business sales environment. The purpose of this study was significant because it adds to existing literature on EI and workplace performance, looking at the mortgage loan originator particularly from a nonmanagerial role. In addition, it can aid human-resource practitioners and sales organizational leaders in identifying the necessary skills and behaviors to effectively function in a highly regulated sales industry. It can aid in the employee hiring and selection process, as well as in employees' training and development. Based on the EI theory's theoretical framework, the nature of this study was to examine the relationships between predictor and criterion variables while presenting associated research hypotheses. Chapter 2 reviews previous literature relating to the identified variables of EI and their impact on the business sales environment.

# Chapter 2: Literature Review

## Introduction

The positive role that EI has played in the prediction of workplace outcomes has been studied over the past 25 years (Kidwell & Hasford, 2014; Lassk & Shepherd, 2013; Makkar & Basu, 2017; McFarland et al., 2016) as well as the positive impact that EI typically has on employees' workplace accomplishments (Cheung et al., 2016; Ogilvie, Rapp, Agnihorti, & Bachrach, 2017; Rangarajan & Jayamala, 2014). Business leaders have been seeking to understand their employees and how employees can contribute to the positive day-to-day business outcomes. In the mortgage loan industry, for example, the industry produces billions of dollars in sales annually (CFPB, 2017), and the role of the mortgage loan originator is the primary driver of mortgage loan revenue generated from home purchases. This suggests that employees should be adaptable and able to work in a volatile high-pressured sales environment that is also heavily impacted by federal and state regulations (Pinkowish, 2012). It is necessary for these employees to possess skills such as interpersonal appeal, intrapersonal appeal, and adaptability when interacting with customers (Kidwell & Hasford, 2014). Mortgage loan originators must not only meet the needs of the customers and achieve organizational goals and expectations, they must also self-regulate their emotions by managing their feelings and behavior (Mulki et al., 2015).

The established literature on EI, interpersonal relationship, empathy, corporate social responsibility, and sales performance has determined that a significant relationship exists between EI and workplace performance of employees, particularly in a sales environment (Danquah, 2014; Makkar, & Basu, 2017; Osisioma, Nzewi, & Nnenne, 2016; Subhashini & Shaju, 2016). With the changing nature of the economic environment and the impact of the mortgage crises of 2007-2010 (Duca, 2013), mortgage sales will continue to be regulated federal and state statutes. Previous research on EI and job performance focused on performance from a managerial perspective (Kidwell & Hasford, 2014; Lassk & Shephard, 2013; Makkar & Basu, 2017; Sutton, 2017; Washington, 2017). Limited research exists looking at EI and job performance from a specific job-related role (Chen & Jaramillo, 2014; Kadic-Maglajlic et al., 2016). Furthermore, limited research exists exploring EI and mortgage loan originators' sales performance (Hamilton, 2008; Johnson & Jaramillo, 2017; Sutton, 2017; Washington, 2017). The purpose of this quantitative study was to understand the relationship between EI dimensions of social responsibility, empathy, and interpersonal relationship and mortgage loan originators' sales performance in terms of mortgage dollars sold and the unit volume (number of loan units) of mortgages sold.

The purpose of this chapter is to provide a review of the relevant literature of EI, to conceptualize constructs relating to EI and sales performance, and to offer a description of the hypothesized relationships that exist among the constructs of EI and sales and their relationship to mortgage loan originators' sales performance.

## Literature Review Search Strategy

The strategy used to conduct this literature review was to identify peer-reviewed academic journals and professional magazines and references obtained from online databases and published works. Academic and scholarly journals, professional business reports, published books, and magazine articles were also used. Online databases included ProQuest Central, Business Sources Complete, ABI/INFORM, Emerald Magazine Journals, SAGE Premier, PsycARTICLES, PsycINFO, Business Source Complete, and Google Scholar. Specific keywords used to conduct this research included one or more of the following: *emotional intelligence, sales, workplace behavior, workplace performance, inter-personal skills and performance, empathy and performance, social responsibility, business environment, home buying, retail mortgage industry,* and *retail banking industry*. The scope of the literature review included references and data sources from original scholarly work from as far back as 25 years ago to as current as 5 years ago.

## Theoretical Framework

### EI

The theoretical framework for this study is based upon EI theory. EI has been studied by scholars for much of the 20th century (Bar-On, 2012; Goleman, 1995; Mayer & Salovey, 1997). A variety of terms have been used to describe human intelligence, and the study of EI can be traced back as early as 1872 in the work of Charles Darwin and in 1920 via the work of Thorndike on social intelligence (Patranabis & Banerjee, 2012). Gardner (1993) wrote about intrapersonal intelligence, which provided a more specific focus on the concept of multiple intelligences. Recent popularity of EI is credited to the work of Goleman (1995). Through empirical studies, EI has been differentiated from personality and general intelligence (IQ; Cherniss, Extein, Goleman, & Weissberg, 2006). General intelligence historically has been defined as the process of gaining knowledge or learning from experiences and the ability to use those experiences by adapting to the environment (Williams, 1996). General intelligence has also been defined as the ability to acquire basic knowledge and apply it everyday situations (Lam & Kirby, 2002). The concept of general intelligence has been associated with the prediction of success and the impact of performance in society (Mayer, Salovey, Caruso, Cherkasskiy, 2011). Emotions have been classified into different mental processes that can be divided into different classes: motivation, emotion, cognition, and consciousness (Mayer et al., 2011). These identified classes of emotions are said to serve as the basis by which individuals respond to their internal and external needs and environment.

Despite of the recent popularity of EI and its positive impact in academia and organizational settings, criticisms of EI focus on how the construct is defined, measured, and applied (Emmerling & Boyatzis, 2012). The lack of commonality of EI in the literature presents challenges in generalizing findings (Ackley, 2016). Different measurements of EI suggests different results. Other critics of EI note that research regarding the link between EI and performance has not been published in peer-reviewed journals (Cherniss et al., 2006; Emmerling & Boyatzis, 2012). The debate has been around how EI is conceptualized as empirical findings have demonstrated low correlations between the two measures of ability and trait EI (Petrides, Furnham, & Frederickson, 2004) As such, ability theorists focus on the measurement of the phenomena, whereas trait theorists (or mixed-model theorists) focus on the relationship of the construct while considering various dimensions of personality (Ackley, 2016; Joseph, Jin, Newman, & O’Boyle, 2015; Petrides et al. 2004). Trait EI is measured by incorporating self-reported questionnaires, and ability EI is measured by performance-based instruments. From the perspective that ability EI is not true intelligence, and there are inherent challenges presented in attempting to measure maximum performance, it is difficult to get truly objective results in measuring EI and performance from this perspective (Petrides et al., 2004). Negative findings have been recognized when incorporating ability-based instruments (Warwick, Nettelbeck, & Ward, 2010). Trait EI involves a combination of self-perceptions and personality dimensions. Due to this, trait EI provides a more predictive and explanatory advantage when studying human behavior (Siegling, Furnham, & Petrides, 2015). A study by Siegling et al. (2015) based on trait EI's range of emotion-related attributes found that trait EI constructs offer a significant value in a wide range of fields of study. Thus, the consensus on EI is that it is a predictor of job performance as it can influence behavioral interactions while at work (Bande et al., 2015; Lassk & Shepherd, 2013; Mulki et al., 2015; Rozell et al., 2004). In defining the construct of EI, a differentiation of trait EI and ability EI have been identified. Trait EI looks at the behavioral aspects based on self-report measures, and ability EI deals with the actual abilities measured under maximum performance test (Petrides & Furnham, 2001). A review of literature suggests that the mixed-model approach has been demonstrated to represent more useful findings in how EI and workplace performance is measured (Bar-On, 2012; Di Fabio, Palazzeschi, & Bar-On, 2012; Hopkins & Yonker, 2015). This study was based on trait EI, as it has been recognized to be a universal concept applied across all fields of study as compared to ability EI, which is more difficult to measure based on its cognitive attributes (Bar-On, 2006, Petrides, Mikolajczak, Mavroveli, Furnham, & Perez-Gonzalez, 2016).

**Models of EI**

EI has been studied from varying perspectives: ability-based models and trait-based or mixed-models. Each perspective is guided towards operationalizing EI towards a specific frame of thought: (a) the Salovey and Mayer (1990) ability model, (b) Bar-On's (1997) model, and (c) Goleman's (1995) mixed-model. Distinction has been made on models of EI as to whether EI is a mental ability or alternatively, more of a personality component.

**Ability Model of EI**

Ability models tend to focus on the specific abilities relating to EI or specific measurements and conceptualizations, which suggests that EI is a form of traditional cognitive intelligence (Muyia, 2009; Mayer & Salovey, 1990). Developed by Mayer and Salovey (1990), the ability approach suggests that EI is an ability developed over a period which can correlate highly to IQ measurements. During this model's development, Mayer and Salovey (1990) defined the components of EI based on the following four branches: (a) ability to perceive emotions accurately, (b) ability to use emotions to facilitate thought, (c) ability to understand emotions, and (d) ability to manage emotions. The Salovey and Mayer (1990) ability-based model proposes that people who display higher levels of EI could be more socially effective than those who have lower levels of EI. In studying EI from a cognitive-ability perspective, the ability for a person to perceive emotions in oneself and in others is the basic aspect of EI. According to Mayer, Salovey, and Caruso (2008), using, understanding, managing, and regulating emotions entails facilitating thoughts and problem-solving abilities as wells as using emotions to help understand oneself and others. Based on this conceptualization of EI, the authors suggest that ability-based EI can contribute to both task-based work performance and other factors which are not directly related to work tasks (Mayer et al., 2008).

**Mixed Model of EI**

Bar-On’s EI model (1997) stated that EI is an array of noncognitive capabilities and is represented based on trait-based models. The foundation of Bar-On’s model of ESI derives from the work of Darwin (1872/1965), which focused on emotional expression while looking at the outcomes of emotional and social behavior. The Bar-On model has been viewed as a combination of ability- and trait-based models and states that ESI is comprised of interrelated emotional and social competencies, skills, and facilities that can impact how a person can understand and express themselves and others. The five key components of Bar-On’s model are as follows: the ability to recognize, understand, and express emotions; relate to others and understand their feelings; manage and control one’s emotions; manage, change, adapt and solve problems of an interpersonal nature; and demonstrate positive affects while being self-motivated. More than having the ability to recognize one’s emotions as wells as others, Bar-On (1997) further states that effective emotional and social facilitation should ultimately lead to an overt sense of well-being. Thus, the role of emotional expression among individuals is important in adapting to and surviving today’s complex society. The idea behind personality theory is framed from Bar-On’s model where he focuses on psychological well-being (Khalili, 2012).

Furthermore, the role of emotional expression has a significant impact on the overall success of happiness, well-being, and performance (Bar-On, 2012). Thus, Bar-On’s (1997) model suggests that employees can play a big role in how they respond and adapt to changes.

Goleman’s competency-based or mixed model (1995) is focused on how EI can impact how successful one can be in life in work situations and suggests that EI entails a degree of cognitive ability as well as noncognitive intelligence (Goleman, 1995; Muyia, 2009). Like Bar-On, Goleman’s work is divided into two categories based on personal and social competence (Goleman, 1995). Goleman’s EI theory is built on performance theory, which included both abilities and cognitive-affective skills. This theory is comprised of four dimensions of EI consisting of: (a) self-awareness, (b) relationship-management, (c) social awareness (empathy), and (d) self-management. According to Goleman (1995), self-awareness entails the ability to recognize one’s own feelings, abilities, and limitations. Relationship-management deals with the ability to influence and motivate others and manage conflict. Social awareness involves a degree of empathy and the ability to read others’ emotions. Self-management considers the ability for a person to control oneself entailing a level of trustworthiness. Goleman’s (1995) belief is that these abilities can be taught to individuals via training and development.

Specific dimensions of EI such as social responsibility, interpersonal relationships, empathy, and overall EI have been shown to directly impact workplace behavior; specifically, sales performance (Makkar & Basu, 2017; McFarland et al., 2016; Subhashini & Shaju, 2016; Shahhosseini & Silong, 2015). For the purpose of this study, EI was viewed from the trait or mixed-EI category while looking at the personality traits of EI and how they can impact job performance. More specifically, Bar-On's (1997) trait-based model was incorporated. Studies that incorporated self-report measures versus ability or cognitive measures showed increased incremental validity when predicting job performance (O'Boyle et al., 2011). Aligned with the trait-based model of measurement, this study incorporated the Multi-Health Systems (MHS) Inc. EQ-i 2.0 (2011) instrument as a basis for EI measurement.

**Instruments Measuring EI**

EI is measured based on specific abilities and an integrative- or mixed-model approach, which involves testing different abilities while incorporating personality-based approaches (Bar-On, 1997; Boyatzis et al., 2012; Goleman, 1995). Specific ability models rely on measurements of a specific task or performance whereas mixed models deal with general areas of abilities and individual perceptions of oneself. The literature review identified the following measures of EI: The Emotional Competence Inventory (ECI), Emotional Quotient Inventory (EQ-i), Multifactor Emotional Intelligence Scale (MEIS), the Schutte Self-Report Emotional Intelligence Test (SSEIT), and the Mayer-Salovey-Caruso Emotional Intelligence Test (MSCEIT) as created by Mayer et al. (2008). The measurement instrument evaluates differing conceptualizations of EI (Matthews, Roberts, & Zeidner, 2004) depending on how EI is conceptualized (either as an ability or a dimension of personality traits). Studies that incorporated self-report measures versus ability or cognitive measures showed increased incremental validity when predicting job performance (O'Boyle et al., 2011). Aligned with the trait-based model of measurement, this study incorporated the MHS Inc., EQ-i 2.0 (2002) instrument as a basis for EI measurement.

**EQ-i 2.0 Instrument**

The development of the EQ-i 2.0 instrument derived from Bar-On's EQ-i instrument. The original EQ-i was the first of its kind; a self-report measure created by Bar-On (1997) and the most widely used measurement tool to date. The Bar-On model of ESI serves as the theoretical foundation for the EQ-i test, which was created by Bar-On (2006) to measure the various constructs of ESI. Developed over a period of 17 years, the EQ-i is a 15-component model of emotional- and social-intelligence behavior (Bar-On, 2012). The measure provides an estimate of a person's ESI using 133 items incorporating a 5-point response scale (Bar-On, 2000). The responses of the measures render individual scores based on the following 15 scales: intrapersonal aspects including self-regard, emotional self-awareness, assertiveness, independence, and self-actualization; interpersonal aspects such as empathy, social responsibility, and interpersonal relationships; stress-management aspects such as stress tolerance and impulse control; adaptability aspects including reality testing, flexibility, and problem solving; and general mood aspects including optimism and happiness.

A revised version, EQ-i 2.0, was developed by MHS Inc. (2002) and included updated scales based on current research. EQ-i 2.0 changes offered new composite scales, which included: (a) separating the intrapersonal scale into two scales, which are self-perception and self-expression; (b) changing the adaptable scale to decision-making and changing the subscale from flexibility to impulse control; and (c) moving the subscale of flexibility from the adaptability scale to the stress-management scale, where optimism was also added (MHS Inc., 2002).

