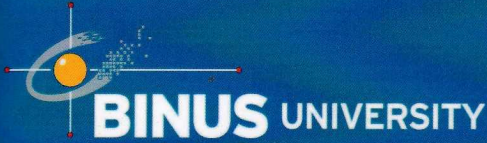


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EMOTIONAL INTELLIGENCE AS ANTECEDENT OF RELATIONSHIP QUALITY IN RETAIL BANKING FROM CUSTOMERS' PERSPECTIVE: A PROPOSED MODEL

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ABSTRACT

Relationship quality is argued by marketing scholars as a major indicator of relationship success consisting satisfaction, trust and commitment within banking industry. In this article, the authors proposed a relationship quality model built by using causal link among emotional intelligence, relationship quality, future interaction and positive word of mouth. It is proposed that emotional intelligence acts as an antecedent of relationship quality, while positive word of mouth and future interaction act as the outcome from the relationship. The model implies the importance for banks companies to enhance relationship quality with their customers to achieve positive behavior i.e. loyalty with the banks in addition to preventing them from switching to other competitors.

Keywords: emotional intelligence, relationship quality, positive word of mouth, future interaction, retail banking

INTRODUCTION

The global market is observing a steady growth trend of the service sector in most countries. This can be seen from the contribution of services sector in country's Gross Domestic Product (GDP) which sometimes exceeded the contribution of other sectors. USA for example displayed a GDP of 70% share of services contribution in 2006 compared 78,5% in 2007 (Economy Watch 2006, 2007). Another example, Malaysia also recorded a 47.6% service share in 2009 compared to 45,7% in 2008 (Economy Watch 2008, 2009). The enormous opportunity observed within the sector has triggered fierce competition among service companies alike such as in the banking industry within domestic and also the global markets. To survive the competition, players within the banking industry must find a way on how to keep their customers happy and loyal to them rather than switching to other competitors. One way of how this can be done is through enhancing existing relationship that banks have with their customers. Relationship marketing is recognized in the literature as an effective strategy for customer retention in banking (Berry and Thompson, 1982; Day, 1985; Moriarty et al., 1983).

Relationship banking strategy has already started since 1970s when banks realized that highly cross selling opportunity can be exploited from profitable customers (Nelson, 1999). Some scholars argue that relationship marketing is an appropriate strategy for commercial banking (Berry and Thompson, 1982; Day, 1985; Moriarty et al., 1983). As relationship marketing emphasizes on customer retention, the strategy is well suited when the world is facing an economic slowdown. According to Rosenberg and Czepiel (1983), the cost in attracting new customer is six times higher than that of maintaining the existing one. Thus, in this instant, it is more lucrative for banks to maintain existing customers than to attract new ones (Perrien et al., 1993). With existing customers, banks are able to decrease costs and expenditure experienced (such as transaction cost and time) as well as increase profitability (Kandampully and Duddy, 1999), increase competitive advantage positioning and growth of the banks (Turnbull, 1983; Turnbull and Gibb, 1987; Newman and Crowling 1996).

An observation among retail banks today found the tendency for them to offer almost identical products and financial services; mainly due to the fact that any new offering will be quickly matched by the other competitors in the industry (Walker et al., 2008). This causes customers to perceive little difference of the products and services offered by the retail banks (Nasserzadeh et al. 2008). In short, retail banks will not be able to maintain their competitive advantage any longer if they are basing only on mere products and services alone. The mass and undifferentiated retail banking products and services combined with the rapid changes that happen in the banking industry have triggered banks to adopt various relationship marketing strategies to help increase their competitive advantage in the marketplace (Proenca and de Castro, 2005; Trethowan and Scullion, 1997; Crane and Eccles, 1993). Previous research have noted the successes of relationship marketing implementation in various banking sectors such as corporate banking area (Turnbull and Gibbs 1987), investment banking area (Eccles and Crane 1988) and “over the counter” interface (Tyler and Stanley 2002). The essence of relationship marketing is how to establish, maintain and enhance long term relationship with the customers (Berry 1983). This long-term relationship will be successful and enduring if the relationship quality is strong (Parson 2004).

