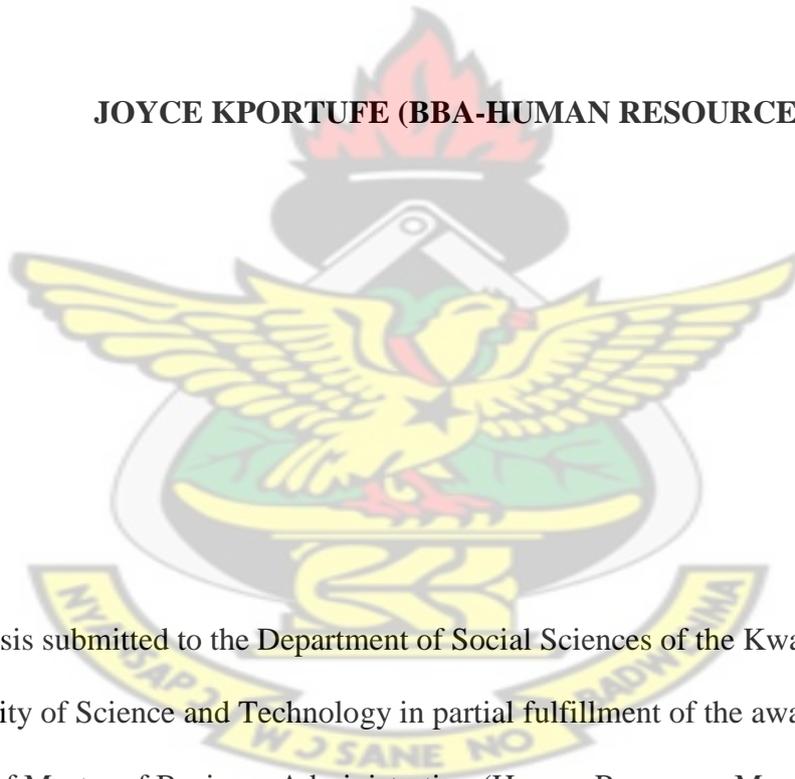


**ASSESSING THE IMPACT OF EMOTIONAL INTELLIGENCE ON
EMPLOYEE CUSTOMER SERVICE DELIVERY: A CASE STUDY OF
BANKING SECTOR IN GHANA**

By
KNUST

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A thesis submitted to the Department of Social Sciences of the Kwame Nkrumah
University of Science and Technology in partial fulfillment of the award of the degree
of Master of Business Administration (Human Resources Management)

JULY 2014

DECLARATION

I hereby declare that this submission is my own work towards MBA(HR) and that, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for award of any other degree of the University, except where due acknowledgement has been made in the text.

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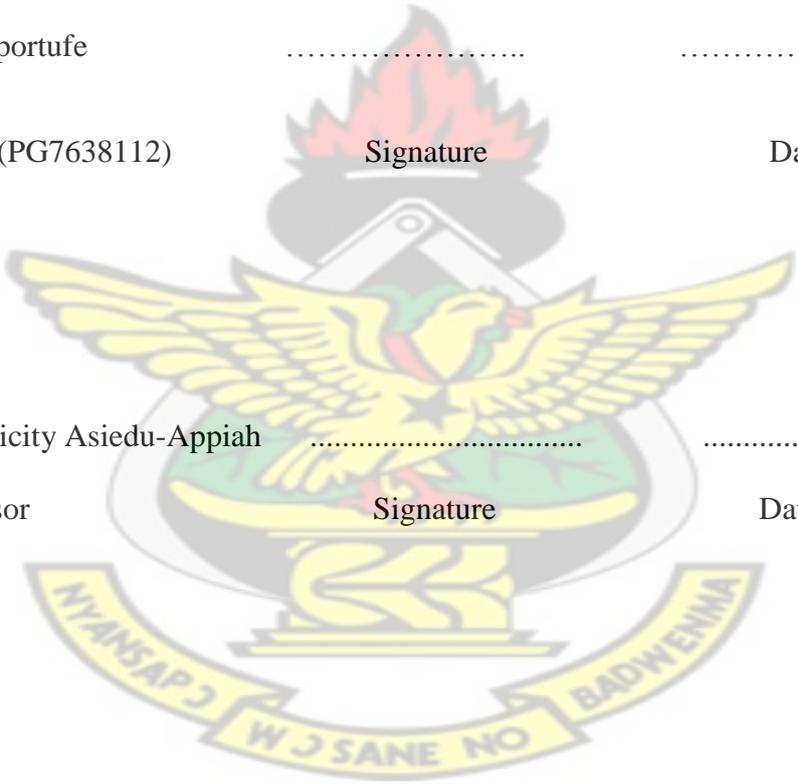
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The logo of KNUST (Kwame Nnamani University of Science and Technology) is centered in the background. It features a yellow eagle with its wings spread, perched on a green shield. Above the eagle is a red and orange flame. Below the eagle is a yellow banner with the motto 'NYANSAPƆ WƆSANE NO BADWENNA' written in black. The shield has a white border and a yellow center.

ABSTRACT

Many banks in Ghana have been faced with customer litigations and customer base reduction leading to business failures, customer corporate disputes and sometimes closures by regulatory authorities. Efforts by bank managers to improve on customer service has led to the enactment of different policies. In order to achieve the objectives of the study, two sets of questionnaires were administered to 100 employees and 100 customers operating within the Accra and Tema Metropolis with focus on five banks using convenience sampling techniques. It was generally observed that customers prefer to deal with employees who have a higher level of emotional intelligence compared to employees who have a lower level of emotional intelligence. The findings further show that a higher level of employee emotional intelligence has a positive effect on customer service irrespective of the location of the bank. A Majority of the banks were however not aware or had little knowledge about emotional intelligence as a tool for superior customer service. The study concluded that banks that had benefited from higher employee emotional intelligence did not only increase their customer base but their employees also acquired an added advantage if employee training was accompanied with monitoring, technical skills and expertise, access to management, counseling and education and a reputation for improving emotional intelligence. The study recommends that banks need to recognize the potential advantages of seeking out and hiring employees with higher levels of emotional intelligence. Also bank managers can train employees to acquire high emotional intelligence skills. Moreover managers must be involved in mentoring subordinates to acquire and use these emotional intelligence skills to solve customer service-related problems. Government and policy makers should play a dual role as both facilitators and educators in encouraging educational institutions and business organizations to train students and employees to be emotionally intelligent in order to promote employee emotional intelligence. Following from the conclusions and recommendation a more detailed research on emotional intelligence involving other non-financial organizations from the private and public sectors is highly recommended.

DEDICATION

This work, the culmination of my Masters in Business Administration Degree is dedicated to Almighty God JEHOVAH, for making the impossible possible. Also, to my wonderful husband Dr. Joshua P. Ayawin who acted as the driving force in my academic life.

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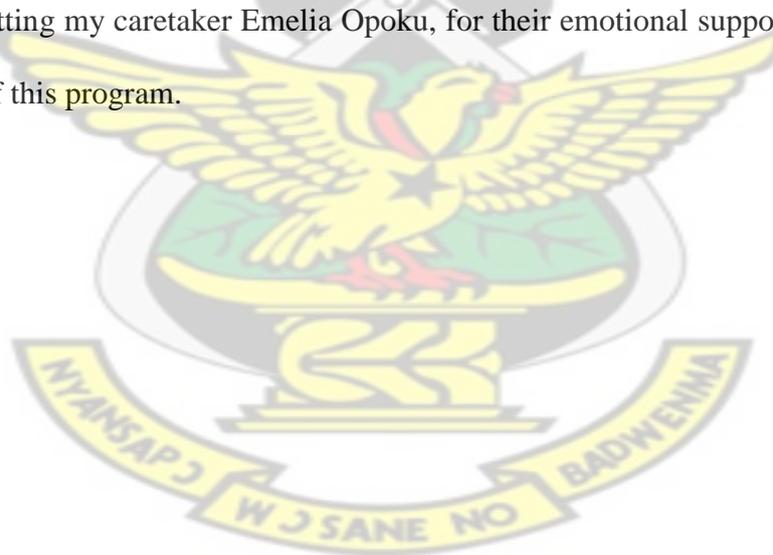
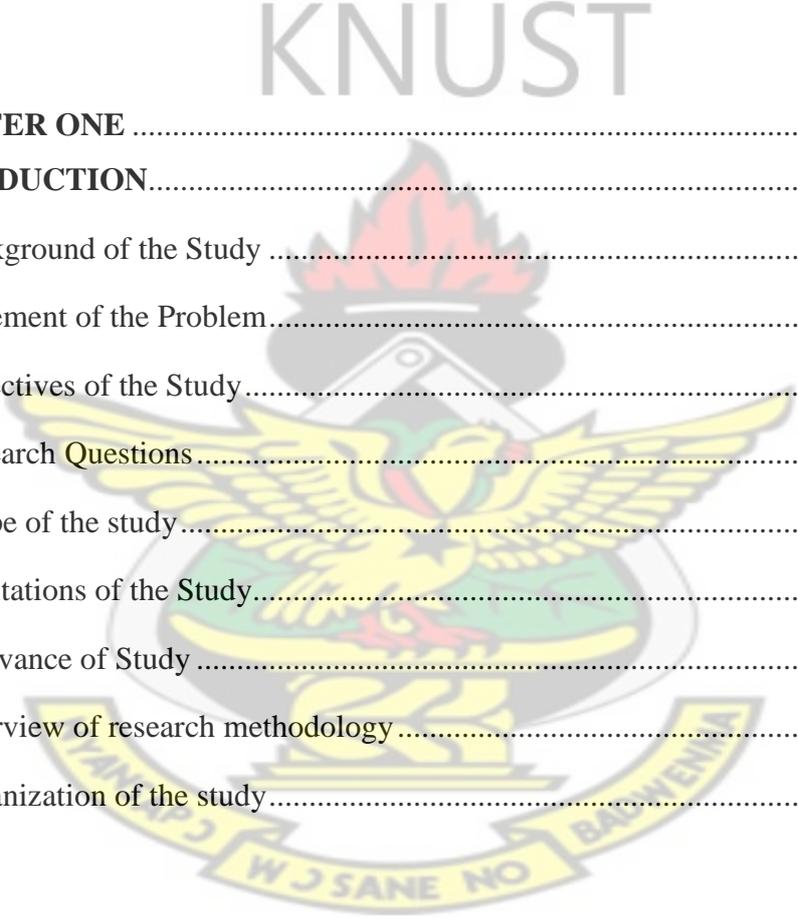


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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The Banking Act, 2007 (Act 738) defines banking business as accepting deposits of money from the public, repayable on demand or otherwise and withdrawn by cheque, draft, orders or by any other means; financing, whether in whole or in part or by way of short, medium or long term loans or advance, of trade, industry, commerce or agriculture, and performing any other business activities that the Bank of Ghana may prescribe or recognize as being part of banking business.

In Ghana, following the liberalization of the financial sector in the late 1980s, the country has seen an increase in the number of privately owned local and international banks. At the start of the liberalization exercise, the banking system consisted of seven (7) banks. By 1999, there were a total of fourteen (14) banks operating in the country whilst twenty three (23) were recorded by the end of 2006 (Akoena, Aboagye, Antwi-Asare and Gockel, n.d). This development is expected to result in competition in the banking sector by reducing monopoly cost and inefficiencies (Hauner and Peiris, 2005).

In a competitive business environment, customer satisfaction is crucial in the sustainability of competing businesses. This is because businesses thrive on the provision of good quality customer services in a market driven economy (Davidow & Vital, 1989). According to Davidow and Vital (1989), in all industries when competitors are matched, those who painstakingly provide good quality customer services win. Also, Williams and Attaway (1996) made the assertion that the

marketing success of a firm is highly dependent upon the quality of customer service. However, the quality of customer service is dependent on a number of factors. Parasuraman, Zeithaml and Berry (1991) among several other factors identified employees' competence as one of the determinants of the quality of customer service. Also, a study by Paul and Gremler (2006) showed that employees' emotional intelligence has a significant effect on the quality of customer service.

The term emotional intelligence is a construct that was initially introduced by Salovey and Mayer (1990) and was further popularized by Goleman (1995). Emotional intelligence is defined as "the ability to perceive, appraise, and express emotion accurately; the ability to access and generate feelings when they facilitate cognition; the ability to understand affect-laden information and make use of emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth and well-being" (Salovey, Bedell, Detweiler, & Mayer, 2000, p. 506).