## Literature Review

### EI: Relevance in Sales Jobs

Business trends have increased the focus on the performance of individuals, organizations, and the learning of individuals and organizations (Danquah, 2014; Makkar & Basu, 2017; McFarland et al., 2016; Subhashini & Shaju, 2016). Variables affecting organizational performance, such as EI, have been shown to improve employee performance and business results when used in the hiring and training of employees (Kidwell & Hasford, 2014; Lassk & Shepherd, 2013). Within a sales environment, EI has been shown to play an important role in sales-related outcomes (Danquah, 2014; Makkar & Basu, 2017). McFarland et al. (2016) found that EI and sales performance have important moderating effects under certain work conditions. EI can help reduce role stress when factoring in emotional exhaustion, customer-oriented selling, and sales performance.

Sales leadership within an organizational context is defined as specific activities and behaviors performed by salespeople, such as selling products and services with the intent to reach established sales goals (Boyatzis et al., 2012). Many scholars have recognized the prevalence of emotions in the workplace, particularly with respect to selling (Khalili, 2012; Victoroff & Boyatzis, 2013). It has also been recognized that the presence of emotions among employees not only affects their performance but has a psychological and physical impact on their health and overall well-being (Bar-On, 2012).

The importance of emotions and the significant role they play within an organizational setting relating to workplace performance has been a focus of attention for the past 20 years (Moon & Hur, 2011). Numerous studies have been conducted that specifically focus on the role of emotions and how that role can contribute to organizational performance (Aldosiry, Alkhadher, Alaqraa, & Anderson, 2016; Bar-On, 2000; Ogilvie et al., 2017; Pekaar, Van der Linden, Bakker, & Born, 2017). Muyia (2009) conducted a literature review that examined various approaches and instruments used to measure EI with specific focus on workplace performance. Muyia (2009) suggested that EI training programs can be created but understanding the strengths and weaknesses of the different approaches and measurements will be important in the training program's design. The author concluded that approaches and measurements of EI in general have indicated positive internal consistency reliability overall. Depending on the type of skill being developed, organizational leaders should select the appropriate model to train EI. McFarland et al. (2016) found that EI and sales performance have important moderating effects when under certain work conditions. EI can help reduce role stress when factoring in emotional exhaustion, customer-oriented selling, and sales performance. Their data were collected from a global transportation service company who facilitated business-to-business sales.

Researchers have linked creativity, EI, and salespeople's job outcomes. For example, after conducting a study of independent sales representatives, Lassk and Shepherd (2013) determined that EI is positively related to job satisfaction and job performance and had important implications for management. Other researchers have suggested that customer-orientated selling, EI, and organizational commitment are highly related to sales performance (Rozell et al., 2004). Organizations whose primary business involves the sale of products and services and who rely on customer satisfaction for future sales should incorporate EI training focused on improving employees' skill sets.

A meta-analysis on the relationship between EI and job performance (O'Boyle et al., 2011) was conducted based on previous meta-analyses but included 65% more studies than before. The authors grouped studies of EI based on the following three streams: ability-based models, self-report measures, and mixed models. The major goal of this meta-analysis was to compare how the different methods of measurement and conceptualization of EI may be used as a predictor of workplace performance. In addition, the authors aimed to determine the influence of personality and cognitive intelligence as a measure of job performance. Overall, the meta-analysis showed that all three types of measurements can predict job performance, adding that service-related industries and industries where employees interact with customers' EI levels tend to be more important in predicting job performance. Results of EI and job performance are positive and significant. Furthermore, results indicate that all three streams of EI correlate well with job performance.

Patranabis and Banerjee (2012) evaluated life insurance agents' sales performance. The overall impact of EI was measured to determine the impact on performance. Standardized instruments were incorporated to measure the sale performance of these insurance advisors based on emotional competency, emotional sensitivity, and emotional maturity. Insurance agents' EI levels were evaluated to determine how EI was incorporated within their customer interactions and how EI can influence their customers' psychological needs. Chi-square tests were conducted and showed a 95% level of confidence, suggesting a link between emotional competency and EI, emotional sensitivity, and emotional maturity. Further analysis showed that EI has a significant influence on the performance of the insurance advisors. Although similar in providing financial needs, financial advisors and mortgage loan originators have different overall objectives. One major difference between financial advisors and mortgage loan originators is based on the customer buyer-seller experience. Financial advisors provide a different kind of service where advice is provided on how to manage money (U.S. Securities and Exchange Commission, 2017). A mortgage loan originator decides whether a loan will be extended based on an initial evaluation of the borrower's documents, information, and credit factors (Kidwell & Hasford, 2014; Patranabis & Banerjee, 2012). In another study conducted by Makkar and Basu (2017), the authors investigated EI and its impact on workplace behavior while using the ECI scale within the banking industry. In their descriptive and exploratory study, data were collected across six private and public-sector banks with 300 questionnaires collected from employees working within these banks. Personal competence skills were evaluated based on subscales of self-awareness, self-confidence, emotional self-control, responsibility, adaptability, commitment, and working conditions. Findings suggested a significant correlation between EI and workplace behavior (0.930, $p < 0.05$). In addition, EI also showed a significant impact on workplace behavior. Overall, the study showed that employees high EI scores demonstrated positive workplace behavior compared to employees with lower EI scores. The authors suggested that EI moderates the effects of role stress on certain workplace outcomes such as emotional exhaustion, customer-orientated selling, and sales performance. They incorporated the MSCEIT model of EI, which does not correlate with personality because it is an ability-based model. The study suggested that EI is a moderator of performance and other predictors such as general mental ability and is shown to effect job performance. The authors state that EI is contingent on work climate, context, and individual differences.

In an exploration of EI as a predictor of performance in the insurance sector, Ahuja (2011) collected data on a sample of 100 employees with direct customer contact. Primary data were collected to determine the relationship between various EI factors and workplace performance. Intrapersonal and interpersonal factors were evaluated and included 13 subfactors thought to be related to the use of information about emotions during the thinking, judging, planning, and implementation process of daily work tasks. The study showed a positive correlation among all the factors of EI with an average correlation coefficient of .74, and all subfactors were significant in predicting overall workplace performance.

Ackley (2016) conducted a review of models, measures, and applications of EI. The article focused on the three models of EI according to Salovey and Mayer (1989-1990), Goleman (2005), and Bar-On (1997). The three assessment tools identified within the article were the MSCEIT, ECI, and EQ-i. The ECI and EQ-i shows measurements of personality and other traits predicting workplace performance. Overall, EI can help employees perform their jobs better.

EI and job performance were studied by Subhashini and Shaju (2016) in their evaluation of 125 salespeople working within a manufacturing environment. Their specific research attempted to identify the impact of EI on certain dimensions of workplace performance. Their questionnaire-based study measured EI on the following: self-awareness, self-management, self-motivation, sympathy, and relationship management. The goal was to determine the most impactful dimension of EI which could impact work performance. Results of their study concluded that a significant relationship and strong correlation exists between EI and its dimensions and employees' overall performance. Significant and positive correlations were found between performance and self-awareness ($r = 0.853, p < 0.01$), self-management ($r = 0.845; p < 0.01$), self-motivation ($r = 0.755; p < 0.01$), sympathy ($r = 0.764; p < 0.01$), and relationship management ($r = 0.871; p < 0.01$). While Subhashini and Shaju's (2016) study conducted exploratory research among supervisors and their employees within a manufacturing environment, my study examined the relationship from an employee-only perspective looking at EI variables of social responsibility, interpersonal relationships, and empathy.

Osisioma et al. (2016) studied EI and employee performance among identified commercial banks. Grounded on the contingency theory of management, the authors suggested that there are different management practices that should be implemented based on the actual work environment and that an employee's skills, knowledge, and abilities must be considered when determining management applications. Osisioma et al. distributed 109 questionnaires among employees within the bank. Correlational analysis was conducted while looking at empathy EI dimensions. Results of their study concluded that EI aspects such as empathy have a positive correlation on employee performance and overall workplace behavior.

Shahhosseni and Silong (2015) also identified similar trends in their study of the relationship between EI and job performance among bank managers. EI and job performance were explored among 192 managers while using a self-report measure. Four dimensions of EI were measured: expression of emotion, regulations of emotion in one's self and others, appraisal of emotion in one's self and others, and utilization of emotion in problem solving. Descriptive analysis was studied based on age, work experience, management, and education level. The analysis of this study concluded that a relationship exists between managers' EI and their job performance ($r=.55$, $n=192$, $p<.005$).

In an analysis of the impact of EI on organizational performance, Danquah (2014) studied 20 banks to explore service delivery and marketing sales and their impact on business performance. The banking sector was selected based on its competitiveness and service-delivery aspects of the business. Using a sample size of 22, five aspects of EI were measured while incorporating customer and employee data. Based on the study, EI showed a positive correlation with overall return on investment and high EI levels among employees while working at banks were more likely to contribute to business growth as well as positive business performance.

Particularly in a consultative sales position, salespeople who focus on customers' needs before offering them product solutions are more likely to build longevity in their customer relationships (Patranabis & Banerjee, 2012). EI levels tend to be more important in predicting job performance particularly within service-related industries and industries where employees interact directly with their customers (Borg & Johnston, 2013). EI can influence customers' psychological needs when incorporated within customer interactions (Patranabis & Banerjee, 2012). Interpersonal and intrapersonal factors of EI were explored relating to information processing. Emotion driven by thinking, judging, planning, and implementation of daily work tasks has shown a positive correlation among all the EI dimensions (Ahuja, 2011).

Organizational leaders and business practitioners alike have valued the ideal of EI and how emotions can impact performance (Bowen, 2014; Joseph et al., 2015). EI is an important concept to understand, as it can impact business sales, because success in sales requires empathic competency so that the customer's mood can be interpreted by incorporating interpersonal skills (Khalili, 2012). Research conducted on what practices management can implement based on the actual work environment has suggested that while EI does impact workplace performance, an employee's skills, knowledge, and abilities must also be considered when determining managerial applications. When considering certain dimensions of workplace tasks such as self-awareness, self-management, self-motivation, sympathy, and relationship management, the impact of EI was proven to be significant on overall sales performance (Lassk & Shepherd, 2013). From a customer-service perspective, having employees who possess specific EI abilities can improve the customer interaction, build trust, and create a more positive customer experience (Braidfoot & Swanson, 2013). Salespeople with high EI skills such as controlling emotions and having empathy for others and self-management can lead to more positive customer outcomes (Goleman, 1995; Scott-Halsell, Blum, & Huffman, 2008). In Scott-Halsell et al.'s (2008) study of the impact of EI and customer's experience among hospitality workers, results show that customers' perspectives of the employee's EI abilities can impact the ways customers view the organization.

Viewed as an ability that can be enhanced via learning and training facilitation, EI training programs can be created to assist in designing training programs, which can help identify strengths, weaknesses, and different approaches to measure EI (Muyia, 2009). Organizations whose primary business involves the sale of products and services and who rely on customer satisfaction for future sales should incorporate EI training focused on improving employees' skill sets (Bowen, 2014; Emmerling & Boyatzis, 2012). Thus, EI serves as an essential prerequisite that employers should seek out in their employees. Emotions can help employees during a sales interaction by minimizing job stress as well as encouraging adaptability, which can be beneficial, particularly within a sales environment (Bar-On, 1997).

While there has been considerable research conducted on EI and its relationship to workplace performance on sales professionals, these results have been limited to business-to-business sales interactions (Bande et al., 2015; Cheung et al., 2016; Lassk & Shepherd, 2013; Mulki et al., 2015; O'Boyle et al., 2011; Rozell et al., 2004). Limited research on EI and sales performance has been conducted in the mortgage loan industry where the sales relationship is primarily from a first-person, nonmanagerial perspective.

Based on the research to date, the consensus on EI is that it is a predictor of job performance as it can be a positive influence on behavioral interactions while at work

(Aldosiry et al., 2016; Makkar & Basu, 2017). Salespeople who can manage their emotions can reduce unnecessary conflict and are more skilled to manage unfavorable interactions with customers (McFarland et al., 2016). Therefore, salespeople who can regulate their emotions can reduce interpersonal conflict with customers and improve their job performance (Mulki et al., 2015).

**EI and Interpersonal Relationships**

Several scholars have examined the concept of interpersonal relationships and EI (Bar-On, 1997; Borg & Johnston, 2013; Kidwell & Hasford, 2014; Mulki et al. 2015; Su, Zhai, Wang, Moberg, & Zheng, 2014). According to Rentz, Shepherd, Taschian, Dabholkar, and Ladd (2002), interpersonal-relationship skills include the capacity to cope with and resolve conflict, and the ability to understand, persuade, as well as get along with others. Thus, these interpersonal skills are linked to EI and suggest that a salesperson’s interpersonal skills will impact their ability to perform their work tasks. Borg and Johnston (2013) found a link between interpersonal skills, EI, and sales performance. Research using their ability-based model concluded that an overall relationship exists between interpersonal skills and sales performance and that this relationship is associated with aspects of EI such as empathy, relationship selling, adaptive selling, and customer-oriented selling. In their findings, they incorporated an interpersonal skill and EI model (IPS-EQ), which attempted to conceptualize the role of interpersonal skills in a business-to-business sales process. More specifically, a link between interpersonal skills and EI during the sales process was identified and illustrated the practical implications that can exist if the right salespeople with higher levels of interpersonal relationship skills could witness more successful sales results. Drawing on the work of Bar-On, the interpersonal emotional quotient derives from an understanding of EI, which is said to include empathy, social responsibility, interpersonal relationships, stress tolerance, impulse control, reality-testing, flexibility, and problem-solving (Bar-On, 2006).

In evaluation of interpersonal skills, Su et al. (2014) studied the overall skill set and learning orientation of salespeople. Because interpersonal skills have been determined to impact sales performance and overall customer satisfaction, the influence of salespersons' interpersonal skills can create value in customers' interactions and impact overall employee performance. The study included a sample of 70 salespeople across an automotive dealership who had contact and interaction with customers. Multiple regression analysis was used based on four demographic variables of gender, age, years of employment, and level of position. Interpersonal skills were determined to strongly influence intangible customer value creation ($\beta = .338; p < .01$). Awareness of nonverbal cues during the customer interaction has been studied and linked to emotional ability (Kidwell & Hasford, 2014). Salespeople can be trained to use their EI abilities to generate successful social outcomes, negotiation positions, and offer a more competitive advantage during business-to-customer relationships. Building a rapport with customers, meeting their needs, and meeting the needs of the organization can be emotionally demanding. In investigating the role of emotions, interpersonal conflict, and job performance of sale people, Mulki et al. (2015) examined how organizational outcomes of salespeople can be impacted by stress and the regulation of emotions. In Mulki et al.'s

(2015) study, 865 surveys were collected from salespeople working for pharmaceutical and financial companies. A confirmatory factor analysis was conducted which evaluated age, gender, and work experience. Emotions were positively related to job performance and interpersonal conflict was shown to directly impact job performance. The overall findings of this study suggest EI is important in managing interpersonal conflict and ensuring effective job performance.

