

A Study of Emotional Intelligence on Service Quality of Indian Private Sector Banks with Special Reference to Bhubaneswar Region

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Abstract

This study consists of definition of emotional intelligence, purpose of the study, research pedagogy and statement of research problem. This chapter also discusses the various dimensions of emotional intelligence on service quality of Indian Private Sector Banks. Data Analysis was done using the SPSS software. Descriptive statistics (mean and standard deviation), t-test, coefficient of correlation, regression analysis was used to find relationship between variables. Data acquisition was through primary and secondary sources. Primary sources of data collection are the questionnaire and the in-depth interviews.

Key Words: Service Quality, Emotional Intelligence, customer satisfaction and customer loyalty

I. Introduction

Emotional Intelligence (EI) is the ability and aptitude to acquire and apply knowledge from emotions and the emotions of others. One can use the information about what one is feeling to help and make effective decisions about what to say or do (or not say or do). Emotional intelligence is not about being soft rather it is a special way of being smart - having the skill to use emotions to help make choices in-the-moment and have more effective control over oneself and impact others.

“Emotional intelligence is the ability to perceive emotions, to access and generate emotions so as to assist thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth”¹.

Emotional Intelligence is comprised of five basic competencies. The first knows what the feelings are. The second is managing of feelings, especially distressing feelings. The third is self-motivation, the fourth is empathy, and the fifth is managing relationships.

Positive Impact of Emotional Intelligence

Emotional Intelligence (EI) abilities have been shown to be critical to individual and organizational success. Developing and using emotional intelligence skills offers a set of core abilities that impact many business issues⁶:

1. **Developing Leaders:** Emotional intelligence is more than 85% of what enables “star performers” to develop into great leaders.
2. **Personal Productivity:** EI skills allow people to think more clearly under pressure, eliminating time wasted by feelings of anger, anxiety, and fear.
3. **Career Success:** Emotional Intelligence, as a determinant of high performance, is twice as important as technical and cognitive skills combined.
4. **Team Performance:** People with high EI skills get along better and don’t let anxieties and frustrations get in the way of efficiently solving problems.
5. **Motivation/Empowerment:** People with high EI skills positively impact every person they contact. They are the role models of excellent performance.

6. **Difficult Clients/Teams:** Developing EI skills increases the understanding between people which minimizes time wasted arguing and defending turf.
 7. **Customer Satisfaction:** Excellent customer service is based on sincere care. People with high EI skills take care of themselves and extend sincere care to others.
 8. **Creativity and Innovation:** People with high EI skills calm and clear their minds quickly and easily opening the way for insight and intuitive, creative ideas.
 9. **Time Management:** People with high EI skills do not waste time worrying, arguing, and second-guessing themselves. They choose productive behaviors.
 10. **Talent Retention:** Leaders with high EI skills have been shown to be the best, most effective bosses; the kind talented people want to work for.
 11. **Work/Life Balance:** Improved personal productivity and improved staff performance means people can confidently leave work at a reasonable time.
 12. **Stress Reduction:** People with strong EI skills easily handle emotions of anxiety, frustration, and fear that cause stress in today's work world.
9. Declines in revenue
 10. Increases in stress and healthcare costs
 11. Negative organizational climate/culture
 12. Workplace violence

II. Banking Services

Service quality can be thought of as having two dimensions: Technical quality and functional quality. Technical quality refers to 'what' the bank gives the customer. Functional quality refers to 'How' the bank's services are provided to the customer.

A. Technical Quality

To ensure that it delivers technical quality, the bank must ensure that,

- Its products and services are closely aligned with customer needs.
- Customers are adequately informed about the bank's products and services.
- Bank's staff, especially front-line staff, has thorough knowledge of the bank's products and services.
- Bank's branch has a suitable mix of people with experience in banking, finance, accounting and legal aspects, so as to ensure that the branch is adequately equipped to deliver technical quality.
- Bank's staff has been adequate to communicate with customer queries.
- Bank's staff is able to effectively communicate with customers –staff should also be able to converse in the local language, if required.
- Bank's staff is able to provide professional advice to its customers.
- The bank's staff, especially front –line staff, has been adequately trained to deal with 'difficult' customers and with customer complaints.

