EMOTIONAL INTELLIGENCE (EI) AT WORKPLACE: A STUDY ON TAKAFUL NASIONAL'S AGENTS

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Emotional Intelligence (EI) at Workplace: A study on Takaful Nasional’s Agents

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2001
I certify that I have supervised and read this study and that in my opinion it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a research paper for the degree of Corporate Master in Business and Administration.

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This research paper was submitted to the Faculty of Economics and Business, UNIMAS and is accepted as partial fulfillment of the requirements for the degree of Corporate Master of Economics and Business.

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I hereby declare that this research is the result of my own investigations, except where otherwise stated. Other sources are acknowledged by footnotes giving explicit references and a bibliography is appended.

Signature :

Date : 7th September 2002.

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Dedicated to
Rapidah Ashat
Dayang Nur Shazani
Abang Dzulqarnain
Dayang Nur Shafiqa

for their patience, constant support, encouragement, and were always there
when I needed them
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ABSTRACT

Emotional intelligence has been touted as the key to success in work. This paper looks into the concepts of emotional intelligence and its impact on insurance agents performance. The primary concern of this study is to relate emotional intelligence with work performance and how significant it is to work performance levels each agent possesses. Emotional intelligence and its relationship to low and higher work performance were examined among 37 Takaful Nasional agents of Kuching branch. Results showed that respondents with “high” EI levels have pursued “high” work performance while majority of those who hold “low” EI levels have been embedded in the “low” work performance.

Stereotypically, at the beginning of this study, demographic variables like age, gender, work experience, and education are assumed to be stimulating factors to emotional intelligence levels and hence, to affect the ups and downs of work performance. Data on these variables were collected and it had been found out that none of them had strong correlation with levels of emotional intelligence one has. Thus, the study concludes that gender, age, education, and work experience could not be determinant factors to emotional intelligence levels each agent carries.
ABSTRAK


Permulaan kajian telah menggambarkan umur, jantina, pengalaman bekerja, dan pencapaian akademik sebagai penentu kepada tahap kecerdasan emosi seseorang dan dengan yang demikian, akan memberi kesan kepada pencapaian kerja mereka. Kajian terus dijalankan dengan memberi penekanan terhadap faktor-faktor tadi dan didapati bahawa andaian yang telah dibuat pada permulaan kajian adalah jauh tersimpang dari kebenaran. Secara realitinya, fakta-fakta yang diperolehi tidak menyokong adanya pertalian antara umur, jantina, pengalaman bekerja, dan pencapaian akademik dengan tahap kecerdasan emosi.
1.1 Introduction

Human emotions are the domain of core feelings, gut level instincts and emotional sensations. Life goes blunt, as emotional feeling is non-existence in that it plays quite a tremendous role in our life. No doubt emotion is part of ours and we deal with it in every nanosecond until we are all dead. Emotion is a powerful tool that we could use and trust to build-up relationship with our own self, other people, and even the natures. To manipulate other people’s feelings, we need emotion to take part and fool around.

Ashforth and Humphrey (1995) suggested that emotions are essential to the organizational life that dissatisfaction, joy, grief, fear, sad, angry and anxiety help fuel the initial interest in informal organizational processes, group dynamics, and leadership. Goleman (1998b) concluded that extreme displays of negative emotion have never emerged as a driver of good leadership.

Emotion can tell us about people, communities, values, activities, and needs that provide us with motivation, high morale, and built-up perseverance. Emotions are our human bond with one another across races, economic barriers, and social differences (Ralston, 1995). The notion of emotional contagion suggests that emotion may act as a catalyst for a variety of group phenomena such as groupthink and organizational momentum, and the notion of play and humor suggests that the positive emotions stimulated by fun at work can promote social identity, a sense of community, and task effectiveness (Ashforth and Humphrey, 1995). Possessing better knowledge, skills, and experience while capable to finely manage emotion, one should be smart enough to make turn around when the business goes down or at least to achieve something in anything we do.

