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# **Emotional Bank Account of Postgraduate Students: A Case Study**

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#### **Abstract**

Building relationships is referred to as increasing one's emotional bank account. The emotional bank account ultimately serves as a sign of a strong relationship. The level of trust developed in a relationship is best described by Stephen Covey using the metaphor of an "Emotional Bank Account." One of the most effective and enduring ideas about developing relationships based on trust is this one. Students must have strong relationships with many different people because this reduces the possibility of loneliness and despair. The overall aim of the study is to evaluate postgraduate students' emotional bank account balances and to investigate the emotional bank account nature through postgraduate students of the education department. This research is descriptive in nature. A sample of 34 postgraduate students was chosen. The technique of purposive sampling is used to choose them. In this study, a self-made questionnaire was used. The validity of the questionnaire is evaluated using an expert's judgment. This test consists of 31 items in total, 15 of which are positive and 16 of which are negative. Every item has three choices, including, Always, Sometimes, and Never. According to the study's findings, 41.17% of postgraduate students have high emotional bank accounts, while 58.83% have medium ones. In this study found that postgraduate students have an average Emotional Bank Account.

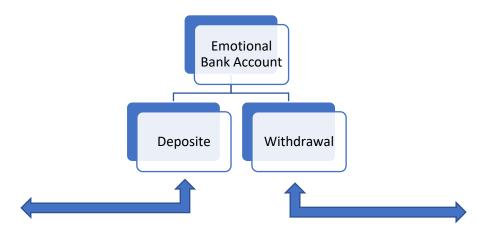
**Keywords:** Emotional Bank Account, deposit, withdrawal, Postgraduate Students, case study

#### 1. Introduction:

Emotional bank account refers to establishing relationships with one another. Stephen Covey, a well-known author, popularized the idea of the emotional bank account. Stephen Covey says that by actively doing things that build trust in a relationship one deposits into one's emotional bank account, and conversely withdraws if trust in the relationship diminishes. How successfully someone can relate to others and support each other through difficult times will depend on how much money they currently have in their emotional bank account. According to occupational therapist and educator Ridvan Foxhall, "Trust is one of the main pillars of a strong relationship". One must continuously invest in the qualities that strengthen any relationship, such as honesty, empathy, persistence, and unconditional love, to establish trust. By doing this, we significantly increase the emotional bank account's reserves (Wilson. S, 2018). There are certain activities by which the balance is deposited and withdrawn in the Emotional Bank Account. Such as-



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- 1. Attempt to comprehend the other person.
- 2. Never undervalue the impact of tiny actions.
- 3. Maintain your commitment
- 4. Ensure that both parties are aware of your expectations of them.
- 5. Being truthful will demonstrate your integrity
- 6. When We Withdraw, We'll Apologize

- 1. Show disrespect and ingratitude
- 2. Broken commitments
- 3. Not listening to others
- 4. Be unfaithful
- 5. booming transitions
- 6. Attitude like bossy

#### 2. Statement of the Problem:

The researcher wants to find out how good or bad the emotional bank account of postgraduate students is and what is the nature of their emotional bank account. Due to this explanation, the problem was titled, "Emotional Bank Account of Postgraduate Students- a case study".

#### 3. Objectives:

These are the objectives that the researcher selected-

- To find out the Emotional Bank Account of PG Level students
- To explore the nature of Emotional Bank Accounts through the PG level students

#### 4. Research question:

These are the research questions that the researcher selected

• What is the nature of postgraduate students based on their Emotional bank account?

#### 5. Methodology:

The Case study approach was used by the researcher to carry out this research.

**Procedure:** In essence, gathering data is a crucial step in the research process. Data for the current study was gathered from post-graduate students enrolled in the college's education department. The goal and process of the research were communicated to the respondents in order to get their opinions on the rating scale. Students were free to ask questions and express any issues.

Variable: The researcher only took into consideration a single variable, Emotional Bank Account.

**Sample:** 34 postgraduate students from the education department of College under the University of Calcutta, make up the sample in this study. They are chosen using the purposive sampling technique.



