

## Emotional Intelligences and Development of Human Capital: A Study on Some Selected Private Commercial Banks in Bangladesh.

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### Abstract

**Purpose** - This study is an attempt to find out the relation between emotional intelligences and development of human capital.

**Design/methodology/approach** - Quantitative method was used for this study. The study mainly based on the primary data collected through interview by structured questionnaire from 120 employees of different commercial banks in Dhaka city. In this study, the authors considered eight major factors of emotional intelligences which are responsible for developing human capital of private commercial banks in Bangladesh. The data were analyzed by using the multivariable regression model.

**Findings**— Outcome from this field study and survey recognized these relationships and shakes sound with the presented literature and set up the hypothesis.

**Practical implications**— The study reveals that commitment, optimism and self-awareness are the most significantly correlated to the development of human capital and resilience, emotional regulation, compassion, personal integrity and interpersonal connectivity are also correlated with the development of human capital. Therefore, the authority of banks should give emphasis on commitment, optimism, self-awareness and other factors of the employees through proper counseling for ensuring the development of human capital and also should create learning organization for gaining sustainable competitive advantage through the existing human resources so that the individual and organizational goals can be attained.

**Originality/value**— This study provides a conceptual model which will help for developing human capital of banking sector in Bangladesh through the changing of emotional intelligences of employees.

**Keywords** – Emotional Intelligence, Human Capital, Private Commercial Banks, Commitment, Optimism and Self Awareness

### Introduction

Emotions are the extreme feelings regarding anything and intelligence means “the capacity of mind, especially to understand principles, truths, facts or meanings, acquire knowledge, and apply it to practice or the ability to learn and comprehend”(Ivancevic and Ivancevic, 2007). So, emotional intelligence is the capability of mind regarding anything of human being that can help them for achieving or accomplishing an objective and that achievement must enhance the success of organizational people as well as organization.

Emotions are infectious, and a particular individual can manipulate the emotional attitude of a formal and informal group by modeling (Campbell, 1990). According to Mayer et al, (2000) “The ability to perceive and express emotion, assimilate emotion in thought, understand and reason with emotion, and regulate emotion in the self and others”. The term emotional intelligence (EI) discovered at the first time by James Dozier in 1981, James Dozier in fact identified with an early framework of experience. Dozier widely introduces the term “Emotional Intelligence” by perceiving exactly the emotional responses of the captors throughout the diagnosis of the hazard and demonstrate. From that time the term of emotional intelligence has befallen so well-liked in the management

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literature. It is in addition helpful to think about how emotional intelligence is significant for successful performance at organization (Lyons and Schneider, 2005). The present business world is changing so fast with the changing of technology and organizational people require more skills and experiences for adapting the change. So, different situations influence organizational people for changing their existing skill, experience and knowledge. This fastidious set of aptitudes is increasingly significant for the current business world (Lopes et al, 2006).

The present business organization faces many challenges for getting the successful business. Human resources of the organization are responsible for making the business successful. The skills, experience, knowledge are known as human capital which an organization invests for achieving the ultimate goal of the organization. The development of human capital of the organization highly depends of the emotional intelligence of human resources of the organization and the success of an organization also highly depends on the ability and capacity of existing human capital of the organization. Each and every organization needs to preserve their existing and most prominent employees for getting immediate success of the organization. There is only one resource for modern business organization with which organization can build a competitive advantage that is human resource. Human resource plays many roles in the organization for reaching the organization successful and they need to update their knowledge frequently for successfully accomplishing a role. In this way, the development of human capital largely depends on the emotional intelligence (or the different dimensions of EI) of organizational people (Hunter & Hunter, 1984). To be a successful organization, the managerial personnel's especially the top level executives need to manage all types of change, manage feelings of disquiet and hesitation of their employees (Goleman, 1998)). They also should be capable to understand the emotional reactions of other employees and assist them to adapt with change. Moreover the leader and the other responsible members of the organization should be also capable to observe and manage their own emotional reaction as well as of their colleagues. Above all initiative of leader and managerial people actually represents the part of emotional intelligence of human resource of the organization and their outcome is the development of human capital. So it is clear that the emotional intelligence of human resources plays a vital role for developing human capital in an organization.