In our working environment, we are seldom talking about emotion since the norm is not to welcome it. Whatever happened at home or outside the organization is well thought out as no other people concern and similarly, any problem at workplace should not be carried on at home. The main reason is to avoid distraction both at workplace and home. Most of us take the stance that feelings are really private and should not be talked over outside one’s inner core or boundaries of the family (Patton, 1997). Only a trusted few close colleagues or friends know what is going on in the heart of ours. According to
Ralston (1995) human feelings are present in all of us, affects the job that we do, and in every organization. Too often at work, we ignore feelings.

People tend to avoid emotional interference at work setting though emotions have powerful influence on tasks they deal with. Emotions are considered inappropriate to be highlighted as if they were irrelevant to business and yet this think-tank has been proved to be totally wrong. An overwhelming amount of research shows that emotions are part of the work experience and hence, they do impinge on work performance (Weisinger, 1998).

What is Emotional Intelligence?
Social intelligence was first identified by E.L. Thorndike back in the 1920 (Riggio et al., 1991; Mayer & Salovey, 1993) and consists of more than one dimension (Brown & Anthony, 1990). Emotional intelligence, anyway, has its roots in the concept of social intelligence.

Some scholars define emotional intelligence as the ability to self-control and manage people around us in terms of feeling or emotional (Mayer & Geher, 1996; Mayer & Salovey, 1993). With that ability we could always generate reliable information and fully used them as a truly basis for further thinking, reacting, and decision-making.

In 1990, Yale psychologist, Peter Salovey and the University of New Hampshire's John Mayer coined the term emotional intelligence and defined it as a group of mental abilities that help people recognize and understand their own feelings and others (Gibbs, 1995).

A more mature definition of EI is referred to as the ability to sense, understand and effectively apply the power and acumen of emotions as a source of human energy, information, connection, and influence (Cooper & Sawaf, 1997).

The ability to be intelligently emotional is really a must to support our own, our family, and the society as a whole. Emotional Intelligence (EI) can be so useful to form a better life that to the fullest extent it could produce balance human in terms of intellectual, emotional, physical, and spiritual.

As it goes along with social development and business performance, emotional intelligence seems to be a much more important subject discussed in the late twentieth century. Cooper & Sawaf (1997) believed that the emerging model of business intelligence will be based far more on the principles of emotional intelligence and biological systems, and that it will treat people, markets, ideas, and organizations as unique and alive, generative and interactive, and
inherently capable of change, learning, growth, inspiration, creativity, synergy, and transformation.

1.2 Background of the Problem
A rising concern in the head of top management is critically in the area of performance. Question like “Why don’t people perform as expected?” has been lingering around in government offices, private firms as well as in insurance companies. Informally, this has been debated at all level from office messengers up to the top gunners of the management level. A normal practice is that those who can bring business in are the one who will be highly compensated while bad performers will always be neglected and thus, most possibly be demoted in the end.

Past researchers agreed that self-awareness, motivation, self-regulation, empathy, and social skills play an important role in determining the performance of each individual or group of individuals. An inadequate amount of work resources (Magner, Rahman & Welker, 1996) such as material, equipment, and training means that people will have to work harder to reach a given level of performance.

In another study conducted by Tjosvold & Halco (1992), the finding disclosed that when managers had competitive and independent goals, they tend to avoid productive discussions and planning, were unmotivated, and had weaker work relationships. Johnson et al. (1996) believed that different forms of feedback have different effects on motivational processes and thus, multiple forms of feedback might jointly affect motivation and performance in complex ways.

Slump performance is very much to be avoided in firms and organizations anywhere at anytime. Not to be missed out is the organization under study, Takaful Nasional of Kuching branch, which becomes crucially part of this research writing. An informal interview with its personnel infers a declining sale for the past year. This hold true to most of the agents’ point of view as the same question had been thrown to them. A statistical data on agent performance, furthermore, conformed the said affirmation. Out of fourteen, Kuching branch has the worst performance. About 70% of the agents recruited by the branch are considered as non-active and most of them have been identified as sleeping agents. They do not bring in any business at all and to the worst extent some are simply disappearing.