Relationship quality displayed by retail banks depends very much on their employee's competencies in delivering quality services to bank customers; in particular the front liners as they are the ones interacting directly with bank customers before, during and after banking services are delivered (Clark Timothy et al 2005). Goleman (2008) in his research found that emotional intelligence competency proved to be twice as important as others competencies of excellent ingredient performer for job at all level. The front liners in return, depend very much on the bank customers who evaluate the quality of interaction they receive with the bank's employees. This means that the employees must be able to acquire, develop and maintain quality relationship with their customers.

The higher relative cost of customer acquisition has shift the emphasis of banks to building and maintaining long-term customer relationship to improve profitability (Ennew and Binks, 1996). Customer commitment is very essential as basic motivation for customers to maintain and develop long term relationship with the organizations like banks (Morgan and Hunt, 1994; Birgelen van Marcel et al, 1998; Malewicki S.D., 2005; Callarisa et. al 2007). Long term relationship also relies on the exchanges within the relationship that are based on trust and high satisfaction (Zeithaml et al., 1996; Caceres and Nicholas, 2007; Callarisa et. al 2007). Previous research found that satisfaction has strong prediction to customer behavioral intention (Anderson et al., 1994; Zeithaml et al., 1996; Caceres and Nicholas, 2007). Therefore, customer satisfaction with the bank services will lead to customer's intention to maintain long term relationship which can be in terms of future interaction (Crosby et al 1990) and positive word of mouth (Finn 2005).

The authors propose that a relationship quality model for retail banks can be developed using causal links amongst bank employees' emotional intelligence, relationship quality and future interaction and willingness to provide positive word of mouth/referral. Emotional intelligence is proposed to be the antecedent of relationship quality whereas future interaction and willingness to provide positive word of mouth/referral as its consequences in the proposed model. The authors will also forwarded related hypotheses on the proposed relationship between the variables.

LITERATURE REVIEW

Many marketing scholars have argued the important of relationship quality in maintaining relationship success between customer and service provider. Many previous researches have addressed the antecedents and consequences of relationship quality. For instance, some variable such as expertise (Crosby et al 1990; Dong et al 2007), share value (Crosby 1990; Dong et al 2007), transformational leadership behavior (Jayakoday 2006), and communication (Crosby 1990; Dong et al 2007) have been found has positive significant effect to relationship quality. In addition previous researchers also have found two major consequences of relationship quality, future interaction (Crosby 1990; Dong et al 2007; Chow et al 2008 and positive word of mouth (Crosby 1990; Dong et al 2007; Chow et al 2008).

The Relationship Quality

Relationships between customers and salespeople are like marriages and the ability of exchange partners to manage their interactions will influence the quality and duration of the relationship (Perrien, Filiatrault and Ricard 1993). Perceived relationship quality can be seen as a mega-construct made up of other key components that reflect the overall nature of a relationship between two parties (Henning-Thurau et al., 2002). In addition, it can be considered as a fundamental aspect of the formation of the attitude towards a seller (supplier) (Moliner et al 2007).

Relationship quality has been discussed as a bundle of intangible values which augments products or services and results in an expected interchange between buyers and sellers (Levitt, 1986). Meanwhile, Henning-Thurau and Klee (1997) defined relationship quality as the “degree of appropriateness of a relationship to fulfill the needs of the customer associated with the relationship. In general, relationship quality describes the overall depth and climate of a relationship (Johnson, 1999). Relationship quality also refers to a customer’s perceptions of how well the whole relationship fulfills the expectations, predictions, goals, and desires the customer has concerning the whole relationship (Jarvelin and Lehtinen, 1996). As such, it forms the overall impression that a customer has concerning the whole relationship including different transactions.