However, there is lots of information available about the emotional intelligences for the development human capital. In this paper an attempt is therefore made to identify the potential impact of emotional intelligences on the development of human capital.

### Literature Review

**Emotional Intelligence (EI):** Emotions are the extreme feeling regarding anything (Robbins, 2010). Salovey and Mayer (1990) identified the term "emotional intelligence" in 1990, while being sentient of the earlier work on non-cognitive features of intelligence. They explained emotional intelligence as "a form of social intelligence that involves the ability to monitor one's own and others' feelings and emotions, to discriminate among them, and to use this information to guide one's thinking and action". In the early 1990s Daniel Goleman befallen conscious of Salovey and Mayer's work, and this ultimately guided to his book on "Emotional Intelligence".

Goleman recommended that cognitive proficiency "can help one's to get a job" in an organization, but emotional intelligence assists to an individual "to grow in the job, if hire". To demonstrate Goldman's concept, psychologist Stein (2006), evaluated the emotional intelligence of employees through emotional quotient (EQ), for example, "a Harvard business graduate who received numerous job offers from companies clamoring to hire her, however, due to a lack of emotional intelligence, the woman continually sparred with her employers and couldn't keep any of the jobs". Goleman (1998) explained that the higher performer and committed employees of any organization should have twice emotional intelligence as much as technical and analytical skill.

Good performance is not only essential to be a successful manager or employee of a modern business organization but also essential to be more optimistic, amicable, warm, sympathetic and hopeful (Finn, 1993). The commitment of

an employee will be high when the employee will achieve high professional capability at the work that ensures to reach personal goal. Many studies suggest that it require more conventional cognitive astuteness to be victorious at work (Jaeger, 2003). The emotional intelligence of an individual consists of his capability to control the positive as well as negative feelings which plays a significant role in formative his achievement. The idea escalated after releasing the book "Emotional Intelligence: Why it Can Matter More than IQ," in the year 1995 by Daniel Goleman,

The organization which wants success immediately; it needs to retain existing key employees at any cost. Which factors are responsible for staying in an organization for long time by the employee? A study conducted by Gallup Organization on two million employees from 700 companies found that harmonious relationship with immediate supervisor of employees yield high job satisfaction and positive emotional regulation that create a successful organization (Zipkin, 2000). In another survey conducted by Spherion, "a staffing and consulting firm in Fort Lauderdale, Florida, and Lou Harris Associates, it was found that only 11 percent of the employees who ranked their bosses as excellent were likely to look for another job, however, 40 percent of those who ranked their bosses as poor wanted to leave and people who have good relation with boss are four times less likely to leave than are those who have poor relationship" (Zipkin, 2000). There are some greatest challenges such as increasing customer loyalty, coping with massive and rapid change, and necessities for mutual effort etc. which are faced by modern business organizations today (Cherniss, 2001). For adapting those challenges, organization frequently need to change existing human capital by the changing emotional intelligences of human resources (Orme and Langhorn, 2003). There are many more disquiet deals with for both public and private organizations today, emotional intelligence is one of them (Jordan, and Troth, 2004). Emotional intelligence must play an important role in dealing with the self-awareness of change in an organization (Singh, 2005). So for developing human capital of the organization, the dimension of emotional intelligence must be changed by the initiative of all level of people of the organization i.e. employers, employees (Bunker, 1997).