Lack of management support is an example of how to kill people’s creativity. Some agents do not really pleased with the way management delivers its
responsibilities. Some are attended badly. Customer complaints, requests, and needs are ignored while new applications and claims are sometimes processed at a slow rate. These had pushed agents to go in different direction rather than to truly nurture performance.

A slouch in performance could bring in negative impact to the organization in terms of both productivity and profitability and of course to downgrade the corporate image. This could further add up to the costs of running the organization that might become unnecessarily higher.

The organization is putting itself into deeper trouble if these complications are not detainable. Due to those setbacks the organization is surely facing catastrophe of management seeing decreasing number of cases closed, worsen performance, knowledge destruction, annihilation of morale, non-productive workers, lower turnover, shrinking annual budget and rampant public confidence on the organization.

In the end, these phenomena could totally cripple not only work performance but also the organization at large that will consequently affect two imperative groups - workers and customers.

The point to be pointed here is that the presence of emotional intelligence in each individual functions so greatly that indeed it seriously affects work performance and business survival.

1.3 Objectives of the Study
The main purpose of this paper is to find relationship between emotional intelligence (EI) and work performance in the workplace.

Specifically the study is made:
   a. to measure EI score
   b. to measure agents performance
   c. to correlate both attributes

Only after the emotional intelligence score has been made known and the agents' real performance has been analyzed, then the researcher could be able to relate both factors. Hence, confirming whether the problem of slow business at Takaful Nasional is in deep association with emotional competent their agents are holding.
1.4 Research Direction
In this study the basic concern is in regard to Takaful Nasional’s agents performance. No matter how busy the agents are in tracking down customers, still, the management is looking seriously at their performance as an important yardstick to measure success. How many cases have been successfully closed by their agents is a much more practical assessment when it comes to doing the performance evaluation.

This issue has been raised and highlighted in almost every management meeting, which are done by monthly. Specifically, the focus of the study is to proof that either high or low in performance is closely linked to the level of emotional intelligence each agent carries.

An attempt will be made to measure the subjects’ EI level against their recorded performance for the last twelve-month. Emotional intelligence is more than a mere verbal skill that it involves the ability to engage and hold others attention in social interaction. Possession of high levels of the major qualities that make up emotional intelligence, namely self-awareness, mood management, self-motivation, impulse control, and people skills, indicates that a person is emotionally competent.

This paper will argue that emotional intelligence is indeed a unique, and important, psychological construct, and one that deserves greater attention by researchers. Emotional intelligence has been ascertained to be an essential factor in work performance. Thus, the study is also made to specifically discuss the following research hypotheses.

H1: Older people has positive relationship with emotional intelligence
It is assumed that different age groups carry different emotional intelligence levels. In this study, it is expected that older respondents are going to be in higher emotional competency level whereas younger respondents are always lower at that skill.

H2: People with longer years of working experience has positive relationship with emotional intelligence
Work experience have made much gaps between groups of people with those who have worked for longer years are having wider opportunities to succeed than those with fewer years of work experience. It is assumed in this specific study that people who retain longer years of work experience should also possess higher EI levels.
Introduction

H₁: Males has positive relationship with emotional intelligence
Naturally, males are more energetic and have better work performance as compared with females. A lot of men, for example, hold higher positions in government offices, higher learning institutions, private organizations, and religious echelon. Men, in this study, are cling to higher EI in contrast to women.

H₂: Higher educated people has positive relationship with emotional intelligence
High achievement in academic qualifications is normally linked to life success. These people have better education and they are theoretically knowledgeable. It is expected that higher educated respondents remain in high EI levels.

