



## **Emotional Intelligence and Ability to Manage Customer Relationship in Bank Employees of Selected Indian Banks - A Study**

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### **ABSTRACT**

Managing customer relationship is a great challenge in the present era of service revolution. As large numbers of players are now entering into this industry, the intensity of competition is growing among them in very passing day. In the current cut throat competition, customers are becoming very particular to use or not to use services of any organization. Therefore, managing customer relationship is playing dominant role for in almost every service providing organizations, so banks are not an exception. There is a popular belief that higher the emotional intelligence of service provider better will be their ability to manage customer relationship. So the present study is the part of a large study conducted on 300 bank employees working in 5 different banks (both in public and private sector) in the state of Chhattisgarh to assess whether their demographic variables, emotional intelligence and ability to manage customer relationship are related with each other. Data were collected with the help of a schedule to measure emotional intelligence and ability to manage customer relationship and are analyzed with help of ANOVA and Correlations by using SPSS. The study reveals that there exist significant and strong relationship between emotional intelligence, demographic variables and ability to manage customer relationship. Thus, it is concluded that service providers in banks with their high level of emotional intelligence and ability to manage customer relationship can contribute significantly to attract and retain customers and build long term relationship with them.

**Keywords:** Demographic Variables; Emotional Intelligence; Managing Customer Relationships

## **1. INTRODUCTION**

With the changing fact business environment, managing customers has become an important way of doing business, especially in service sector. In course of providing services, there occurs continuous interaction between customers and the service providers. The way an employee provides services, it builds customer's perception not only towards the employees alone but towards the organization too. Therefore, in service industry, the service providers need to be equipped with non-cognitive skills along their cognitive skills to understand and relate with customers. In fact, in service industry, most of the jobs involve social interactions, so employees need emotional intelligence to work effectively in such social settings. As a result, emotional intelligence has gained importance and serious attention as an essential and integral skill, especially for service providers along with their general intelligence to be successful individually as well as organizationally.

During service encounter, when customer evaluates service delivered, the behavior of service employees plays an important role (Hartline, et. al., 1996). These frontline employees play the significant role in the delivery of service quality in an organization and making customer delighted. The degree to which customer will satisfy and delight himself or herself, it will result into the emergence of loyalty of customers which increase customer retention and reduces their switching behavior. According to Bowen and Ford (2002), managing employees in service industry is different than managing employees in manufacturing industry in several dimensions like (i) the process of service delivery involves customer in service production process (ii) service employee should respond to each situation uniquely (iii) emotions plays important role in service settings (iv) along with job performance, service employee need to manage the service delivery process. Perhaps, it is the human and emotional element in the service settings than the manufacturing settings which makes them different from each other. If service sector employees are not emotionally strong and are frustrated due to any personal or professional reasons, it may be seriously reflected in their job performance and can directly influence customer's perception of organization (Schlesinger and Heskett, 1991). For the service organizations, according to Beatty et al., (1996) and Griffith (2001) customer's perception towards the service employees remains the perception towards the organization. Therefore, the firms should understand the new economics of services in which the frontline employee and customer plays a center role (Heskett, 1994).

### **Customer Relationship**

The concept of relationship marketing has emerged from the fact that transactions in the service industry are relational in nature. For example, in banking industry, Walsh et al. (2004) visualized that relationship marketing are the activities carried out by banks in order to attract, interact with, and retain more profitable or high net-worth customers. Customer relationship management evolved from the concept of customer orientation. It is not only important to serve the customers but also to maintain and retain relationship with them. According to Kotler and Armstrong (2011), customer relationship management is the overall process of building, maintaining and enhancing profitable customer relationships by delivering superior customer value and satisfaction. Customer relationship has been identified as a tool to increase competitive advantage of organization over its competitors. According to Hawke and Hefferman (2006), relationship management is to obtain, retain and create repeat purchase and referrals.

Relationship management mainly consist of establishing, nurturing, sustaining, and enhancing client relationship which will ultimately lead to maximization of profit and market share of the organization (Hawke & Heffernan, 2006; Helm, Rolfes and Günter, 2006; Kandampully and Duddy, 1999). Similarly, Payne (2005) pointed out that relationship management is a strategic management of relationship with all relevant stake holders to achieve long term shareholder value.