Negative Impact of Emotional Intelligence

Unmanaged emotional reactions and lack of emotional intelligence skills in business is widespread and significant. Unmanaged emotional reactions or lack of emotional intelligence skills by executives and employees at all levels can lead to:

1. Lack of innovation and creativity
2. Unsuccessful reengineering and process improvement initiatives
3. Slow development of high potential talent
4. Decreased productivity
5. Decreased customer satisfaction and customer loyalty
6. Career derailment
7. High turnover
8. Stalled change initiatives

- Handling of customer grievances is the overall responsibility of a senior official who is not directly involved with the routine branch banking operations.

B. Functional Quality

Functional quality is concerned with how the service is provided to the bank's customer. A few elements that affect a banking service's functional quality include:

- Attitude of the bank's staff members
- Importance given to the bank's customers over routine work.
- Perceived credibility of the bank's officials to customer queries
- Ambience at the bank
- Ability to hold discussions with senior officials with a suitable degree of privacy
- Image of the bank as a whole

III. Statement of Problem

The ability of understanding the consumer requirement and satisfaction level by the service provider is the basic crux in this research proposal. A gap in literature has been identified out of several researches conducted on the evaluation of a customer service provider's EI and its resultant impacts on the service quality which ultimately results in long lasting customer associations. Therefore the aim of the present study is to find the relationship between emotional intelligence and all the factors, which constitutes EI through a survey, and to discover which elements of emotional intelligence are important to ensure customer relationships. Hence, we can propose that the main objective of this research proposal is to find out the direct and indirect impact of emotional intelligence on service quality in Indian private sector banks with special reference to the Moradabad region in order to increase customer satisfaction and for long term business associations with them.

IV. Objectives of the Study

Main objective of this research is to find out the direct and indirect impact of emotional intelligence on service quality in the Indian private banking sector in order to increase customer loyalty and business longevity. Other objectives of the study are as follows:

1. To study the direct and indirect effect of emotional intelligence on customer satisfaction and customer loyalty for relationship quality.
2. To study the relationship of emotional intelligence and business relation longevity through service quality.
3. To examine the inter-relationship between exogenous & endogenous variables related to emotional intelligence and service quality.
4. To find out whether emotional intelligence is a predictor of higher service quality in banking sector or not.

V. Research Methodology

As customer service based organizations continue to operate in an increasingly competitive environment, the need for enhanced customer service performance also increases. In relation to behavioral outcomes in customer service, Emotional Intelligence (EI) can be identified as a potentially important variable, given that customer service providers are required to be both receptive and adaptive to consumer demands. Customer service providers require the ability to recognize and combine interpersonal, intrapersonal and technical skills in order to increase the level of customer service provided (Price, Arnould & Deibler 1995; Stell & Donoho 1996). The interpersonal skills of customer service providers are an integral component of the overall customer service performance and the customer's subsequent customer service satisfaction level. It is this relationship that governs the following research proposal, which is to be conducted in the private banking sector.

Sampling Used

Present research aims at describing the responses of the customers and banking executives of eleven private sector banks of the Bhubaneshwar region on the basis of two close ended questionnaires.

Population

The researcher has chosen eleven private sector banks in Bhubaneshwar region, namely; Axis Bank, Federal Bank, HDFC Bank, ICICI Bank, IndusInd Bank, ING Vysya Bank, Jammu & Kashmir Bank, Karnataka Bank, Kotak Mahindra Bank DCB Bank and YES Bank.

Type of Data

The researcher has collected primary data through two close ended questionnaires developed — one for the employees of the private sector banks and one for the customers of the private sector banks. Researcher also took the data from secondary sources.

Primary data was collected using the questionnaires and personal contact approach. The respondents (customers and employees) were approached personally in order to seek fair and frank responses on quality of service and emotional intelligence among employees in private sector banks. Secondary data have been collected from the journals, magazines, books, internet, published reports, etc.

Statistical Tools

The acceptance or rejection of hypothesis was tested through the use of tests, namely, t-test, regression analysis and correlation. For an analysis of the data, mean and standard deviation of responses collected have been calculated.

Hypothesis

1. Higher EI is expected of higher SQ in the Banking Sector.
2. Higher level of emotional intelligence increases trust and service quality.
3. Emotional intelligence has a positive relationship with business relationship longevity.
4. Higher level of emotional intelligence in conjunction with higher level of trust enhances customer satisfaction and loyalty therefore increasing relationship quality.