The concept of emotional intelligence has become a very hot topic of psychological research in recent years, especially in regards to how it affects today's workforce. Businesses are essentially people, so anything that impacts the effectiveness of people's minds also impacts the businesses they run or work for. In fact, many experts now believe that a person's emotional intelligence quotient (EQ) may be more important than their IQ and is certainly a better predictor of success, quality of relationships, and overall happiness. It's interesting to note how the concept of emotional intelligence has evolved over the years, from its inception as something called "social intelligence" all the way back in the 1930's, to "emotional strength" in the mid-20th century, to its current terminology, "emotional intelligence." But whatever we call it, emotional intelligence is, in layman's terms, our level of ability

to: Recognize and understand our emotions and reactions (self-awareness). Manage, control, and adapt our emotions, mood, reactions, and responses (self-management). Harness our emotions to motivate ourselves to take appropriate action, commit, follow-through, and work toward the achievement of our goals (motivation). Discern the feelings of others, understand their emotions, and utilize that understanding to relate to others more effectively (empathy). Build relationships, relate to others in social situations, lead, negotiate conflict, and work as part of a team (social skills).

Emotional intelligence is argued to have several implications for service organizations such as the banking sector. Consequently, service organizations have explicit or implicit emotional display rules that indicate which emotions are appropriate and should be publicly expressed toward customers and which should be suppressed during service encounter (Hochschild, 1983; Rafaeli & Sutton, 1987). As a result, employees in service organizations need to frequently regulate their emotions and express organizationally desired emotions in order to fulfill emotional display requirements of jobs or organizations. It will be interesting to examine the causal relationship between employees' emotional intelligence and the quality of customer service particularly in a competitive sector such as the banking sector in Ghana.

1.2 Statement of the Problem

Emotional intelligence (EI) can play a significant role in the work environment (George, 2000, Goleman et al., 2002, Law et al., 2004, Sy and Cote, 2004 and Wong and Law, 2002). Specifically, researchers assert that employees' EI can predict work related outcomes, such as job satisfaction and job performance (Bachman et al., 2000, Prati et al., 2003 and Wong and Law, 2002). Furthermore, theorists posit that

managers' EI can significantly impact these work outcomes (e.g., George, 2000 and Goleman et al., 2002).

A number of studies have shown that employees' emotional intelligence is an important aspect of business organizations (see Ashkanasy et al., 2002; Caruso and Wolfe, 2001; Goleman, 1995, 1998; Cherniss, 2000). In previous studies, the emphasis in organizational applications of emotional intelligence has been in areas such as employees' job satisfaction (Abraham, 2000; Carmeli, 2003; Lounsbury et al., 2003), effective leadership (Bass, 2002; Caruso et al., 2002; Higgs and Aitken, 2003), and productivity (Boyatzis et al., 2000). However, the quality of customer service which is an important organizational variable has not been empirically linked to employees' emotional intelligence (Kenbach and Schutte, 2005).

Banks in Ghana have been operating in a competitive environment since the liberalization of the financial sector in the late 1980s. One of the important factors for survival in a competitive business environment is undoubtedly the quality of customer service a business entity provides. Increase in competition and a highly educated middle class are factors that compel businesses to review their customer service strategies. Thus, on the whole it will be assumed that Banks that provide superior customer service are more likely to retain customers as compared to those who take customer service for granted. However in Ghana the causal relationship between the emotional intelligence of employees in the banking sector and the satisfaction of the customers they deal with has not been empirically investigated

Low or no emotional intelligence according to a lifestyle magazine LIFEHACK can seriously affect human beings in various aspects of their daily lives. First is their Physical Health – They suggest that the ability to take care of our bodies and

especially to manage our stress, which has an incredible impact on our overall wellness, is heavily tied to our emotional intelligence. Only by being aware of our emotional state and our reactions to stress in our lives can we hope to manage stress and maintain good health. Second is our Mental Well-Being – Emotional intelligence affects our attitude and outlook on life. According to them it can also help to alleviate anxiety and avoid depression and mood swings. A high level of emotional intelligence directly correlates to a positive attitude and happier outlook on life. Thirdly is on Human Relationships – They claim that in better understanding and managing our emotions, we are better able to communicate our feelings in a more constructive way. We are also better able to understand and relate to those with whom we are in relationships. Understanding the needs, feelings, and responses of those we care about leads to stronger and more fulfilling relationships. Last but not the least is Conflict Resolution – LIFEHACK argues that when we can discern people’s emotions and empathize with their perspective, it’s much easier to resolve conflicts or possibly avoid them before they start. We are also better at negotiation due to the very nature of our ability to understand the needs and desires of others. It’s easier to give people what they want if we can perceive what it is.

Price, Arnould and Deibler (1995) and Winsted (2000) found that service provider qualities such as civility, concern, attentiveness, and congeniality were associated with customer satisfaction. Also a Lemmink and Mattsson (2002) found that more employee warmth leads to greater customer satisfaction. Consequently, this study seeks to provide an answer to the question: To what extent does employees’ emotional intelligence influence customer service.

1.3 Objectives of the Study

The main objective of the study is to examine the relationship between employees' emotional intelligence and customer satisfaction using the banking sector as a case study. However, the specific objectives are:

1. To identify the customer service strategies of some selected banks in the Kumasi and Accra Metropolis.
2. To investigate the level of emotional intelligence on customer service delivery in some selected banks in the Kumasi and Accra Metropolis.
3. To examine customer perception about customer service in some banks in the Accra and Kumasi.
4. To assess the relationship between emotional intelligence and customer service in some selected banks in Kumasi and Accra

1.4 Research Questions

The study shall provide answers to the following questions:

1. What are the customer service strategies of these selected banks in the Kumasi and Accra Metropolis?
2. How do these banks in Kumasi and Accra improve upon the emotional intelligence of their employees?
3. What is the perception of customers about customer service in these selected banks in the Kumasi and Accra Metropolis?
4. To what extent does employees' emotional intelligence affect the quality of service these selected banks provide to their customers?

1.5 Scope of the study

Primary data on socioeconomic variables such as age, gender, and level of education job experience will be solicited from a total 10 banks: Ghana Commercial Bank (GCB), Standard Chartered Bank, Barclays Bank, ECOBANK and Societé General sampled randomly, 5 of these banks branches in Kumasi and Accra metropolis formed the scope of the study.

1.6 Limitations of the Study

The study was limited to 5 banks due to the size of the Industry. The study area was also limited to banks in Accra and Kumasi because of information sourcing challenges as some bank managers are unwilling to give out financial information. The problem of inadequate and proper keeping of information by some banks also placed limitations on the research area. Although the framework is grounded in the data, it does not necessarily hold true for all banks. The sample is small and not representative of various sectors that financial transactions are made. However, its findings can be used as hypotheses for future studies using large and more representative samples of banks in various regions in the Ghanaian economy.

1.7 Relevance of Study

This study is important for a number of reasons. First of all the findings will serve as a reference material to researchers in academia who would be interested in doing further research into the correlation between employees' emotional intelligence and organizational outcomes. Secondly, the findings would help organizations particularly the banks come up with innovative emotional management training programs for their staff. Also, the findings and recommendations of this study would help Human

Resource Managers and employers in general review their recruitment policies so that employees who have the right emotional orientation to handle customers are employed in their organizations. Finally, this study would be a valuable add up to the body of literature on how employees' emotional intelligence affects customer service.

1.8 Overview of research methodology

The study was conducted in Kumasi and Accra. A combination of both quantitative and qualitative approaches was employed in this research. The reason for the use of a mixed methods design is to ensure that the strengths of the individual methods compensate for the inherent weaknesses in each other (Creswell 2003, Saunders, Lewis, & Thornhill, 2009). The qualitative approach comprised in-depth interviews with the Human Resource Managers of three randomly selected banks in the country whilst the quantitative approach comprises questionnaire surveys of both employees and customers of the selected banks.

A total of 10 banks was sampled randomly, 5 each from Kumasi and Accra. Ten (10) employees preferably relationship officers and tellers will be sampled randomly from each bank resulting in a total of 100 bank employees. For each employee, data was collected from 1 service encounter resulting in a total of 100 service encounters. Consequently, corresponding to the number of encounters, the customer sample will consist of 100 customers.

After each encounter with a customer, employees were required to ask their customers to complete a questionnaire about the interaction. The questions contained items assessing the customers' positive impact and their service encounter evaluations. The employees on the other hand filled questionnaire assessing their impact during the

same interaction. Also, the service employees will fill out a questionnaire that consists of scales for assessing their emotional intelligence and their demographic variables.

Linear Regression Modeling (Bryk and Raudenbush, 1992) was used to analyze the data. This is because the study sought to present a regression of customers' evaluation of services rendered on employees' emotional intelligence.

1.9 Organization of the study

The study was organized into five (5) chapters. The first chapter discussed the Background of the study, the research problem, research objectives, the research questions as well as the importance of the study. The second chapter presented a review of literature that relates to the study. The third chapter also discussed the research methodology and presented in detail the research design, sampling technique and sample size, data collection instruments and how data is handled and analyzed. The fourth chapter presents the findings of the study and a discussion of the findings within the context of previous studies and the theories that underpin the study. The fifth and final chapter presents the summary of the findings, conclusions and recommendations arising from the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the relevant literature on the meaning of emotional intelligence and its advantages on organizations, the relationship between an organization's performance and its employees' level of emotional intelligence, its effect on organizational commitment and organizational citizenship, its importance with regards to reasons why it plays an important role in an organization, the role it plays in terms of revenue generation and customer base, the impact of emotional intelligence in the workplace, how to develop it and finally how to measure it.

2.2 Emotional Intelligence

The whole idea of emotional intelligence started to dawn on researchers during the 1800's, but It may be surprising to note how this ideology of emotional intelligence has evolved over the years, from its initiation as something called "social intelligence" all the way back in the 1930's, to "emotional strength" in the mid-20th century, to its current terminology, "emotional intelligence."

The now growing interest in the concept of emotional intelligence has by no chance been fuelled by Daniel Goleman's book (Goleman, 1996) and the publicity associated with it. The popularity of the topic has led to a range of predominantly well-known books and articles that study its applications and its development in the framework both of individuals and of corporations. Corporations are interested in the concept so as to continue the search for a way of securing a sustainable competitive advantage which can be developed through attention to "people issues" (Higgs, 1997; Senge,

1990, Ulrich and Lake, 1990; Sparrow et al., 1994; Kay, 1993). The idea of emotional intelligence is explained to be on extensive scientific and research evidence (e.g. Goleman, 1996; Cooper, 1997; Cooper and Sawaf, 1997). But little research has been conducted in a corporate context and existing research has largely been drawn from physiological research developments, educational-based research and developments in the therapy fields (e.g. Goleman, 1996; Steiner, 1997; Damasio, 1994). Derivative arguments and largely anecdotal case description are used as corporate applications of emotional intelligence. Therefore the agreed viewpoint seems to be that it is difficult to measure emotional intelligence and that no truly efficient measurement has been found as Goleman puts it (Goleman, 1996, 1997a; Steiner, 1997; Hein, 1997).

The literature in this up and coming field contains a range of definitions which can appear confusing and comprises the term emotional literacy (Steiner, 1997), emotional quotient (Goleman, 1996, 1997b; Cooper, 1997), personal intelligences. Goleman however provides a useful definition of the concept of emotional intelligence, which consists of:

- Knowing what an individual is feeling and being able to handle those feelings without having them swamp him/her
- Being able to motivate oneself to get jobs done, be creative and perform at ones peak; and
- Sensing what other individuals are feeling and handling relationships effectively.

As an addition to the literature a more concise definition by Martinez, 1997, p.72 defines emotional intelligence as being “an array of non-cognitive skills, capabilities

and competencies that influence a person's ability to cope with environmental demands and pressures".

It may be advantageous to have a relatively concise definition of the concept of emotional intelligence to guide one's way of thinking and appreciating, exploration of the notion requires a more detailed analysis of its scope and meaning. Appendix 1 provides an overview of the component elements of emotional intelligence, developed by Victor Dulewics and Malcom Higgs which I believe was compiled from a relatively simple content analysis of the literature. Even if Goleman is seen as the progenitor of the concept of emotional intelligence, he himself has made it evident and acknowledged that the construct was first labeled as such by Salovey and Mayer (1990) and has roots in earlier research into "social intelligences" (Thorndike, 1920).

2.2.1 Background to the development of emotional intelligence

The roots of the development of the concept of emotional intelligence appear to lie in the apparent inability of traditional measures of "rational thinking" (e.g. IQ tests, SAT scores, grades, etc.) to predict who will succeed in life. According to Goleman (1996), research indicates that IQ at best contributes to about 20 percent of the factors that determine success in life. This view is in line with the conclusions drawn by researchers who have a prima facie commitment to the primacy of IQ (e.g. Herrnstein and Murray, 1994). In an organizational setting, Bahn (1979) reported a study to assess the validity of IQ tests in predicting executive or management competency. He concluded that leaders tended to be more intelligent than the average group members, but not the most intelligent. His review of the studies in this field indicated a certain minimum baseline IQ as being necessary for effective performance.

