

EMOTIONAL INTELLIGENCE IN INSURANCE LEADERS FOR MANAGING BUSINESS COMMUNICATION WITH GENERATION Z

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ABSTRACT

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Modern business landscape, including the insurance industry, demands effective leadership to navigate the complex interpersonal dynamics, especially when working with Gen Z as the newest generation that enters the workplace. Gen Z employees, with their unique expectations and communication styles, seek leaders who offer transparency, authenticity, and emotional connection. This study explores the significant role of emotional intelligence (EI) in achieving leadership success within insurance companies. Emotional intelligence is increasingly recognized as a key factor in leadership effectiveness, influencing how leaders build relationships, make strategic decisions, and inspire their teams. Given the competitive nature of the insurance industry and its technological advancements, leaders must adeptly manage a multigenerational workforce and adapt to new challenges. This qualitative research explores how insurance leaders utilize EI to engage Generation Z, who prioritize diversity, collaboration, and flexible leadership. By understanding Generation Z's unique communication preferences, emotionally intelligent leaders enhance organizational performance and employee satisfaction. Drawing on current literature and interviews with leaders from an insurance company in Indonesia, this study finds that leaders with high emotional intelligence significantly boost employee engagement, satisfaction, and productivity. The findings emphasize the importance of integrating emotional intelligence into leadership practices to ensure resilience and competitiveness in the market, benefiting organizations by bridging generational gaps and empowering Gen Z employees.

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1. Introduction

Modern workplace dynamics call for a new set of competencies for effective leadership. The rapid pace of technological advancement and globalization has created a more

interconnected and dynamic business landscape. This complexity demands leaders who can navigate not only technical challenges but also interpersonal communication and culture.

Recent years, companies and organizations highly need leaders that can handle both technical challenges and interpersonal communication effectively. A LinkedIn survey, "The Most In-Demand Skills for 2024," reveals that 90% of global executives now prioritize soft skills, especially communication, as essential for leadership success. In this context, EI is crucial for creating positive work environments and effectively managing communication with Generation Z, who bring unique preferences to the workplace."

Emotional intelligence (EI), is the remarkable ability to understand and manage one's own emotions while also recognizing and influencing the emotions of others. Introduced by psychologists John Mayer and Peter Salovey in 1990, EI gained widespread attention through Daniel Goleman's 1995 book, which identified four fundamental aspects of emotional intelligence: [1] self-awareness, [2] self-management, [3] social awareness, and [4] relationship management. There has been a surge of interest in Emotional Intelligence (EI) from both the general public and scientific communities, making it a prominent topic among researchers and academics.

Unlike traditional psychology concepts like IQ and personality, EI has become a major focus in today's corporate world. Singh et al. (2022) shares the importance of review of existing models of EI by tracing its development and exploring the theories that shaped it. Then, highlighting the need for standardized EI scales and differentiating between models that focus on intellectual skills versus those that integrate these skills with personality traits.

The World Economic Forum's "Future of Jobs Survey 2020," predicts emotional intelligence will be crucial skills for business by 2025. In addition, emphasizing this skill enhances leaders' ability to manage emotions, leading to better communication and decision-making (Cherry, 2024). Therefore, employers are placing greater emphasis on emotional intelligence, understanding that it is a key predictor of an employee's ability to thrive within the company culture and contribute effectively to the organization.

According to these explanations, the growing significance of emotional intelligence can be attributed to several factors. Firstly, organizations now rely heavily on teamwork, requiring leaders with high emotional intelligence to effectively manage diverse teams, resolve conflicts, and inspire collaboration. Secondly, a diverse workforce demands leaders who can appreciate different viewpoints and foster an inclusive environment. Lastly, the rise of remote and hybrid work models, accelerated by the COVID-19 pandemic, has made emotional intelligence essential for leaders to connect with and motivate teams, sustaining morale and productivity.