Goleman (1998) emphasizes on the necessity of emotional intelligence at working place in one of his books that is "Working with Emotional Intelligence-an area often considered more head than heart". The concept does not linger incomplete to the managers as well as leaders of the firm but any work that involves managing organizational people would essential the input of emotional intelligence. Emotional intelligence can be made and educated whereas IQ is comparatively predetermined. Business organization can trial and train emotional intelligence for improving human capital and from the view of many scholars, many employers have already started to do so. For the rationale of the current study, the different dimensions of emotional intelligence have been discussed below:

**Commitment:** Commitment an engagement or obligation that restricts freedom of action. It is a vital tool for the employee. An individual can reach his ultimate goal with the help of high and positive commitment. Commitment is one of the assets and individual characters that are learned in very beginning of life. There are many social and emotional factors are responsible for building a true commitment in mind of an individual. It depends on individual choices and the anticipations of social situation. It is moreover established by the excellence of affiliation with individual, groups and tasks.

**Compassion:** Compassion is consciousness about the suffering as well as an aspiration to alleviate that suffering. It is one kind of feeling of mind and feeling of action. It helps people who are in distress. It is an energetic sentiment of mind of people which help them to take an initiative for making a positive or negative approach. Prominence

**Emotional Regulation:** This is ability to control one's emotions. People may have extreme feelings regarding anything; sometime people need to control those feelings because of positive outcome of one's life. Emotional regulation is a variety of ability that is influent in maintenance the emotional arrangement well and implementation (Cavallo and Brienza, 2002). People can distinguish the emotional reaction and understand with the help of

emotional regulation. This is also decreased or increased the strength of emotions as well as engages in objective oriented actions.

**Interpersonal Connectivity:** This is a capability to build up an efficient affiliation with other people. Interpersonal connectivity helps people to get success in both personal and professional lives. The accomplishment of this matter would be strong-minded by the reaction from the other party.

**Optimism:** Optimism is the positive belief of a person where a person thinks that good thing will happen in life. This is an approach which is achieved by individual through the inherited distinctiveness and practices. Some of the people achieve optimism through social communication where some other grows naturally as an optimistic thinker. Individual, group, and organization generate their own internal optimism or pessimism. The good or bad happening of the society is the source of constructing such attitude of individual.

**Personal Integrity:** This is one kind of feature of individual disposition. This is inner urge to an individual to be an honest. With the help of personal integrity people can find out the cause of failure. It covers the notion of completeness, integrand and cleanliness about one's judgments, thoughts and actions.

**Resilience:** The capability to adjust sound in unfavorable stressful as well as crises circumstances is known as resilience. It is the capability of an individual to perform better and constantly in a variety of situations. The performance of individuals may be high or low because of personal resilience. There are many dimensions of developing the resilience of an individual such as gender, age and regular experience to stressful conditions.

**Self-Awareness:** This is the individual feelings, notions and actions which are built by consciousness and capability of individual. This assists an individual to gain an apparent perception of what the individual desires to attain in life and consequently be capable to complete on his level of qualifications. Self-awareness may as well consist of some level of self-revelation so that organizational people can increase efficient affiliation with other organizational people and direct a more rewarding life by allocating and getting information (Orme and Langhorn, 2003).

**Human capital:** Human capital is the dependent variable for this study. Simply human capital means skill, experience, knowledge of firm's worker (Decenzo and Robbins, 2009). Each and every organization needs to develop their existing human resources continuously through different training and development programs.

A number of US Corporation recently have begun focusing on the different factors of human resource. Human capital is the abilities and potentialities of human resource which have an important impact on the different phase of organizational environment. Enrichment of human capital can solve many personal and organizational problems that are positive outcome or contribution of an organization (Elankumaran et.al, 2005). Most of the Bangladeshi organization faces different challenges from the privatization, globalization and adverse changes of different business practices of multinational companies (Benn et al, 2014). For adapting those change and challenges of present business organization, human resources need multi-skills, experiences and knowledge. The workforce diversity, organizational culture and rapid technological change are other challenges for business organization that are also required new and updated experience for current human resource that will enhance the level of human capital (Punia, 2004).