The search for characteristics other than IQ, which adequately explains variations in success, is by no means new. Thorndike (1920), in reviewing the predictive power of IQ, developed the concept of social intelligence as a means of explaining variations in outcome measures not accounted for by IQ. The interest in a broader view of the totality of intelligence was resurrected by researchers such as Gardner and Hatch (1989) who developed and explored the concept of multiple intelligence and found no significant relationships with IQ measures. This led to a conclusion that the “other” intelligences proposed by Gardner were a distinctly different construct from IQ. In developing potential explanations of the “interpersonal intelligences”, the major paradigm has been that of meta-cognition (i.e. awareness of one’s mental processes) rather than an exploration of the full range of emotional abilities (Goleman, 1996). In identifying a range of emotional abilities Goleman suggests a need to go beyond meta-cognition and explore the concept of “meta-mood” (which he defines as awareness of one’s own emotions). He further expands on this suggestion to highlight the importance of self-awareness which he describes as being “aware of both our mood and our thoughts about that mood... non-reactive, non-judgmental attention to inner states (Goleman, 1996, p. 43). In reviewing emotional intelligence it is evident that a major driver of interest has been the failure of IQ tests to account for sufficient variance in success criteria both in an educational and organizational context.

2.2.2 The impacts and benefits of emotional intelligence

The research which underpins the positioning of emotional intelligence is predominantly educational and physiological, although business has been the main area for the growth of interest in, and the associated claims for the efficacy of, emotional intelligence. However, the research which underpins this is extremely

limited, with most of the claims being based on anecdotal case histories, derivative models and, in some cases, pure rhetoric. Much of Goleman's (1996) influential book on emotional intelligence provides examples of research evidence from within the educational sphere. One of his central contentions is that persons who have a good mix of IQ and emotional intelligence tend to be more successful in their chosen fields of endeavor than those who have outstanding IQ and under-developed emotional intelligence. Other authors writing on the topic of emotional intelligence also point to the impact of IQ and emotional intelligence, in combination, on determining successful performance outcomes (e.g. Steiner, 1997; Salovey and Mayer, 1990; Farnham, 1996). The prominent ideas would therefore appear to be that: A combination of intelligence quotient (IQ) and emotional intelligence (EI) explains more variation in outcome criteria than intelligence quotient alone; and also a certain threshold IQ is necessary before the combination with emotional intelligence leads to differentiated successful outcomes.

Research which rigorously demonstrated the impact of emotional intelligence on success and performance in an organizational context remains relatively uncommon. Kelley and Caplan's (1993) significant study focused on research teams in the Bell Laboratories and provided support for the ability of emotional intelligence to differentiate between high and average performers. Using the "star" rating as a criterion, IQ did not differentiate between "stars" and other team members. Academic talent was not found to be a good predictor of either "star" rating or productivity. However the interpersonal strategies employed by team members were found to differentiate. Similar results are reported from other, albeit less robust, studies (Martinez, 1997; Thompson et al., 1996). Other work with groups has found that the concept of "group intelligence" encompasses both IQ and what has been

labeled “social intelligence) (Williams and Sternberg, 1988). In exploring emotional intelligence and its potential benefits for individuals and organizations, considerations of organizational context are severely under represented.

However, Downing (1997) points out that people frame emotions and learning within an organizational context. Furthermore, he establishes that the growth in interest in emotions is associated with increasing organizational contextual volatility and change, and points out that the organizational change is frequently associated with emotional or interpretative conflict. Endorsements of the value of emotional intelligence are typified by quotations from leading business figures. For example, Coopre (1997, p. 31) quotes Nick Zenuik, a former leader of an executive team at Ford Motor Company: “Emotional intelligence is the hidden competitive advantage. If you take care of the soft stuff the hard stuff takes care of itself”. Other authors, from evidence gathered in other fields of study, assert that focusing on emotional intelligence can contribute to building competitive advantage (e.g. Cooper 1997; Goleman, 1996; 1997b; Cooper and Sawaf, 1997; Martinez, 1997; Harrison, 1997).

2.2.3 Emotional Intelligence and Competencies

In reviewing the nature and definition of emotional intelligence (see above), it is evident that the construct addresses individual traits, values and behaviors. This would, to a large extent, align with the concept of competency as defined by Boyatzis (1982): “...a job competency is an underlying characteristic of a person in that it may be a motive, trait, skill, aspect of one’s self-image or social role, or a body of knowledge which he or she uses”. Indeed there are clear parallels between the drivers of interest in competencies as an alternative to personality based paradigm, the now classic view of competencies (Boyatzis, 1982) sees the construct as being an inclusive

one which sets personality traits in a broader context. Indeed there is, within the literature on emotional intelligence, frequent reference to the nature of the construct being linked to competences (e.g. Goleman, 1996; Gardner, 1993; Steiner, 1997; Cooper and Sawaf, 1997).

The proposition underlying much of the focus of emotional intelligence, in relation to its organizational application, appears to be derived from a desire to explain differential achievement of success in an organizational setting which cannot be adequately accounted for by traditional measures such as IQ tests. Whilst this is an area of extensive debate and research, there have been a limited number of long-term studies of individual achievement within an organization which serves to illuminate the issue. One such study by Dulewicz and Herbert (1996, 1999) tracked the career progress of General Managers over a seven-year period. The main aim was to identify those competencies and personality characteristics assessed seven years previously which are associated with current success and rate of advancement. This study demonstrated a clear linkage between competencies and elements of advancement within an organizational context. The relationship between individual attributes and differentiation between “average” and “outstanding” performance (in terms of personal achievement) is at the heart of the case for considering emotional intelligence (Goleman, 1996).

The view that emotional intelligence relates to a set of competencies is reinforced by prominent authors in the field. Goleman (1997b), in a paper to the Second International Competency Conference, explored the development of emotional intelligence in an organization context, and made a direct reference to using an understanding of the concept to assisting in the improvement of workplace

competency. In relation to the process of management learning in particular, Fineman (1997) develops the idea of a clear link between emotion and competencies.

2.2.4 Developing Emotional Intelligence

If, as the research and assertions propose, emotional intelligence is a significant differentiator (given broadly equivalent levels of IQ) in terms of “life success” and ultimately corporate success, then the question arises as to whether emotional intelligence may be developed for an individual or is a basic personality trait. Within the literature there is a strong consensus that it is a developable trait or competency (e.g. Goleman, 1996; Steiner, 1997; Höpfl and Linstead, 1997; Cooper, 1997; Martinez, 1997). Indeed much of the popular literature is devoted to describing processes or programmes designed to help individuals develop their emotional intelligence (e.g. Martinez, 1997; Farnham, 1996; Harrison, 1997; Cooper, 1997). However, issues do arise in relation to the stage in an individual’s life at which interventions are most effective (Goleman, 1996). While building from this research and extensive case examples, the value of learning intervention during childhood is promoted, some doubts are raised as to the efficacy of learning interventions at later stages in life (e.g. Goleman, 1996). Within a managerial context, a view is emerging that although the core emotional capabilities are developed within childhood, these are plastic and thus capable of being developed and changed (Fineman, 1997; Höpfl and Linstead, 1997).

2.2.5 Measuring Emotional Intelligence

Given the core proposition that it is a combination of IQ and emotional intelligence which determines “life success” (Goleman, 1996), a question arises as to whether or not it is feasible to measure emotional intelligence. In addressing this issue the

literature tends to polarize. There appears to be a dominant view that the somewhat complex and diverse nature of emotional intelligence militates against its effective measurement. Goleman (1996, p. 44) comments that: Unlike the familiar tests for IQ, there is as yet no single pencil-and-paper test that yields an “emotional intelligent” score, and there may never be one. Others tend to endorse this view (for example, Steiner, 1997). While the lack of a robust and research method/test for assessing emotion intelligence is widely acknowledged (e.g. Goleman, 1996, 1997a; Hein, 1997), there is a continuing search for such a measure.

The complex nature of emotional intelligence and its assessment may, indeed, not be appropriate for measurement by means of a pencil-and-paper test. Goleman (1996) comments that: Although there is ample research on each of its (emotional intelligence) components, some of them, such as empathy, are best tested by sampling a person’s actual ability at the task.....’ In exploring the assessment of emotional intelligence, Martinez (1997) builds on Goldman’s observations and suggests that feedback from bosses and subordinates may be a more appropriate means of assessment of the construct of emotional intelligence than pencil-and-paper tests.

It is possible to conclude from a review of literature that, whilst emotional intelligence is a construct which offers significant potential to account for variances in “life success” (Goleman, 1996; Salovey and Mayer, 1990), there is a need for rigorous research to underpin the assertion in an organizational setting. Furthermore “traditional” pencil-and-paper tests appear unlikely to provide an appropriate vehicle for operationalizing the construct (Goleman, 1996; Steiner, 1997). A competence based approach to exploring and operationalizing the construct may be more appropriate (Goleman, 1996; Cooper, 1997; Fineman, 1997; Martinez, 1997).

Viewing emotional intelligence in a competence context provides a basis for viewing it as a developable trait or ability (Cooper, 1997; Goleman, 1997b; Höpfl and Linstead, 1997; Steiner, 1997).

2.3 Theoretical Framework of Emotional Intelligent

Upon review of relevant literature pertaining to emotional intelligence, a theoretical framework was designed to provide a better understanding of key elements that influence customer service. Several theories explain the framework of emotional intelligence and its relationship to customer service, job satisfaction, organizational commitment and employee turnover intention. It is believed that the latter three will positively affect the customer service rendered by employees

2.3.1 Emotional Intelligence in business organizations

A study on how emotional intelligence is important for organization is highlighted in the health care sector. Emotion research in health care is categorized into two major areas: research related to emotional labor (Larson and Yao, 2005) and research related to emotional intelligence (Goleman, 1998). Referring to the latter, the importance of emotional Intelligence has been widely recognized for the case of nursing staff working in health-care (Larson and Yao, 2005; Kooker, Shoultz and Codier, 2007). The health sector is not so different from the banking sector due to the fact that all these two organizations deal with other human beings on a daily basis, a situation where emotional intelligence plays a great role. Emotion is central within banking organizations. Every member of a banking staff has to deal, in a daily basis, with events highly related to emotions such as opening account, granting/refusing loans, balancing account. Thus, the work climate becomes stressful for the banking staff, which, at the same time is obliged to perform in the most effective way. High

responsibility upon customers is of utmost importance, as if not existing, may even cost their financial status due to the importance we attach to money. Moreover, it is one of the most stressful factors within a banking organization; as any other stressor usually moderates staff's job satisfaction and creates turnover intentions (Kooker, Shoultz, & Codier, 2007; Chiu et al., 2005). This is indeed not just a commonly accepted rational theory but it has been proved by many researchers, especially in the last decade (Firth et al., 2004; Sellgren, Ekvall and Tomson, 2007). In the light of this the previous argument becomes of a greater importance, under the consideration that banking departments try to prevent intentions of quitting because the results are higher costs and poor quality of services provided to customers.

2.3.2 Emotional Intelligence and Job Satisfaction

According to Goleman (1998), individuals that present a high level of Emotional Intelligence (EI) tend to experience more positive moods and emotions in contrast to those with a lower overall EI. This means that the latter usually translate their feelings to disappointment, anger and in fulfillment and by this way their total satisfaction is reduced. It is assumed that if total satisfaction at the work site is low then employees will not give their outmost best which will definitely affect the kind of service rendered to the customer. In health care sector, Guleryuz et al (2008) examined the effect of emotional intelligence on job satisfaction and organizational commitment of nurses working in seven university hospitals in Turkey. Their findings demonstrated that Emotional intelligence had a strong positive relation to job satisfaction.

2.3.3 Emotional Intelligence and Organizational Commitment

The associations between EI and Organizational Commitment has been examined in the relevant literature and in most cases has been found to be significantly and

positively related with it (Lee and Liu, 2007, Guleryuz et al., 2008; Zeidner, Matthews and Roberts, 2004; Wong and Low, 2002; Goleman, 1998; Mayer and Salovey, 1997). This can be explained from the fact that people with high emotional intelligence have the tendency to put themselves into positive emotional states that will probably lead to positive affection towards their organization (Wong and Law, 2002).