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**Tool:** In this study, a self-made questionnaire was used. This test consists of 31 items in total, 15 of which are positive and 16 of which are negative. Every item has three choices, including, Always, Sometimes, and Never. The opinion of an expert is used to assess the questionnaire's validity.

**Measures:** The 31-item scale has been developed by the researcher. A 3-point rating scale was used in this test with the options 'Always', 'Sometimes', and 'Never'. The scoring pattern for the positive items is Always for 3, Sometimes for 2, Never for 1, and the negative items are Always for 1, Sometimes for 2, and Never for 3. The next paragraph shows the scale's properties.

#### 6. Analysis and Interpretation:

The data has been analyzed and interpreted by the researcher in light of the objectives.

VI.I. Objectives 1: To measure the Emotional Bank Account of Postgraduate Students
Table:1

Level	Expected Score	No of Students	Percentage	Total Sample	Total Sample Mean
High	70-100	14	41.17%	34	67.352
Medium	40-69	20	58.83%		
Low	below 39	0	00		



**Interpretation:** According to the above information, Out of 34 students, 14 students have high emotional bank accounts and 20 students have medium emotional bank accounts, no one person has a low emotional bank account. People who have a healthy emotional balance strive to have positive relationships with others.

## 7. II. Objective 2: To explore the nature of Emotional Bank Accounts through the PG-level students-

Against 31 items, the researcher obtained the following proportion on 3 points scale-

Table No: 2 List of items based on sample responses

Items	Options		
	Always	Sometimes	Never
1. When your friend shares his likes and	20	13	1
dislikes, do you listen carefully and give your	(58.82%)	(38.23%)	(2.94%)
opinion			
2. You feel uncomfortable talking to the	6	26	2
unknown person	(17.64%)	(76.64%)	(5.88%)



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3. Check Facebook, WhatsApp even if you are	8	20	6
with friends	(23.52%)	(58.82%)	(17.64%)
4. If your best friend goes to see a movie	14	16	4
without telling you, do you forgive her	(41.17%)	(47.05%)	(11.76%)
5. You have a meticulous attitude towards the	9	17	8
work of others	(26.47%)	(50%)	(23.52%)
6. If you see a stranger in trouble, reach out for	15	17	2
help yourself	(44.11%)	(50%)	(5.88%)
7. Be happy for your classmate's success	22	10	2
	(64.70%)	(29.41%)	(5.88%)
8. When you make a promise to someone, most	6	23	5
of the time you don't keep it	(17.64%)	(67.64%)	(14.70%)
9. If you make a mistake with a friend, do you	23	7	4
admit it	(67.64%)	(20.58%)	(11.76%)
10. You easily outwit anyone in any matter	8	15	11
	(23.52%)	(44.11%)	(32.35%)
11. You understand the attitude of people	11	18	5
around you very well	(32.35%)	(52.94%)	(14.70%)
12. When you meet a familiar person, you	21	11	2
speak with a smile	(61.76%)	(32.35%)	(5.88%)
13. You start talking before your friend	6	20	8
finishes her talk	(17.64%)	(58.82%)	(23.52%)
14. You can't stay angry with someone for long	20	10	4
time	(58.82%)	(29.41%)	(11.76%)
15. If someone gives you trouble, don't talk to	9	15	10
him in whole life	(26.47%)	(44.11%)	(29.41%)
16. Most of the people you know trust you	17	16	1
very much	(50%)	(47.05%)	(2.94%)
17. Most of the time there is no match between	6	15	13
your actions and words	(17.64%)	(44.11%)	(38.23%)
18. If you meet old teachers, bow down	21	12	1
	(61.76%)	(35.29%)	(2.94%)
19. Appreciate a friend's good work	22	10	2
	(64.70%)	(29.41%)	(5.88%)
20. Try to do something special on your loved	28	5	1
one's birthday	(82.35%)	(14.70%)	(2.94%)
		(,	
21. You lie less	15	18	1
	(44.11%)	(52.94%)	(2.94%)
22. Allow people you know to withdraw	13	13	8
money from their ATMs with you	(38.23%)	(38.23%)	(23.52%)
money from their retries with you	(30.2370)	(30.23/0)	(23.3270)