According to Ndubisi (2003), through mutual symbiotic relationship, any organization can sustain growth successfully. The inseparable nature of service makes production and consumption of service between employee and customer leading to inter dependence role between service provider and the customer (Solomon et.al., 1985) in which emotional intelligence of service provider plays crucial role. Jamshidi and Gharibpoor (2012) investigated the relationship between employees and manager's emotional intelligence and success of customer relationship management in three aspects of customers, people, and process. Result reveals that there is strong relationship between emotional intelligence and CRM success in banks. Khreish, (2009) suggested that in banks, the employee with high level of emotional intelligence have the better ability to construct and maintain a quality long term relationship with their clients. Therefore the need of the hour is to give adequate importance to emotional intelligence at the time of entry of service provider, their utilization and development, so that the organization can gain competitive advantage in comparison to their competitors.

### **Emotional Intelligence**

The term emotional intelligence has been popularized and commercialized with the writings of Daniel Goleman. According to Goleman (1998), emotional intelligence is one of the important criteria in the selection of employee and executives and he defined emotional intelligence as the capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in us and in our relationships. Mayer and Salovey, (1997) viewed emotional intelligence as a set of abilities to perceive accurately, appraise, and express emotions; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotions and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth. Mayer and Salovey, (1997) highlighted on the differences between two definitions by pointing out that while Goleman definition focuses on motivational characteristics such as zeal and persistence rather than emotions of individual. Notwithstanding some differences in these two definitions, there exist some similarities to measure emotional intelligence, and the general consensus made was emotional intelligence positively influence customer relationship and service performance (Mayer *et al.*, 2004; Goleman, 1998). Yaghoubi, (2011) examined the linkage between emotional intelligence and relationship marketing and concludes that there exist positive association between various components of emotional intelligence and relationship marketing. In several other research studies also found that emotional exhaustion of frontline employees is critical issue in the success of the service industry.

### **Managing Customer Relationship through Emotional Intelligence**

In service performance, customer needs to feel that they are being properly cared, given attention and dully valued by the service providers. Sometime ambiguity develops among

customers while interacting with the service providers of organizations. During that situation whenever the service provider with empathy and sympathy understands on his/her own about what are the possible difficulties the customers might have, what they want, what support/facilities they desire but are unable to express because of ignorance, fear, lack of confidence it ultimately gives mileage to either party. Customers like this gesture of the service providers and organization ultimately builds brand loyalty, store loyalty and organizational loyalty. It develops long lasting relationship with the customer. Here, emotional intelligence of service provider plays a vital role. By providing personal attention, care and expressing concern leads to emergence of healthy relationship with the customer and which can be one of the reasons for customer to return or retain with the organization. According to Reichheld (1996), a company's profit can be doubled if they improve the mechanism to retain customers. Because, it is less expensive to serve long-term customer as the loyal customer have higher willingness to pay a premium price.

The image of the service firm stands on the quality of service delivered unlike the manufacturing firm which is based on the quality of their products. Therefore, it is the need of the hour for marketers and service providing organizations to give due emphasis on emotional intelligence of their employees, especially frontline employee who are involved in managing the long lasting relationship with their customer. It also high time for these organization to give due importance at the entry point, especially while selecting people, on the basis of emotional intelligence score of candidates, service providers should be selected. The organization should set a minimum standard of emotional intelligence in a candidate without which the person should not be offered service provider position within the organization. In the above backdrop, present study is a modest attempt to examine relationship between demographic variables with emotional intelligence and ability to manage customer relationship especially among the bank employees especially their frontline employees, who are involved in providing services t their customers.

### **Objectives of the Study**

Following are the major objectives of the study:

1. To find out whether the employees of public and private sector banks under study differ from each other with respect to their emotional intelligence.
2. To examine whether the employees of public and private sector banks under study differ from each other with respect to their ability to manage customer relationship.
3. To find out whether their exist relationship between demographic variables and emotional intelligence of the employees in selected banks under study.
4. To find out the relationship between demographic variables and ability to manage customer relationship among the employees in selected banks under study.
5. To find out the relationship between emotional intelligence and ability to manage customer relationship among the employees in selected banks under study.