VI. Data Analysis and Interpretation

In this research eleven private banks were selected, namely, Axis Bank, Federal Bank, HDFC Bank, ICICI Bank, IndusInd Bank, ING Vysya Bank, Jammu & Kashmir Bank, Karnataka Bank, Kotak Mahindra Bank, DCB Bank and YES Bank. The two variables were studied, i.e. emotional intelligence and service quality. Primary data was collected through close ended questionnaire whereas secondary data was collected from various articles or chapters in various journals and books.

Table 1: Number of Respondents

S. No.	Name of the Bank	No. of Employees	No. of Customers
1	Axis Bank	15	30
2	Federal Bank	10	30
3	HDFC Bank	15	30
4	ICICI Bank	30	30

5	IndusInd Bank	10	30
6	ING Vysya Bank	10	30
7	Jammu & Kashmir Bank	10	30
8	Karnataka Bank	10	30
9	Kotak Mahindra Bank	10	30
10	DCB Bank	10	30
11	YES Bank	10	30
Total		140	330

We have taken 30 customers from each bank giving a total of 330 customers. Also we have taken 10 employees from each bank except Axis Bank, HDFC Bank and ICICI Bank. We have interviewed 15 employees each from Axis Bank and HDFC Bank and 30 employees from ICICI Bank.

Regression Analysis

For testing the hypothesis empirically, emotional intelligence was taken as an independent variable and service quality was taken as a dependent variable. Hypothesis was tested through linear regression.

Table 2: Linear Regression

S. No.	Name of the Bank	R	R Square	Adjusted R Square	F Statistics	P Value
1	Axis Bank	.968	.937	.917	44.93	0.000
2	Federal Bank	.730	.533	.377	3.41	0.000
3	HDFC Bank	.940	.884	.846	22.91	0.000
4	ICICI Bank	.975	.950	.933	56.77	0.000
5	IndusInd Bank	.749	.561	.415	3.83	0.000
6	ING Vysya Bank	.791	.626	.501	5.02	0.000
7	Jammu & Kashmir Bank	.748	.559	.412	3.80	0.000
8	Karnataka Bank	.782	.611	.482	4.72	0.000
9	Kotak Mahindra Bank	.808	.653	.537	5.64	0.000
10	DCB Bank	.784	.614	.486	4.77	0.000
11	YES Bank	.686	.470	.293	2.66	0.000

Coefficient of correlation of Axis Bank, HDFC Bank, ICICI Bank is high while it is low for YES Bank.

R Value

R value indicates the correlation coefficient between emotional intelligence of bank employees and service quality in banking sector.

R Square

R square is the coefficient of determination. It shows the authentication of the research. Closer the value of R² to 1, greater is the authenticity of the research.

Adjusted R square Value

Adjusted R square Value indicates the adjustment in R² to reflect the reality.

F Statistics

An overall view indicates that the model fitted is fairly accurate.

P Value

The p value in case of all the private banks is $0.000 < 0.05$ showing that our hypothesis 'higher emotional intelligence is a predictor of higher service quality in banking sector' and 'higher level of emotional intelligence increases trust and service quality' have been accepted

T – Test

Table 3: One-Sample Test

	Test Value = 0					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
SQ	174.761	4	.000	4.04600	3.9817	4.1103
EI	196.514	4	.000	4.05600	3.9987	4.1133

T-test is also carried out for twenty five variables (questions) of all five dimensions of emotional intelligence.

Table 4: One-Sample Test of Variables of Emotional Intelligence

Variables	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Remember to overcome Obstacles	90.096	10	.000	4.05545	3.9552	4.1557
Expect to Do Well	94.664	10	.000	4.04273	3.9476	4.1379
Adjusted to work	65.710	10	.000	4.03545	3.8986	4.1723
Identify problems and improve performance	64.542	10	.000	3.97909	3.8417	4.1165
Evaluate Performance	46.296	10	.000	3.99636	3.8040	4.1887