The 2024 Emotional Intelligence Market Trends Research Report by Precision Reports highlights Indonesia's growing role in the Asia-Pacific emotional intelligence market. As part of this dynamic region, Indonesia leverages its expanding digital infrastructure and diverse workforce. While North America and Europe currently dominate, Indonesia is experiencing significant growth and investment in emotional intelligence, driven by its focus on integrating EI into workforce development initiatives. It means, emotional intelligence (EI) significantly impacts organizational success. Leaders with high EI perform better, show stronger leadership, and achieve higher employee satisfaction and engagement.

However, in today's dynamic environment, leadership must evolve beyond traditional models to address rapidly changing circumstances. This is where adaptive leadership comes into play. Adaptive leadership, pioneered in the 1990s by Heifetz, Linsky, and Alexander Grashow, remains highly relevant amid the complex business environment nowadays. Harvard Business Review (2024) highlights that adaptive leaders, unlike traditional 'command and control' styles, prioritize empathy, employee fulfillment, work-life balance, and high emotional intelligence. They continually refine their strategies to meet evolving challenges, emphasizing the importance of relational intelligence and inclusive environments. Within this context, adaptive leadership principles provide essential guidance, emphasizing the need for leaders to cultivate relational intelligence and foster inclusive environments.

Ramalingam et al. (2020) emphasize that adaptive leadership is key in crisis management, requiring leaders to anticipate challenges, communicate clearly, adapt continuously, and maintain accountability to build trust and ensure organizational resilience. Hence, adaptation is essential, requiring leaders to continuously learn and adjust strategies to stay relevant. Accountability is equally important, as leaders must be transparent and open to feedback, which builds trust and enhances organizational outcomes.

In essence, Ndebu et al. (2023) argue that modern leaders must blend adaptive leadership with other styles to thrive. In a rapidly changing world, flexibility and risk-taking are key to success. Adaptive leadership mobilizes teams to tackle complex challenges. It distinguishes between technical problems with clear solutions and adaptive challenges that are more complex and undefined. In line with this, Dhirman et al. (2020) stress the often-overlooked role of followership. They propose leaders to understand both leadership and followership in order to help address cross-cultural challenges and foster collaboration. In this context, the integration of diverse leadership and followership models, values, and cultural perspectives provides insights into their interactions across interpersonal, group, organizational, intercultural, and international levels.

As adaptive leadership emphasizes the need for leaders to remain flexible and responsive to evolving challenges, it is inherently linked to effective business communication. Adaptive leaders, who prioritize empathy and relational intelligence, must excel in communication to effectively implement and sustain their adaptive strategies. This is where Emotional Intelligence (EI) becomes critically relevant to enhancing adaptive leadership, helping leaders manage emotions and navigate interpersonal dynamics with empathy, leading to clearer communication.

Niken and Dunan (2023) illustrate how the Indonesian National Human Rights Commission adapted its organizational policies during the COVID-19 pandemic, enhancing productivity and morale through flexible work systems, participatory communication, and acknowledgment of employee contributions. This proactive approach not only addressed immediate challenges but also encouraged leaders to recognize the diverse needs of their teams, fostering a more inclusive environment. This emphasis on effective communication resonates with Katz in Christy (2019), who defines business communication as the exchange of ideas and messages aimed at achieving specific goals. By integrating Emotional Intelligence (EI) into their communication practices, leaders can ensure their strategies are not only clearly articulated but also resonate deeply with their teams, ultimately driving organizational success.

Effective communication translates leadership visions into actionable steps, ensuring collaboration and clear feedback throughout an organization. As a result, according to the Witama and Wono (2024) research on CV Utama's that demonstrate the leadership communication strategies including vertical, horizontal, and diagonal exchanges, they can boost employee motivation but also create a supportive, participatory work culture. This responsiveness to employee needs enhances team performance and aligns with the broader role of communication in achieving organizational success.

Robert Ford as a business connector in 2021 highlights that while business communication is essential for organizational success, it often lacks proper measurement, with 60% of internal communications professionals not evaluating their efforts, leading to inefficiencies. EI is essential for managing complex relationships. Effective communication aligns employees with organizational goals and values, improves practices, and reduces errors, while poor communication leads to project delays and failures. Emotional intelligence is crucial for enhancing interpersonal interactions and managing complex human relationships. Given the growing complexity of workplace dynamics and the need for effective communication, the arrival of newest generations called Generation Z into the workforce adds further challenges, requiring leaders to engage with this cohort effectively.