Because interpersonal skills have been determined to impact sales performance and overall customer satisfaction, the influence of salespersons' interpersonal skills can create value in their customer interactions and impact overall employee performance. The learning orientation and skill set of employees can be impacted based on interpersonal skills (Su et al., 2014). Salespeople can be trained to use their EI abilities to generate successful social outcomes, negotiation positions, and offer a more competitive advantage during business-to-customer relationships (Aldosiry et al., 2016; Subhashini & Shaju, 2016). Building a rapport with customers, meeting their needs, and meeting the needs of the organization can be emotionally demanding (Shahhosseni & Silong, 2015). Stress and the regulation of emotions can impact salespeople's organizational outcomes, as the role of emotions, interpersonal conflict, and job performance is impacted among salespeople (Mulki et al., 2015). Overall findings of this study suggest EI is important in managing interpersonal conflict and ensuring effective job performance.

**EI and Empathy**

German psychologist Theodore Lipps originated the concept of empathy during the 1880s (Montag, Gallinat, & Heinz, 2008). At that time, this word was used to describe the appreciation of another's feelings or having the ability to understand another's experiences (Montag et al., 2008). In 1909, psychologist Edward Titchener translated this concept into the English language to mean a person (feeling into) or being able to internalize their feelings (Stueber, 2017). The word empathy encompasses a range of emotions, which primarily involves having the consideration for others and desiring to help or care for others based on their emotions or feelings. Empathy plays an important role in the building of personal relationships and is considered a learned skill, which can be used when interacting with others (Ioannidou & Konstantikaki, 2008). In the role of sales, empathy can be used to connect with others by "placing yourself in the shoes of others." The expression of empathy can be presented in many forms such as in demonstrating excitement, understanding, compassion, or sorrow (Ioannidou & Konstantikaki, 2008; Osisioma et al., 2016). Though it may be difficult to fully understand how another person may feel, the ability to relate to others is a skill which can be developed or become more effective overtime One aspect of empathy relating to EI is emotional understanding. Specific characteristics of successful salespersons were shown to be directly linked to varying dimensions of EI. For example, empathy, perceptions of others' emotions, self-awareness, self-regulation, and self-motivation can be displayed through certain behaviors of salespeople. Deeter-Schmelz and Sojka (2003) conducted an exploratory study using personal interviews on a sample of 11 sales professionals to explore the link between EI and sales performance. EI dimensions included empathy, perceiving others' emotions, self-awareness, self-regulations, and self-motivation. Results showed a potential link between sales performance and EI by incorporating one or more aspect of EI to assist them with their daily job duties. Bande et al. (2015) made a connection between EI and salespeople's emotions. Their study examined 209 salespeople from 105 enterprises across various Spanish industries. They used personal interviews to assess EI and resilience by using the Wong and Law Emotional Intelligence Scale (WLIES). EI was explored in terms of salespersons' emotional exhaustion and propensity to leave their jobs. The study found the positive impact of salespeople's resilience on immunizing emotional exhaustion often witnessed in the role of salespeople. Lassk and Shepherd (2013) determined emotional ability had a positive impact on customer interactions and possessing EI allowed a salesperson to gain customer appeal. Their study collected data from 460 field members in sales occupations in the beauty and health industry of direct selling to customers to determine how EI influences workplace creativity and job outcomes by focusing on the salesperson's EI in the context of the buyer-seller transaction. EI was measured using the WLEIS. Results showed a positive relationship between EI, job satisfaction, and job performance and also showed that field salespeople's EI positively related to creativity and job performance (Lassk & Shepherd, 2013). Furthermore, having EI as a skill set assists the salesperson in determining the customer's psychological state, which can help direct the conversation and allow the salesperson to offer more empathy.

A potential link between sales performance and empathy was demonstrated and further showed the importance of EI and the facilitation of emotions. Customer appeal can be gained by demonstrating empathy during customer interactions. Lassk and Shepherd (2013) determined emotional ability had a positive impact on customer interactions and possessing EI allowed a salesperson to gain customer appeal particularly within face-to-face sales interactions. While emotions have been shown to impact interpersonal relationships and workplace performance, Bande et al. (2015) made a connection between EI and salespeople's emotions and how empathy affects dimensions of EI relating to self-regulation and self-motivation. Particularly within a sales environment, emotional exhaustion can increase salespeople's propensity to leave their jobs (Bande et al., 2015). The awareness and management of emotions has been linked to sales performance success. A positive impact of salespeople's resilience on immunizing emotional exhaustion can be managed with an increased awareness of empathy and a dimension of EI. Lassk and Shepherd (2013) studied emotional ability, workplace outcomes, and workplace creativity to determine how EI influences workplace creativity and job outcomes by focusing on a salesperson's EI in the context of buyer-seller transactions. Results showed that field salespeople's EI positively related to creativity and job performance. Furthermore, having EI as a skill set assists the salesperson in determining the customer's psychological state, which can help direct the conversation and allow the salesperson to offer more empathy (Lassk & Shepherd, 2013; Osisioma et al., 2016).

**EI and Social Responsibility**

Social responsibility is closely tied to corporate social responsibility in that each concept deals with the interactions and practices of engaging with others, rather it be on an interpersonal level or from a business-related level. Corporate social responsibility on a larger scale is defined as an organization's principles and/or practices for engaging in socially positive, responsible, practices (Wood, 1991). Organizations value social responsibility as a part of their corporate brand and therefore leverage corporate social responsibility strategies to help foster community and business relationships (Tuan, 2013). Social responsibility starts from the interpersonal intelligence and self-competence one demonstrates in the interpersonal relationships they build. Social responsibility can guide organizational members' actions to help increase the organization's public reputation and business profits, so much so that a high level of socially responsible EI is said to relate to more favorable organizational behavior (Tuan, 2013). Individual values or beliefs about oneself, one's behaviors, and how one treats others relate to social responsibility (Catano & Hines, 2015). Social responsibility is said to drive one's behaviors and thus impacts how we interact within a group setting (Bar-On, 2006). More specifically, social responsibility has been researched from the aspect of the compassion that is demonstrated within groups and how emotions are elicited to control emotional experiences (Cameron & Payne, 2011). Social responsibility on an interpersonal level can be regulated and also allow a salesperson to feel compassion for others. From an interpersonal level, demonstrating social responsibility as a dimension of EI can allow a salesperson to do what is right for their customers. Cheung et al. (2016) conducted a three-wave study with 390 real estate agents to investigate their ability to cope with daily job demands and pressures. In their development of two models that measure the relationship of EI (the mediation and moderation models), Cheung et al. were able to determine that employees who possess higher levels of EI can manage their social and informational resources, which can improve workplace performance.

**Background of Mortgage Banking**

The history of U.S. mortgage banking has evolved over time and dates back to the late 19th century when mortgages were extended to farmers (Snowden, 2014). Driven primarily by agricultural needs and the population's migration to western and southern states, the economic demand for mortgage lending was recognized in these areas and lacked sufficient financing from private lenders and insurance companies as compared to states in the northeast (Snowden, 2014). Snowden (2014) further outlined the period from 1870–1900 as the development of farm mortgage banking. Loan origination was handled by local banks or by individuals hired to represent the bank. At this time, it was noted that the success of mortgage loan companies was a direct result of mortgage loan agents who worked directly with the homeowner to obtain the mortgage loan. Between the 1900's to the 1940's, the mortgage banking market expanded from these rural areas to urban markets (Snowden, 2014). Mortgage banks during this period focused more on increasing home ownership and mortgage lending. The impact of the Great Depression limited access to credit and resulted into home foreclosures and changed the mortgage lending landscape. To change the lending practices of getting a mortgage, the federal government created several laws which served to assist U.S. consumers' access to capital and financing. The Federal Reserve Act of 1913 was created to federally charter banks and afford them the ability to extend real estate loans (Pinkowish, 2012). In 1932, The Federal Home Loan Bank Act, which created the Federal Home Loan banks, was used to assist in financing home mortgages (Pinkowish, 2012). The Banking Act of 1933 created the Federal Deposit Insurance Corporation (FDIC) to help ensure that banks would not fail. Furthermore, agencies such as the Federal Housing Administration (FHA), Department of Veterans' Affairs (VA), U.S. Department of Agriculture (USDA), and indirectly through Fannie Mae and Freddie Mac (Weiss & Jones, 2017) were all created to assist the U.S mortgage economy.

The primary mortgage market is the system used to define how borrowers and lenders come together to negotiate and complete financial transactions relating to mortgages (Pinkowish, 2012; Snowden, 2014). The sources for obtaining mortgage loans consist of commercial banks, savings and loans associations, credit unions, mutual savings banks, mortgage banks, and mortgage brokers. In today's current mortgage banking system, consumers looking to become homeowners will seek out opportunities to borrow money from the primary mortgage market. This market consists of lenders who evaluate and analyze the customer's ability to borrow money to purchase a home. Offering more options to consumers as compared to other countries, the U.S. mortgage market has evolved considerably over time despite many financial crises impacting the mortgage industry (Green & Wachter, 2005).

## Retail Mortgage Banker

U.S. residential mortgages are often originated via an individual acting in the role of a mortgage banker, mortgage loan officer, mortgage broker, or mortgage loan originator. Retail mortgage originators typically work directly for a mortgage company or an organization that offers financial services to consumers (Stanton et al., 2014).

**Mortgage Origination**

When a consumer seeks to purchase a home or refinance an existing home loan, they will often interact with an individual who is employed for a lender such as a financial institution or a mortgage broker company (Stanton et al., 2014). Mortgage loan officers, mortgage loan originators, mortgage bankers, or mortgage brokers are all titles used interchangeably to define the individual's title who will work with the consumer to obtain the lending required to purchase the home (Pinkowish, 2012). The term mortgage loan originator was used for the purposes of this research and can be defined as an individual employed by a financial institution such as a traditional bank and/or credit union. Mortgage loan originators who are employed directly by a financial institution are responsible for developing relationships with consumers looking to purchase a home (Pinkowish, 2012). They are responsible for collecting personal and financial information from the consumer and recommending the best loan option based on their company's loan programs. The mortgage loan originator plays an important role not only in the loan process, but also in the organizational make-up as well. The mortgage loan originator performs a variety of work functions relating to generating referrals and closing loan transactions (Christians, 2017). Typically functioning within a sales capacity, the mortgage loan originator has sales goals and cross-selling objectives aimed at generating revenue for the organization. There are accountability expectations in the mortgage loan originator's role in that there are state and federal training and compliance requirements. For example, congress enacted the Secure and Fair Enforcement for Mortgage Lending Act (SAFE ACT) to increase regulatory burdens, enhance consumer protection, and reduce mortgage fraud in the mortgage lending industry (Christians, 2017). The NMLS is a federal registration process and continuing-education requirement system which requires a uniquely permanent identifying number for the mortgage loan originator used to promote transparency and supervision (NMLS, 2017a). The Truth in Lending Act (Regulation Z) requires for the periodic training of mortgage loan originators, which covers state and federal laws that apply to consumer credit and real-estate secured loan transactions (Christians, 2017).

Real estate transactions have been a major component of the U.S. economy since the enactment of the Federal Reserve Act of 1913 (Federal Reserve, 2017), the Banking Act of 1933 (Banking Act of 1933), and the National Housing Act of 1934 (Pinkowish, 2012). The U.S. federal government highly regulates the mortgage industry and state laws with stringent rules and regulations put into place to protect the economy as well as the consumer. Mortgage loan originators are required to pass background checks, obtain certain licenses, testing, and have a credit report processed. Therefore, the role of the mortgage loan originator is key in society and is of high demand. This makes the mortgage sales environment a more stressful and highly competitive career field. Driven primarily by the sales force, mortgage loans continue to be a billion-dollar industry and has increased in sales by 2.6% year over year (CPFB, 2017). This percentage is expected to increase by 2% or 5.52 million in 2017 (National Association of Realtors, 2019). In fact, the number of people working in the sales industry is expected to rise according to Pink (2012). Based on this expected increase in the sales workforce, businesses are looking at ways to leverage talent and maximize business results (Osisioma et al., 2016).

Mortgage loan originators often serve as the front-line salespeople within an organizational environment and are typically the first people a consumer will meet when seeking to buy a home (Christians, 2017). This role is especially important to organizational leaders as it is one of the main drivers for revenue, profits, and overall organizational success. Several factors can impact a mortgage originator’s sales performance. Factors such as the organizational environment, performance incentives, knowledge and skills, and materials and tools to perform the job can all play into overall workplace performance (IntraHealth International, 2014). Given the overall nature of selling, business leaders and practitioners have significantly placed their attention on the relational nature of selling and how emotions, social interactions, and interpersonal factors can impact professional selling (Bande et al., 2015; Borg & Johnston, 2013; Deeter-Schmelz & Sojka, 2003; Kidwell et al., 2011; McFarland et al. 2016). Many studies have been conducted on the link between sales, EI, and salespeople’s performance (Boyatzis et al., 2012; Emmerling & Boyatzis, 2012; Makkar & Basu, 2017; McFarland et al., 2016). However, in the mortgage lending industry, little research has been conducted on the relationship between EI and sales performance (Johnson & Jaramillo, 2017). This industry is unique in relation to sales in that mortgage originators possess certain traits which can impact their relationship with the mortgage borrower (Baklouti, 2014; Harkness, 2016).

The banking sector was selected for this study based on its competitiveness and the service-delivery aspects of the business. Retail mortgage loan originators work within a customer-oriented selling capacity and are often placed within situations where role conflicts and ambiguity exist (Rozell et al., 2004). Therefore, the development of successful mortgage loan originators' emotional skills and abilities is important toward exploring the link between EI and sales performance, which is critical to the retail mortgage banking sector's success. To date, such relationships have not been examined in this unique occupation from a nonmanagerial role. Becoming a homeowner is an important individual or family accomplishment. For many Americans, homeownership is synonymous with success, independence, and achieving the American dream (Aguirre & Martinez, 2014). Purchasing a home is one of the largest financial transactions for many borrowers (Bureau of Labor Statistics, 2018), thus demonstrating the importance of the consumer and mortgage loan originator's relationship process. The mortgage loan industry is heavily regulated and highly restrictive, requiring special licenses and background checks prior to working with borrowers. The frequencies of the buyer relationships are limited during the mortgage loan origination process unlike that of other sales roles such as insurances and investments. The mortgage loan sales industry is unique in that the mortgage loan originator not only develops an interpersonal relationship with the borrower, but their interaction is typically based on a limited "one-time" purchase and certain stereotypical perceptions often develop, which can negatively impact the borrower's ability to secure funding for a home (Enhelder, 2011; Harkness, 2016). The work of mortgage loan originators significantly impacts the U.S. economy because of the financial impact of mortgages on the U.S. economy and because of the large financial transaction of the mortgage on the consumer's buying decision.