The literature has acknowledged the components of relationship quality may consist of two or three components i.e. satisfaction, trust, and/or commitment. Based on this, Syafrizal et al (2009) proposed relationship quality as higher order construct consisting of all three components: *satisfaction*, *trust* and *commitment*. The three components were based on previous literature that offer support for satisfaction (e.g. Chen et al 2007, Dong et al 2007, Ndubisi 2007, Chow et al 2008, Crosby et al 1990, Callarisa 2006, Tseng 2007, Paparoidamis 2005), *trust* (e.g. Morgan and Hunt 1994, Chen et al 2007, Dong et al 2007, Ndubisi 2007, Chow et al 2008, Crosby et al 1990, Chakrabarty et al 2007, Callarisa 2006, Tseng 2007, Paparoidamis 2005), and *commitment* (e.g. Morgan and Hunt 1994, Chakrabarty et al 2007, Callarisa 2006, Tseng 2007, Paparoidamis 2005).

Antecedent of Relationship Quality

Previous researchers have found some variables such as (i.e. relational selling behavior, domain expertise and share value) as antecedents of relationship quality. In addition, Syafrizal et al (2009) also proposed leadership skill and transformational leadership behavior of bank employee as others antecedent variables of relationship quality in previous model. Relational selling behavior consisting of communication and customer orientation has proven affect quality of relationship between buyer and seller (Crosby et al 1990; Collins and Miller 1994; Amy L Parson 2002). Moreover, customer orientation (Amy L. Parson 2002; Kelley 1992; Thurau-Henning Thorsten 2004), domain expertise (Amy L Parson 2002; Sharif 2005) and shared value (Crosby, Evan Cowles 1990; Morgan and Hunt 1994) proven have positive significant effect to relationship quality.

Noting the importance of relationship quality as major indicator of relationship success, the scholars never stop to discover new potential variables as antecedent of relationship quality. Some marketing scholars have started to investigate the effect of emotional intelligence to customer evaluation of service encounter. For instance, Kernbach and Schutte (2005) found that there is positive and significant effect of emotional intelligence on customer satisfaction in service provider and customer relationship. Furthermore, Weng (2008) found that there is positive significant impact of emotional intelligence on customer trust in physician and patient relationship. For enhancing the relationship quality between customers and service provider, it is imperative to include emotional intelligence as antecedent of relationship quality in the previous model.

Emotional Intelligence

The work of scholars in developing emotional intelligence theory has evolved almost two decades. There are two school of thoughts found in the literature on EI namely ability based model of EI and mixed model of EI. The first proponents are Mayer Salovey Caruso (2000) and Schutte (1998) and the second proponents are Bar-On (1997), Goleman (1995) and Boyatzis et al (2000). The ability based school of thoughts used ability based model in constructing Emotional Intelligence Theory pioneered by Salovey and Mayer (1990) defining EI as the ability to monitor one’s own and other feelings and emotions, to discriminate among them, to use this information to guide one’s thinking and actions. This definition has been refined by

Mayer and Salovey (1997) which defined EI as ability to perceive emotion, use it to facilitate thinking, understand emotion and regulate emotion. These four types of ability of EI are very useful in improving individual performance in every job level (i.e. salespeople or bank teller). It will be elaborate more detail in the next paragraph.

Perceive emotion defined as an ability to perceive and identify emotion of one's own (self-awareness) and others (awareness of other) as well as other stimuli such as voice, work art, story and music (Brackett and Salovey 2006). Self-awareness means having deep understanding of one's own emotion, strengths, weaknesses, drive and needs. Meisel (2004) found that self-awareness is the greatest predictor of success for everything people to do. Peoples with high self-awareness will recognize how their feeling affect them, other people and their performance (Goleman 2006). In service encounter, high self-awareness employee is very helpful in delivering positive experience to customer. They will keep display positive emotion even customer bully them (Glomb and Tews, 2004). In addition, employees with strong self-awareness usually will be honest with themselves and other (customers) (Goleman 2006). This attitude will lead to customer trust.