Emotional intelligence is the part of human being or human resource of the organization which has many dimensions and those can emphasis to develop the human capital (skill, experience and knowledge) of the organization. The development of human capital yields maximum standard of leadership skills, effective team, reduce employee turnover, produce high quality goods and services, and decrease production costs and increase

profit of the firm. Emotional intelligence can make a contribution to develop the human capital that is associated with this aspiration (Orme & Langhorn, 2003).

### **Objectives of the Study**

The main objective of the study is to examine the relationship between emotional intelligences and development of human capital of private commercial banks in Bangladesh and the study suggest some policy measures to be adopted by the planners and the decision makers.

### **Methodology of the Study**

To understand the research topic, quantitative method was applied for the study. Data were collected both from the primary and the secondary sources. Secondary data were collected from various published books, journals and internet.

**Study population:** Primary data were collected from 12 different branches of 4 different banks in the Dhaka city i.e. Dhaka Bank Limited, Dutch Bangla Bank Limited, Jamuna Bank Limited, and Eastern Bank Limited.

**Sample size:** 120 respondents (30 from each bank) were selected from 12 different branches of 4 different banks in the Dhaka city.

**Sampling technique:** The judgmental sampling procedure was used to select the sample units from employees of selected private commercial banks who were willing to respond to the questionnaire.

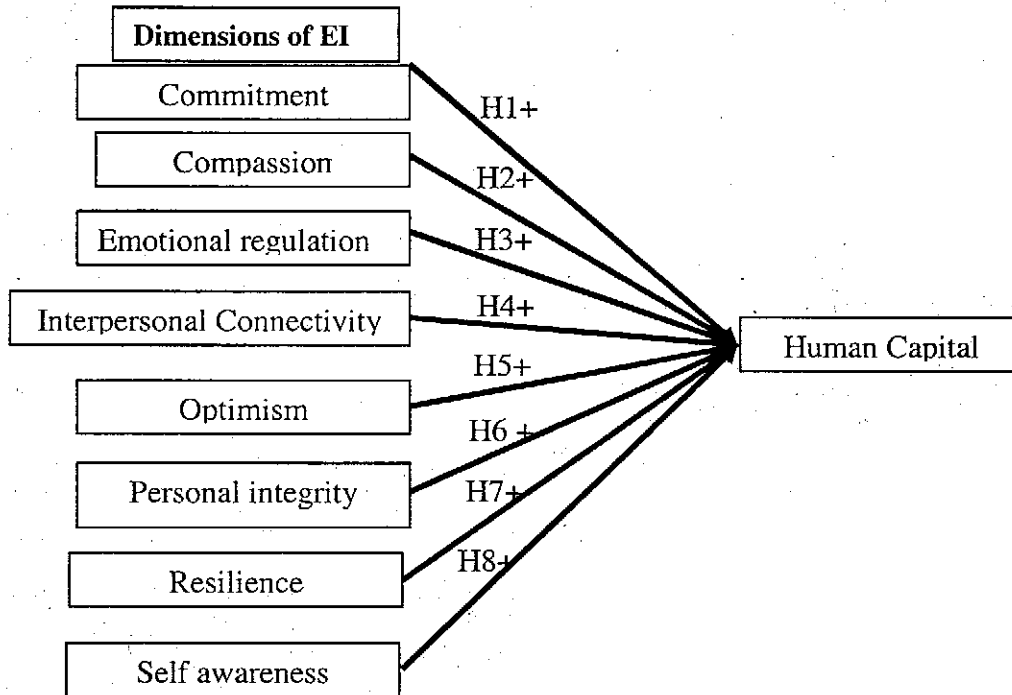
**Questions designed:** Questions are designed in a five point Likert scale to measure the correlation between emotional intelligences and development of human capital. Five point Likert type scale denotes 5 for strongly agree and 1 for strongly disagree.