## Summary and Conclusions

The positive relationship between EI and workplace performance has been studied in various settings (Bande et al., 2015; Cheung et al., 2016) and the connection between EI and sales performance has been made across varying sales industries (Borg & Johnston, 2013; Enhelder, 2011; Reid, 2015). Literature on mortgage loan sales and EI is limited (Hamilton, 2008; Johnson & Jaramillo, 2017; Sutton, 2017; Washington, 2017). Understanding the relationship between EI and mortgage loan originators' sales performance can add to existing literature and positively impact the retail banking industry from the perspective of retail banks remaining competitive in the financial marketplace. Research on mortgage sales and EI can help mortgage loan originators working within this industry develop the necessary skill set required to meet the changing marketplace's demands and build rapport with their customers. Ultimately, salespeople who leverage their EI capabilities will more likely reach their sales goals and generate more profits and revenue for their organization. Based on this notion, a self-report measure of EI was incorporated within this study and sought to understand how mortgage loan originators perceive their EI behaviors in their day-to-day interactions at work.

Specific dimensions of EI such as social responsibility, interpersonal relationships, empathy, and overall EI have been shown to have a direct impact on workplace behavior; specifically, sales performance (Makkar & Basu, 2017; McFarland et al., 2016; Shahhosseini & Silong, 2015; Subhashini & Shaju, 2016).

Limited research has been conducted on person-to-person selling, which occurs in the mortgage industry (Verbeke, Belschak, Bakker, & Dietz, 2008). The mortgage loan industry is unique from a salesperson perspective due to the volatile nature of mortgage lending and its potential negative impact on the economy, as witnessed in the Great Recession (Christiano et al., 2015; Sutton, 2017; Washington, 2017). License requirements for individuals working within the financial service industry can vary depending on the job function. Licenses for investment advisors may include series 7, 79, 7, and 63 (U.S. Securities and Exchange Commission, 2017). For example, insurance salespersons may require a life and health or property and casualty license (Department of Insurance and Financial Service, 2019). Based on the strict federal regulations and laws enacted over the years to minimize discrimination in the real estate transaction process, as well as to protect the U.S economy from another housing crises, special licenses are required for loan originators that allow for the monitoring of behaviors of licensed mortgage professionals. This monitoring of sales practices and behaviors is important to protect the consumer from unfavorable mortgage practices (Christiano et al., 2015; NMLS, 2017a). Any person accepting residential mortgage applications or who negotiates terms of mortgage loan applications are required to be registered per the State and Fair Enforcement for Mortgage Licenses Act of 2008 (S.A.F.E Act; NMLS, 2017b). Per the S.A.F.E Act requirements, mortgage loan originators must provide fingerprints for an FBI criminal background check, gain authorization to obtain a credit report, maintain an active license record in each state they originate loans, pass a national mortgage test, and take 20 hours of prelicensure education classes (NMLS, 2017c).

The frequencies in the customer interactions among mortgage loan originators differ from other sales industries such as investments and insurances based on the large financial purchases of homes and the case that many borrowers purchase homes on a limited basis over a lifetime (National Association of Realtors, 2019). To that end, this literature review covered the mortgage loan industry and the important role of the retail mortgage loan originator to the U.S mortgage economy. The goal of this study was to incorporate EI theory as a foundation to identify specific interpersonal skills and behaviors that can impact retail mortgage loan originators' sales performance within a business setting, with positive outcomes for both the business and customers. Chapter 3 outlines the research design and rationale that was used within this study. The chapter also provides a discussion of the identified methodology, population, sample and sampling strategy, instrumentation, data collection strategy, and ethical considerations.

# Chapter 3: Research Method

## Introduction

The purpose of this quantitative study was to understand the relationship between EI dimensions of social responsibility, empathy, and interpersonal relationship and mortgage loan originators’ sales performance in terms of mortgage dollars sold and the unit volume (number of loan units) of mortgages sold. This chapter describes the research design, the methodology, the selected instruments for the study, the data collection method, the plan for data analysis, threats to validity, and ethical considerations relating to this study.

## Research Design and Rationale

For this study I employed a quantitative, correlational, cross-sectional survey research design that assessed the predictor variable of EI using the dimensions of social responsibility, interpersonal relationship, and empathy, as well as overall EI levels. A cross-sectional research design was allows a researcher to conduct studies with a real-life, natural surroundings while conducting survey research (Frankfort-Nachmias & Nachmias, 2008). Unlike an experimental research design where there is control over the internal and external variables, a cross-sectional design allows for the collection of data from an identified population of participants at a single point in time (Frankfort-Nachmias & Nachmias, 2008). In addition, the criterion variable of sales performance was measured based upon self-reported annual sales results of mortgages sold and the unit volume (number of mortgage loan units) sold by the mortgage loan originator. The goal of quantitative research is to understand phenomena about certain groups being studied and make inferences from them by incorporating objective statistical procedures (Creswell, 2014). A cross-sectional design allows for an investigation to be conducted within a certain period (Bethlehem, 1999). The benefit of incorporating a cross-sectional design into this study is that it allowed for the collection of data from a sample within a shorter time period unlike a longitudinal design. Additional benefits of a cross-sectional design are that inferences about an identified population can be made in a quick, cost efficient, and convenient manner (Creswell, 2014). More importantly, the findings collected by using a cross-sectional research design can be analyzed to create new theories and add to existing research (Frankfort-Nachmias & Nachmias, 2008). This design was selected for this study based upon the generalizations that can be made from the research data.

## Methodology

The following section outlines the actions that were taken to investigate the research problem. It describes the population for the study along with the sampling procedures. In addition, I describe the research design, procedures, and instruments used. Finally, I present the analysis plan, along with ethical considerations.

## Population

According to Frankfort-Nachmias and Nachmias (2008, p. 164), a population is defined as a major unit with similar characteristics being analyzed in a study, and it must be defined in terms three aspects: (a) content, (b) extent, and (c) time. The target population for this study comprised employees who worked as mortgage loan originators employed by a federally insured financial institution, such as a bank or credit union, located within specific geographical communities with the United States. The NMLS (2017a) showed that there were over 502,000 individuals licensed at the state level and over 419,000 individuals licensed to originate mortgages at the federal level. Jobs for mortgage loan originators are expected to steadily grow by 11% through 2026 (Bureau of Labor Statistics, 2017). The number of licensed mortgage loan originators grew by 7.6% and the number of licenses held by mortgage loan originators grew by 19.4% (NMLS, 2017a). Mortgage originations by state licensed mortgage loan originators surpassed $1 trillion, up 20% from 2015 (NMLS, 2017b).

## Sample and Sampling Procedures

I applied a convenience sampling technique to this study to ensure that a sample of mortgage loan originators working in a retail banking environment was included. The benefit of using a convenience sampling technique is it assists in the recruitment of participants who appear to be representative of the research study and allows for the convenience of gaining participation based upon the population at hand (Creswell, 2014). The recruitment of participants was based upon certain criteria relating to this study as participants were chosen in order to minimize the variability in the dependent variable (Frankfort-Nachmias & Nachmias, 2008). Employees who were at least 18 years of age and who had been employed with the financial institution for a period of at least 1 year and who had received a sales performance evaluation for the previous year were considered for inclusion in the study. The importance of having been employed for a period of at least 1 year or more is it allowed for a better evaluation of sales performance. The likelihood of this sample to be reflective of the overall identified population and to provide rich information about the studied phenomena is increased when incorporating a purposive sample as compared to a convenience sample, which is utilizing the participants most readily available for a study (Palinkas et al., 2013). Mortgage brokers were not selected for this sample because unlike mortgage loan officers employed by one company, mortgage brokers typically work for many companies. I selected mortgage loan officers residing in the Midwest and Southwest United States who worked in urban geographic locations in major metropolitan cities. This population was selected to minimize the variability in the dependent variable that would occur if both higher and lower value mortgage loan officers were included in the sample.

Participants for this study were identified from Facebook and LinkedIn. Facebook is an online social media networking service company, and it is the world's most popular and largest social media platform with over 1.4 billion users worldwide (Anderson, Fagan, Woodnutt, & Chamorro-Premuzic, 2012). Facebook has become a powerful research tool used in social science (Kosinski, Matz, Gosling, Popov, & Stillwell, 2015. The advantage of incorporating Facebook data is that it provides access to a wide variety of users where information can be collected in an inexpensive, efficient manner. Though the Facebook population may not be reflective of the U.S. population entirely, the website can produce self-reported data of a high quality (Kosinski et. al, 2015). The benefit of targeting participants via the internet is obtaining geographic diversity and greater heterogeneity compared to targeting one specific organization. It also minimizes the challenges that could be presented when attempting to gain agreement from one organization that may display apprehension regarding trust and autonomy or that may have had unusual recent performance. In addition to Facebook and LinkedIn, I incorporated a snowball sampling to assist in recruiting participants. Snowball sampling is often incorporated in research when potential participants may be difficult to find (Creswell, 2014). I identified personal Facebook and LinkedIn contacts and requested that they to participate in the study if so inclined.

The best method to determine the number of participants necessary for a study is to incorporate a power analysis based on the desired statistical power, the desired alpha level, and an empirical estimate of the effect size (Bernard, 2013). With research, power is viewed as the probability that a statistical test will reject the null hypothesis (Liu, 2012). From a conceptual point of reference, a power analysis is defined as the probability of detecting an effect (Cohen, 1988). Similar studies were referenced to determine the sample size for this study. In a study conducted by Carmeli (2003) that looked at senior managers employed as chief financial originators, a sample of 98 employees were surveyed to achieve 90% power. The specific effect size for the Carmeli (2003) study was .32. Based on Cohen's $f^2$ interpretation, this would be considered a large effect size.

In a study conducted by Rozell et al. (2004) using a similar sample size, 103 employees of a nationwide medical sales company were provided a self-reported measure on their individual performance. The study evaluated the relationship among customer-orientated selling, EI, and organizational commitment. The effect size for this sample was .20.

An apriori power analysis was generated for this study to determine the minimum sample size. The effect sizes from the literature used in the estimate were determined by taking an average of the effect size used in two previous studies: Carmeli (2003) .32 and Rozell et al. (2004) .20 resulting in an average effect size of .26. With values set at a medium effect size of .15, an alpha level of .05, and a power of .80, G*Power version 3.0.1.0 statistical test of linear multiple regression (fixed model, $R^2$ deviation from zero) returned a sample size of 107, which was used for this study. The F-test in multiple hypothesis testing was used to determine the relationship of the dependent variable *Y* to *p* independent variables, to test for overall significance, and to make a simultaneous assessment of multiple coefficients being tested (Cohen, 1988). The F-test for this study was conducted to allow for the power analysis to test that the proportion of variance of the dependent value *Y* would be able to be explained by a set of predictors *B*. The goal of the F-test calculation is to determine if the proposed hypothesis will generate the data. Figure 1 provides the summary of the analysis in G*Power.

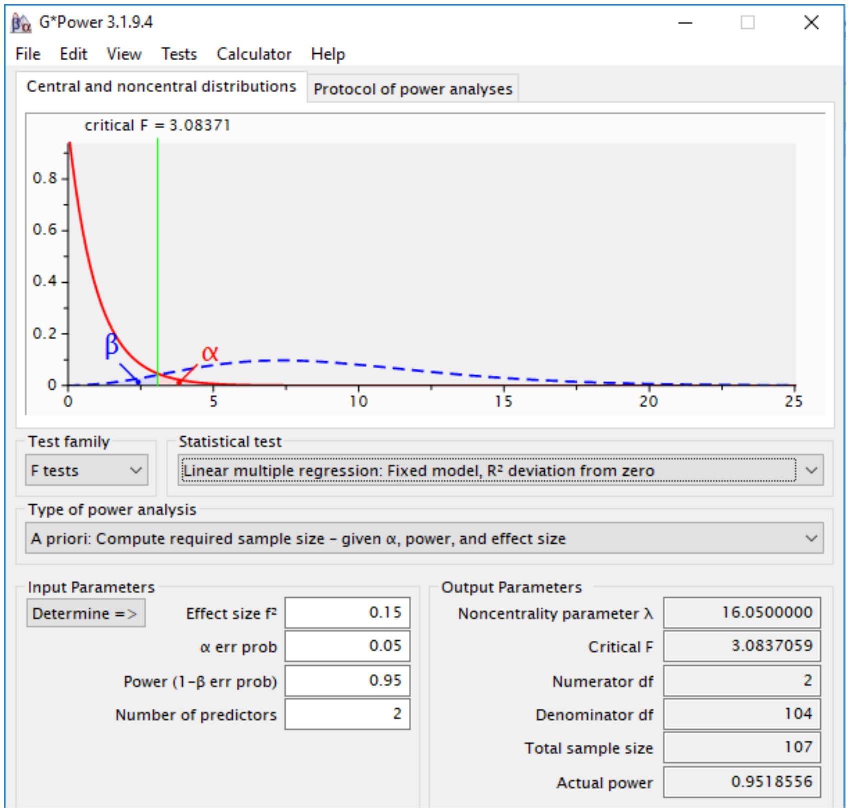


*Figure 1*. G*Power analysis for the study.

## Instruments

The collection of data for this study incorporated two instruments: (a) a brief profile survey (see Appendix A), which included demographic questions and questions to assess self-reported sales performance information; and (b) a revised version of Bar-On’s (1997) EQ-i instrument named EQ-I 2.0.

## Brief Profile Survey

Demographic questions were used to describe the sample and analysis was conducted based on sales information. Other studies created brief surveys to collect sales-performance data. Haakonstad (2011) conducted a study of EI predictors of sales performance where the dependent variable of sales performance was measured by utilizing a brief self-report survey. The questions on this survey collected information on age, gender, geographic location, time in real estate sales, and number of sales reported with a 12-month time frame. Self-reported sales results performance data were collected within the demographic questionnaire. Although skeptics have questioned the validity of this approach over the years (Joseph, Newman et al., & O'Boyle, 2015), self-reported measures are a good method of measuring job performance and have demonstrated reliability and validity (Pranksy et al., 2006).

**The EQ-i 2.0 Instrument**

The EQ-i was created to assess individuals' emotional and social intelligence. This self-report measure was a first of its kind and is the most widely used tool to date (Bar-On, 2004). The EQ-i is unique among measures of EI in that it was derived from the theory of ESI, also proposed by Bar-On (2012). The EQ-i aims to assist in identifying and understanding one's overall emotional capacity and social functioning abilities (Bar-On, 2004).