Awareness of other is another dimension of perceive emotion which more popular with the term empathy. Empathy is defined as a person's ability in sensing other feeling and perspective and taking active interest in their concern and problem (Goleman 1998). Empathy determines the success of social support and is a motivator for altruistic behaviour. Then, it has been associated with interpersonal effectiveness (Conway 2000) and relationship-oriented style of leadership (Woodal and Kogler Hill 1982). People with empathy nature (i.e. service employee) will know intuitively what other people (i.e. customers) were feeling, encourage them to speak openly about their suggestion (complaint), and help them (customer) to raise constructive suggestion (complaint) (Goleman 2006). Therefore, empathy will help service employees know their customer better so that they can fulfill customer need better than competitor finally leading to high customer satisfaction and loyalty. By having empathy, service provider can demonstrate care and concern to customer which constitute the basis for affect-based trust (McAllister 1995).

The second component of EI (ability based approach) is using emotion to facilitate thinking. It is an important dimension of EI. Using emotion require the ability to harness feeling which can help certain cognitive process such as, reasoning, decision making, problem solving and interpersonal communication (Brackett and Salovey 2006). Service employees that have high in problem solving and communication skill will be able to develop customer trust.

The third component of EI is understanding emotion. It is the capacity to analyze emotion which includes the understanding of emotional lexicon and the manner in which emotion combine, progress and transition from one to another. Individuals who are skilled at understanding emotion have a rich feeling vocabulary and appreciate the relationship among the term describing different feeling state. In addition, they may adept at identifying the core meaning or theme behind various emotional experiences ((Brackett and Salovey 2006). Service employee with high in understanding emotion may display various positive emotions in service encounter which lead to positive customer experience and satisfaction.

The fourth component of EI is emotion regulation. It consist of two dimensions namely regulation one's own emotion (self-regulation) and regulation of other emotion (social skill). Self-regulation is the ability to control emotion, to remain calm, encounter problem and resistance, manage stress skillfully, finds ways to handle fears, anxieties, sadness and anger and to stay focus on task performed (Samad 2009). Emotion regulation will help people (i.e. service employees) in managing their feeling and impulse which will lead them to act reasonably (Goleman 2006). Therefore in service context, this will be helpful in delivering positive customer experience constantly. In other word, emotional regulation will decrease variability of service, increase employee credibility as well as customer trust. A fundamental goal of service work is to make interactions with customers warm and friendly and prevent emotional "leakage" of boredom or frustration (Leidner, 1999; Putnam and Mumby, 1993; Schneider and Bowen, 1999; Zapf et al., 2003). Therefore, it is imperative for service provider for having emotion control ability in order to keep long term relationship with customer (Brotheridge and Grandey, 2002).

Regulating emotion of other is another dimension of Emotion Regulation which is more popular by the term social skill. Social skill/interpersonal skill refer to a person's proficiency in managing relationship with other and building network. It involve the ability of meeting each other's need, relating to each other over time and exchanging information about one's feelings, though and idea (Samad 2009). Social skill also include: the ability to express oneself in social interactions, the ability to read and understand different social

situations, knowledge of social rules, norm and script, interpersonal problem solving skill and role-playing skill (Goleman 2006). Peoples (i.e. service employees) who have high social skill will become effective persuaders (Goleman 2006). Then they can influence customer to buy more, try new product and keep loyal to the company. Furthermore, they can easily make acquaintance and relationship bonding with their customer.