Organizations should adapt to Generation Z's needs by offering meaningful roles, career growth, and work-life balance, while tailoring compensation and motivation to their values

(Italia, 2020). Rashid (2022) further highlights that emotionally intelligent leaders, who engage in empathetic communication, are key to fostering workplace happiness and satisfaction for Generation Z. As this generation becomes a larger part of the workforce, nurturing emotional intelligence in leadership is crucial for creating a positive work environment. These adjustments aim to boost satisfaction and performance by aligning with Generation Z's expectations. To optimize performance and retention, developing emotionally intelligent leaders is vital for creating a thriving environment for Generation Z. As this generation grows in the workforce, understanding and prioritizing emotional intelligence helps businesses attract, retain, and maximize their potential, leading to a more engaged and motivated workforce.

As Generation Z enters the workforce, researchers like Emma et al. (2023) have explored how soft leadership skills, particularly emotional intelligence, influence their motivation and engagement. Their study emphasizes the importance of empathy and adaptability in effectively leading this tech-savvy and socially conscious generation. Understanding and applying these skills are vital for organizations to foster a motivated, engaged, and productive environment amidst the complexities of a multigenerational workforce.

With the convergence of multiple generations in today's workplaces, organizations grapple with the task of effectively integrating and harmonizing different work ethics, values, and leadership styles on the work floor. The presence of Baby Boomers, Generation X, Millennials, and Generation Z creates a dynamic yet complex environment, demanding leaders to navigate and address varying needs and expectations. In this context, understanding how to foster motivation and engagement becomes paramount for successful leadership.

Motivation and engagement are crucial for effective leadership. An engaged workforce tends to be more productive, satisfied, and committed to organizational goals. However, understanding and addressing the unique needs of Generation Z can be challenging due to their distinct perspectives. Soft leadership skills, such as empathy, adaptability, and effective communication, are essential for connecting with and inspiring Generation Z. Emma et al.'s (2023) research highlights the importance of these skills in engaging this generation. As organizations aim to create inclusive work environments, understanding how to motivate Generation Z is key to successful leadership and talent management. Insights from this study can help leaders refine their approaches, enhance communication, and build strong relationships with Generation Z, ultimately leading to greater organizational success.

In the Fourth Industrial Revolution and Society 5.0, emotional intelligence is crucial for leaders to effectively communicate with Generation Z. Emotionally intelligent leaders bridge communication gaps by understanding and managing emotions, adapting their style to resonate with Generation Z, thereby fostering a supportive and innovative workplace. These leaders adapt their communication styles to resonate with the preferences of Generation Z, effectively establishing rapport and building trust within the workforce (Ismail et al., 2023). The phenomenological approach of this study provides valuable insights into the intricate dynamics of leadership and communication with Generation Z, emphasizing the significance of emotional intelligence in shaping a positive and effective work environment in the modern workplace (Willford, 2023).

The critical role of emotional intelligence in equipping leaders to meet the workplace expectations of Generation Z employees. The study revealed that emotionally intelligent leaders possess the ability to understand and respond to the unique needs and preferences of Generation Z, leading to more effective business communication and heightened employee satisfaction. With Generation Z comprising an increasing proportion of the workforce, organizations must prepare their leaders to adapt to this generational shift and cultivate emotionally intelligent leadership practices. Also with the research conducted by Selvi and Saranya (2023) that show emotional intelligence is a foundational skill for leaders seeking to engage and retain Generation Z employees. Emotionally intelligent leaders are better able to

leverage their understanding of this generation's values, aspirations, and communication styles and effectively utilize the opportunities they bring to the future-ready workplace. Recent research highlights that Generation Z places high importance on diversity, collaboration, flexibility, and authenticity, and prefers a less hierarchical leadership style. Their adeptness with technology and digital communication further influences their expectations and preferences in the workplace. To foster sustainable growth and create a positive work environment, it is crucial for leaders to adapt to these generational traits and communication styles.