According to Bar-On's (2004) resource report, the EQ-i assesses individual's emotional and social skills based on a total EQ score, which is based on five composite scales and 15 subscales. Targeted towards individuals over the age of 17, respondents are asked to indicate to what degree statements accurately describe them based on a 5-point scale (1=not true of me, to 5=true of me; Bar-On, 2009). The approximate time to complete this assessment is 30 minutes (Bar-On, 2009). The instrument's total EQ scores offer a broad description of one's emotional and social skills. The composite scales of total EQ are divided into five domains (intrapersonal, interpersonal, stress management, adaptability, and general mood) and 15 subscales (self-regard, emotional self-awareness, emotional expression, assertiveness, independence, self-actualization, empathy, social responsibility, interpersonal relationship, reality testing, flexibility, problem solving, stress tolerance, impulse control, and optimism; Bar-On, 2002).

The revised version of the EQ-i is the EQ-i 2.0, which MHS released with changes made to the item level and overall model (MHS Inc., 2002). Updated scales were incorporated based on current research. EQ-i 2.0 changes included new composite scales, which included changes to the intrapersonal and adaptable scale, and an added subscale of flexibility (MHS, 2002). Permission was gained from MHS to use the EQ-i 2.0 instrument in the study. The appropriate documents were submitted to Walden's Institutional Review Board (IRB) and a copy of the permission to use the instrument is included in Appendix B.

## Reliability

The EQ-i has been used in many studies within the business environment as well as within academia, with an agreement indicating that the EQ-i has demonstrated consistency, stability, and reliability over time (Bar-On, 2004). A test for overall reliability shows high internal consistency with the subscales (Bar-On, 2009). The EQ-i's reliability was studied on a sample of university students while examining the association of emotion and personality. Dawda and Hart (2000) were able to show the internal consistency of the EQ-i's total scores and the subscales were excellent among men and women with an internal consistency of $\alpha = 0.96$. Average Cronbach alpha coefficients for the EQ-i subscales have been shown to have an overall range from .69 (social responsibility) to .86 (self-regard; Bachman, Stein, Campbell, & Sitarenios, 2000).

The reliability of the retail salesperson performance instrument reflects strong results. Its development was based on performance data from 144 retail salespersons. Factor and item analysis conducted on 41 items was used to determine a set of underlying dimensions which comprise the multidimensional construct of retail performance (Bearden, Netemeyer, & Mobley, 1993). The final assessment of this instrument was sent to 57 retail department managers to assess the salespeople's daily activities, reflecting Cronbach's alpha of $\alpha$= .84 to .88 across the scale's dimensions and a .86 for the total 22-item scale (Bush, Bush, Ortinau, & Hair, 1990). Test-retest correlations ranged from .61 to .70 across the scale's dimensions and resulted in .67 for the total scale. Test-retest correlations showed significance with a range from .24 to .36 and a correlation of .39 with the total scale.

## Validity

As with the EQ-i 2.0's reliability, validity studies have demonstrated that the construct of EI describes what it intends to describe, particularly within workplace performance and sales industries. Relating to the construct validity, Bar-On (2009) demonstrated that the EQ-i 2.0 correlates higher with specific measures of ESI than with measures of other constructs relating to cognitive intelligence and overall personality. In general, EQ-i 2.0 scores relate more favorably with measures of emotional stability (Dawda & Hart, 2000) and less favorably with measures of cognitive intelligence (Bar-On, 2004). In exploring the relationship between EI and workplace performance among salespeople, Boyatzis et al. (2012) recruited 4,000 financial consultants and conducted a study on the emotional, social, and cognitive intelligence and personality predictors of sales performance. Results of their study indicated that overall measures of cognitive ability did not significantly correlate with other variables and ESI significantly predicts sales performance. In a study of 1,500 life insurance advisors, Patranabis and Banerjee (2012) indicated that components of EI have a positive impact on the performance of these advisors with a .95 significance level between performance and EI.

Validity for the retail salesperson performance instrument’s 22-item scale was made based on data derived from various companies who provided year-end data based on the salesperson’s performance. A total of five companies and 192 salespeople were used out of a sample of 285. Predictive validity correlations showed $r = .24$ to $r = .36$ with each of the five scale dimensions (Bush et al., 1990).

## Data Collection

Data-collection methods for this study comprised of two surveys for the participants to complete. Approval from Walden University’s IRB allowed for the creation of a Facebook advertisement, a partnership with SurveyMonkey, a request to join a group via LinkedIn, and a request for approval from MHS to incorporate the EQ-I 2.0 survey into the study. The purpose of utilizing multiple data collection sources was to have a more geographically diverse sample (Creswell, 2014). The first survey was offered on SurveyMonkey and contained a brief profile survey (see Appendix D). The second survey consisted of the EQ-i 2.0 survey offered through MHS (2011).

SurveyMonkey is a cloud-based software company that offers tools to collect online surveys (SurveyMonkey, 2019).

An advertisement was created on Facebook that invited Facebook users who met the inclusion requirements to participate in this study. The Facebook advertisement was targeted toward groups who represent the identified population. The requirements to create an advertisement on Facebook are based on the advertisement's objective, the identified audience, the location or electronic device where the advertisement will be offered, the budget, and the advertisement's design format (Facebook, 2019). The Facebook advertisement page was created for open access, thus eliminating the need or requirement for individuals to “like” or “friend” the page and to also remove direct personal contact between the researcher and the participant (Facebook, 2019). The Facebook page was able to display the research advertisement, which included all pertinent information relating to the study. The Facebook advertisement page included all the procedures, eligibility criteria, background information, possible risks and benefits, contact information, and information on the steps to participate. LinkedIn was utilized in addition to Facebook to identify research participants for this study. LinkedIn was created in 2002 and is the largest business and professional online networking platform comprising of over millions of members (LinkedIn, 2019). Participants were located via LinkedIn’s group options. Members for this study were identified within groups related to the mortgage industry; more specifically, group members relating to mortgage loan salespersons. Permission had to be granted by the administrator or manager of each group. Once permission was granted from the identified group’s administrator/manager, the same advertisement used for Facebook was posted within the selected groups on LinkedIn. The advertisement included all the pertinent information relating to the study and invited LinkedIn group members who meet the inclusion requirement to participate in this study. Participants were able to self-select to participate in the study. Individuals from both Facebook and LinkedIn were directed to the SurveyMonkey website, which included the following: instructions for participation, the informed consent statement, contact information, and instructions on how to complete the EQ-i 2.0 survey. The demographic survey (see Appendix A) presented through SurveyMonkey consisted of three questions that individuals answered to allow demographic information to be collected. After the final question of the demographic questionnaire was completed, the participant was provided a message acknowledging their participation in completing the first part of the survey for the study. SurveyMonkey assigns a case identifier number to each respondent; however, the information on the SurveyMonkey survey was encrypted (SurveyMonkey, 2019). The administration of the EQ-i 2.0 survey was assessed via an online web application hosted by MHS. Approval to utilize the system allowed a log-in ID and password to the researcher, who used the system to access a private EQ-i 2.0 portal account (MHS, 2019). Participants were invited to take the survey via the SurveyMonkey website where they were asked to create a user ID. The survey did not request for the participants to enter their names or any additional information so as to remain anonymous. The survey and data were scored via MHS's online portal account. Once the study was completed, responses to the EQ-i 2.0 linked to the demographic survey using the user ID created by the participant. The user ID was not used to identify the participants but to only link the demographic survey to the EQ-i 2.0 survey with MHS.

The advantages of this type of online data collection include a quicker and more cost-effective approach for collecting data. Expectations set forward by the American Psychological Association were also met as required. Informed consent was obtained from participants to participate in the study, and a notice was sent to the participants stating that their cooperation and participation in the study was voluntary, their information would remain confidential, and that their identities would remain anonymous.

## Data Analysis Plan

The collected data of this study were analyzed using the Statistical Package for the Social Sciences (SPSS) software version 23. SPSS is a statistical software package used in the social-sciences field to assist with entering, sorting, and editing a variety of data. The collected data were analyzed and examined by identifying and removing any incomplete data. Any uncompleted surveys, notices indicating unwillingness to participate, or responses that did not meet the inclusion criteria were removed. Hypothesis testing regression analysis was used to test the hypotheses suggesting that increased scores on the EQ scales will have a positive impact on mortgage loan originator’s sales performance results. Multiple linear regression analysis is often used within research to analyze data from studies with experimental and nonexperimental designs (Green & Salkind, 2011, p. 285). Based on the study’s research questions, linear regression was conducted to predict the impact of the independent variables (social responsibility, interpersonal relationships, empathy, and overall EI) on the dependent variables of quarterly mortgage dollars sold and quarterly mortgage units sold (number of loan units). According to Anderson, Sweeney, and Williams (2003), three questions must be considered when using linear regression: 1) Does the set of predictor variables do a good job in predicting an outcome? 2) Which variables are significant predictors of the dependent variables? And 3) what regression equations will show how the set of predictor variables can be used to predict the outcome? Prior to conducting the analysis, an assumption was made about incorporating the linear regression model for the relationship between the independent and dependent variables. According to Anderson et al. (2003), incorporating scatterplots is one way to test the linear relationship between the independent and dependent variables because scatterplots can illustrate whether the relationship is curvilinear or linear. Based on the market differences for the dependent variable of sales production, this can be controlled for when conducting the analysis within SPSS by either stratifying the data and identifying similar characteristics of the population or by including the variables that must be controlled for within the regression model (Anderson et al., 2003).

This study addressed the following research questions:

RQ1: Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict sales units (mortgages sold) results of mortgage loan originators?

$H_0$1a: The EQ dimension of social responsibility will not significantly predict sales units results of mortgage loan originators.

$H_a1a$: The EQ dimension of social responsibility will significantly predict sales units results of mortgage loan originators.

$H_01b$: The EQ dimension of interpersonal relationship will not significantly predict sales units results of mortgage loan originators.

$H_a1b$: The EQ dimension of interpersonal relationship will significantly predict sales units results of mortgage loan originators.

$H_01c$: The EQ dimension of empathy will not significantly predict sales units results of mortgage loan originators.

$H_a1c$: The EQ dimension of empathy will significantly predict sales units results of mortgage loan originators.

$H_01d$: The EQ dimension of overall EQ will not significantly predict sales units results of mortgage loan originators.

$H_a1d$: The EQ dimension of overall EQ will significantly predict sales units results of mortgage loan originators.

RQ2: Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict total sales dollars (mortgages sold) results of mortgage loan originators?

$H_02a$: The EQ dimension of social responsibility will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a2a$: The EQ dimension of social responsibility will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_0$2b: The EQ dimension of interpersonal relationship will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a$2b: The EQ dimension of interpersonal relationship will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_0$2c: The EQ dimension of empathy will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a$2c: The EQ dimension of empathy will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_0$2d: The EQ dimension of overall EQ will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a$2d: The EQ dimension of overall EQ will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

## Threats to Validity

Validity deals with the meaningfulness of the research components and the researcher’s primary concerns rest on whether the research is measuring what they intended to measure (Drost, 2011). When conducting research, potential threats to the study’s validity can appear from four aspects: internal, external, construct validity, and statistical conclusion validity (Creswell, 2014; Drost, 2011). Internal threats to validity arise when there is an inability to draw inferences about the population due to participants’ experiences (Creswell, 2014; Drost, 2011). Creswell (2014) further identifies internal threats as history or time lapses between the study, maturation or the changing of participants during the study, selection of participants based on a set criterion, and mortality or the drop-out of participants over time. Based on the nature of this study, internal threats appeared from participant selection. For example, this study sought to select participants within the same geographical sales markets with the goal to collect similar sales results in terms of dollars and volume.

External threats can arise based on the generalization of the constructs' relationships among diverse settings and times (Drost, 2011). Statistical conclusion validity refers to the overall relationship being tested and the potential to draw inaccurate conclusions because of improper statistical assumptions (Creswell, 2014; Drost, 2011). Though generalizations should be possible to make from this study and applied towards other sales-related industries, external threats occurred that related to the geographical location of the mortgage loan originators. For example, sales results for mortgages sold based on dollar value may differed from one region as compared to another region.

## Ethical Considerations

Ethical concerns can arise due to a variety of factors during the research process. Approval from Walden University's IRB was obtained prior to the start of this study (approval number 12-02019-0290711). When conducting online research, ethical issues can be unique in that there may be difficulties in confirming if the participant is of adult status, the potential for pseudorepresentation, and the potential of reidentifying participants (Citi Program, 2019). To ensure the protection of participants' rights, all documentation relating to privacy, informed consent, and participation in the study was disclosed to ensure the participants fully understand their rights for participating in the study. Once inside the SurveyMonkey portal, participants were asked to agree by "clicking agree" to informed consent. No incentives were offered for participating in this study. Participants were provided the right to withdrawal from the study at any point. Privacy and confidential practices in partnering with SurveyMonkey are assured by the utilization of SSL encryption from SurveyMonkey (SurveyMonkey, 2019). SSL encryption allows participant responses to be encrypted to further ensure privacy. Facebook offers privacy with its partners by preventing the exchange of personal info between Facebook users and advertisers. Facebook advertisements can be hidden from participants and/or blocked to allow more control over what it presents to users (Facebook, 2013). Participants' privacy was ensured and confidential information was protected via the use of secured passwords and data stored within a locked safe and will be destroyed after a 5-year period.

## Summary

The purpose of this quantitative study was to understand the relationship between EI dimensions of social responsibility, empathy, and interpersonal relationship and mortgage loan originators' sales performance in terms of mortgage dollars sold and the unit volume (number of loan units) of mortgages sold. The research design employed a cross-sectional purposive sample approach. The study population consisted of employees working within a retail banking environment who maintain the role of mortgage loan originator. Data were obtained by utilizing the EQ-i 2.0 instrument (MHS Inc., 2011), a demographic questionnaire, and a self-report measure of sales performance results.

Participant responses were analyzed using multiple regression. Careful consideration was given to reduce the threats to validity and to protect participants' rights. Chapter 4 displays the study's statistical results.

# Chapter 4: Results

## Introduction

In this study, the relationship between EI dimensions of social responsibility, empathy, and interpersonal relationship and mortgage loan originators' sales performance in terms of mortgage dollars sold and the unit volume (number of loan units) of mortgages sold was explored. I conducted a multiple linear regression analysis to predict the impact of the independent variables of social responsibility, interpersonal relationships, empathy, and overall EI on the dependent variables of quarterly mortgage dollars sold and quarterly mortgage units sold (number of loan units). Chapter 4 includes the results of this study, the data collection process, and the techniques used for data analysis. I used a multiple linear regression analysis, simple linear regression, and correlations to evaluate the research questions and hypotheses. In addition, descriptive statistics were computed to describe the measures included in the study. I then presented the statistical results and findings within tables and figures. I tested the following research questions and hypotheses:

RQ1: Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict sales units (mortgages sold) results of mortgage loan originators?

$H_0$1a: The EQ dimension of social responsibility will not significantly predict sales units results of mortgage loan originators.

$H_a$1a: The EQ dimension of social responsibility will significantly predict sales units results of mortgage loan originators.

$H_0$1b: The EQ dimension of interpersonal relationship will not significantly predict sales units results of mortgage loan originators.

$H_a$1b: The EQ dimension of interpersonal relationship will significantly predict sales units results of mortgage loan originators.