Reassess Capabilities	89.443	10	.000	4.13636	4.0333	4.2394
Work adjustment impacted job Performance	72.035	10	.000	4.07273	3.9468	4.1987
Emotions make work life worth living	77.306	10	.000	4.11818	3.9995	4.2369
Aware of Non Verbal Messages sent	151.514	10	.000	4.20909	4.1472	4.2710
Solving problems easy in positive Mood	61.602	10	.000	4.18091	4.0297	4.3321
Discussion With Cool Head with Union	40.891	10	.000	3.93545	3.7210	4.1499
View of New Possibilities with change in mood	60.011	10	.000	4.13000	3.9767	4.2833
Expect Good Things to happen in bank	53.382	10	.000	4.08818	3.9175	4.2588
Self-motivation by imaging Good Outcomes	60.869	10	.000	3.98727	3.8413	4.1332
Come up with new ideas when in positive mood	94.134	10	.000	4.13273	4.0349	4.2305
Understand Non Verbal Messages Of Others	51.817	10	.000	4.01182	3.8393	4.1843
Recognizing emotions by facial expressions	77.484	10	.000	3.97909	3.8647	4.0935
Know the Feeling Of Others by looking at them	61.692	10	.000	3.95727	3.8143	4.1002
Compliment Others for doing well	79.228	10	.000	4.03909	3.9255	4.1527
Presentable to customers	68.995	10	.000	4.05182	3.9210	4.1827
Compatible With Colleagues	55.108	10	.000	4.08818	3.9229	4.2535
Apologize with others for doing some wrong	59.813	10	.000	4.10636	3.9534	4.2593
Take initiative To Talk	89.572	10	.000	4.18455	4.0805	4.2886
Advise To Colleagues to take bold steps	59.632	10	.000	4.10000	3.9468	4.2532
Compatible With Boss	124.081	10	.000	4.14182	4.0674	4.2162

P value in all above variables is less than 0.05 which proves that emotional intelligence dimensions contribute to the service quality of banks. T-test is carried out for eighteen variables (questions) of all five dimensions of service quality.

Table 5: One-Sample Test of Variables of Service Quality

Variables	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Satisfied with Premises	89.194	10	.000	4.04909	3.9479	4.1502

Satisfied with Technology	168.387	10	.000	4.03909	3.9856	4.0925
Satisfied with Dress	63.689	10	.000	3.93273	3.7951	4.0703
Satisfied with Brochure	83.410	10	.000	3.93000	3.8250	4.0350
Satisfied with Bank Statement	115.296	10	.000	4.05727	3.9789	4.1357
Satisfied with Services as promised	74.443	10	.000	4.00273	3.8829	4.1225
Satisfied with Customer Services	194.263	10	.000	4.30636	4.2570	4.3558
Satisfied with Time of Service	129.456	10	.000	4.03000	3.9606	4.0994
Satisfied with Maintenance of Account	83.399	10	.000	3.95909	3.8533	4.0649
Satisfied with Promptness	179.417	10	.000	4.01455	3.9647	4.0644
Satisfied with Willingness to Help	122.098	10	.000	4.00273	3.9297	4.0758
Satisfied with Sending Statement	83.496	10	.000	4.04909	3.9410	4.1571
Satisfied with Employees Behaviour	119.263	10	.000	3.94182	3.8682	4.0155
Satisfied with Instilling Confidence	158.346	10	.000	4.05727	4.0002	4.1144
Satisfied with Courteousness	120.026	10	.000	4.02455	3.9498	4.0993
Satisfied with Service by Heart	326.631	10	.000	4.06273	4.0350	4.0904
Satisfied with Product Service	327.435	10	.000	4.07273	4.0450	4.1004
Satisfied with Service Quality	96.263	10	.000	4.23000	4.1321	4.3279

The p value in all above variables is less than 0.05 which proves that emotional intelligence dimensions contribute to the service quality of banks.

Overall Results

Descriptive Statistics

Table 6: Overall Average

	Mean	Std. Deviation	N
Overall Average of Service Quality	4.0460	.05177	5
Overall Average of Emotional Intelligence	4.0560	.04615	5

The mean score of all dimensions of service quality comes to 4.046 while the mean score of all dimensions of emotional intelligence comes to 4.056.

Table 7: Overall Correlations

		Overall Average of Service Quality	Overall Average of Emotional Intelligence
Pearson Correlation	Overall Average of Service Quality	1.000	.839
	Overall Average of Emotional Intelligence	.839	1.000
Sig. (1-tailed)	Overall Average of Service Quality	.	.038
	Overall Average of Emotional Intelligence	.038	.
N	Overall Average of Service Quality	5	5
	Overall Average of Emotional Intelligence	5	5

There is a high degree correlation between the dimensions of emotional intelligence and service quality.