2.3.4 Emotional Intelligence and Turnover Intention

Staff turnover is defined as “the number of employees that have quit within a given time period, usually one year, in relation to the total number of employees”

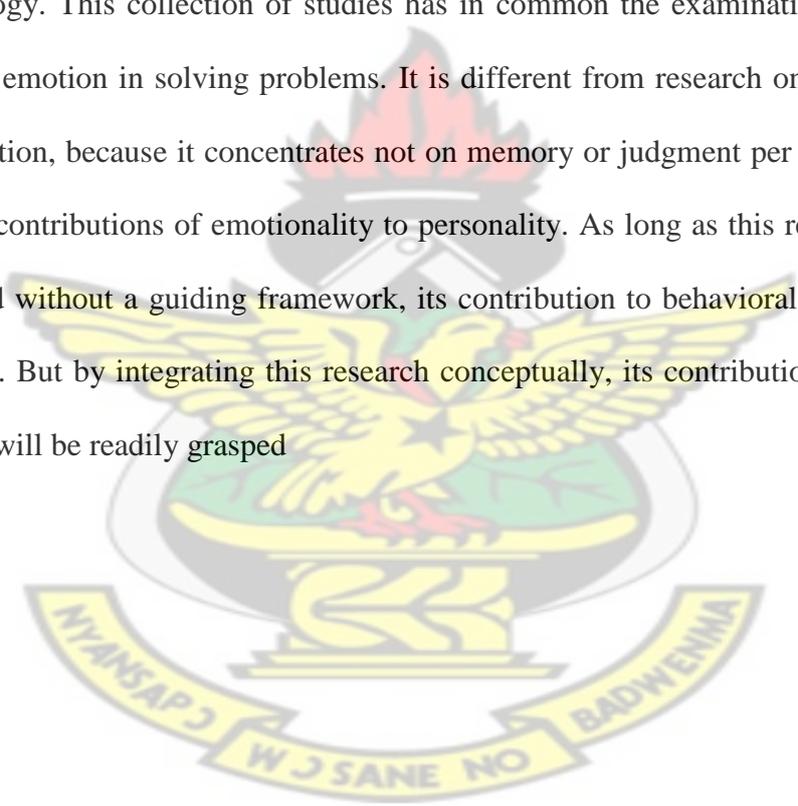
(Newman et al., 2002, the HSM Group 2002 cited in Sellgren, Ekvall and Tomson, 2007, p.172). Employee’s intention to quit is a situation that all managers try to eliminate within their organization as the actual quitting not only leads to higher costs as, for example, recruiting new employees (Firth 2004; Schyns, Torca and

Gossling 2007) but also has negative consequences on the quality of services provided. In the case of the banking industry this sometimes means the undermining of the customer account safety and security since customer service of an employee who is indecisive whether to stay or leave his/her job can be affected. According to past findings, turnover intention’ relationship with EI has been proved to be negative (Wong and Law, 2002; Goleman, 1998; Kooker, Shoultz and Codier, 2007; Carmeli, 2003; Lee and Liu, 2007; Falkenburg and Schyns, 2007; Firth et al., 2004). Particularly, Wong and Law (2002) have supported this argument and through their study they have highlighted the fact that the higher the emotional labor in a particular job, the stronger EI is negatively related to turnover intention.

2.4 Conceptual Framework and Scope of Emotional Intelligence

A conceptual framework was developed based on the review of literature to provide clear elements of emotional intelligence. Figure 3.1 shows a diagrammatic hypothetical framework which was developed by Salovey and Mayer (1990), to define various components of emotional intelligence and factors that affect it.

There is an exciting body of research that, for lack of a theoretical concept, is dismembered and scattered over a diversity of journals, books, and subfields of psychology. This collection of studies has in common the examination of how they use that emotion in solving problems. It is different from research on the interaction of cognition, because it concentrates not on memory or judgment per se, but on more general contributions of emotionality to personality. As long as this research remains scattered without a guiding framework, its contribution to behavioral science will be minimal. But by integrating this research conceptually, its contribution to behavioral science will be readily grasped



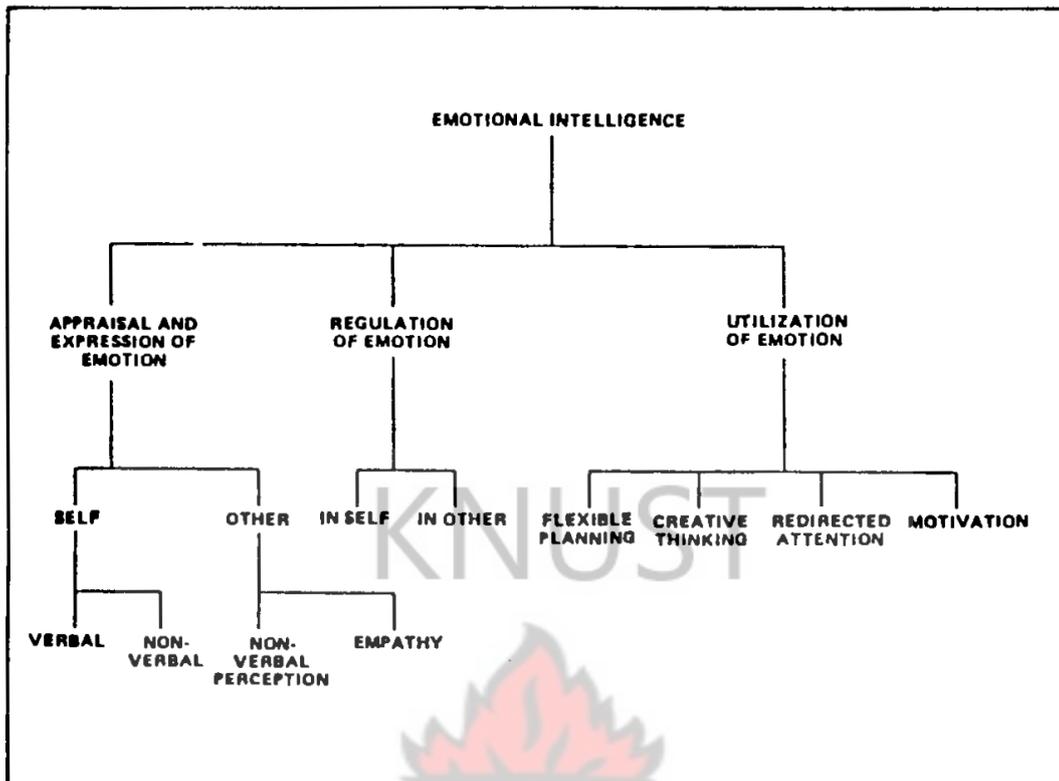


Figure 3.1: Emotional Intelligence Framework

Source: Salovey and Mayer (1990), pp.6

The framework reveals that there exist some implications of these scattered set of findings that have not yet been appreciated: that there is a set of conceptually related mental processes involving emotional information. The mental processes include: a) appraising and expressing emotions in the self and other, b) regulating emotion in the self and others, and c) using emotions in adaptive ways. An outline of these components is provided in Figure 3.1. Although these processes may be common, the above framework can also address individual differences in processing styles and abilities. Such individual differences according to Salovey and Mayer (1990) are important for two reasons: First, there has been a century-long tradition among researchers recognizing that people differ in the capacity to understand and express

emotions. Secondly, such differences may be rooted in underlying skills that can be learned and thereby contribute to peoples' mental health.

With the benefits associated with knowledge expansion in the field of emotional intelligence, it is essential that management in various organizations should have the requisite competences that will enable them easily determine its traits or characteristics in prospective employees.

2.5 Emotional Intelligence and Customer Service

Customer service has for a long time been accepted as a source of competitive advantage for service providers. This is never so glaring than when things go wrong. When customers complain or are disadvantaged is when customer service really has to work. If a company can't manage a customer when something goes wrong they will rarely come back, and they tell everyone they know what happened. According to Kernbach and Shutte higher emotional intelligence displayed by the service provider led to greater reported satisfaction with the service transaction. Further, they posit that there is an interaction between emotional intelligence of the service provider and transaction difficulty. In the low transaction difficulty condition they realized that there was progressively more satisfaction at each higher level of emotional intelligence of the service provider. Moreover they found that in the high transaction difficulty condition, there was low satisfaction in the low service provider emotional intelligence condition, but no significant difference in satisfaction between the high and medium levels of service provider emotional intelligence.

CHAPTER THREE

RESEARCH METHODOLOGY AND ORGANISATIONAL PROFILE

3.1 Introduction

This chapter covers the host of techniques used in the collection of data for the study. Both qualitative and quantitative research is applied to find answers to research questions on the assessment of emotional intelligence in five banks within the Accra and Kumasi metropolis. The chapter sets to satisfy the research objectives set in chapter one.

Participants were drawn from management, junior staff and customers from all five homogeneous banks in different cities. Participants were all frontline workers, managers or customers. This chapter also focuses on the techniques used in coming by data, the profiles of participating organizations and some ethical issues as well.

3.2 Research design

This study was carried out with research questions that elicited straight forward answers. The classification of the research purpose is therefore an exploratory study. As explained by (Robson 2002:59), ‘exploratory studies are valuable means of finding out what is happening; to seek new insights; to ask questions and to assess phenomena in new light’. This was most appropriate as the study sought to assess the level of Emotional Intelligence (EI) in five banking organizations, find out how EI impacts the customers and assess a model in determining EI in the selected banks. Survey was the main research strategy used to conduct this study congruent with the description of (Saunders et al.2009) which says a survey is most frequently used to answer what, who, where, how, how much and how many questions and tends to be used for

exploratory and descriptive research. The approach used under this study was the mixed method approach where quantitative and qualitative data collection techniques analysis procedures are used either at the same time (parallel) or one after the other (sequential) but are not combined. In other words, although quantitative and qualitative techniques are used, quantitative data get to be analyzed quantitatively while qualitative data gets to be analyzed qualitatively (Saunders et al. 2009).

The mixed method approach was partly used firstly by way of interviews with some frontline staff to identify key issues concerning EI and its influence on employee assessment and task performance as related to customer service which gave more understanding and direction to the target of the quantitative research as emphasized by Mack et al. (2005) that say, “Qualitative research is especially effective in obtaining culturally specific information about the values, opinions, behaviors and social contexts in particular populations” (p. 1). And secondly by way of questionnaires administered to identified front line workers and customers to test the proposed model for emotional intelligence in banks. Each of these techniques were used and analyzed separately at different phases of the research.

Within the broad qualitative research, in-depth interview appear to be the most appropriate method to investigate the importance of employee EI levels in banks. Mack et al. (2005) explain that in in-depth interviews, questions are posed in a neutral manner and the respondent is considered to be the expert, whose entire knowledge and view on a certain research topic is important to the researcher. The interviewer has the opportunity to pose follow-up questions based on responses the interviewee gave. In-depth interviews are usually conducted face-to-face and this study followed the same approach.

In the quantitative part of the research, the data collection technique used was questionnaire. Questionnaires involve each person (respondent) being asked to respond to the same set of questions and provide an efficient way collecting responses from a large sample prior to quantitative analysis (Saunders et al. 2009). They work best with standardized questions that the researcher can be sure will be interpreted the same way by all respondents (Robson, 2002). Questionnaires of organizational practices enable the researcher to identify and describe the variability in different phenomena. The questionnaire type took the form of self-administered questionnaire, delivered by hand to each respondent and collected later.

3.3 Population of the study

The study population was mainly the permanent frontline staff of the five homogeneous banks in Accra and Kumasi. The total population includes frontline staff is approximately 700 employees including managers, supervisors and junior staff and also 2000 customers. Thus, the 700 employees and 2000 customers become the population for the study. 5 frontline employees and 5 customers were selected from each bank to respond to the in-depth interview; a random selection of junior frontline staff and their customers were served with questionnaires to respond to.

3.3.1 Sample size

The sample size intended for this study was obtained using, equation 3.1;

$$n = t^2 \times (p)(q)/d^2 \dots\dots\dots 3.1$$

Where n= sample size, t= number of standard deviations for a chosen confidence level, p and q = proportion of population of workers in the selected banks and their clientele and d= allowable margin of error.

For most researchers, a confidence interval of 95 percent is used to attain results true to the situation occurring in the population (Cochran, 1977). Thus the t-value for alpha level of 0.05 is 1.96. According to Bartlett *et al*, (2001), 0.5 in the estimate of the population will result in the maximization of variance, the margin of error also represents the amount of error the researcher is willing to accept. Hence this results in the maximum sample.

Assigning a 95 percent confidence level and a 8 percent margin of error

$$N = (1.96)^2 \times (0.5) \times (0.5) / (0.07)^2$$

$$= 3.8416(0.25/0.0049)$$

$$\cong 196 \text{ respondents}$$

This implies that the number of respondents should be 196 made up of workers in the selected banks and their clientele. To make provision for doubtful data and other errors, the number of respondents was increased to 200. The number of respondents was evenly distributed among the selected banks irrespective of the client base in these selected banks (Table 3.1). The sample of 200 respondents consisted of 100 bank employees and 100 customers. The data of employee and customer respondents of the study area collected in the various banks are represented in the Table 3.2.