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23. Whenever someone calls you at night, you	8	21	5
answer the phone	(23.52%)	(61.76)	(14.70%)
24. You don't like bowing down to anyone	9	8	17
	(26.47%)	(23.52%)	(50%)
25. Even if you realize your mistake, feel shy	11	4	19
to apologize	(32.35%)	(11.76%)	(55.88%)
26. You trust very few people	16	14	4
	(47.05%)	(41.17%)	(11.76%)
27. You cannot forgive someone easily	10	17	7
	(29.41%)	(50%)	(20.58%)
28. Don't worry too much about other people's	8	16	10
problems	(23.52%)	(47.05%)	(29.41%)
29. Do you lose patience quickly	13	14	7
	(38.23%)	(41.17%)	(20.58%)
30. You can easily avoid others	8	21	5
	(23.52%)	(61.76%)	(14.70%)
31. Do you get irritated toward others quickly	7	15	12
	(20.58%)	(44.11%)	(35.29%)



Accordingly, table no.2, shows the graphs given below

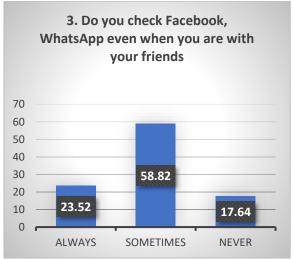
From the above information, it can be concluded that most of the respondents, i.e., 58.82% of students stated Always, 38.23% of students Sometimes, and 2.94% of students responded against the 'Never' option. According to this item, Students who chose the Always option have a good emotional bank account and they want to develop relationships with other people.



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From the facts above, it can be inferred that the majority of respondents, or 76.47% of students, selected the 'Sometimes' choice, 17.64% selected the 'Always' option, and 5.88% selected the Never option. Hence, the 'Sometimes' option response is high so can't decide if they are interested in building a relationship.



From the facts above, it can be inferred that the majority of respondents, or 58.82% of students, selected the 'Sometimes' choice, 23.52% selected the 'Always' option, and 17.64% selected the Never option. Hence, the 'Sometimes' option response is high so can't decide if they are interested or not interested in building a relationship.

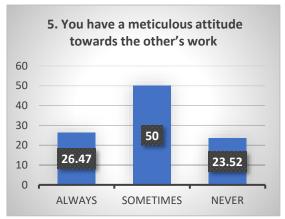


From the above information, 41.17% of students selected the 'Always' option, 47.05% of students selected the 'Sometimes', and 11.76% of students responded against the 'Never' option. According to this item,

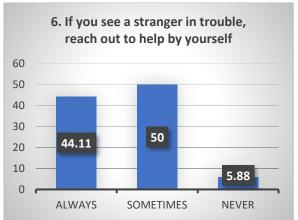


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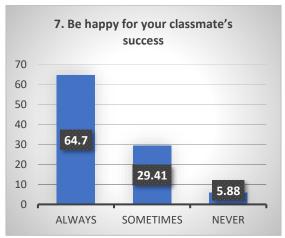
41.17% of students have good emotional bank accounts and are able to form good relationships. However, 47.05 percent of students are not able to decide whether they are good or bad and 11.76% of students have bad emotional bank accounts.



From the above information, it can be concluded that most of the respondents, i.e., 50% of students selected the 'Sometimes' option, 26% selected the 'Always' option and 11.76% of students responded against 'Never' option. Hence, the 'Sometimes' option response is high so can't decide if they are interested or not interested in building a relationship.



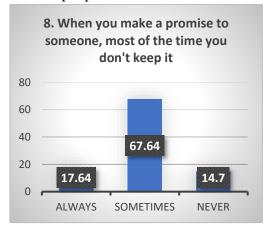
From the above information, 44.11% of students stated the 'Always' choice, 50% of students selected the 'Sometimes', and 5.88% of students responded against the 'Never' option. According to this item, 44.11% of students have good emotional bank accounts and can form good relationships. However, 50 percent of students are not able to decide whether they are good or bad and 5.88% of students have bad emotional bank accounts.