In the insurance industry, which typically includes a mix of experienced professionals and younger employees, integrating emotional intelligence (EI) into leadership practices has shown significant benefits. This reflects the growing recognition of emotional intelligence in navigating the complexities of the insurance sector and managing diverse workforces. Based on data, Indonesia had 220 insurance companies as of 2023 and Jakarta stands out as the region with the highest number of insurance offices, totaling more than 608 in that year (from the Central Statistics Agency or Badan Pusat Statistik, 2023). The financial and insurance sector employs over 1.5 million people. Even more, the industry's assets have been growing steadily, with the Financial Services Authority or Otoritas Jasa Keuangan (OJK) reporting a total of IDR 1,128.86 trillion as of March 2024, up from IDR 1,101.47 trillion in March 2023. Therefore, leaders who are skilled in EI can improve organizational practices, reduce errors, and stay competitive with the significance growing as that.

This journal focuses on the role of emotional intelligence in managing business communication with Generation Z within the insurance sector. It examines how EI competencies—such as empathy, self-awareness, and relationship management—can bridge communication gaps and improve interactions between different generational groups. The research aims to provide insights for leaders and organizations seeking to engage more effectively with Generation Z employees, ultimately fostering a more harmonious and productive work environment.

2. Method

For the journal titled "Emotional Intelligence in Insurance Leaders For Managing Business Communication with Generation Z", the qualitative approach serves as a crucial methodological choice, allowing for an in-depth exploration of the multifaceted interactions between emotional intelligence, leadership practices, and communication within the context of Generation Z employees in insurance company. Qualitative research is a potent tool that seeks to unravel the essence of a subject through an exploration of the human perspective under study. This method delves into ideas, perceptions, opinions, and beliefs, which transcend numerical measurements.

The researchers use qualitative phenomenological research by presenting facts based on everyday insurance leaders' life experiences of people management, especially with Generation Z employees. The phenomenon's significance is conceptualized within the individual's consciousness. This method is particularly employed when the study revolves around the life experiences of a specific concept or phenomenon, as perceived by one or multiple individuals.

The techniques that have been used by the researchers are in-depth interviews with managers in one of Indonesia's leading insurance companies. This qualitative method through interviews involves 5 leaders in the company who specifically manage business communication directly with employees from generation Z. At least they handle more than 2 employees from Generation Z in their team. This method also involves leaders from the millennial generation and even the border between Millennials and Generation Z itself as well as those born in 1996. By employing interviews, the research can uncover the subjective experiences, perceptions, and attitudes of leaders.

This approach enables the examination of real-life interactions and dynamics within the workplace, allowing for a comprehensive understanding of how emotional intelligence influences leadership practices and shapes communication patterns. There are five key points highlighted from the questions to the source persons during the interviews, which are: [1] Characteristics of Generation Z, [2] Communication Preferences, [3] Role of Emotional Intelligence, [4] Challenges and Solutions, and [5] Impact and Measurement.

The flexible and adaptive nature of the qualitative approach is particularly advantageous in the exploration of this topic. It allows for the discovery of new insights and the exploration of unforeseen dimensions during the research process. In the subsequent sections of this thesis, the qualitative findings will explore the emotional intelligence competencies, such as empathy, active listening, and self-awareness, and will illuminate how these aspects foster trust and mutual understanding.

3. Results and Discussion

Based on the responses from the five managers in insurance company, it is evident that Generation Z employees possess distinct characteristics that shape their behavior and communication patterns in the workplace (insurance company).