**Analysis of Data:** Data have been analyzed by using multivariable regression technique. Descriptive as well as statistical analysis has been done in the study. To test the hypothesis, Pearson's product moment correlation analysis, multivariate analysis and stepwise regression analysis were used. The statistical computer package SPSS version 17 was utilized to analyze the data.

### **Findings of the Study**

**Background Information:** Out of 120 respondents (employees) from selected four commercial banks, 78% were male and 22% were female. 30 respondents have been selected for each bank from twelve branches in Dhaka city. The age of the respondents ranging from 18 to 25 was 17%, from 26-35 was 65% and from 36-50 was 18%.

**Conceptual Framework and Hypothesis development:** The present study intends to determine the relevance of the concept of emotional intelligence to the business organizations and to explore the extent to which it may be possible to utilize this concept as a means of creating a sustainable competitive advantage by attracting, motivating, training and counseling employees at all levels of the organization.



**Figure 1: Linkage between the dimensions of emotional intelligence and the development of human capital (Hypothesized model)**

The expected linkage between the dimensions of emotional intelligence (EI) and the development of human capital are presented in Figure 1. In this theoretical construct the emotional intelligences are the independent variables and the development of human capital is the dependent variable. Emotional intelligence may have many dimensions. Here, the authors have identified eight prominent factors of EI which are highly related to the development human capital. All of the selected elements of EI are responsible for developing the human capital of the different banks in Bangladesh. Commitment is one of the factors of EI which is very powerful tool for learning, motivating, and encouraging people to do something. If the commitment of an individual is strong regarding a particular task, the possibility of success of that task will very high. The model proves that there is a significant positive relation between EI and the development of human capital. Self-awareness is another variable which helps a person to get a clearer perception reaching in life. So, if the self-awareness is positive or high regarding a fact, the achievement of the fact will very high. Optimism is a further issue which has a positive impact on the life of human being. Here the people have a positive belief that will happen on his or her life which people attain through social communication. So, the optimism can change the knowledge level of people through the different social interaction. In these ways, the effectiveness or truthfulness of the above hypothesized model can be proved i.e. there is a significant positive relation between the different dimensions of EI and the development of human capital. Based on the literature review and field study, several emotional intelligence factors corresponding to the development of human capital were established. Then, the following hypotheses were proposed. Figure 1 presents the hypotheses in the form of a research model. The hypotheses of the study are proposed below:

Hypothesis 1 (H1): There is a positive relationship between commitment and the development of human capital.  
 Hypothesis 3 (H3): There is a positive relationship between emotional regulation and the development of human capital.  
 Hypothesis 5 (H5): There is a positive relationship between optimism and the development of human capital.  
 Hypothesis 8 (H8): There is a positive relationship between self awareness and the development of human capital.

**Emotional intelligences and Development of human capital:** The perception of employees of different private commercial banks in Bangladesh regarding the development of human capital by the impact of different dimensions of emotional intelligence is given below:

**Table 1: Emotional intelligences vis-à-vis Development of human capital**

Emotional intelligences	Mean	Std. Deviation
Commitment	4.05	.25
Compassion	3.65	.22
Emotional regulation	3.58	.29
Interpersonal connectivity	3.71	.18
Optimism	3.91	.38
Personal integrity	3.46	.32
Resilience	3.52	.42
Self-awareness	3.81	.39

Source: Survey

The above table shows that the mean values of the different dimensions of emotional intelligences regarding development of human capital of different private commercial banks are: commitment 80%, compassion 72%, emotional regulation 71%, interpersonal connectivity 74%, optimism 78%, personal integrity 69%, and resilience 70% and self-awareness 76%. The average value of all dimensions of emotional intelligences regarding development of human capital is 74%.

**Table 2: Regression Analysis**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.912 (a)	.832	.827	.05602

From above calculation it shows that there was a significant correlation between dependent variable and independent variables. And at 5% level of significance the correlation is 91.2%. Here, adjusted R square is 0.827, which determine that about 83% variation of dependent variable is explained by independent variables included in this model.