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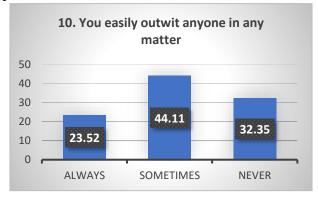
From the above information, it can be concluded that most of the respondents, i.e., 64.7% of students stated Always, 29.41% of students on Sometimes and 5.88% of students responded against Never option. According to this item, most of the students' responses indicated that their Emotional Bank Account balance is being deposited. Student activity accumulating in emotional bank accounts means that students want to develop relationships with other people.



From the facts above, it can be inferred that the majority of respondents, or 67.64% of students, selected the 'Sometimes' choice, 17.64% selected the 'Always' option, and 14.7% selected the Never option. According to this item, 68% of students responded 'sometimes' option. So, this item can't decide if they are interested or not interested in building a relationship.



From the above information, it can be concluded that most of the respondents, i.e., 68% of students stated Always, 20% of students on Sometimes and 12% of students responded against Never option. According to this item, most of the students' responses indicated that their Emotional Bank Account balance is being deposited. Student activity accumulating in emotional bank accounts means that students want to develop relationships with other people.





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From the above information, 44% of students stated the 'Sometimes' choice, 24% of students selected the 'Always', and 32% of students responded against the 'Never' option. According to this item, Students who chose the Never option have a good emotional bank account and they want to develop relationships with other people.



From the facts above, it can be inferred that the majority of respondents, or 53% of students, selected the 'Sometimes' choice, 32% selected the 'Always' option, and 15% selected the Never option. According to this item, the 'Sometimes' option response is high so can't decide if they are interested or not interested in building a relationship.



From the above information, it can be concluded that most of the respondents, i.e., 68% of students stated Always, 20% of students on Sometimes and 12% of students responded against Never option. According to this item, most of the students' responses indicated that their Emotional Bank Account balance is being deposited. Student activity accumulating in emotional bank accounts means that students want to develop relationships with other people.





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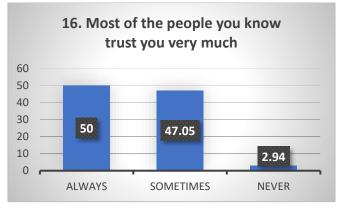
From the above information, 59% of students stated the 'Sometimes' choice, 23% of students selected the 'Always', and 18% of students responded against the 'Never' option. According to this item, Students who chose the Never option have a good emotional bank account and they want to develop relationships with other people. But the table shows that the 'Sometimes' option response is high so can't decide if they are interested or not interested in building a relationship.



From the above information, it can be concluded that most of the respondents, i.e., 59% of students selected 'Always' option, 29% of students on Sometimes and 12% of students responded against Never option. According to this item, Students who chose the Always option have a good emotional bank account and they want to develop relationships with other people.



From the above information, 44% of students selected the 'Sometimes' option, 27% of students selected the 'Always', and 29% of students responded against the 'Never' option. According to this item, Students who chose the Never option have a good emotional bank account and they want to develop relationships with other people. But the table shows that the 'Sometimes' option response is high so can't decide if they are interested or not interested in building a relationship.



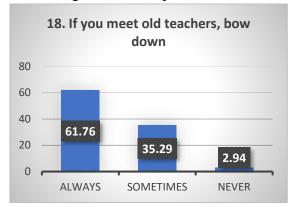


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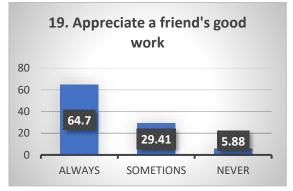
From the above information, 50% of students selected the 'Always' option, 47% of students selected the 'Sometimes', and 3% of students responded against the 'Never' option. According to this item, Students who chose the 'Always' option have a good emotional bank account and they want to develop relationships with other people.