$H_0$1c: The EQ dimension of empathy will not significantly predict sales units results of mortgage loan originators.

$H_a$1c: The EQ dimension of empathy will significantly predict sales units results of mortgage loan originators.

$H_0$1d: The EQ dimension of overall EQ will not significantly predict sales units results of mortgage loan originators.

$H_a$1d: The EQ dimension of overall EQ will significantly predict sales units results of mortgage loan originators.

RQ2: Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict total sales dollars (mortgages sold) results of mortgage loan originators?

$H_0$2a: The EQ dimension of social responsibility will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a$2a: The EQ dimension of social responsibility will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_0$2b: The EQ dimension of interpersonal relationship will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a$2b: The EQ dimension of interpersonal relationship will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_0$2c: The EQ dimension of empathy will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a$2c: The EQ dimension of empathy will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_0$2d: The EQ dimension of overall EQ will not significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

$H_a$2d: The EQ dimension of overall EQ will significantly predict total sales dollars results of mortgage sold of mortgage loan originators.

To test the hypotheses, I conducted a multiple linear regression analysis to predict the impact of the independent variables of social responsibility, interpersonal relationships, empathy, and overall EI on the dependent variables of quarterly mortgage dollars sold and quarterly mortgage units sold (number of loan units).

## Data Collection

The data collection process took place over a 4-month period. Based on an a priori power analysis, the planned sample size for this study was 107 participants. A couple of major factors impacted the data collection process and the opportunity to obtain usable data from the 107 intended participants. First, limited participant response rates from Facebook and LinkedIn resulted in 70 questionnaires being completed on SurveyMonkey. To obtain complete data, however, the participants had to also complete the EQ-i 2.0 on a separate website. Of the 70 who completed the survey, only 30 completed the EQ-I 2.0. Second, the international COVID-19 pandemic crisis of 2020 impacted the ability to gain buy-in to conduct research from solicited mortgage loan companies. Finally, missing and incomplete data for the dependent variables further minimized the sample size to 18.

I used two surveys; a demographic questionnaire via SurveyMonkey and the EQ-i 2.0, which measures EI. Facebook and LinkedIn were used to obtain participants for this study. The study population consisted of mortgage loan originators who were at least 18 years of age, who had been employed with a financial institution for a period of at least 1 year, and who had received a sales performance evaluation for the previous year. Participants self-selected to participate in this study, and those agreeing to participate were provided informed consent forms. Eligible participants also provided demographic information such as race, gender, and information about their sales performance. A social media announcement was posted on both Facebook and LinkedIn. Potential participants were able to read an announcement summarizing the details of the study. An embedded link was provided within the announcement which then forwarded the participants to the SurveyMonkey questionnaire. The SurveyMonkey questionnaire also provided the link to complete the EQ-i 2.0 EI survey via the Multi Health Systems website. Based on the low participation rate, I gained approval from Walden’s IRB to solicit mortgage loan companies for participants to participate in the study; one was a mortgage loan company and the other was my employer. No response was received from the mortgage loan company and my employer declined to participate in the study due to work challenges presented because of COVID-19.

Prior to all statistical analysis, the following steps were taken to prepare the data. First, the two different data sets (one from SurveyMonkey and one from EQ-i 2.0) were merged into a single dataset. A respondent's unique identification code was used to merge the two datasets. Respondents who had a valid identification code in both data sets were retained, and all respondents who did not have a valid identification code in both datasets were deleted. The merged dataset was further restricted to cases with valid data for the items that were used as the dependent variables in the analysis, which were sales units (mortgage sold) and total sales dollars (mortgages sold). As Allison (2002) noted, there must be casewise deletion of missing data for any items that are used as dependent variables prior to all statistical calculations. Allison (2002) further noted that this deletion is done because any imputation strategy for missing data on a dependent variable will cause inaccurate variance estimates of said dependent variable during an inferential statistical analysis procedure. The data was further restricted to limit the inclusion criteria to all cases where mortgage units sold was less than or equal to 100 due to confusion on the part of the respondents. For example, some provided the dollar value of units rather than number of units sold. It is unlikely, for example, that a single person sold a million units. This unit is on the higher end of what a typical mortgage loan originator would sell. Survey errors in responding to the number of mortgage units sold was answered with the dollar amount of mortgage units sold.

The questionnaire asked the respondents to report years and months worked in the mortgage industry. A new variable was created and used the question that asked respondents the number of years they had been a mortgage loan originator and multiplied it by 12, and then the result of this multiplication was added to the question that asked respondents the number of months they had been a mortgage loan originator to have a measure of months as a mortgage loan originator.

## Descriptive Statistics

Percentages and frequencies were calculated for all categorical variables for the sample. These data are presented in Table 1. Ritchey (2008) noted that for categorical variables, percentages and frequencies are the appropriate descriptive statistics to report.

Table 1

*Percentages and Frequencies, Study Variables*

| | Frequency | Percent |
|---|---|---|
| What is your gender? | | |
| Male | 7 | 38.9% |
| Female | 11 | 61.1% |
| What is your age in years? | | |
| 18 to 29 | 2 | 11.1% |
| 30 to 39 | 2 | 11.1% |
| 40 to 49 | 10 | 55.6% |
| 50 to 59 | 3 | 16.7% |
| 60 to 69 | 1 | 56.0% |
| Race: African American or Black | 10 | 55.6% |
| Race: White | 7 | 38.9% |
| Highest level of education | | |
| GED | 0 | 0.0% |
| High School | 1 | 5.6% |
| Some college | 5 | 27.8% |
| 2-year college (Associate) | 3 | 16.7% |
| 4-year college (BA, BS) | 4 | 22.2% |
| Master's Degree | 4 | 22.2% |
| Doctoral Degree | 1 | 5.6% |
| *N* | 18 | 100.0% |

Means and standard deviations have been calculated for all continuous variables for the sample. These data are presented in Table 2. Ritchey (2008) noted that for continuous variables, means and standard deviations are the appropriate descriptive statistics to report. All means and standard deviations can be interpreted as a function of the measurement metric of the variable or scale in question. For example, the average time spent in the current sales position in months was 181.58 months (or approximately 15 years and 7 months) with a standard deviation of 78.75 months.

Table 2

*Means and Standard Deviations, Study Variables*

| Variable | *M* | *SD* |
|---|---|---|
| Time worked in your current sales position in months | 181.58 | 78.75 |
| Social responsibility raw score | 23.67 | 4.102 |
| Interpersonal relationship, raw score | 34.33 | 4.366 |
| Empathy, raw score | 35.83 | 6.233 |
| Overall EI, raw score | 490.06 | 48.964 |
| Total dollar value (mortgages sold), Dependent Variable 1 | 2093505.56 | 2917989.75 |
| Mortgage units (mortgages sold), Dependent Variable 2 | 22.11 | 19.19 |

*Note.* $n$ = 18

## Results

The final sample examined in this study consisted of 18 people (11 females and seven males). Reliability testing on the variables was completed using SPSS statistical software version 23 (see Table 3). Pearson correlations analyses were conducted among main variables to discover bivariate relationships among the variables (Ritchey, 2008). Prior to testing the hypotheses, the assumptions of linear relationship, normality, homoscedasticity, and absence of multicollinearity were reviewed. To answer Research Questions 1–2, a multiple linear regression analysis was completed to test each hypothesis. Statistically significant correlations have been flagged within the table; ** equals a correlation that is significant beyond the .01 alpha level, while * equals a correlation that is significant beyond the .05 alpha level, but not at the .01 alpha level. The sign of a correlation (either positive or negative) denotes the direction of the correlation. The nature of the correlation suggests that lower overall EI raw scores result in higher sales dollars (mortgages sold). A correlation is present between mortgage units (mortgages sold) and the interpersonal relationship raw score ($r$ = -0.54, $p$ < 0.05). The correlation is negative, weak, and statistically significant at an alpha level of .05. The nature of the correlation suggests that lower interpersonal relationship raw scores result in higher total dollar value (mortgages sold). A correlation is present between mortgage units (mortgages sold) and the overall EI raw score ($r$ = -0.56, $p$ < 0.05). The correlation is negative, weak, and statistically significant at an alpha level of 05. The nature of the correlation suggests that lower overall EI raw scores result in higher mortgage units (mortgages sold). The remaining correlations are not worthy of note, as the subscale scores for the overall EI raw score are expected to significantly correlate with the overall EI raw score.

Summaries of the internal consistency (Cronbach's Alpha) values for each scale and subscale are provided from the EQ-i 2.0 manual and are outlined below. Due to proprietary restrictions, the publisher was not able to provide needed data to conduct an analysis based on the 18 datasets for this study.

Table 3

*Reliabilities of Variables*

| Measure | Alpha | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|
| Total dollar value (mortgages sold) Dependent Variable 1 | n/a | 1.00 | | | | |
| Mortgage units (mortgages sold) Dependent Variable 2 | n/a | 0.45 | 1.00 | | | |
| Social Responsibility, raw score | .80 | 0.17 | -0.15 | 1.00 | | |
| Interpersonal relationship, raw score | .86 | -0.12 | -0.54 | 0.56* | 1.00 | |
| Empathy, raw score | .88 | -0.05 | -0.38 | 0.57* | 0.88** | 1.00 |
| Overall EI, raw score | .97 | 0.16 | -.056 | 0.49* | 0.86** | 0.90** |

*Note*. * $p < .05$, ** $p < .01$, two-tailed test. $N = 18$.

The risks of having a small sample size can lead to challenges with reliability, determining the accuracy of data, and overall challenges with interpreting data. Improper significance and confidence levels can also lead to validity concerns, which can lead to Type I and Type II errors (Gliner, Vaske, & Morgan, 2001). The prediction of a null relationship (i.e., no relationship between the dependent and independent variables) results in a Type II error as compared to predicting a directional relationship among the variables, guarding against a Type I error (Cashen & Geiger, 2004).

**Post-Hoc Analysis**

An apriori power analysis was previously conducted for this study to determine the minimum sample size. Effect sizes used from previous literature provided an estimate to the minimum sample size needed for this study. A sample size of 107 was needed for this study to determine the relationship of the dependent and independent variables. Due to the COVID-19 pandemic crisis, the final sample size consisted of 18 people. The low final sample size reduced this study's statistical power. Adjustments were made to the data based on the incomplete data and limited response rates. The merger of data sets and the deletion of missing data was conducted. To adjust for the small sample size, the effect size was adjusted to determine if the data demonstrated any relevancy.

A post hoc power analysis can be conducted after a study to determine the reason an effect is not significant (Bernard, 2013). Figure 2 provides the summary of a post hoc analysis test for mortgage sales units sold based on an effect size of 0.14. Figure 3 provides the summary of a post hoc analysis test for mortgage dollars sold based on an effect size of 0.49. The figures show that while the effects for the study are medium to large, the small sample size prevented the results from achieving statistical significance. The power for the mortgage units was .14, while the power for the mortgage dollars was .49. According to these analyses, had the original sample target been achieved, it is likely there would have been significant relationships as hypothesized.

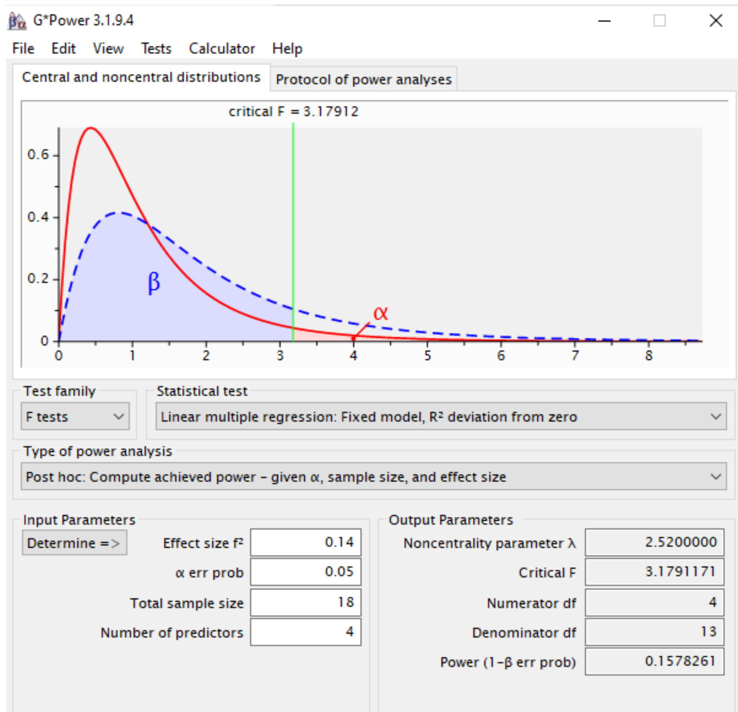


*Figure 2*. G*Power analysis for the study (mortgage sales units).

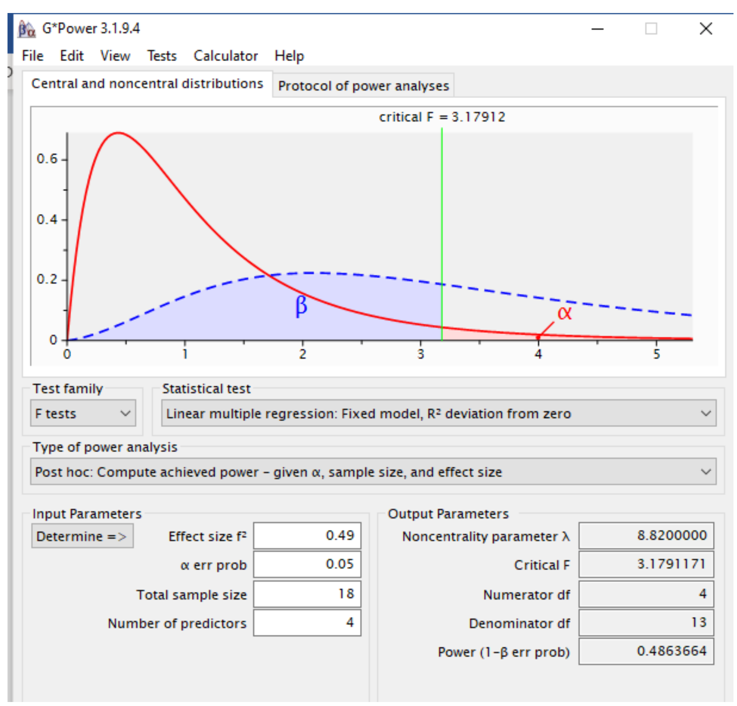


*Figure 3*. G*Power analysis for the study (mortgage sales dollars).

**Testing Analysis Assumptions**

The assumptions of linear relationship, normality, homoscedasticity, and absence of multicollinearity were reviewed prior to the data analysis. The scatterplots and regression of standardized residuals showed a linear relationship between each of the dependent and independent variables. Homoscedasticity was shown through a semi rectangular-shaped form without a clear pattern (see Figures 4 and 5).