Table 1. Gen Z Traits Influence Workplace Behavior and Communication Styles

Gen Z Characters	Characters Explanation
High Digital Engagement	Highly active in the digital realm, with a significant presence on social media platforms. On these platforms, they tend to share various aspects of their daily lives, including work-related experiences.
Digital Communication Preferences	Predominantly facilitated through digital media, with tools such as Microsoft Teams being the favored choice. They were comfortable with virtual conversations and continued to engage in discussions beyond physical meetings.
Openness to Feedback	Willing to receive feedback, particularly in terms of coaching and professional development. This suggests a positive attitude towards continuous improvement.
Possessing Knowledge and Insights	Possessing substantial knowledge and insights, making them valuable contributors to the organization because of their ability to adapt to a rapidly changing business landscape.
Individualized Mindset	Inclined towards individualism, placing their personal interests and goals at the forefront. This trait suggests a need for tailored approaches to effectively engage and motivate them.

Source: in-depth interview with 5 managers in insurance company, 2023.

Understanding the distinct characteristics of Generation Z is very important for leaders to effectively manage business communications with this generation. Recognizing their digital preferences, openness to feedback, and individualized mindsets can help create a conducive work environment that fosters effective leadership and communication. As Generation Z continues to shape the modern workforce, harnessing their strengths and catering to their communication preferences is essential for organizational success and cultivating strong leadership practices.

The responses of the five insurance managers shed light on the main strengths and weaknesses of Generation Z employees in the workplace. These insights provide valuable information for effectively understanding and managing this generation. Several main strengths of Generation Z that are mentioned by leaders are [1] tech savvy, [2] confidence, [3] expressiveness, [4] adaptability, [5] multi skill, [6] clarity about goals, and [7] high morale. Meanwhile, the main weaknesses of Generation Z based on leaders' communication experiences are [1] impatience and instant gratification, [2] overthinking and negative bias, [3] selfish or headstrong opinion, [4] boredom and [5] passivity as some Gen Z individuals may be easily bored and less diligent, prioritizing their passions over work-related responsibilities.

In conclusion, acknowledging Generation Z's strengths and weaknesses in the workplace is essential for encouraging effective leadership and business communication with this generation. Leveraging their tech-savviness, confidence, adaptability, and clarity about their goals can lead to higher productivity and employee satisfaction. Simultaneously, addressing weaknesses such as impatience, overthinking, and potential selfishness can support personal and professional growth, leading to a more harmonious and productive work environment. By understanding these characteristics, leaders can create a positive and inclusive atmosphere that optimizes Generation Z's potential and maximizes its business success.

Based on insurance managers' responses, several challenges have been identified when communicating with Generation Z employees in a business setting. These challenges require specific strategies and approaches to ensure effective communication and engagement with this generation as detailed.

Table 2. Strategies and Approaches for Managing Communication Business wit Gen Z

Strategies	Approaches that Managers Should do
Reminders and Monitoring	Diligently remind Generation Z employees to deliver results and may require stricter monitoring to maintain productivity and accountability.
Data-Driven Communication	Present data, arguments, and well-prepared information. Clear reasons for tasks and decisions can facilitate understanding and cooperation.
Direct and Concise Coaching	Communicate with brevity while providing necessary guidance and patience to ensure comprehension. Coaching sessions must be on the point without unnecessary tangents.
Probing Understanding	Need to be proactive in probing for clues and asking follow-up questions to gain a complete understanding of their viewpoints.
Transparent Communication	Establish transparency from the beginning, communicating the purpose, function, and messages clearly to foster a trusting and a supportive work environment.

Source: in-depth interview with 5 managers in insurance company, 2023.

In short, successful business communication with Generation Z employees requires adaptability, clarity, and use of digital tools. Managers must be concise, data-driven, and embrace instant messaging and online interactions. This approach enhances engagement, collaboration, and productivity in the workplace. Based on the responses provided by managers, it is evident that Emotional Intelligence (EI) holds a significant role in effective

leadership. Several key reasons highlight the value of leaders' EI. This Intelligence is vital for leaders to navigate the intricacies of human interaction in the workplace. Leaders with a high EI can effectively manage team dynamics, build strong relationships, and make objective decisions.