From the above information, 18% of students selected the 'Always' option, 44% of students selected the 'Sometimes', and 38% of students responded against the 'Never' option. According to this item, Students who chose the 'Never' option have a good emotional bank account and they want to develop relationships with other people. But the table shows that the 'Sometimes' option response is high so can't decide if they are interested or not interested in building a relationship.



From the above information, 62% of students selected the 'Always' option, 35% of students selected the 'Sometimes', and 3% of students responded against the 'Never' option. According to this item, Students who chose the 'Always' option have a good emotional bank account and they want to develop relationships with other people.



From the above information, 65% of students selected the 'Always' option, 29% of students selected the 'Sometimes', and 6% of students responded against the 'Never' option. According to this item, Students

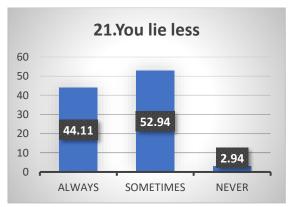


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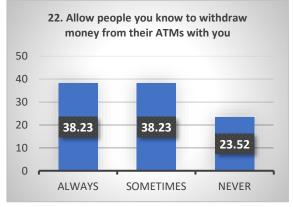
who chose the 'Always' option have a good emotional bank account and they want to develop relationships with other people.



From the above information, 82% of students selected the 'Always' option, 15% of students selected the 'Sometimes', and 3% of students responded against the 'Never' option. According to this item, Students who chose the 'Always' option have a good emotional bank account and they want to develop relationships with other people. This item indicates that most of people try to do something for their loved ones, as well as others.



From the above information, 44% of students selected the 'Always' option, 53% of students selected the 'Sometimes', and 3% of students responded against the 'Never' option. According to this item, Students who chose the 'Always' option have a good emotional bank account and they want to develop relationships with other people. But the table shows that the 'Sometimes' option response is high so can't decide if they are interested or not interested in building a relationship.



From the above information, 38% of students stated the 'Always' choice, 38% of students selected the 'Sometimes', and 24% of students responded against the 'Never' option. According to this item,

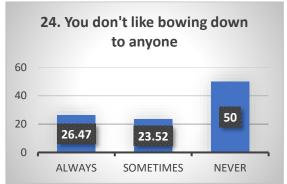


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Students who chose the 'Always' option have a good emotional bank account and they want to develop relationships with other people. It is impossible to determine if the emotional bank is now beneficial or bad for this item because students have equal responses for Always and Sometimes options.



From the above information, 23.52% of students stated the 'Always' choice, 61.76% of students selected the 'Sometimes', and 14.7% of students responded against the 'Never' option. According to this item, Students who chose the 'Always' option have a good emotional bank account and they want to develop relationships with other people. But the table shows that the 'Sometimes' option response is high so can't decide if they are interested or not interested in building a relationship.



From the above information, 26.47% of students stated the 'Always' choice, 23.52% of students selected the 'Sometimes', and 50% of students responded against the 'Never' option. According to this item, Students who chose the 'Never' option have a good emotional bank account and they want to develop relationships with other people.



From the above information, 32.35% of students stated the 'Always' choice, 11.76% of students selected the 'Sometimes', and 55.88% of students responded against the 'Never' option. According to this item,



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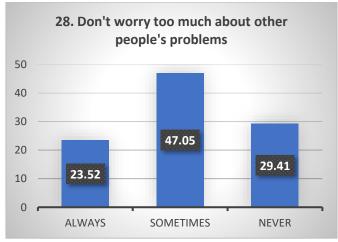
Students who chose the 'Never' option have a good emotional bank account and they want to develop relationships with other people.



From the above information, 47.05% of students selected the 'Always' option, 41.17% students on Sometimes and 11.76% of student responded against Never option. According to this item, Students who chose the 'Never' option have a good emotional bank account but those who chose the 'Always' option don't have a good emotional bank account.



From the above information, 29.41% of students stated on Always option, 50% of students selected the 'Sometimes' and 20.58 % of student responded against Never option. According to this item, Students who chose the 'Never' option have a good emotional bank account but the table shows that the 'Sometimes' option response is high so can't decide if they are interested or not interested in building a relationship.