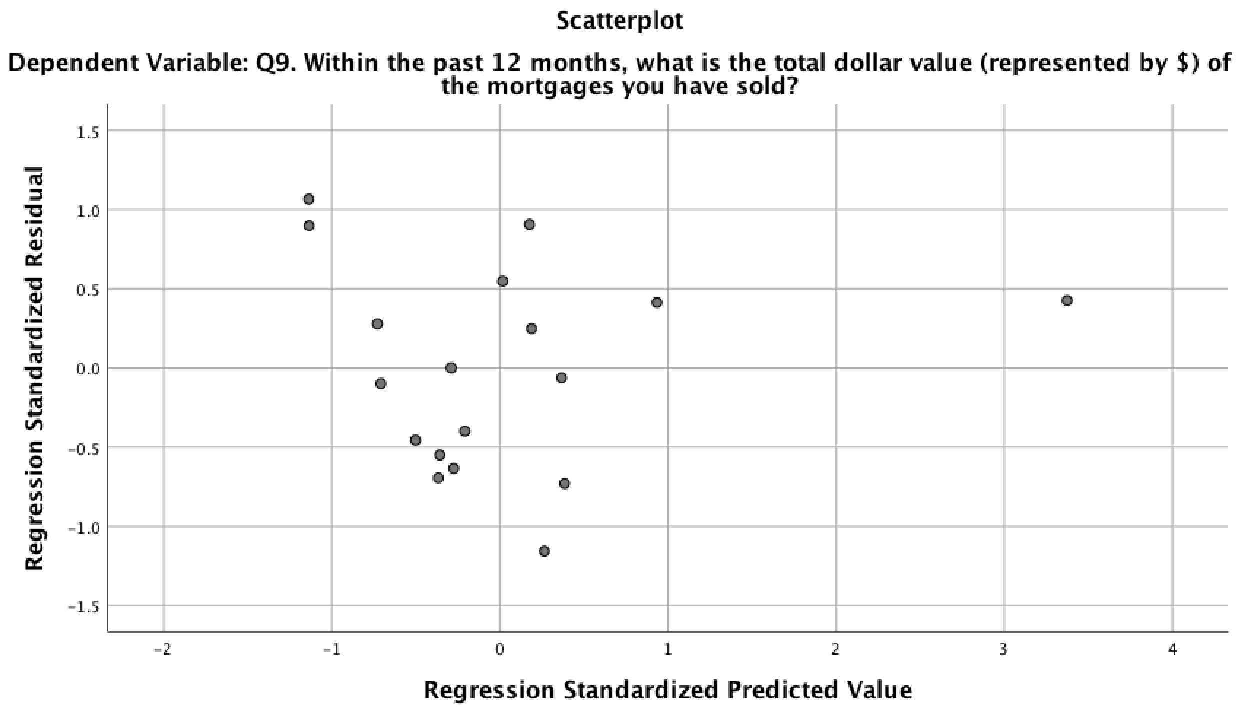


*Figure 4.* Scatterplot of standardized residuals for the predictor variables and dependent variable 1 (total dollar value (mortgages sold)).

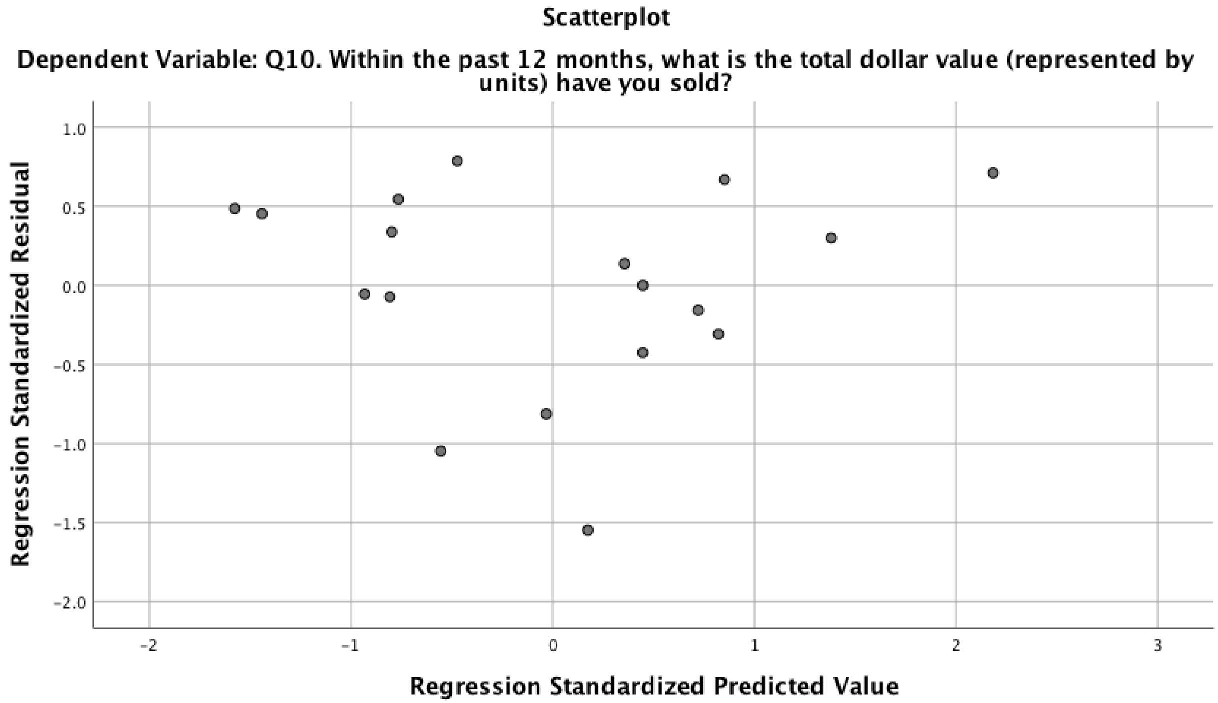


*Figure 5.* Scatterplot of standardized residuals for the predictor variables and dependent variable 2 (mortgage units sold).

Normality was tested with the normal P-P plot of regression standardized residuals for both dependent variables. The evaluation based on Figures 3 and 4 suggests the assumption for normality was validated as expected based on the regression's residuals following a normal distribution. The assumption was met by the visual display of points along the diagonal line in Figures 6 and 7.

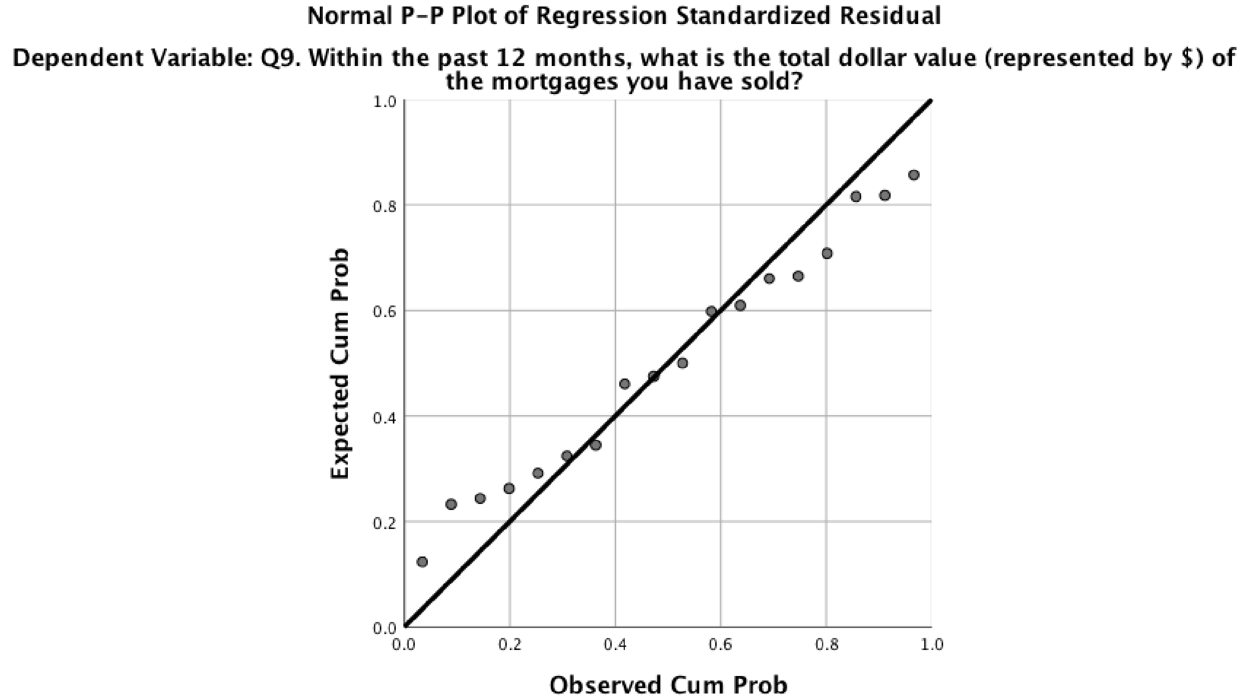


*Figure 6.* Normal P-P plot of regression standardized residual for dependent variable 1 (total dollar value (mortgages sold)).

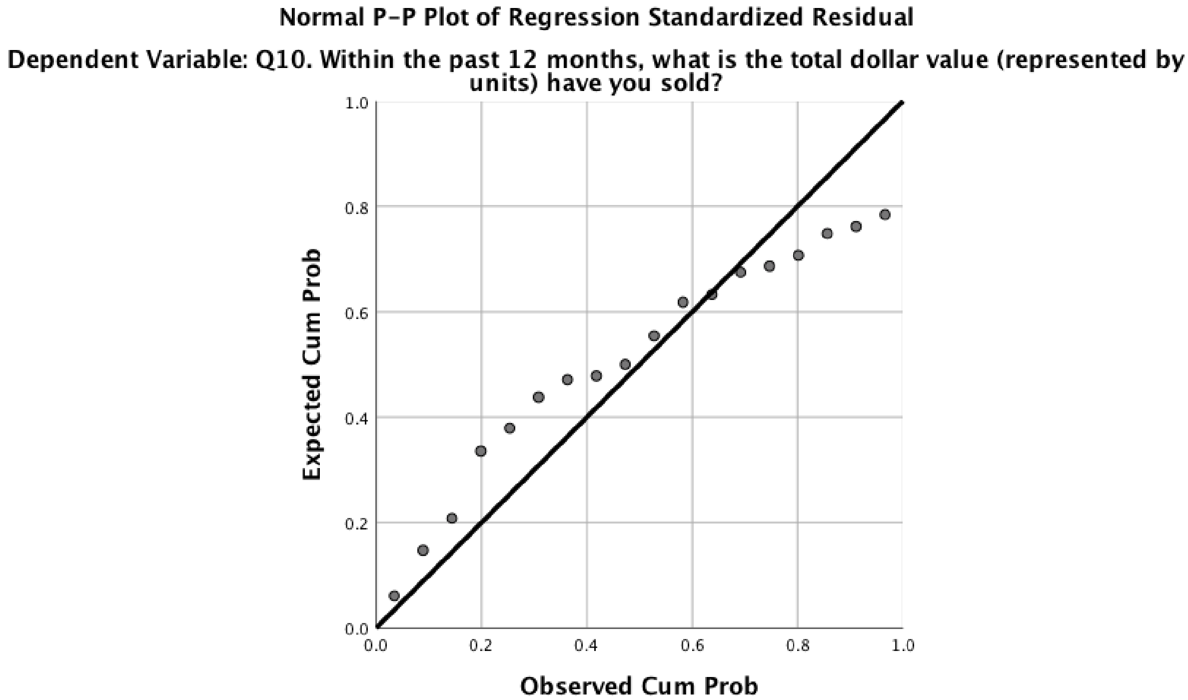


*Figure 7.* Normal P-P plot of regression standardized residual for dependent variable 2 (mortgage units (mortgages sold)).

The absence of multicollinearity was determined through the variance inflation factor (VIF). The VIF values for all variables were under 10 except for the two dummy variables that marked race and the empathy raw score, indicating that multicollinearity was not wholly present (see Tables 4 and 5).

Table 4

*VIF Results, Mortgage Units Sold*

| | Std. error | *T* | Tolerance | VIF |
|---|---|---|---|---|
| Constant | 9976033.429 | 0.980 | | |
| Social responsibility, raw score | 226461.774 | 0.957 | 0.653 | 1.531 |
| Interpersonal relationship, raw score | 389457.483 | -0.481 | 0.195 | 5.129 |
| Empathy, raw score | 329759.493 | 0.635 | 0.133 | 7.496 |
| Overall EI, raw score | 37052.721 | -0.765 | 0.171 | 5.840 |

Table 5

*VIF Results, Mortgage Dollars Sold*

| | Std. error | *T* | Tolerance | VIF |
|---|---|---|---|---|
| Constant | 50.301 | 3.607 | | |
| Social responsibility, raw score | 1.142 | 0.466 | 0.653 | 1.531 |
| Interpersonal relationship, raw score | 1.964 | -1.547 | 0.195 | 5.129 |
| Empathy, raw score | 1.663 | 1.846 | 0.133 | 7.496 |
| Overall EI, raw score | 0.187 | -1.940 | 0.171 | 5.840 |

The results of the overall analysis indicated that, based on RQ1 (Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict sales units (mortgage sold) results of mortgage loan originators?), the null hypothesis was retained in that none of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predicted sales units (mortgages sold). The Omnibus F-Test is statistically nonsignificant ($F = 0.527$, $df = 4$

13: $p = 0.718$; see Table 6). When viewing the social responsibility raw score, the model predicted a statistically nonsignificant relationship between total sales dollars (mortgages sold; $p = 0.356$), the interpersonal relationship raw score ($p = 0.638$), the empathy raw score ($p = 0.536$), and overall EI raw score ($p = 0.458$). Therefore, the null hypothesis for RQ1 was retained. The null hypothesis for RQ2 (Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict total sales dollars (mortgages sold) results of mortgage loan originators?) was also retained, as there was no support from the data. The Omnibus F-Test see (Table 7) is statistically nonsignificant (F = 3.173, $df = 4, 13$; $p = 0.50$). When viewing the social responsibility raw score, the model predicted a statistically nonsignificant relationship between total sales dollars (mortgages sold; $p = .003$), the interpersonal raw score ($p = .649$), the empathy raw score ($p = 0.146$), and overall EI raw score ($p = 0.74$).

## Evaluating the Research Questions

A multiple linear regression analysis was conducted to evaluate RQ1, which asks if any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict sales units (mortgages sold). The findings showed that among the independent variables of social responsibility, interpersonal communication, empathy, and overall EI, there were no statistically significant predictors to the dependent variable of sales units (mortgages sold). Table 6 presents the results of the multiple linear regression of total dollar value (mortgages sold) on the independent predictors. Based on these results, there was no support for RQ1 from the data, as there was no support among the variables of mortgage units/mortgage sales and social responsibility, interpersonal relationship, empathy, and overall EI.