Table 8: R Square

R	R Square	Adjusted R Square	F Statistics
0.839	0.704	0.606	7.143

When we see the overall results regarding the descriptive statistics we see that the mean score of emotional intelligence measured on 5 dimensions is 4.056 on 5 point scale which is very good which shows that the employees of private sector banks are emotionally intelligent. We also see that the mean score of perceived service quality of private sector banks is 4.046 on 5 point scale which is also very good which indicates that customers are very well satisfied

with the quality of service provided by the private sector banks under study.

As far as correlation is concerned between the combined dimensions of emotional intelligence and combined parameters of service quality as perceived by customers, we see that there is high degree correlation between them i.e. 0.839 which shows very good positive relation between emotional intelligence of employees and the quality of service provided by private sector banks.

VII. Overall Perception of Bank Employees on Five Dimensions of Emotional Intelligence

Table 9: Perception on Five Dimensions

Dimensions	HDFC Bank	ICICI Bank	Axis Bank	Kotak Mahindra Bank	Karnataka Bank	Yes Bank	IndusInd Bank	ING Bank	DCB Bank	J & K Bank	Federal Bank	Overall Average
Mean Score												
Self-Awareness	4.25	4.22	4.19	4.16	4.13	4.09	4.01	3.97	3.89	3.81	3.74	4.04
Managing Emotions	4.32	4.28	4.25	4.23	4.20	4.15	4.10	4.00	3.95	3.90	3.75	4.10
Self-Motivation	4.18	4.16	4.17	4.18	4.10	4.08	4.00	3.88	4.00	3.95	3.88	4.05
Recognizing the Emotions of Others	4.22	4.18	4.17	4.15	4.08	4.05	3.95	3.90	3.80	3.75	3.68	3.99
Handling Relationship	4.30	4.26	4.24	4.22	4.17	4.13	4.10	3.98	3.98	3.92	3.80	4.10
Overall Average	4.25	4.22	4.20	4.19	4.13	4.10	4.03	3.94	3.92	3.87	3.77	4.06

Overall, the findings suggest that the majority of participants had a high EI, with the majority of participants presenting strong personal and social competence self-ratings.

The above table shows the overall perception of bank employees on the five dimensions of emotional intelligence, namely; self-awareness, managing emotions, self-motivation, recognizing the emotions of others and handling

the relationship. Employees of eleven private sector banks score high on managing emotions and handling relationship (mean score 4.10). The next dimension is self-motivation which has a mean score of 4.05. Next is the self awareness which has a mean score of 4.04 and last is the dimension of recognizing the emotions of others which has a mean score of 3.99. We find an overall average of 4.06 on a five point

scale which depicts a good emotional intelligence on the part of employees of private sector banks.

It is clear from the above table that the employees of HDFC Bank are highly emotionally intelligent (mean score 4.25) as compared to other private sector banks. In this research ICICI Bank employees (mean score 4.22) came second on the test of emotional intelligence, Axis Bank (mean score 4.20) third, Kotak Mahindra Bank (mean score 4.19) came fourth, the fifth position is occupied by Karnataka Bank (mean score 4.13), the employees of YES Bank are on sixth

position (mean score 4.10), the employees of IndusInd Bank (mean score 4.03), ING Vysya Bank (mean score 3.94), Nainital Bank (mean score 3.92), J & K Bank (mean score 3.87) are on seventh, eighth, ninth and tenth position respectively. Last position is occupied by Federal Bank (mean score 3.77).

The above table is arranged in the increasing order of the scores of emotional intelligence of employees of eleven private sector banks.