H₃: Emotional intelligence has positive relationship with work performance
Past researches revealed that high work performance has positive linkage to emotional intelligence one possesses. People who carry high level of emotional intelligence are those who will be performing at work.

1.5 Rationale and Theoretical Framework
In this study the researcher is to defend the statement made by many researchers that emotional intelligence is a dominant factor in individual’s achievement. Goleman (1995, 1998a, 1998b) and Mayer & Salovey (1993) stated that people who are emotionally adept are at an advantage in any domain of life. Cooper & Sawaf (1997) and Gibbs (1995) agreed that work performance is very much influenced by emotional intelligence traits individual holds while IQ plays a minor function. Successful individual, according to Alder (1997), is the one who could make use and poise his IQ and EI accordingly. These are the two attributes that build up the individual personality, attitude and self-confidence in his journey to grab successful life.

1.6 Importance of Study
An individual who is possessing high emotional intelligence is the one who can wisely control his own emotion and behavior, manage negative feelings, and build-up better networks. It had been found out through several studies that those who display emotional intelligence, though with low IQ, were the most valued and productive workers whereas people of high IQ but lack of emotional intelligence often land up in lower job functions Alder (1997).

In the industry of insurance, possessing a high level of emotional intelligence is too important to the success of the organization and it does apply to Takaful.
Nasional, which has pool of prospects with multicultural background. Holding such quality traits of emotional intelligence, agents are expected to be more self-driven, committed to their work, proactive, and hence, to be outstanding performers.

While emotional intelligence plays important roles in building effective takaful agents, it can be argued that Takaful Nasional should broaden its concerns to include emotional ability in its effort to searching new agents. In new economics era, it is agreed that any organization needs workers who are people oriented or who possess relational skills and emotional intelligence.

Emotional intelligence is a practical application to the management for how they should decide who to hire, how to bond customers, how they should groom their agents and how they should motivate them.

Though performance of an organization may depend on factors such as strategy, structure, technology, and management style, “people” factor or the behavior of individual employees is nevertheless the most important of all (Senior, 1997). It does imply to the performance of an individual agent and thus, the organization in general.

With this kind of study to be carried out, there is a hope that the existence of emotional intelligence in each of the agents could boost-up their morale and add to their level of performance.

1.7 Scope and Delimitation of the Study
This study is done at Takaful Nasional of Kuching branch where 78 agents were given questionnaires to tap their level of emotional intelligence. There will be some limitations while conducting the survey and completing the study. Some identified limitations are stated as follows.

☑ Not all subjects are willing to spend their time filling in the questionnaires. For that reason, the researcher is anticipating fewer subjects to respond to the study.

☑ Some subjects may not answer the questionnaires completely.

☑ The end result could be misleading if respondents are not answering the question sincerely.

☑ Geographical area and the selected company’s branch is restricted only to its sole Kuching City outlet which may not fully generalize the whole Takaful National’s agents throughout the nation.
The study reported here contributes to the limited body of work examining the interactive effect of emotional intelligence level on agents’ performance.

The study is conducted in the context of the allocation of constrained work resources (e.g. local references, journals, tools, equipment, material).

Performance level of the subjects is defined and based solely on the latest twelve-month First Year Collected Contribution (FYCC) from January until December 2001 since a proper performance level does not statistically recorded.
CHAPTER 2
LITERATURE REVIEW

2.1 Introduction
Emotion is a determinant factor in which its contribution to work performance is no doubt so great and undisputable. Emotions like happy, anger, fear, anxiety, depression, and sad play around and within the inner state of us all. In Latin, *emotion* means “the spirit that moves us.” That energy, according to Cooper (1997), is the transmitter and recorder of all feelings, thoughts, and interactions. It determines what we dream and buy and what we are drawn to, believe in, and commit to. How one feels about something affect the decision he is going to make in his daily life. Mathews (1993) confirmed that individuals, however, vary in their tendency to encode negative or threatening information, and that this trait factor interacts with stressful life events to determine emotional reactions. Likewise, individuals with high trait-anxious react differently to stress than do low trait individuals.