**Table 3: Multivariate (OLS) Analysis**

Links (following dimensions of EI with human capital)	Hypotheses	B	Std. Error	t-value	Result
Commitment	H1	0.846	.018	12.178***	Accepted
Compassion	H2	0.148	.033	3.124***	Accepted
Emotional regulation	H3	0.124	.035	2.920***	Accepted
Interpersonal connectivity	H4	0.305	.086	5.639***	Accepted
Optimism	H5	0.638	.039	10.597***	Accepted
Personal integrity	H6	0.106	.090	2.790***	Accepted
Resilience	H7	0.117	.010	2.810***	Accepted
Self-awareness	H8	0.466	.025	7.720***	Accepted

Source: Survey,

Notes: 0.05=1.645; 0.025=1.96; 0.01=2.32; 0.005=2.57. Significant \*p<0.05; \*\*p<0.01; \*\*\*p<0.005

Coefficient analysis shows the relationship between dependent variable and each independent variable. According to Sig. value commitment, optimism and self-awareness have significant correlation with development of human capital. Here, table Sig. value is 0.05 which is greater than calculated Sig. value 0.000, 0.000 and 0.000 respectively. The sig. value of emotional regulation, resilience, compassion and interpersonal connectivity and personal integrity are also lower than table Sig. value, so these factors also have impact on the development of human capital. Though there are some Sig. values of those variables, it is not significant. The table sig. value 0.05 is greater than the calculated sig. value 0.000. So it accept null hypothesis at 5% level of significance and also 1% level of significance. It means, there was a significant correlation between dependent variable and independent variables. Therefore, the development of human capital depends on all the selected dimensions of emotional intelligence in different private commercial banks in Bangladesh.

### Discussions and Implications

The study considers eight variables of emotional intelligence which have direct substance on the development of human capital and the findings of this study have shown that there is positive significant statistical evidence to support a relationship between emotional intelligences factors such as commitment, optimism and self-awareness and on the development of human capital. More specifically, this study has successfully included several new dimensions of emotional intelligence. It is found that development of human capital of selected banks is largely depending on the different extent of emotional intelligences of employees. So, it is recommended that the management should take strong initiative for developing human capital by providing proper counseling and arranging different development programs. Emphasis should be given on commitment, optimism and self-awareness and others dimensions of the employees through proper counseling for ensuring the development of human capital. To grow and develop the present human capital, organizations need to focus on learning (i.e. self-management, motivation, teamwork, conflict management, stress management, leadership, empathy, sales and customer relations) so as to gain sustainable competitive advantage through the existing human resources so that the individual and organizational goals can be attained by engaging organizational members in the desired patterns of thought, feeling and action. In all these suggestions are accepted and implemented by the policy makers and the bank authority, it is expected that the existing human capital will develop.

### Conclusion and Future Direction

It is observed from the findings of the study that emotion intelligences have significant effect on the development of human capital. The study reveals that most of the factors of emotional intelligence have significant positive relation with the development of human capital. The rank among the emotional intelligence factors are commitment; optimism, self-awareness, interpersonal connection, compassion, emotional regulation, resilience and personal integrity respectively. To consider all these circumstances, the results of the study may be useful in increasing development of human capital by creating learning organizations.

The future work should endeavor to recognize and investigate supplementary frontier situation of the conceptual model with a view to represent an even more comfortable understanding of the different dimensions of emotional intelligences. The specific scopes for further research regarding this issue are: the researcher can make a comparative study between emotional intelligence and the development of human capital on private as well as public organization; and a prevalent study of proper execution of the improvement program to increase the emotional intelligence of managerial personnel in business organizations.

The limitations of the study are: the study have been considered only eight attributes/variables of emotional intelligences for developing the human capital, the area of the study is only private banking sector, the study contemplates only four banks though there are many banks operating in Bangladesh, the number of respondent ruminates 120. So if those limitations are overwhelmed, the findings consequence may be different.



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