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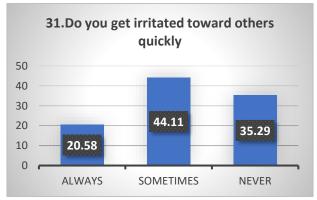
From the above information, 23.52% of students stated on Always option, 47.05% of students selected the 'Sometimes' and 29.41% of students responded against the Never option. According to this item, Students who chose the 'Never' option have a good emotional bank account but the table shows that the 'Sometimes' option response is high so can't decide whether their emotional bank account is good or bad.



From the above information, 38.23% of students stated on Always option, 41.17% of students selected the 'Sometimes' option and 20.58 % of student responded against Never option. According to this item, Students who chose the 'Never' option have a good emotional bank account but the table shows that the 'Sometimes' option response is high so can't decide their emotional bank account is good or bad.



From the above information, 23.52% of students stated the 'Always' option, 61.76% of students selected the 'Sometimes' option and 14.70 % of students responded against the Never option. According to this item, Students who chose the 'Never' option have a good emotional bank account but the table shows that the 'Sometimes' option response is high so can't decide whether their emotional bank account is good or bad





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From the above information, 20.58% of students stated that the 'Always' option means their emotional bank account is bad, 44.11% of students on the 'Sometimes' option, and 35.29 % of students responded against the 'Never' option. Students who chose the 'Never' option have a good emotional bank account.

#### 8. DISCUSSION:

The goals of this research were to examine P.G. level students' emotional bank accounts and learn more about the nature of emotional bank accounts from the students themselves. Analysis indicates that postgraduate students have a medium emotional bank account. Students become more socially acceptable as they put more deposits into their emotional bank accounts. According to Renu's (2016) study discovered that students' health improves with stronger emotional bonds and interpersonal ties.

To look into the students' emotional bank account nature, a total of thirty-one items were chosen, and Table no. 2 displays the students' responses to each item. The aforementioned data items 1, 7, 9, 12, 14, 16, 18, 19, and 25 show that students have strong emotional reserves and desire to build relationships with others. For instance, when asked to "Bow down if you meet old teachers," 61.76% of students chose the "Always" response, and when asked to "Appreciate a Friend's Good Work," 64.70% of students chose the "Always" response. This significantly increases the amount of emotional balance deposited into the emotional bank account. Also show that Students chose the 'Sometimes' option for items 2, 3, 4, 5, 6, 8, 10, 11, 13, 15, 17, 21, 23, 27, 28, 29, 30, and 31, making it difficult for the researcher to determine if they are interested in forming a connection or not. Item number 22 has equal responses in the 'Always' and 'Sometimes' options (38.23%). According to 22 items, those who choose the always option have a good emotional bank account and want to develop relationships with others. 47.05% of students selected the 'Always' option for item number 26, which means most of the students trust very few people. Trust is the main basis of an emotional bank account deposit. Higher deposits are made in an individual's emotional bank account the more reliable persons they are. Similarly, in item no.16, the students were asked "Most of the people you know trust you very much". In this item, 50% of students chose the 'always' option, which means Depositing in their emotional bank account. According to item no 26, students' emotional bank accounts are not good but as per Item 16, 50% of students have good emotional bank accounts. According to an analysis of items 16 and 26, students have a high sense of self-worth because they think others believe in them, even though they are reluctant to put their trust in other people. That is, it can be said that students have not yet developed the attitude that if they cannot trust others, Then the other person can never have faith in me. Through this study, it is understood which behaviors of students are depositing into their emotional bank account and which behaviors are withdrawing.

#### 9. CONCLUSION:

According to researchers, having a larger emotional bank account means that a person's personality will evolve and their social well-being will rise. However, the study shows that postgraduate students have an average Emotional Bank Account. But we know the happier and more socially adept a person is, the greater his emotional growth, emotional maturity, and emotional adjustment. Everything here is connected to the emotional bank account. Students should always consider how crucial it is to build relationships with one another, gain others' trust, and help one another as they progress in life.



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