## **2. METHODOLOGY**

The study being part of a bigger project was conducted on 300 bank employees randomly selected and who are working both in public and private sectors banks situated in

the state of Chhattisgarh and data were collected from 6 (3 public and 3 private sector) banks. Data were collected with the help of a schedule having three parts consisting of demographic variables in Part-I, a standardized instrument developed by Anukool Hyde, Sanjyot Pethe and Upinder Dhar (2002) to measure Emotional Intelligence (EI) in Part-II and properly developed, tested and validated instrument to measure Ability to Manage Customer Relationship in Part-III. Data were analyzed with help of ANOVA and Correlation by using SPSS package.

### Analysis and Interpretation of Data

Data were analyzed in the following five heads consists of i. Difference in Emotional Intelligence of employees between public and private sector banks; ii. Difference in Ability of employees to manage Customer Relationship; iii. Relationship between Demography and Emotional Intelligence of Bank Employees; iv. Relationship between Demography and their Ability to manage Customer Relationship; and v. Correlation between Ability to manage Customer Relationship and Emotional Intelligence of the bank employees.

### Difference in Emotional Intelligence among Employees of Selected Public and Private Sector Banks under Study

**Table 1.** Emotional Intelligence among Employees of Public and Private Sector Banks

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.309	1	.309	1.290	.257
Within Groups	71.313	298	.239		
Total	71.622	299			

Table 1 shows the emotional intelligence of employees in selected public and private sector banks under study. It could be seen from the Table-1 that there exist no significant difference in emotional intelligence of frontline employees between the public and private banks as the p value is .257 which is greater than .05 (level of significance).

This finding of the study is in line with an earlier study by Deshwal (2015), in which it was found that there is no significant difference in emotional intelligence between the government sector and private sector employees. It could be due to the fact that employees working in banks (irrespective of their categorization into public and private sector) face almost similar situation in terms of customers, their problems, expectations and their solutions which requires empathy, sympathy, cooperation and consideration to delight and retain them. Keeping these considerations in mind the bank managements, irrespective of their public private ownership could be giving due attention in training and development programmes and selection and placement, so that their employees need to be emotionally intelligent enough to meet the challenges of changing expectations of their customers.

**Difference in Abilities to Manage Customer Relationship among Employees of Selected Banks under Study**

**Table 2.** Abilities to Manage Customer Relationship among Employees of Selected Banks.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.833	1	1.833	3.554	.040
Within Groups	153.710	298	.516		
Total	155.543	299			

Table 2 shows the difference in abilities to manage customer relationship among employees of selected public and private sector banks under study. It could be seen from the Table 2 that there exist significant difference within public and private sector banks in terms of their ability to manage customer relationship as the p value is .040 which is less than .05 (level of significance). The findings of the study is in line with findings of Dash and Rajshekhar, (2013) which explains difference in perceptions of the customers among private and public sector banks with respect to the relationship marketing implementation. Similarly, William and Manoj, (2013) suggested that private sector banks provide better services to their customers than the public sector banks. On contrary, Rather, (2013) concludes that there exist no significance difference regarding customers perception about the service personnel of public and private sector banks for the various aspects like knowledge and the skill of personnel, relationship with personnel of bank, ability of personnel to understand the need of customers. Nevertheless, in the age of completion, there is lot of work pressure, target achievements, job security, self motivation and rewards and benefits attached to the target achievement etc. which exist relatively more in private sector banks in comparison to the public sector banks.

**Relationship Between Demography and Emotional Intelligence among Employees of Selected Banks**

**Table 3.** Correlations between demographic variables and emotional intelligence of employees in selected banks (N = 300).

	Age (in yrs)	Gender	Education	Marital Status	Working Org	Income	Experience	EITOTAL
Age	1							
Pearson Correlation								
Sig. (2-tailed)								
N	300							

Gender	Pearson Correlation	-.068	1						
	Sig. (2-tailed)	.238							
	N	300	300						
Education	Pearson Correlation	.021	-.004	1					
	Sig. (2-tailed)	.723	.950						
	N	300	300	300					
Marital Status	Pearson Correlation	-.556**	-.048	-.053	1				
	Sig. (2-tailed)	.000	.403	.360					
	N	300	300	300	300				
Org	Pearson Correlation	.064	-.053	-.113*	.013	1			
	Sig. (2-tailed)	.271	.357	.050	.825				
	N	300	300	300	300	300			
Income	Pearson Correlation	.386**	.078	-.036	-.438**	-.105	1		
	Sig. (2-tailed)	.000	.180	.529	.000	.069			
	N	300	300	300	300	300	300		
Experience	Pearson Correlation	.841**	-.139*	.053	-.431**	.066	.423**	1	
	Sig. (2-tailed)	.000	.016	.362	.000	.252	.000		
	N	300	300	300	300	300	300	300	
EI	Pearson Correlation	.836**	-.033	-.068	-.500**	.066	.301**	.686**	1
	Sig. (2-tailed)	.000	.568	.237	.000	.257	.000	.000	
	N	300	300	300	300	300	300	300	300