Table 3.1: Distribution of respondents

Bank	Municipality	Number of respondents	Number of Employees	Number of Employees
Ghana Commercial Bank	Accra	20	10	10
Standard Chartered Bank	Accra	20	10	10
Barclays Bank	Accra	20	10	10
ECOBANK	Accra	20	10	10
Société General	Accra	20	10	10
Ghana Commercial Bank	Kumasi	20	10	10
Standard Chartered Bank	Kumasi	20	10	10
Barclays Bank	Kumasi	20	10	10
ECOBANK	Kumasi	20	10	10
Société General	Kumasi	20	10	10
TOTAL		200	100	100

Source: Fieldwork, 2014

Table 3.2: Distribution of Sampled Employees and Customers from each Bank

Bank	Branches	Number of Employee respondents	Number of Customer respondents
GCB	Accra New Town	10	10
	Makola	10	10
	Abelenkpe	10	10
	Dansoman	10	10
	Spintex	10	10
	Adum	10	10
	KNUST	10	10
	Asafo Market	10	10
	Kumasi Main	10	10
	Suame	10	10
STCRT	Accra New Town	10	10
	Makola	10	10
	Abelenkpe	10	10
	Dansoman	10	10
	Spintex	10	10
	Adum	10	10
	KNUST	10	10
	Asafo Market	10	10
	Kumasi Main	10	10
	Suame	10	10
ECB	Accra New Town	10	10

	Makola	10	10
	Abelenkpe	10	10
	Dansoman	10	10
	Spintex	10	10
	Adum	10	10
	KNUST	10	10
	Asafo Market	10	10
	Kumasi Main	10	10
	Suame	10	10
BBG	Accra New Town	10	10
	Makola	10	10
	Abelenkpe	10	10
	Dansoman	10	10
	Spintex	10	10
	Adum	10	10
	KNUST	10	10
	Asafo Market	10	10
	Kumasi Main	10	10
	Suame	10	10
SGB	Accra New Town	10	10
	Makola	10	10
	Abelenkpe	10	10
	Dansoman	10	10
	Spintex	10	10
	Adum	10	10
	KNUST	10	10
	Asafo Market	10	10
	Kumasi Main	10	10
	Suame	10	10
Total		100	100

Source: Field work, 2014

3.4 Sampling technique(s)

The term sample refers to a subset of the population from which the data is collected (Easterby- Smith, Thorpe & Jackson, 2008). In all, two hundred and twenty (220) employees and customers out of the total population of 2700 representing 8.1% was sampled for the study.

Sampling methods are classified as either *probability* or *non-probability*. In probability samples, each member of the population has a known non-zero probability of being selected (Bryman and Bell, 2003). Probability methods include random sampling, systematic sampling, and stratified sampling. In non-probability sampling, members are selected from the population in some non-random manner. These included convenience sampling, judgment/purposive sampling, quota sampling, and snowball sampling (Newman, 2006).

In this study, the researcher will use the non-probability sampling called convenience sampling to select the 100 staff and 100 customers.

This sample was drawn from the front office (made up of tellers and customer service representatives). The back room staff did not have representation because most of the workers in this department were workers who do not necessarily need to meet customers as part of their job descriptions

3.5 Data collection tools

To measure Emotional Intelligence (EI), the Schutte Self report Emotional Intelligence scale was used (Schutte, 1998). The scale is structured from the EI model by Salovey and Mayer (1990). Moreover the Meyer, Salovey and Caruso (2002) Emotional Intelligence Test, (MSCEIT), which has proved to provide high validity (Brackett and Mayer, 2003; Brackett et al., 2006; Rode et al., 2008) was also considered but as a result of financial and time constraints this questionnaire model was dropped because apart from respondents answering open ended questions, it also includes participants being monitored while using some audio visual materials. This latter portion was impossible since firstly it involved carrying a video apparatus which

was bulky and secondly participants, especially bank teller did not have the time to participate in such a manner.

Schutte's Self report Emotional Intelligence has four subscales namely, Emotion perception, Utilizing emotions, Managing self- relevant emotions and managing others' emotions. The scale has 33-items and is scored from 1 (strongly agree) to 5 (strongly disagree). Each subtest score is graded and then added together to give the total score for the participant. Some of the items on the scale include; I know when to speak about my personal problems to others and other people find it easy to confide in me. This scale has a reliability coefficient of 0.90. Allen and Meyer's (1990a, b) Organizational Commitment scale was also adopted to measure the aspects of Organizational Commitment. Job Satisfaction was also adopted in the questionnaire was measured using Melia and Peiro's S20/23 questionnaire (Melia and Peiro, 1989). The questionnaire consisted of 33 items and assesses various specific factors of satisfaction, such as intrinsic job characteristics, supervision, participation and physical environment which are highly matched with the different dimensions of the banking job satisfaction. The questionnaire presents high-level of validity, high internal consistency and adapts adequately to different organizational contexts. Intention to quit was measured by using the three item questionnaire of Kim et al. (1996) that is also considered to provide high validity. These instruments were selected because they are simple measure and very understandable for the respondents (Price, 2003). Responses were assessed on 5-point Likert scales.

3.5.1 Sources of data

3.5.1.1 Primary data sources

Primary data was collected using questionnaires and interviews. Participants were drawn from five banks from the Accra and Kumasi metropolis. Participants were made up of employees and customers who responded to the interviews and other front line workers who responded to the questionnaires.

3.5.1.2 Questionnaire

Instrumentation involves not only the selection or design of the instruments but also the conditions under which the instruments will be administered (Healey, 1991). The common data collection instruments used in this research are questionnaires. In this study, the researcher used both the self-administered questionnaire and interview for collecting data from respondents.

The self-administration type of questionnaire was preferred to the other methods namely mailed, group and digital. A self-administered questionnaire was developed and given to employees of the 10 banks as part of the survey. The items in the survey questionnaire were close ended. Close ended questions were used in order to get specific responses from them. Open-ended questions will be asked without specific response options. For the respondents who needed to create their own answer, open-ended questions were applicable. The open ended questions were more likely to reflect the full richness and complexity of the views held by respondents (Denscombe, 2007).

3.5.1.3 Interviews

There was a brief interview with some frontline employees to ascertain the extent of their knowledge with the emotional intelligence concept and how it relates to the banking sector. Moreover employees were asked if there was any part of their performance evaluation questionnaire that catered for their level of emotional intelligence that has improved customer service. This latter question was asked to each employee and ticked by researcher before the full questionnaire was given to the employee to be self-administered. This was done to prevent the biases that could arise due to employee response uncertainty. This brief interview made the researcher know exactly how much employee respondents know about emotional intelligence. The table below shows the number of employees that were interviewed from each selected bank.

Table 3.3: Distribution of employees interviewed

Bank	Metropolis	Number of employees interviewed
Ghana Commercial Bank	Accra	10
Standard Chartered Bank	Accra	10
Barclays Bank	Accra	10
ECOBANK	Accra	10
Société General	Accra	10
Ghana Commercial Bank	Kumasi	10
Standard Chartered Bank	Kumasi	10
Barclays Bank	Kumasi	10
ECOBANK	Kumasi	10
Société General	Kumasi	10

Source: Field work, 2014

3.6 Data analysis tools

The descriptive analysis tools were employed to develop tables and frequencies. Data analysis involved sorting, editing, coding and entry of data unto the Statistical Package STATA 13.1. Editing was then done to remove errors for the purpose of ensuring quality control. Coding was done afterwards to assign numbers to the variables through the provision of a coding frame. The data then was entered into the computer with the use of STATA, for the analysis to be done. Descriptive statistics and simple percentages were used to represent the analysed data.

3.6.1 The Model

Firstly, Customer Satisfaction (CS) is considered as a function of behavioral (B) and the relationship can be written as

$$CS = f(B) \dots\dots\dots (3.2)$$

In equation 3.2, the behavioral variables will utilizing emotions, managing self-relevant emotions and managing others' emotions all of which can be measured by emotional intelligence.

More precisely the functional relationship between customer service and the other variables can be expressed in the form

$$Y = \beta X + U \dots\dots\dots (3.3)$$

Where Y is an nx1 vector of dependent variables, X is an nxk matrix of explanatory variables, β is a kx1 coefficient vector and U is an nx1 error vector.

The exact model that will be used to investigate the relationship between customer service and the other variables can be specified as follows:

$$Y_i = \beta_0 + \beta_1 U_EMO + \beta_2 S_EMO + \beta_3 O_EMO + e_i$$

Where Y_i represents the indicator for customer satisfaction, with subscript i for the selected banks ($i=1 \dots n$).

U_EMO = Utilizing Emotions, S_EMO = Managing self-relevant emotions, and the last is O_EMO = Managing others' emotions

The Ordinary Least Square regression model will be used to estimate this model

3.6.2 Justification of the Variables Included in the model

The dependent Variable

This is the probability of the customer leaving happy or satisfied after receiving a service or not. It is a binary choice variable taking the value of 1 if the customer leaves happy after the service in the bank or 0 if otherwise. A short questionnaire was given to each surveyed customer who was assisted in any way by a bank employee. Questions ranged from how the customer was received when he or she entered to how he or she felt after completing the required business in the bank.

Measurement of outcome Variables

Although the interest lies in the level of emotional intelligence on customer service, other demographic variables like employee age and sex is added so as to help determine customer service in a stylized manner, since these demographic variables may not be related to emotional intelligence but may be related to customer service.

Age

There are many assumptions about emotional intelligence and age. Popular literature and “common sense” asserts that older people are more aware, wise, and restrained. Is it true? Existing research also indicates a slight relationship between customer satisfaction and age. How strong is this effect, and which areas of emotional intelligence are most affected by age? Are older people more self-aware, better at self-management, and/or do they make more principled decisions? It is hypothesized that as people grow they have more opportunity to learn about emotions and the gradations of emotions, increase emotional vocabulary, and experience more and more varied life situations. Perhaps they accumulate more feedback and integrate this into greater self-awareness which may affect customer service. However, age may only be mildly predictive of this dimension since there are many younger people with a highly developed self-awareness and many older people who have not developed these competencies.

Sex

The gender of an employee may play an important role when talking about customer satisfactions. It will be interesting to know that Samuel; 2006 believes that there is a weak relationship between gender and customer satisfaction and hence, which contradicts his theory. The rejection of the hypothesis means that gender has negligible influence on customer perception of banks.

Utilizing or Facilitating Emotions

To obtain the measure of utilizing emotions, data was gathered from the responses of the employees of the selected banks. These questions tried to ascertain the emotions

that arise in respondents when they are faced with a series of situations. Utilizing or facilitating Thought score is the ability to employ your feelings to enhance the cognitive system (thinking) and, as such, this ability can be harnessed for more effective problem-solving, reasoning, decision-making, and creative endeavors. Of course, cognition can be disrupted by emotions, such as anxiety and fear, but emotions also can prioritize the cognitive system to attend to what is important and even focus on what it does best in a given mood. Emotions also change the way we think, creating positive thoughts when we are happy and negative thoughts when we are sad. These changes in viewpoint force us to view things from different perspectives. Such shifting viewpoints may foster creative thinking.

Managing self- relevant emotions

The Managing Emotions score concerns one's capacity to manage emotions successfully, when appropriate. Managing emotions means that, the employee remains open to emotional information at important times and closed to it at other times. It means successfully managing and coping with emotions. It also means working with feelings in a judicious way, rather than acting on them without thinking. For example, reacting out of anger can be effective in the short-run, but anger that is channeled and directed may be more effective in the long run. It is important to understand that the ability to successfully manage emotions often entails the awareness, acceptance, and use of emotions in problem solving. When we speak of emotional regulation, some people understand the term to mean the suppression or rationalization of emotion. Managing Emotions involves the participation of emotions in thought and the ability to allow thought to include emotions. Emotions form a rich and complex interrelated symbol set, and many people discuss the existence of an

“emotional language.” An employees’ score on the Understanding Emotions Branch reflects being able to label emotions and to reason with them at an effective, understandable level. Understanding what leads to various emotions is a critical component of emotional intelligence. For instance, annoyance and irritation can lead to rage if the cause of the irritation continues and intensifies. Knowledge of how emotions combine and change over time is important in our dealings with other people and in enhancing our self-understanding.

Managing others’ or perceiving emotions

The Perceiving Emotions score concerns employees’ ability to recognize what those around them are feeling. The first branch of the emotional intelligence model involves the capacity to perceive feelings accurately. Emotional perception involves paying attention to, and accurately decoding, emotional signals in facial expressions, tone of voice, and artistic expressions. Accurate appraisal of emotions starts with attending to emotional expressions. If a person is uncomfortable with another person's expression of negative emotions, for instance, and they turn away every time they sense another’s discomfort, they may not perceive accurately that other person’s emotional state. While this Branch of the model also includes accurate appraisal of one’s own emotions and the expression of emotion, the questionnaire measured the appraisal of emotions in others. Evidence suggests that the accurate appraisal of others is related to accurate perception in oneself as well.