Overall Perception Of Customers On Five Dimensions Of Service Quality

Table 10: Perception on Five Dimensions

Dimensions	HDFC Bank	ICICI Bank	Axis Bank	Kotak Mahindra Bank	Karnataka Bank	Yes Bank	IndusInd Bank	ING Bank	DCB Bank	J & K Bank	Federal Bank	Overall Average
Mean Score												
Tangibility	4.17	4.13	4.10	4.06	4.03	4.00	3.99	3.96	3.90	3.85	3.83	4.00
Assurance	4.20	4.19	4.18	4.15	4.11	4.05	4.03	4.05	3.98	3.96	3.93	4.08
Empathy	4.10	4.08	4.07	4.03	4.07	3.98	3.94	3.91	4.03	4.03	4.00	4.02
Reliability	4.11	4.12	4.10	4.07	4.04	4.02	3.99	3.98	3.91	3.91	3.83	4.01
Responsiveness	4.22	4.18	4.16	4.12	4.09	4.07	4.10	4.07	4.12	4.13	4.09	4.12
Overall Average	4.16	4.14	4.12	4.08	4.06	4.02	4.01	3.99	3.98	3.97	3.94	4.05

Above table shows the overall perception of customers of eleven private sector banks on the five dimensions of service quality, namely; tangibility, assurance, empathy, reliability and responsiveness. The customers of eleven private sector banks score high on responsiveness (mean score 4.12). The next dimension is assurance which has a mean score of 4.08. Next is the empathy which has a mean score of 4.02. The fourth is reliability which has a mean score of 4.01 and last

is the dimension of tangibility which has a mean score of 4.00. We find an overall average of 4.05 on a five point scale which depicts a good quality of service provided by the private sector banks as perceived by customers of these banks.

It is clear from the above table that the customers of HDFC Bank have given the highest score on the quality of service provided by the bank (mean score 4.16) as compared to other

private sector banks. In this research ICICI Bank customers gave a mean score of 4.14, the score of Axis Bank is 4.12), Kotak Mahindra Bank (mean score 4.08), the fifth is Karnataka Bank (mean score 4.06), the customers of YES Bank gave a mean score of 4.02, IndusInd Bank (mean score 4.01), ING Vysya Bank (mean score 3.99), Nainital Bank (mean score 3.98), J & K Bank (mean score 3.97) are on seventh, eighth, ninth and tenth position respectively. Last is Federal Bank (mean score 3.94). Above table is arranged in the increasing order of the scores of perception of service quality of customers of eleven private sector banks.

VIII. Findings

When we see the overall results regarding the descriptive statistics we see that the mean score of emotional intelligence measured on 5 dimensions is 4.056 on 5 point scale which is very good which shows that the employees of private sector banks are emotionally intelligent. We also see that the mean score of perceived service quality of private sector banks is 4.046 on 5 point scale which is also very good which indicates that customers are very well satisfied with the quality of service provided by the private sector banks under study.

As far as correlation is concerned between the combined dimensions of emotional intelligence and combined parameters of service quality as perceived by customers, we see that there is high degree of correlation between them i.e. 0.839 which shows very good positive relation between emotional intelligence of employees and the quality of service provided by private sector banks.

IX. Conclusion

In order to establish and develop a long term marketing relationship with customers, banking establishments elaborate services, so that customers benefit from effective and very accessible services, complying at the same time

with the quality standards, as well. This process involves the combination of the efforts made by marketing specialists, by human resources specialists and by the company's management. The necessity to build such relationships is given by the consumer, staff and social-economic environment's desires, which are continually changing. Consumers, both natural and juridical persons, are in a permanent process of searching for products and services, for relationships with financial establishments, which need to be more and more satisfactory and for an increasing quality of services. Companies realize that investing in long term marketing relationships with their customers is not expenditure, but a long term profit.

Naturally, the criteria for success at work are changing too. Staff is now judged by new yardsticks: not just by how smart they are, or by their training and expertise, but also by how well they handle themselves and one another. And that is strongly influenced by personal qualities such as perseverance, self-control, and skill in getting along with others. Increasingly, these new yardsticks are being applied to choose who will be hired and who will not, who will be let go and who will be retained, and who will be past over or promoted. Emotional intelligence may be the (long-sought) missing link that unites conventional "can do" ability determinants of job performance with "will do" dispositional determinants. Modern organizations now offer learning and development that is explicitly labeled as "emotional intelligence" or "emotional competence" training. In support, their leaders create and manage a working environment of flexibility, responsibility, standards, rewards, clarity, and commitment.

Banking job involves interacting with others (customers, colleagues and managers), therefore dealing with emotions is inevitable. This study examines the role of EI in influencing work effectiveness providing service to customers in private sector banks. EI as an ability to perceive, use, understand

and manage emotions is critical for banking employees to effectively carry out their work.

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