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

Table 3 shows correlations between demographic variables and emotional intelligence of employees in selected banks under the study. It could be seen from the Table 3 that there exist strong and positive correlation between age (.836), income (.301), work experience (.686) with the emotional intelligence of bank employees. It may be because, with age and experiences, they get exposed to variety of situations which enables them to learn how to deal with and meeting the expectations and requirement of customers. Accordingly they make efforts to be sensitive towards their problems. It ultimately attracts and retains the customers. Moreover, it is believed that older people have higher tendency to regulate their emotional instincts as compared to the younger ones which correlates the findings of the study by Sliter, Chen, and Withrow (2013) supported that age is related to the emotional intelligence of the service employees.

The individual with varying age group and work experience have varying degree of emotional intelligence and same is reflected in their service performance. Along with that individual who is financially satisfied have high emotional intelligence as his basic and social needs are full filled and he does not have to indulge in the rear and tears of day to day life as compared to the ones who live their life in financial crisis.

However, there exist significant, strong but negative correlation between emotional intelligence and marital status of the bank employees. Whereas there does not exist correlation between gender (-.033), education (-.068) and working organization of the bank employees. This study is in line with the findings of previous study by authors (Das and Sahu 2014) which revealed that demographic variable shows significant relationship with emotional intelligence hence, it can be concluded that demographic variable are important predictor of emotional intelligence and play an important role in the development of emotional competencies. It was further emphasized that emotional intelligence is a developing ability and life experiences add to this ability.

**Relationship between Employee Demography and Ability to Manage Customer Relationship in Selected Banks under Study**

**Table 4.** Correlations between Demographic Variable and Ability to Manage Customer Relationship in Employees of Selected Banks (N = 300)

		Age	Gender	Education	Marital Status	Organization	Income	Experience	mcrtotal
Age	Pearson Correlation Sig. (2-tailed) N	1 300							
Gender	Pearson Correlation Sig. (2-tailed) N	-.068 .238 300	1 300						
Education	Pearson Correlation Sig. (2-tailed) N	.021 .723 300	-.004 .950 300	1 300					
Marital Status	Pearson Correlation Sig. (2-tailed) N	-.556** .000 300	-.048 .403 300	-.053 .360 300	1 300				
Organization	Pearson Correlation Sig. (2-tailed) N	.064 .271 300	-.053 .357 300	-.113* .050 300	.013 .825 300	1 300			
Income	Pearson Correlation Sig. (2-tailed) N	.386** .000 300	.078 .180 300	-.036 .529 300	-.438** .000 300	-.105 .069 300	1 300		

Experience	Pearson Correlation	.841**	-.139*	.053	-.431**	.066	.423**	1	
	Sig. (2-tailed)	.000	.016	.362	.000	.252	.000		
	N	300	300	300	300	300	300	300	
AMCR	Pearson Correlation	.848**	-.032	-.046	-.523**	.109	.316**	.698**	1
	Sig. (2-tailed)	.000	.587	.427	.000	.060	.000	.000	
	N	300	300	300	300	300	300	300	300

\*\* . Correlation is significant at the 0.01 level (2-tailed).  
 \* . Correlation is significant at the 0.05 level (2-tailed).

Table 4 shows the correlations between demographic variable and ability to manage customer relationship among employees of selected banks under the study. It could be seen from the Table 4 that there exist significant, strong and positive correlation between age (.848), income (.316) and work experience (.698) with the ability to manage customer relationship of the bank employees. Similiary, their exist significant, strong but negative correlation with marital status whereas there exist no correlation with gender, education and working of the organization.