Table 3.4: Table representing a priori expected outcome

Variable	MEASURED Expected sign
Utilizing Emotions	Positive
Managing self- relevant emotions	Positive
Managing others' emotions	Positive
Emotional Intelligence	Positive
Sex	Positive
Age	Positive

Source: Field work, 2014

3.7 Ethical considerations

Ethics refers to the appropriateness of one's behaviour in relation to the rights of those are affected by his or her work. To add to this, Wells (1994) defines ethics as a code of behaviour appropriate to academics and the conduct of research. The aptness of the researcher's behaviour is influenced by broader social norms of behaviour according to Wells, (1994) and Zikmund, (1994). In this regard, a social norm refers to the type of behaviour which a researcher ought to adopt in a particular situation (Robson, 1993; Zikmund, 1994).

As a result, the researcher had no choice than to consider ethical issues from the beginning to the end of this study and to remain responsive to the impact of work on those who were affected. To accomplish this, the researcher collected an introductory letter from the Dean of the Kwame Nkrumah University of Science and Technology (KNUST) Business School to notify and ask for permission from the organizations involved. Further, the researcher sought the consent of respondents before administering the questionnaires. The researcher treated the information as confidential and used them solely for the purpose for which it was collected. It must however be emphasized that information about the various banks was not altered in any way.

3.8 Brief profile of the banking sector in Ghana

The financial sector in the country comprises a broad range of organizations that deal with the management of money. The financial services industry is categorized into three main sectors:

- Banking and Finance (including Non-Bank Financial Services and Forex Bureau)
- Insurance and
- Financial market/capital markets

The Ghanaian government has shown their strong commitment towards the development of the financial sector. In 2003, the Financial Sector Strategic Plan (FINSSP) obtained the consent from the government and came into power with the aim to broaden and deepen the financial sector. Improved governance in the financial markets remains an important focus for the continued reform agenda because the country want to invisible hand to work. Through FINSSP the Government of Ghana intends to ameliorate the evolution of a financial sector which is appropriate for the needs of a country moving towards middle income status.

The banking sector especially has not been left out in this regard. The Bank of Ghana (BoG) Act 2002 (Act 612) was replaced with the Banking Act 2004 (Act 673) to strengthen the regulatory and supervisory functions of BoG which has made way for the establishment of the International Financial Services Centre (IFSC) by the government. This was setup to augment the competitiveness of the Ghanaian banking sector. Currently, there are nineteen (19) banks operating in the formal banking sector

under different banking licenses with Standard Trust Bank Limited being the latest addition.

These banks are spread all over the country with most of them in the regional and district capitals.

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CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

Chapter four presents the result and discussion of the study. This chapter begins with a distribution of respondents and continues with a description of emotional intelligence levels that exist among bank employees in the selected banks in the Accra and Kumasi metropolis. A comparison is made between data results obtained from the surveys in the selected banks in Accra and Kumasi in terms of their age, sex and level of emotional intelligence characteristics using means and proportions. The t-tests and f-tests were used to tests for significance. Using a combination of the information obtained from the two separate survey questionnaires and information from the linear regression analysis, the influence of the emotional intelligence and customer satisfaction which is used as a proxy for customer service is determined. Reasons for why these results were obtained will also be identified.

A sample of 220 individuals consisting of 107 being employees were both interviewed and administered questionnaires while 113 being customers were only administered questionnaires. Due to incomplete and unused questionnaires 100 out of 107 employee surveys could be retrieved giving a response rate of about 93.5%, while 95 out of 113 customer surveys could be retrieved which gave a response rate of 84%. It should be noted that employees were not interviewed or administered questionnaires based on how long they had worked or transacted business with customers in the name of the selected bank. Also customers were not given questionnaires based on how long they had transacted business with the selected banks.

4.2 Demographic characteristics of respondents

4.2.1 Distribution of Sampled Employees and Customers

The data of employee and customer respondents of the study area collected in the various banks. A total of 100 employees were interviewed and also administered questionnaires while 100 customers were administered questionnaires. The proposed proportions of respondents for some banks were reduced as a result of inadequate respondents. Hence the response for other banks where information was obtained was considered.

4.2.2 Gender of Respondents

The distribution of gender from the sampled data indicates that a total of 103 females and 97 males participated in the survey representing 51.50% and 48.50% respectively. In terms of gender analysis of employees and customers in various selected banks: a total of 23 female and 27 male customers participated in the Accra metropolis representing 46% and 54% respectively while a total of 25 female and 25 male customers participated in the Kumasi metropolis representing 50% a piece. A total of 28 female and 22 male employees participated in the Accra metropolis representing 56% and 44% respectively while a total of 27 female and 23 male employees participated in the Kumasi metropolis.

4.2.3 Age of Respondents

The age distribution of employees interviewed showed that a higher percentage of employee respondents fell within the ages of 46 to 59, followed by the age range of 36 to 45 and then finally followed by the age range of 20 to 35. This distribution was obtained because during the interviewing stage the relatively older employees availed

themselves to be interviewed. Figure 4.1 shows the mean age distribution of employee respondents. The age distribution of customers interviewed showed that a higher percentage of customer respondents fell within the ages of 46 to 59, followed by the age range of 36 to 45. This distribution was obtained because during the interviewing stage the relatively older customers readily availed themselves to be interviewed. Figure 4.2 shows the mean age distribution of customers.

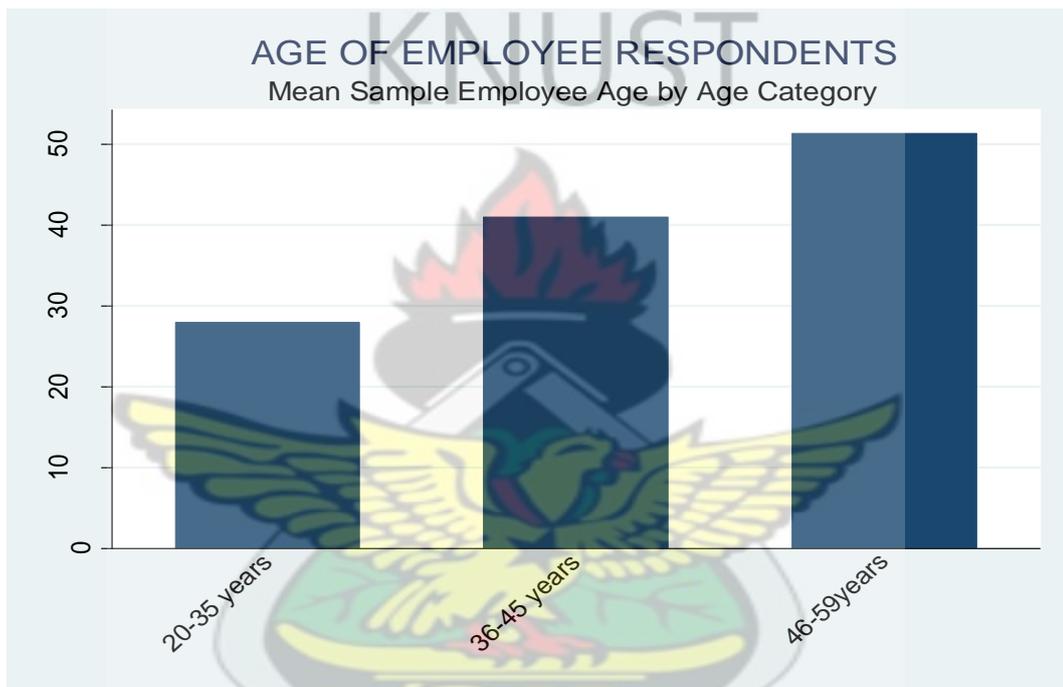


Figure 4.1: Mean Age Distribution of Employee Respondents

Source: Field work, 2014

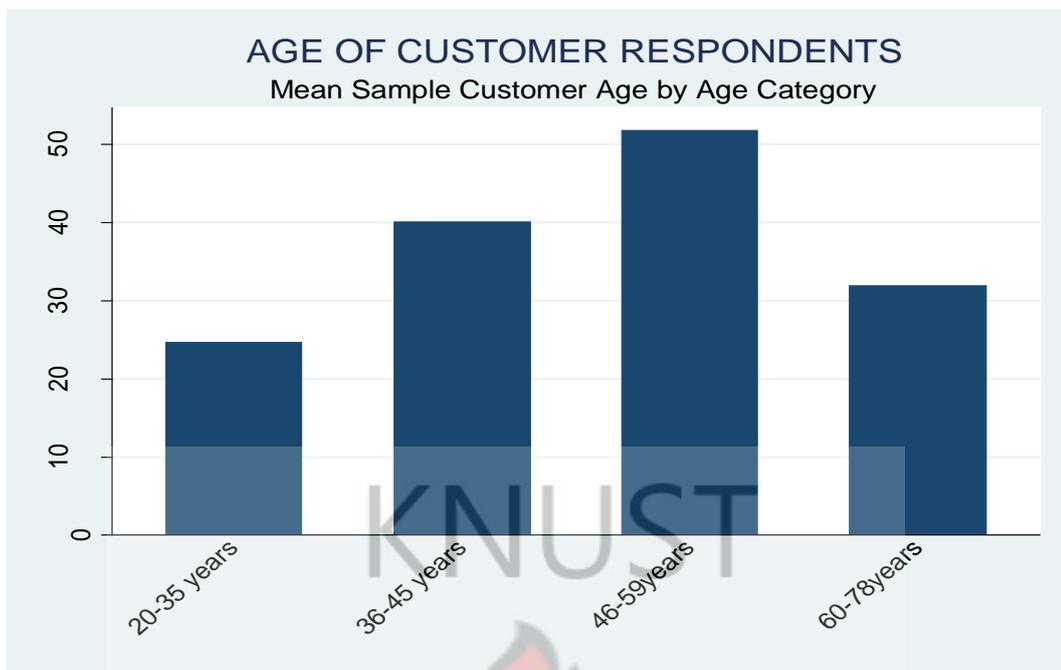


Figure 4.2: Mean Age Distribution of Customers

Source: Field work, 2014

4.3 Customer service strategies in the selected banks

Looking at the customer service strategies in the banks that were surveyed, the questionnaire tried to ascertain if banks considered the level of employee emotional intelligence as a means of improving customer service; so a question was asked whether there is any part of the bank employees' performance evaluation questionnaire that catered for their level of emotional intelligence that has improved customer service. After which a follow up question was asked to know to exact customers' service strategies that bank employees used. With the initial question all the employees in Accra and Kumasi answered in the negative to question. However with the follow up question respondents revealed some customer service strategies on their various banks. These strategies were identified as complaints logging, customer acknowledgement and treating customers fairly which constituted 35%, 25% and 15%

respectively. Each of these strategies was designed to have the maximum impact on customer loyalty and retention.

Furthermore, the study found that, these policies and strategies are reviewed by heads of departments and service centers as desired, on monthly, quarterly, half yearly and yearly bases. Considering how the question was framed there was also ‘prompt feedback’, thus employees must have the ability to be able to think on their feet and give customers the required responses or resolutions to their problems. Second was the ability of an employee to identify the unique needs of each customer which also featured as one important customer service strategy of banks. The last but not the least important was ‘product knowledge’ which means that bank employees should know what they are selling to customers so that they will sound convincing enough to ensure customer confidence which constituted 10%, 8% and 7% respectively. The distribution of these responses is shown in table 4.2 below.

Table 4.1: Customer Service Strategies in Banks

Customer Service Strategy	Frequency	Percentage of frequency (%)	Cumulative frequency
Complaints logging	35	35.00	35.00
Customer acknowledgment	25	25.00	60.00
Treating Customers Fairly	15	15.00	75.00
Prompt Response	10	10.00	85.00
Identifying unique needs	8	8.00	93.00
Product Knowledge	7	7.00	100
Total	100	100	

Source: Field work, 2014

4.4 Level of emotional intelligence in the selected banks

Emotional Intelligence (EI) was measured on the part of employees and this was done by instrument as discussed in the previous chapter that enable one to measure the level of emotional intelligence of an individual. Each of the items on the questionnaire asks employee about his/her emotions or reactions associated with emotions. After deciding whether a statement is generally true for the employee, they used use the 5-point scale to respond to the statement. Employee respondents were to circle the “1” if they strongly disagreed to the assertion being made on the questionnaire, “2” if they somewhat disagreed, “3” if they neither agree nor disagreed, “4” if they somewhat agreed, and “5” if they strongly agreed. As was discussed in the previous chapter Schutte’s Self report of Emotional Intelligence was the instrument used in the Employee survey. This instrument has four subscales namely, Emotion perception, utilizing emotions, managing self- relevant emotions and managing others’ emotions and it was through these four (4) subscales that employee EI was measured. Each subtest score was graded and then added together to give the total score for the employee. A score of a sum result of below 40 to 77 represents Emotional Unintelligence, a score range between 78 and 98 represents somewhat Emotional Intelligence and finally a score range between 100 and 165 represents Emotional Intelligence. Fieldwork showed that forty-one employees were emotionally unintelligent, three somewhat emotionally intelligent and fifty-six very emotionally intelligent. Table 4.3 shows the distribution of emotional intelligence levels among employees.