Cooper (1997) asserted that emotions are the currents of energy that arise us, activate our values, and shape our perceptions and behaviors—which then emanate outward and influence others. To manage emotion in a smart way is what many researchers referred to as emotional intelligence. Locally, the study on this particular topic is quite new and not that popular in comparison to the international arena. The review, thus, will cover totally the studies made by foreign researchers.

2.2 Theoretical Framework
This study is specifically carried out to determine the relationship between two attributes of emotional intelligence and work performance. Many researchers (Goleman (1995, 1998a, 1998b), Mayer & Salovey (1993), Cooper & Sawaf (1997), Gibbs (1995), and Alder (1997)) had confirmed that these two attributes move in positive relationship. High level of emotional intelligence in one individual portrays high work performance. With that concrete assertion the researcher is to anticipate the same positive result by the end of this study.

Respondents of this research study are all randomly picked from Takaful Nasional Sdn. Bhd., an insurance company regulated and guided by Islamic laws, of Kuching branch. All of them are life agents, majority of whom treat this job as their second. Questionnaires are distributed to the subjects asking
them to answer various components related to emotional intelligence and its inherent competencies.

Work performance in this study denotes amount of *First Year Collected Contribution* (FYCC) each of them had successfully closed for the past twelve months specifically from January until December 2001. It is expected that the subjects’ level of emotional intelligence illustrate their work performance.

Patton (1997) asserted that to be successful one must smartly combine his IQ and EI together. Self-awareness, motivation, self-regulation, empathy, and social skills are the basic elements of emotional intelligence that one must embrace in his inner self. The role of IQ in this rationalization is smaller but should never be considered as insignificant. Collectively, these two attributes should have shaped up the personality, attitude and self-confidence of successful agents. If this heart and head concept is continuously uphold the result would be stunning. This type of agents would be able to tackle down more customers and deserve to be on top of the world.

Table 1: The Theoretical Framework of EI and Work Performance

<table>
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<th>Age</th>
<th>Gender</th>
<th>Work Experience</th>
<th>Education</th>
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<tr>
<td>Work Performance</td>
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Theoretical framework, shown in Table 1, indicates that emotional intelligence and work performance are directly related. It is expected that age, gender, work experience, and academic attainment could have an influence on individual personality traits and shape up the levels of emotional intelligence the respondents bear.

2.3 Review of Past Researches
Mayer & Salovey (1993) identified emotional intelligence as a series of mental abilities and include verbal and nonverbal appraisal, expression of emotion, regulation of emotion in the self and others, and the utilization of emotional content in problem solving. People in good mood, for example, are more likely to see things as positive and be able to recognize various possible outcomes while the reverse holds true for people in bad moods.

In other words, emotional intelligence (EI) means simply using your emotions effectively to achieve goals, develop productive relationships and attain success in the workplace.

Our emotional intelligence, determines our potential for learning the practical skills that are based on its five elements: Self-awareness, motivation, self-regulation, empathy, and social skills (Goleman, 1995). The underlying emotional intelligence capacities are vital if people are to successfully learn the competencies necessary to succeed in the workplace.

2.3.1 Self-awareness
Mayer & Geher (1996) reported that an individual who possess the ability to predict emotions from thought might have a social advantage over others who don’t. They are better at hearing their own emotional needs as well as understanding the feelings of others. Mayer & Salovey (1993) shared the notion that these people are more open to positive and negative aspects of internal experience, better able to label them, and when appropriate, communicate them.

Emotionally intelligent people often handle frustration and depression smartly and see failure as an important base point to learning, gain new experience and skills, as well as to enhance knowledge. These have led them to superior performance. Annamalay (2000) found out that individuals fell into two major categories: those who saw their problems as challenges and those who felt victimized. The individuals in the first category nearly always got better while those in the second group never improved much.