The proponent of mixed model constructed emotional intelligence concept by combining many personality traits such as motivation, assertiveness, persistence, well being, and good interpersonal skill with the ability component of EI (Mayer, Salovey and Caruso 2000). The proponents of this mixed model have developed some measurement scales such as Emotional Quotient inventory (EQi) by Bar-On (1997) and Self Report Emotional Inventory Test (SREIT) by Schutte et al (1998). This concept is so broad and do not focus to "emotion" and "intelligence". For instance, Bar-On (1997) proposed EQi model which consist of five components: a) intrapersonal EQ; b) interpersonal EQ; c) adaptability; d) stress management; e) general mood. Some previous researchers have found that the measurement scale of mixed model of EI such as EQi and SREIT have moderate to strong correlation with a number of personality construct such as anxiety, optimism, impulse control and openness to experience (Schutte et al 1998; Brackett and Mayer 2003; Mayer, Salovey and Caruso 2000) . This means that the mixed model not only measure emotional construct but also measure some component of personality construct.

Of the two EI model, the one that seems to suit the line of thinking is ability based model because this approach really measure EI construct based on cognitive ability approach. Initially Mayer, Salovey and Caruso (1998) developed Multifactor Emotional Intelligence test (MEIS) instrument for testing their ability based model. This instrument was subsequently improved upon, leading to a shorter, more reliable, and better norm test, call MSCEIT (*Mayer, Salovey, and Caruso Emotional Intelligence Test*) (Mayer, Salovey and Caruso 2001). This MSCEIT content is valid and a factor structure congruence with the four part model of EI (Mayer et al 2003). Some scholars have claimed that MSCEIT has meet several standard criteria of new intelligence (i.e it has objective answer, it has unique variance, it score correlate with existing intelligence) (Mayer, Caruso, & Salovey, 1999; Mayer et al., 2002; Mayer & Geher, 1996; Mayer, Salovey, Caruso, & Sitarenios, 2003).

The empirical researches of EI have been done by many scholars in various areas. Rubin et al. (2005) found that the component of EI (the ability to recognize emotion, maintain positive affects, and demonstrate agreeableness) positively predicted transformational leadership behavior. Rubin concluded that leaders who were able to perceive emotion more accurately were rated more highly on transformational leadership behavior. The emotional expression of leader primarily is reflected in individual consideration and idealize influence. Meanwhile, in some other research it is found that EI have positive and significant impact to behavioral outcome such as employee's performance, commitment, citizenship behavior and organizational effectiveness (Sosik & Megerian, 1999) and effective leadership (Buford, 2001).

Many previous researches about EI have been done widely by scholar in organizational behavior instead of marketing. However, recently the interest of marketing scholars to investigate the impact of emotional competencies of service employee toward customer affect and experience increase steadily. Some scholar argue that the role of EI very important in creating positive experience and positive feeling of customer during interact with service provider. Service provider who manifest EI abilities is likely to create a service encounter that leads to high customer satisfaction (Barlow and Maul 2000; Salovey [et.al](#) 2002). In addition, Kernbach Sally and Schutte S. Nicola (2005) found that there is positive and significant effect of EI on customer satisfaction in service provider and customer relationship. Furthermore, Weng Ching-Hui (2008) found that there is positive significant impact of EI to customer trust in physician and patient relationship. In other word, EI has positive impact on relationship quality between service provider and customer.

In customer service job, emotional display rule generally require service with smile (Pugh, 2001; Rafaeli and Sutton, 1987; Van Dijk and Kirk-Brown, 2006). Positive emotional display by service provider (such as smile, friendly, and caring) will encourage positive feeling and experience of customer during interaction which leads to greater customer satisfaction. Furthermore, the awareness of service providers to customer need and feeling will allow them to increase effort in fulfilling customer expectation which can

induce better customer satisfaction. In addition, the higher the awareness of service providers to customer need and feeling the higher the credibility of them in customer mind will be. In other word, the ability of service provider to understand customer need and feeling will lead to the increasing of customer trust with them. Till date, there is limited empirical research investigating the relationship between EI and relationship quality. This research will try to fulfill this gap by proposed causal linkage between EI and relationship quality.

The Outcome of Relationship Quality

Previous researchers have found some variables such as (i.e. positive word of mouth and future interaction) as consequences of relationship quality between buyer and seller. In addition, Syafrizal et al (1999) proposed positive word of mouth and future interaction as consequences of relationship quality between customers and bank employee.