Table 6

*Multiple Linear Regression of Total Sales Dollars (Mortgages Sold) onto the Predictors*

| Variable | *B* | *SE(B)* | *P* |
|---|---|---|---|
| Constant | 9776645.432 | 9976033.429 | 0.345 |
| Social responsibility raw score | 216708.923 | 226461.774 | 0.356 |
| Interpersonal relationship, raw score | -187471.773 | 389457.483 | 0.638 |
| Empathy, raw score | 209493.073 | 329759.493 | 0.536 |
| Overall EI, raw score | -28327.853 | 37052.721 | 0.458 |
| *N* | 18 | | |
| *F* | 0.527 | | 0.718 |
| $R^2$ | 0.140 | | |

Table 7 presents the results of the multiple linear regression of mortgage units (mortgages sold) on the independent predictors. To evaluate RQ2, which asks if any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict total sales dollars (mortgages sold), I performed a multilinear regression analysis. The findings showed that among the independent variables of social responsibility, interpersonal communication, empathy, and overall EI, there were no statistically significant predictors of the dependent variable of total sales dollars (mortgages sold). Based on these results, there was no support for RQ2 from the data, as there was no support among the variables of mortgage units/mortgage sales and social responsibility, interpersonal relationship, empathy, and overall EI.

Table 7

*Multiple Linear Regression of Sales Units (Mortgages Sold) onto the Predictors*

| Variable | *B* | *SE(B)* | *P* |
|---|---|---|---|
| Constant | 181.443 | 50.301 | 0.003 |
| Social responsibility raw score | 0.532 | 1.142 | 0.649 |
| Interpersonal relationship, raw score | -3.038 | 1.964 | 0.146 |
| Empathy, raw score | 3.069 | 1.663 | 0.088 |
| Overall EI, raw score | -0.362 | 0.187 | 0.074 |
| | | | |
| *N* | 18 | | |
| *F* | 3.173 | | 0.050 |
| $R^2$ | 0.494 | | |

## Summary

For this study, I explored the relationship between EI dimensions of social responsibility, empathy, and interpersonal relationship and mortgage loan originators' sales performance in terms of mortgage dollars sold and the unit volume (number of loan units of mortgages sold). I conducted multiple linear regression analyses to predict the impact of the independent variables of social responsibility, interpersonal relationships, empathy, and overall EI on the dependent variables of quarterly mortgage dollars sold and quarterly mortgage units sold (number of loan units). Based on the limited sample size, and after conducting the statistical analysis, I concluded that there was no support for RQ1 or RQ2. Indeed, based on the data, the variables of social responsibility, interpersonal relationship, empathy, and overall sales were not a significant predictor of sales units (mortgages sold) or total sales dollars (mortgages sold). Based on the Pearson Correlation analysis, there was a bivariate relationship among the variables. A correlation was present between dollar value (mortgages sold) and overall EI. A correlation was also present between sales units (mortgages sold) and interpersonal relationship. The remaining correlations between social responsibility and empathy are subscales of overall EI and were expected to significantly correlate with the overall EI raw score. Chapter 5 discusses the study’s limitations, recommendations for future research, and implications for positive social change.

# Chapter 5: Discussion

## Introduction

The purpose of this study was to explore the relationship between EI dimensions of social responsibility, empathy, and interpersonal relationship and mortgage loan originators' sales performance in terms of mortgage dollars sold and the unit volume (number of loan units) of mortgages sold. The study population consisted of mortgage loan originators who were at least 18 years of age, who had been employed with a financial institution for a period of at least 1 year, and who had received a sales performance evaluation for the previous year. The aim of this research was to address the gap in literature on EI and mortgage loan officer sales performance. Substantial research on the relationship between EI and job performance has indicated that job-related studies are underdeveloped and have been limited to studying EI and workplace performance from a managerial perspective (Kidwell & Hasford, 2014; Sutton, 2017; Washington, 2017). Research is still needed to understand EI and salesperson outcomes in general (Chen & Jaramillo, 2014; Kadic-Maglajlic et al., 2016). Few studies conducted have examined EI and specific job-related tasks from a nonmanagerial perspective, such as in the role of a retail mortgage loan originator (Sony & Mekoth, 2016).

In this quantitative study, I conducted a multiple linear regression analysis to predict the impact of the independent variables of social responsibility, interpersonal relationships, empathy, and overall EI on the dependent variables of quarterly mortgage dollars sold and quarterly mortgage units sold (number of loan units). The study addressed questions as follows. First, for RQ1—Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy, and overall EI) predict sales units (mortgages sold) results of mortgage loan originators?—demonstrated that there were no relationships. Specifically, the findings showed there was no relationship between social responsibility and EI ($H_0$1a), no relationship between interpersonal relationship ($H_0$1b), no relationship between relationship between empathy and EI ($H_0$1c), and no relationship between overall EI and sales units (mortgages sold; $H_0$1d) Thus, the null hypotheses could not be rejected. For RQ2—Do any of the four EQ dimensions (social responsibility, interpersonal relationship, empathy and overall EI) predict total sales dollars (mortgages sold) results of mortgage loan originators?—demonstrated that there were no relationships. Specifically, findings showed that there was no relationship between social responsibility and EI ($H_0$2a), no relationship between interpersonal relationship and EI ($H_0$2b), no relationship between empathy and EI ($H_0$2c), and no relationship between overall EI and sales dollars (mortgages sold) ($H_0$2d), Thus, the null hypotheses could not be rejected.

## Interpretation of Findings

In this research, I found that among the independent variables of social responsibility, interpersonal communication, empathy, and overall EI, that there was no support for the alternative hypotheses of RQ1 or RQ2. Based on the results of this study, the null hypotheses could not be rejected. The results indicated that there is no relationship between mortgage sales units/sales dollar and the EI dimension of social responsibility, interpersonal relationship, empathy, and overall EI. It is interesting to note, however, that the bivariate correlations among the variables showed a significant correlation for total dollar value (mortgage sold) and overall EI. The nature of the correlation suggests that lower overall EI raw scores result in higher sales dollars (mortgages sold). There was also a significant correlation for sales units (mortgages sold) and interpersonal relationship. The nature of the correlation suggests that lower interpersonal relationship raw scores result in higher total dollar values (mortgages sold). The study results would be different had research questions and hypotheses been developed for bivariate relationships rather than multivariate relationships.

Many studies demonstrated a positive relationship between EI and workplace outcomes (Kidwell & Hasford, 2014; Lassk & Shepherd, 2013; Makkar & Basu, 2017; McFarland et al., 2016). As discussed in this section, the findings in this study are consistent with those results on the positive impact based on the correlations present between mortgage sales units sold and interpersonal relationship and a correlation between mortgage sales units and overall EI. (Cheung et al., 2016; Ogilvie et al., 2017; Rangarajan & Jayamala, 2014). According to the established literature on EI, interpersonal relationship, empathy, corporate social responsibility, and sales performance has determined that a significant relationship exists between EI and workplace performance of nonmanagers, particularly in a sales environment (Danquah, 2014; Makkar & Basu, 2017; Osisioma et al., 2016; Subhashini & Shaju, 2016).

These results were in opposition to the study conducted by Cheung et al. (2016) in which it was determined that employees who possess higher levels of EI are better able to manage their social and informational resources, which can improve workplace performance. The results of this study showed that the relationship between social responsibility and empathy were expected to significantly correlate with overall EI as the subscales scores for the overall EI raw score are expected to significantly correlate with the overall EI raw score. These findings are similar to the study conducted by Lassk and Shepherd (2013) in which they found a link between sales performance and empathy. It was determined emotional ability had a positive impact on customer interactions and possessing EI allowed for a salesperson to gain appeal with a customer, particularly in face-to-face sales interactions. According to research on interpersonal relationship and EI, there has been substantial literature to suggest that interpersonal skills are linked to EI and suggest that a salesperson's interpersonal skills will have an impact on their ability to perform their work tasks such as selling (Borg & Johnston, 2013; Kidwell & Hasford, 2014; Mulki et al., 2015; Su et al., 2014). However, the results of the current study suggested that higher levels of interpersonal relationships raw scores decreased mortgage units and mortgage dollars sold by mortgage loan originators. Though research over time has shown that EI plays an important role in sales related outcomes (Danquah, 2014; Makkar & Basu, 2017), the results of this study showed that overall higher EI raw scores decreased mortgage units sold but not mortgage dollars sold by mortgage loan originators. However, given the small sample in this study, the results obtained may be spurious, and should be evaluated in a much larger sample.

## Limitations of the Study

As expected and outlined in Chapter 1, there were several limitations to this study, which included identifying qualified participants to participate in the study, the data collection process including gaining agreement from mortgage loan companies, the delivery of the participant questionnaire, getting enough participants to participate in the study, and generalizability. Although there was an announcement on Facebook and LinkedIn, there were not sufficient respondents to the study. Despite 70 participants logging into SurveyMonkey to complete the questionnaire, missing and incomplete data prevented that data from being analyzed. Furthermore, some participants responded to some of the questionnaire questions with invalid information, causing the data to be dropped from analysis. The limited sample size collected from the data impacted the power of the study, the ability to detect an effect. Therefore, the small sample size resulted in less reliable survey results. Less reliable survey results can lead to higher variability, which can also lead to bias, which is often a common cause of nonresponse. Ultimately, due to the limited sample size, this study could not yield valid results. Gaining agreement from mortgage loan companies to conduct research in their organizations was not successful. One company was concerned about confidentiality and the request of conducting research at my place of employment was declined due to COVID-19 and the workplace challenges that were faced as a result of the statewide lockdown. Another limitation with this study was the aim of studying retail mortgage loan originators working in a bank or credit union. The opportunity to gain a larger, more diverse sample size may have been possible if other mortgage loan salespeople such as mortgage brokers were included. However, the broader population may have presented challenges with generalizability based on the geographical location of the participants being selected from one defined group of participants living in specific areas of the United States.

## Recommendations

The results of this study did not contain a sufficient sample size to generate robust research results. There was no support for the alternative hypotheses of RQ1 and RQ2 from the data. Based on the scarcity of research available on mortgage loan originators, EI, and job performance (Hamilton, 2008; Sony & Mekoth, 2016; Sutton, 2017) and due to the lack of literature on EI and sales performance of job specific roles (Chen & Jaramillo, 2014; Hamilton, 2008; Kadic-Maglajlic et al., 2016; Sutton, 2017; Washington, 2017), this study can contribute to the lack of literature with EI and mortgage loan originators sales performance. Further research is needed in understanding EI and job specific performance outcomes. In addition, research on EI and sales in the mortgage loan industry is minimal and additional research is needed to fill the gap on the impact of EI and mortgage loan sales results.

Another consideration for future research is conducting research on all mortgage salespeople in a variety of settings such as mortgage brokers, online mortgage salespeople, and mortgage sales companies who only offer mortgages. Including all mortgage originators from various industries and located through diverse areas of the United States could improve generalizability of the research results.

## Implications

### Positive Social Change

Findings of this study offer potential impact for positive social change at the individual, organizational, and societal levels. As limited research exists about EI and mortgage loan sales originators (Chen & Jaramillo, 2014; Hamilton, 2008; Kadic-

Maglajlic et al., 2016; Sutton, 2017; Washington, 2017), this research could contribute to the existing body of literature on EI and sales, specifically among retail mortgage loan originators, if the sample size were increased. By increasing the sample size, this could result in identifying statistically significant results and could be used to design larger confirmatory studies. Due the highly regulated and volatile nature of the mortgage industry, results of this study can be used to contribute to knowledge of the mortgage loan process in helping consumers make the right decisions when purchasing a home.

The methodological implications from this study relate to the sample size and the research outcomes. As a part of the early stages of scientific research, identifying, and analyzing information about the topic involves preparing and conducting calculations to determine the sample size needed. Too small of a sample size can influence research outcomes and render the research inefficient (Faber & Martins-Fonseca, 2014). As reflected in this study, the limited sample impacted the study results.

## Conclusion

The purpose of this quantitative study was to explore the relationship between EI dimensions of social responsibility, empathy, and interpersonal relationship and mortgage loan originators' sales performance. This study was conducted to address the gap in literature in understanding EI and sales performance among mortgage loan originators in the retail banking industry while studying a nonmanagerial job-specific role (Kadic-Maglajlic et al., 2016; Sony & Mekoth, 2016). The findings of this study suggested that there is no support for the relationship between EI dimensions social responsibility, interpersonal relationship, empathy, and overall EI while predicting sales units (mortgages sold). There is also no support for social responsibility and interpersonal relationship when predicting sales results. In addition, the findings also suggested that there is a correlation present between total dollar value and overall EI and sale units of mortgages sold and interpersonal relationship among mortgage loan originators. Although this study had limitations with the sample size, which impacted the robust fullness of the overall findings, understanding the factors that contribute to sales success would be paramount in increasing workplace productivity. Organizations would benefit from understanding how EI impacts sales performance.

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# Appendix A: Brief Profile Survey

1. What is your gender?
   a. Male
   b. Female

2. What is your age in years?
   a. 18-29
   b. 30-39
   c. 40-49
   d. 50-59
   e. 60-69
   f. 70 and older

3. What is your ethnicity?
   a. White/Non-Hispanic
   b. African American
   c. Non-White/Hispanic
   d. Asian
   e. Other

4. What city and state do you reside in?

5. What is your highest completed level of education?
   a. Some or no high school
   b. GED
   c. High school
   d. Some college
   e. 2-year College (Associates)
   f. 4-year College (BA, BS)
   g. Master's Degree
   h. Doctoral Degree

The following questions relates to your current position as a mortgage loan originator

6. How long have you worked in your current sales position?
   ________ Years
   ________ Months

7. Within the past 12 months, what is the total dollar value (represented by $) of the mortgages you have sold?

8. Within the past 12 months, how many mortgages (represented by units) have you sold?

9. What city and state do you sell mortgages in?

Thank you for participating in the first part of this study. The next part of this study involves taking a 15-20-minute survey (EQ-i 2.0) by visiting the website Multi-Health Systems at www.mhs.com.

# Appendix B: Permission to use EQ-i 2.0 Instrument

< @mhs.com>

Wed 5/8, 10:48 AM
Hello Lykesha,

Thank you for your email.

MHS is pleased to offer you the Research Discount on the EQ-i 2.0 for use in research titled "Relationship between Emotional Intelligence, Sales, Social Responsibility, Interpersonal Relationship and Empathy."

This discount will be valid until April 8, 2020.

Please expect an email from our Client Services Department with information on how to access the EQ-i 2.0 Portal.

Once you are set up to use the EQ-i 2.0, you will be able to administer this to your participants prior to purchasing the Scored Data Set Reports.
When you are ready to score the administrations, you will then purchase the Scored Data Set Reports (this will be 6 tokens).

If you need any help with the EQ-I 2.0 Portal or help with purchasing the Tokens, please contact our Client Services Team -1-800-xxx-xxxx or **xxxx@mhs.com.**
Your MHS Account number is **XXXXXX.**

Thank you,