The findings of the present study is in line an earlier study by Sivesan and Achchuthan (2014) in which they also find a significant difference in the customer perception towards relationship marketing with the income level and preferred banks of the customers. In contrast there is no significant difference in customer perception towards relationship marketing across the age, gender, occupation of the customers. It means that whether male or female customers, senior or young customers, and customers in the government sector, self-employment or private sector, they have almost similar level of perception towards relationship marketing.

The findings of the study is also in line with another study by Mahalakshmi, Saravanaraj and Umarani, (2013) which reveal that there exists a significant and positive relationship between demographic factors and customer relationship services offered by the banks. Thus it seems ability to manage customer relationship is integral and essential aspect of service providers irrespective of the demography. It clearly indicates the customer wants the best service, so who provides it is immaterial but it is a necessity in service providers attracting, retaining and delighting them.

**Relationship between Emotional Intelligence and Ability to Manage Customer Relationship of Bank Employees**

**Table 5.** Correlations Between Emotional Intelligence And Ability To Manage Customer Relationship (N = 300)

		EI	MCR
EI	Pearson Correlation	1	.937**
	Sig. (2-tailed)		.000
	N	300	300

MCR	Pearson Correlation	.937**	1
	Sig. (2-tailed)	.000	
	N	300	300

Table 5 shows the correlations between emotional intelligence and ability to manage customer relationship among employees in selected banks under the study. It could be seen from Table-5 that there exist strong, positive and significant correlation between emotional intelligence and ability to manage customer relationship of bank employees under study. The findings of the present study is supported with the findings Prasad, (2012) in which it was also found that performance of the employees and their capability to retain the customer is dependent on the dimensions emotional intelligence namely; social awareness, self-regulation and self-awareness. According to Zineldin (1995), it takes time, cost and effort to attract new customer or reconstruct a broken relationship than to retain and sustain the existing one. For business relationship continuity, the selection of business relationship manager and frontline employees should be equally based on emotional competencies along with their cognitive competencies (Heffernan *et al.*, 2008; Goleman, 1998).

**Managerial Implications**

Emotional intelligence is important for fostering relationships with others through, formal and informal teamwork and collaboration. The level of emotional competence of employee may be a good indicator for service industry in general and banks in particular to better serve their customers and make them delighted. Taking demographic background of candidate/employee and comparing them with their emotional intelligence competency, bank management should give due importance this crucial ability, at the time of selection, so that right persons can be place at right place to avoid absenteeism, grievance and turnover of employees from organization and above all the customer satisfaction. Moreover, there should be training and retraining of these employees with role play, case studies to imbibe their skills in them so that customer loyalty can be created in banks.

**Limitation of the Study**

The present study was limited to obtain data from only one service industry i.e. banks and from one state. The sample size of the study was not enough to generalize the result. The instrument used in data collection was a self-reporting instrument, which could potentially lead to inflation as the respondents rated themselves highly.

**Scope for Future Research**

As it is a fact that emotional intelligence plays a very important role in creation of ability to managing customer relationship. Paradoxically there exists dearth of research studies to generalize this belief. Theoretically there are studies relating emotional intelligence and managing customer relationship but there exist a very few studies to validate that relationship quantitatively. So, future research should focus on the quantitative generalization of the relationship between the two construct.

### 3. CONCLUSIONS

To conclude, managing customer relationship in competitive environment is not only an opportunity but a necessity of service industry to gain competitive advantage. In service industry an employee's emotional intelligence can play significant role in organizational success. The organization factors determining relationship success doesn't completely rely on cognitive competencies alone but emotional competencies are also equally important. Therefore, the need of the hour is to change the traditional criteria for selection of employees especially in service sector and particularly in banks on the basis of their IQ. Gradually with competition customers being more and more demanding, the moment when they feel that they are not cared or valued properly they very easily switch to other options available. Word of mouth spread so fast these days the organizations in service sector have to be very alert, always remain prepared and make necessary arrangement for assessment of their service status and accordingly take appropriate steps to keep it vibrant. Because, the role of these employees involved in providing service is critical they somehow or anyhow have to keep their customer satisfied and bring business which is only possible when they are emotionally well. Thus, it can be concluded that service employees with high level of emotional intelligence not only improves the financial performance but also maintain quality long term relationship with its customers. Hence, along with the cognitive skill these employees should be equally equipped with the emotional skills and ability to manage customer relationship by the individual effort and organizational efforts in order to attract, maintain and retain customers so that both should be benefitted symbiotically.

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