Table 4.2: Distribution of EI levels among employees

Level of emotional intelligence	Frequency	Percentage of frequency	Cumulative frequency
Not Emotionally Intelligent	41	41.00	41.00
Somewhat Emotionally Intelligent	3	3.00	44.00
Very Emotionally Intelligent	56	56.00	100.00
Total	100		

Source: Field work, 2014

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4.5 Customers' perception of customer service delivery in the selected banks

As has been discussed customer satisfaction can be used as a proxy to measure for superior customer service. Just as employees were given questionnaires so were customers also given questionnaires to fill so as to ascertain their level satisfaction they had after a transaction in the bank. Each of the items on the questionnaire asks customers about the way they were treated by the bank teller that attended to them. After deciding whether a statement is generally true for the customer, they used the 5-point scale to respond to the statement. Customer respondents were to circle the "1" if they strongly disagreed to the assertion being made on the questionnaire, "2" if they somewhat disagreed, "3" if they neither agree nor disagreed, "4" if they somewhat agreed, and "5" if they strongly agreed. . A score of a sum result of below 7 to 10 showed that a customer was not satisfied and hence did not enjoy the customer service, a score range between 11 and 18 represents somewhat Emotional Intelligence and finally a score range between 19 and 55 represents Emotional Intelligence. Fieldwork showed that thirty-three customers were unsatisfied, thirteen were somewhat satisfied and fifty-four very satisfied. Table 4.4 shows the distribution of emotional intelligence levels among employees.

Table 4.1 Distribution of Satisfaction levels among Customers

Level of Satisfaction	Frequency	Percentage of frequency	Cumulative frequency
Unsatisfied	33	33.00	33.00
Somewhat Satisfied	13	13.00	46.00
Very Satisfied	54	54.00	100.00
Total	100		

Source: Field work, 2014

4.6 The relationship between emotional intelligence and customer service in the selected banks.

Two OLS regressions were run to ascertain the influence of an employee's level of emotional intelligence on customer service where the level of customer satisfaction was used as a proxy for latter variable. The first regression only included a constant term as highlighted in the equation 3.1 to regress a customer's level of satisfaction the dependent variable on first the measure of emotional intelligence which comprised of: the behavioral variables will utilizing emotions, managing self- relevant emotions and managing others' emotions secondly on age of the employee and thirdly on the sex of the employee. In The second regression excludes the constant term and runs the OLS regression using the same dependent and independent variables as explained above This is done because in the second regression it is assumed that when these independent variables are not present then there will be no proxy to measure customer service, The constant term captures the effect on customer satisfaction when there is no employee EI, employee age and employee sex, however this assumption is relaxed in regression 2. Table 4.2 below shows the results of the OLS regression using version 13.1 of STATA, statistical software. The detail of the regression results are shown in the appendix.

Table 4.4: Results of OLS regression for equation 3.1

Explanatory Variables	Regression 1	Regression 2
Emotional Intelligence of all sampled employees (lev_eintel)	0.6456*** (0.0665)	0.6548*** (0.0618)
Sex of all sampled employees (emp_sex)	0.2586* (0.1306)	0.29056** (.0996)
Age of all sampled employees (emp_age)	0.0081 (0.006)	0.0098** (0.0046)
Emotional Intelligence of all sampled employees in Kumasi (l_eintel_ksi)	0.6063*** (0.1034)	0.6212*** (0.0974)
Sex of all sampled employees in Kumasi (emp_sex_kis)	0.1801 (0.2005)	0.2375 (0.1562)
Age of all sampled employees in Kumasi (emp_age_ksi)	0.0090 (0.0009)	0.0117* (0.0067)
Emotional Intelligence of all sampled employees in Accra (l_eintel_acc)	0.7072 *** (0.0878)	0.6959*** (0.0784)
Sex of all sampled employees in Accra (emp_sex_acc)	0.3556** (0.1729)	0.3214** (0.1285)
Age of all sampled employees in Accra (emp_age_acc)	0.0105 (0.0092)	0.0084 (0.0062)
Constant for all observations	-0.1405 (0.5005)	
Constant for Accra observations	-0.1497 (0.5005)	
Constant for Kumasi	0.2308 (0.4993)	

Source: Fieldwork, 2014.

NOTE: ***, ** and * are significant at the 1%, 5% and 10% significant levels respectively.

Standard errors are in parenthesis and are reference categories.

4.7 Discussion of results

4.7.1 Customer service strategies

From the questionnaire it was evident that all of the surveyed banks showed that emotional intelligence does not explicitly count as a customer service strategy,

probably because the term emotional intelligence may seem too academic and banks have their own rules to follow as regards to customer service which is exactly what Goleman 1996 says that EI is difficult to measure and no truly robust measure exists as yet. However strategies adopted by the banks as they stated were in line with bank policy and frequently reviewed by managers which is consistent with Kirkwood's (2009) position that strategies must be reviewed to suit the increasing complexity of the customer. On the basis of the review, where necessary, strategies were redefined.

4.7.2 Level of Emotional Intelligence

The distribution of the total score obtained in each employee questionnaire from the sampled data in terms of location showed that total of 25 bank employees in Accra interviewed were emotionally intelligent, 22 are not emotionally intelligent and 3 were somewhat representing 50%, 44% and 6% respectively while among bank employees interviewed in the selected Kumasi banks showed that 31 were very emotionally intelligent and 19 were not emotionally intelligent representing 62% and 38% respectively. Figure 4.3 and Figure 4.4 show these distributions. This result shows individual differences in terms of their ability to use information conveyed by emotions adaptively, which is what Gardner (1983) described as personal intelligence.

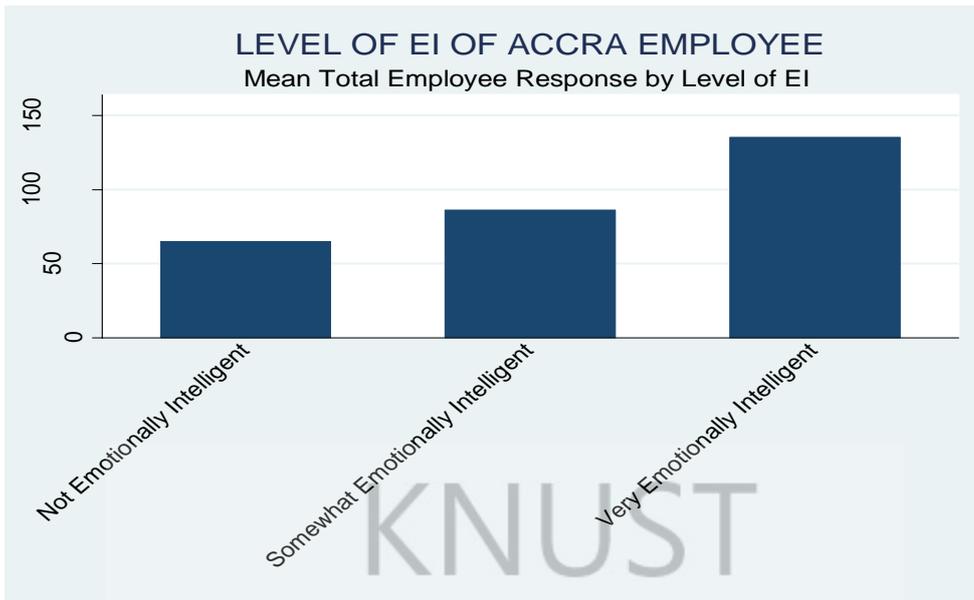


Figure 4.3: Mean Total of Accra Employee Response

Source: Field work, 2014



Figure 4.4: Mean Total of Kumasi Employee Response

Source: Field work, 2014

4.7.3 Customers perception of customer service

The distribution of the total score obtained in each customer questionnaire from the sampled data in terms of location showed that total of 26 bank customers in Accra interviewed were satisfied with the service they obtained from emotionally intelligent employees, 16 were unsatisfied and 3 were somewhat satisfied representing 54%, 16% and 7% respectively while results of bank employees interviewed in the selected Kumasi banks showed that 27 were satisfied from the service they received from employees who were emotionally intelligent, 6 were not satisfied and 17 were somewhat satisfied from the service they received. As Heffernan, O'Neill, Travaglione and Droulers, (2008) found out that trust and EI has an impact on bank performance it is evident from this survey that bank customers' perception of customers service can be influenced by employee EI.

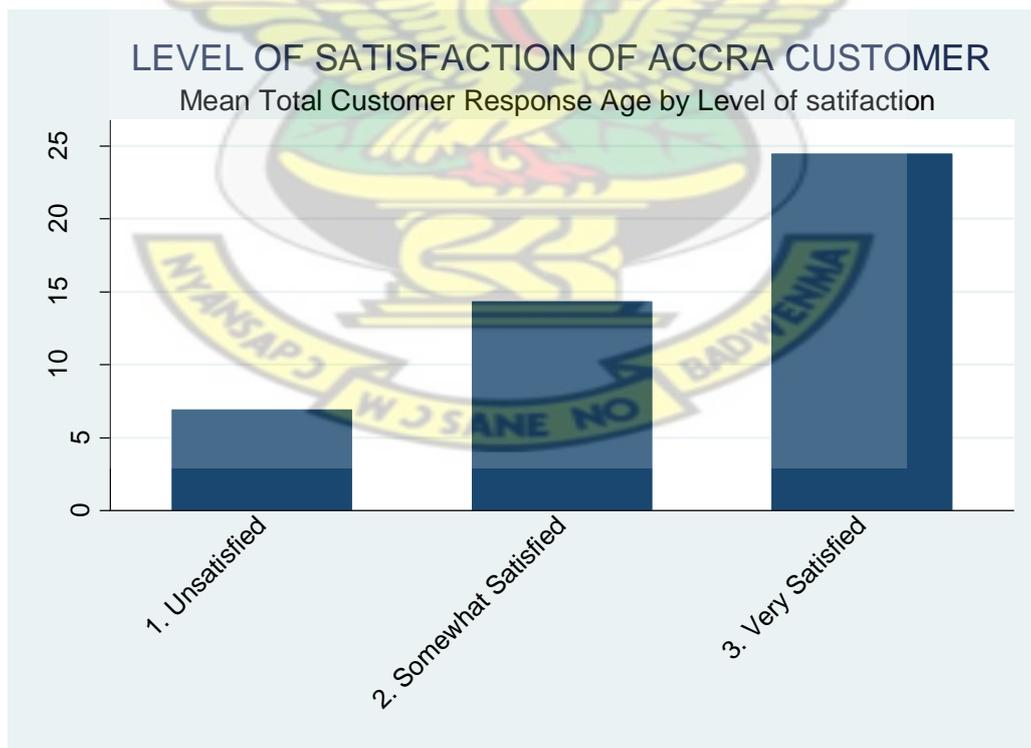


Figure 4.5: Mean Total of Accra Customer Response

Source: Field work, 2014

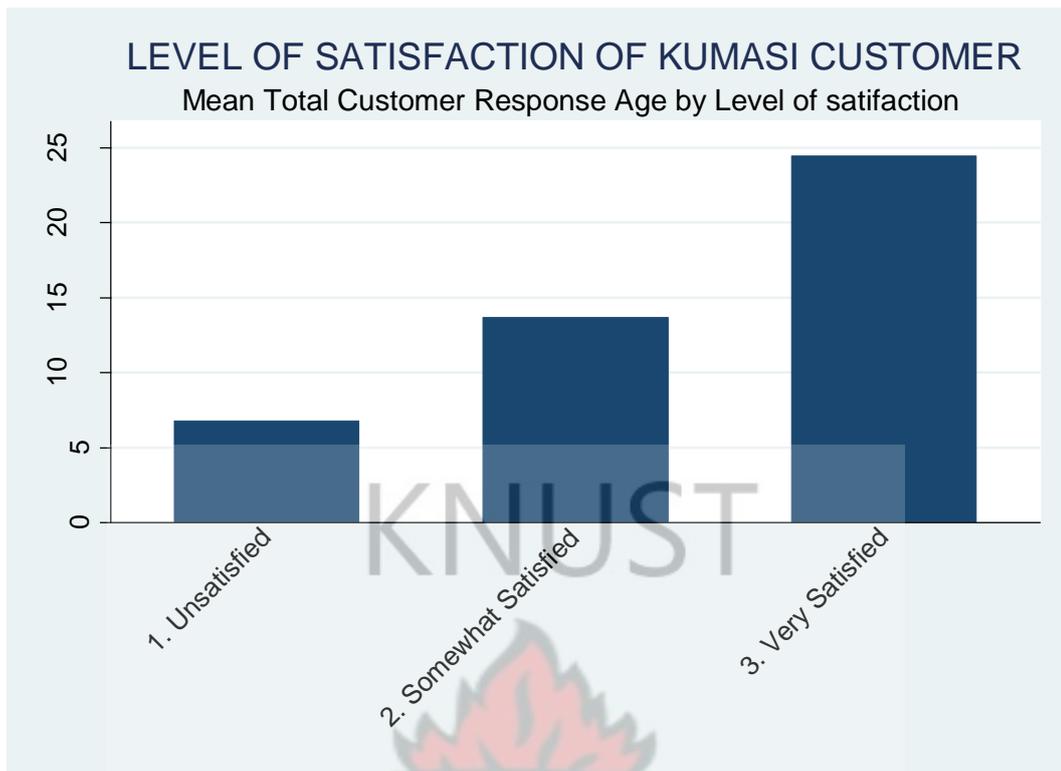


Figure 4.6: Mean Total of Kumasi Customer Response

Source: Field work, 2014

4.7.4 Relationship between Emotional Intelligence and Customer Service

The number of observations for regression 1 and 2 was 100 for the OLS regression involving the whole sample of employees and customers and 50 for OLS regressions involving each employees and customers in the Accra and Kumasi metropolis. The F statistic for the whole sample in regression 1, $F(3, 96) = 33.94$ is statistically significant at the 1% significance level and is an indication that the explanatory variables are jointly statistically relevant in their influence on the dependent variable the level of customer satisfaction (lev_satis). The R-squared is 0.5147 and the Adjusted R-squared is 0.4995. These imply that about 50% of the variations in the dependent variable are explained by variations in the independent variables. The F