Even though we live in technological sophistication, the leaders believe that emotional intelligence still holds an important role. Technology plays a dual role in business communication concerning emotional intelligence. Although it supports faster and more efficient communication, it may hinder personal engagement and require users to be digitally adept. Leaders must strike a balance by leveraging technology's benefits while also recognizing the importance of face-to-face interactions to get more emotional connections and understanding. Being mindful of the strengths and limitations of technology in communication is essential for effective leadership and successful business communication.

As mentioned by the leaders, they use emotional intelligence in overcoming communication challenges with Generation Z team members. Started from setting challenging targets, handling inquiries about new projects, addressing personal choices, receiving critical feedback, until emphasizing listening skills as a leader. These strategies are implemented by managers to cultivate empathy and active listening. Going deeper from that, managers believe several strategies can strengthen mutual understanding and trust as below.

Table 3. Strategies to Stimulate Mutual Understanding and Trust wit Gen Z Employee

Strategies	Approaches that Managers Should do
Brainstorming and Celebrating Achievements	Organize brainstorming sessions and celebrate implemented ideas, fostering trust and appreciation.
Honest and Engaging Communication	Address problems honestly, prioritize active listening, and seek solutions collaboratively, building mutual understanding.
Establishing Communication Forums	Promote openness and inclusivity through regular meetings with a two-way communication agreement
Leading by Example	Demonstrate empathy through practical actions, helping employees relate and build trust.
Immediate Feedback and Teaching	Give timely feedback using incidents as teaching moments to encourage proactive behavior.
Emphasizing Actions	Actions aligned with empathetic values are prioritized over words to build trust and respect.

Source: in-depth interview with 5 managers in insurance company, 2023.

Addressing potential conflicts or misunderstanding due to generational differences in communication styles requires a thoughtful, adaptive approach. Managers should [1] set clear expectations, [2] personalize communication, [3] practice active listening, and [4] provide flexible or private conflict resolution. By stimulating open dialogue, creating a safe space for idea-sharing, and appreciating creativity, managers empower Generation Z employees to contribute meaningfully. Emotional intelligence promotes an inclusive team culture that enhances creativity, teamwork, and productivity.

4. Conclusion

Generation Z, raised in the digital age, values diversity, individuality, and inclusivity, prioritizing collaboration and social engagement. They prefer flexible, authentic, and non-

hierarchical leadership styles, challenging traditional paradigms. With their practical mindset and digital fluency, they bring unique traits and communication preferences to the workforce, necessitating a deeper understanding from leaders. Adapting leadership styles is essential for sustainable business growth in this evolving communication landscape.

This study investigates how emotional intelligence helps insurance company leaders manage business communications with Generation Z effectively. The insurance industry, with its mix of experienced professionals and younger employees, presents unique challenges and opportunities for leadership. Emotional intelligence competencies like empathy, active listening, and self-awareness are positively linked to better communication outcomes. By fostering emotional connections, leaders build trust, understanding, and collaboration, improving team performance and organizational success.

As workplaces evolve, cultivating emotional intelligence in leadership becomes crucial, especially in the insurance sector, where customer interactions and complex problem-solving are key. Organizations that prioritize emotional intelligence development can bridge generational communication gaps, maintain harmony, and empower Generation Z employees. This study draws from current literature to provide insights into effective leadership practices for managing business communications with Generation Z in the insurance industry.

Although communicating with Generation Z can be challenging, managers can overcome these obstacles with patience, adaptive communication, supportive roles, feedback mechanisms, and self-reflection. Developing emotional intelligence skills is essential for engaging with Generation Z and fostering a productive work environment.

Insurance companies should implement evaluation methods to identify improvement areas and initiate targeted training programs. These programs enhance emotional intelligence skills, facilitate effective communication, and promote employee engagement and belonging. Emotional intelligence training programs offer practical tools for professionals seeking to improve their business communication skills, focusing on self-awareness, empathy, active listening, and social skills application in the workplace.

Ultimately, consistent practice, a willingness to learn, and an open mindset are crucial for professionals in the insurance industry to enhance emotional intelligence, fostering productive relationships within organizations. By leveraging emotional intelligence, insurance leaders can create a positive work environment that supports innovation, efficiency, and sustainable success.

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