Some previous research found that there is significant positive impact of relationship quality to future interaction and positive word of mouth (Chow et al 2008, Dong et al 2007 and Crosby et al 1990). Customer satisfaction with relational exchange will lead to future interaction (i.e. repeat purchase, buy product/services more frequent and buy more product variant/line) and positive word of mouth (Chow et al 2008, Dong et al 2007 and Crosby et al 1990). In addition, customer satisfaction with relationship exchange will result their future intention (Lehmann 1994, Cronin and Taylor 1992; Zeithaml, Berry, and Parasuraman 1996). Meanwhile, the trusted relationship exchange indicate that customer believe to credibility of service provider, therefore reduce uncertainty and increase customer motivation to do future interaction and provide positive word of mouth (Chow et al 2008, Dong et al 2007 and Crosby et al 1990) . If the buyer trusts the provider, he or she will more incline to want to work with the same provider again (Morgan and Hunt 1994). The higher customer commitments to relational exchange the more probability of them to do future interaction and provide positive word of mouth. Hence, maintaining high relationship quality with customers appears to increase their willingness to provide positive word of mouth/referrals (Finn, 2005).

Proposed Model

As earlier stated, the authors are proposing a model on relationship quality made up of the antecedents and consequences of relationship quality in banking industry. Based on the literature review, we propose emotional intelligence as antecedent of relationship quality. Meanwhile, positive word of mouth (provide referral) and future interaction are proposed as consequences variable of relationship quality. The framework of the proposed model is shown below.

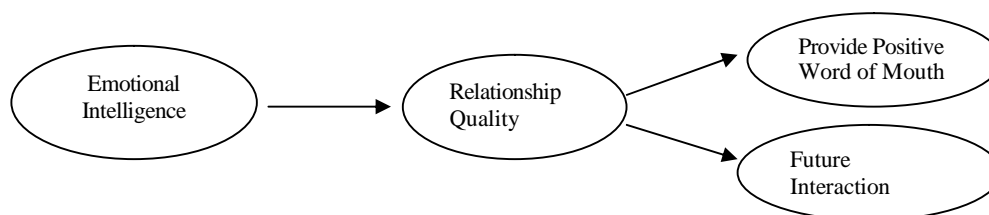


Figure 1. Emotional Intelligence As Antecedent of Relationship Quality In Retail Banking From Customers' Perspective: A Proposed Model

HYPOTHESIS

The following hypotheses are proposed to test the validity of the model via survey using bank customers as respondents.

- H1. Emotional intelligence (perception of emotion, used emotion to facilitate thinking, understand emotion and regulate emotion) will lead to positive relationship quality between customers and retail bank employees.
- H2. Relationship quality between customers and retail bank employees will lead to positive future interaction.
- H3. Relationship quality between customers and retail bank employees will lead to positive word of mouth.

CONCLUSION

The proposed model provide causal link amongst emotional intelligence, relationship quality, and future interaction and positive word of mouth (provide referral). The authors intention were to fill up the gap about the lack of research in marketing which investigate the role of emotional intelligence of bank employees in acquiring, developing and maintaining long term relationship with customer. The emotional intelligence competency of bank employee is very important in resulting positive feeling and emotion of customer on evaluating service encounter interaction. Self-awareness ability will encourage service employee in pouring positive emotional display in service encounter interaction consistently. Meanwhile empathy will help service employees know their customer better so that they can fulfill customer need better than competitor finally leading to high customer satisfaction and loyalty. Self-regulation ability will drive service employees to act reasonably in handling demanding customer in order to result positive emotional display consistently. Social skill will facilitate service employee become effective persuader so that they can easily make acquaintance and relationship bonding with their customer. Furthermore, the study to be carried out resulting from the proposed model is expected to contribute in encouraging the strategic role of bank employees as the bank's salespeople in enhancing the quality of relationship with the customer in order to increase the competitive advantage of the bank.

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