statistic for the whole sample in regression 2, $F(3, 97) = 427.59$ is statistically significant at the 1% significance level and is an indication that the explanatory variables are jointly statistically relevant in their influence on the dependent variable the level of customer satisfaction (*lev_satis*). The R-squared is 0.9297 and the Adjusted R-squared is 0.9297. These imply that about 93% of the variations in the dependent variable are explained by variations in the independent variables

The F statistic for the whole sample in Accra for regression 1, $F(3, 46) = 22.43$ is statistically significant at the 1% significance level and is an indication that the explanatory variables are jointly statistically relevant in their influence on the dependent variable the level of customer satisfaction (*l_satis_acc*). The R-squared is 0.5940 and the Adjusted R-squared is 0.5675. These imply that about 57% of the variations in the dependent variable are explained by variations in the independent variables. The F statistic for the whole sample in Accra for regression 2, $F(3, 47) = 256.72$ is statistically significant at the 1% significance level and is an indication that the explanatory variables are jointly statistically relevant in their influence on the dependent variable the level of customer satisfaction (*l_satis_acc*). The R-squared is 0.9425 and the Adjusted R-squared is 0.9388. These imply that about 94% of the variations in the dependent variable are explained by variations in the independent variables

The F statistic for the whole sample in Kumasi for regression 1, $F(3, 46) = 13.19$ is statistically significant at the 1% significance level and is an indication that the explanatory variables are jointly statistically relevant in their influence on the dependent variable the level of customer satisfaction (*l_satis_ksi*). The R-squared is 0.4625 and the Adjusted R-squared is 0.4274. These imply that about 43% of the

variations in the dependent variable are explained by variations in the independent variables. The F statistic for the whole sample in Kumasi for regression 2, $F(3, 47) = 180.50$ is statistically significant at the 1% significance level and is an indication that the explanatory variables are jointly statistically relevant in their influence on the dependent variable the level of customer satisfaction (l_satis_ksi). The R-squared is 0.9201 and the Adjusted R-squared is 0.9150. These imply that about 92% of the variations in the dependent variable are explained by variations in the independent variables.

The R-squared and Adjusted R-squared are much lower in this regression in regression 1 than in the regression 2. This confirms the assumption made that without the existence of the independent variables specified above there can be no customer satisfaction. In the table above, it can be observed that the standard errors are for the greater part much smaller than their corresponding coefficients. Thus there is less than perfect multi-collinearity which is not a violation in an OLS regression of a cross sectional dataset (Guajarati, 2004).

In regression 1 above for the whole sample, the coefficient of level of employee emotional intelligence is 0.6548 and implies that an employee who has a high level of emotional intelligence will increase his or her customer satisfaction 65% more than an employee who has a low level of intelligence. The coefficient of employee sex is 0.2906 and implies that a male employee will increase his or her customer satisfaction 29% more than a female employee. The coefficient of employee age is 0.0096 and implies that as an employee ages his or customer's level of satisfaction will increase by 0.1%. For the above coefficients, only employee level emotional intelligence is significant at 1% significance level. That of employee sex is

statistically significant at 10% significance level and the employee age variable is insignificant.

In regression 1 above for the Accra sample, the coefficient of level of employee emotional intelligence is 0.7072 and implies that an employee who has a high level of emotional intelligence will increase his or her customer satisfaction 71% more than an employee who has a low level of emotional intelligence. The coefficient of employee sex is 0.3556 and implies that a male employee will increase his or her customer satisfaction 29% more than a female employee. The coefficient of employee age is 0.0105 and implies that as an employee ages his or customer's level of satisfaction will increase by 1%. For the above coefficients, only employee level emotional intelligence is significant at 1% significance level. That of employee sex is statistically significant at 5% significance level and the employee age variable is insignificant.

In regression 1 above for the Kumasi sample, the coefficient of level of employee emotional intelligence is 0.6063 and implies that an employee who has a high level of emotional intelligence will increase his or her customer satisfaction 61% more than an employee who has a low level of intelligence. The coefficient of employee sex is 0.1802 and implies that a male employee will increase his or her customer satisfaction 18% more than a female employee. The coefficient of employee age is 0.0090 and implies that as an employee ages his or customer's level of satisfaction will increase by 0.9%. For the above coefficients, only employee level emotional intelligence is significant at 1% significance level. That of employee sex is statistically insignificant and the employee age variable is also insignificant.

In regression 2 above for the whole sample, the coefficient of level of employee emotional intelligence is 0.6549 and implies that an employee who has a high level of emotional intelligence will increase his or her customer satisfaction 65% more than an employee who has a low level of intelligence. The coefficient of employee sex is 0.2906 and implies that a male employee will increase his or her customer satisfaction 29% more than a female employee. The coefficient of employee age is 0.0096 and implies that as an employee ages his or customer's level of satisfaction will increase by 0.1%. For the above coefficients, only employee level emotional intelligence is significant at 1% significance level. That of employee sex is statistically significant at 5% significance level and the employee age variable is significant at 5%.

In regression 2 above for the Accra sample, the coefficient of level of employee emotional intelligence is 0.6959 and implies that an employee who has a high level of emotional intelligence will increase his or her customer satisfaction 70% more than an employee who has a low level of intelligence. The coefficient of employee sex is 0.3214 and implies that a male employee will increase his or her customer satisfaction 32% more than a female employee. The coefficient of employee age is 0.0084 and implies that as an employee ages his or customer's level of satisfaction will increase by 0.8%. For the above coefficients, only employee level emotional intelligence is significant at 1% significance level. That of employee sex is statistically significant at 5% significance level and the employee age variable is insignificant.

In regression 2 above for the Kumasi sample, the coefficient of level of employee emotional intelligence is 0.6212 and implies that an employee who has a high level of emotional intelligence will increase his or her customer satisfaction 62% more than an employee who has a low level of intelligence. The coefficient of employee sex is 0.2375 and implies that a male employee will increase his or her customer satisfaction 23% more than a female employee. The coefficient of employee age is 0.0117 and implies that as an employee ages his or customer's level of satisfaction will increase by 12%. For the above coefficients, only employee level emotional intelligence is significant at 1% significance level. That of employee sex is statistically insignificant and the employee age variable is significant at 10%.

In regressions 1 and 2, the variable measuring level of employee emotional intelligent was always statistically significant and there were no marked significant differences in the coefficients of the 2 regressions. Also for the 2 regressions the sex variable had a different story to tell its level of significance ranged from 5%, 10% and no level of statistical significance, moreover the magnitudes of the coefficients also showed significant changes. The age variable also told a similar story with a level of significance ranging from 5%, 10% and no level of statistical significance but in this case the magnitudes of the coefficients did not show much significant difference although they were not exactly the same.

The influence of employee level of emotional intelligence on the level of satisfaction was slightly higher with the Accra sample compared to the total sample regression and the Kumasi sample regression. Also comparing the coefficient of employee level of emotional intelligence in regression 1 and 2 coefficients in regression 2 were slightly higher. The influence of employee level of sex on the level of satisfaction is

slightly higher with the Accra sample compared to the total sample regression and the Kumasi sample regression which were all the same. Also comparing the coefficient of employee level of emotional intelligence in regression 1 and no valid conclusions could be made in terms of magnitude. Lastly the influence of age on the level of was the lowest coefficients in all the sample regression with just one sample in regression 2 recording a 5% level of significance. In all the regressions there is at least some relationship between EI and customer satisfaction which is a proxy for customer service. It is not surprising because Abraham (1999) claimed that emotionally intelligent individuals are more skilled to cope with life activities and they have productive thinking which often includes affective awareness.

4.8 Conclusion

In a later paper by Goleman (1997b, p.36) he provides examples of the value of emotional in differentiating success in organizational life he says “High IQ makes you a good English professor, adding high EQ makes you Chairman of the English Department.....High IQ makes you a brilliant fiscal analyst, adding high EQ makes you CEO”. From this statement supported by the results obtained in line with the objectives set for this study, it evident that the power of emotional intelligence in the banking sector cannot be underestimated.

CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

In this chapter, there will be a discussion of the summary of findings comparing the results of the regressions run in chapter four above to the literature on emotional intelligence and customer satisfaction by other authors. Also, due to the estimations in the regressions in chapter four, some policy recommendations will be made. In conclusion, there will be a discussion on the suggestions of areas for further research.

5.2 Summary of Findings

In summary the study conducted determined various customer service strategies in some selected banks, investigated the level of emotional intelligence in these banks, examined customer perception about customer service in these selected banks and finally assessed the relationship between emotional intelligence and customer service. A number of issues in terms of findings were identified through the study with the aid of a questionnaire and brief interviews.

5.2.1 Customer service Strategies

The results of the study showed that the banks surveyed have quite a number of customer service strategies that are used by employees in their day to day dealings with their customers. From the survey six customer strategies were revealed. Top on the list was complaints logging where a platform is given to customers to air their concerns about the service they have received. Second is customer acknowledgement where employees are to appreciate their clients openly. Third is that employees should

be able to treat customers fairly by exhibiting appropriate manners like humility and politeness before their clients. Other strategies which according to the survey were minor are: prompt response, identifying unique needs and product knowledge of employee.

5.2.2 Level of Emotional Intelligence

The results of the study showed that the employee respondents showed different levels of emotional intelligence. From the scores obtained from the questionnaire section that assessed the level of emotional intelligence it was evident that more than half (56%) of all the bank employees surveyed were very emotionally intelligent. However in terms of the city analysis, the study showed that bank employees in Kumasi showed a higher number of staff being very emotionally intelligent (62%) as compared to bank employees in Accra that showed exactly half (50%) being very emotionally intelligent. On the whole the level of emotional intelligence is high among bank employees.

5.2.3 Customer Perception of Customer Service

From the analysis it can be concluded that customers were influenced not only by the customer service strategies that the bank employees knowingly exhibited but also indirectly by the level of emotional intelligence of the employees they came into contact with. The study revealed that customers perceived employees with high level of emotional intelligence as being capable of solving all their customer-related problems.

With regards to the demographic variables, the sex variable also had some influence on customer service irrespective of the location of the bank, thus customers'

perceived male employees to be up to the task as regards to their satisfaction. However customers did not perceive of the age of the employee attending to them as important regarding the satisfaction they derived from the service, thus the age variable had minimal influence on customer service irrespective of the location of the bank.

5.2.4 Relationship between Employee Intelligence and Customer Service

Results show that emotional intelligence significantly influences customer service; OLS regressions computed show statically significant coefficients for all models which included that of the whole population and that of the two cities. The results showed that a higher level of bank employee emotional intelligence has a positive effect on customer service irrespective of the location of the bank since there is not much significance in the results obtained. From the analysis it can also be concluded that emotional intelligence plays an important role in the banking sector since bank employees from the survey not only demonstrated Intelligence denoted by sheer brilliance but also that of emotional intelligence which was measured by responses obtained from the questionnaire questionnaires

5.3 Conclusion

From the analysis it can be concluded emotional intelligence plays an important role in the banking sector since bank employees from the survey not only demonstrated Intelligence denoted by sheer brilliance but also that of emotional intelligence which was measured by responses obtained from the questionnaire questionnaires.

The results showed that a higher level of bank employee emotional intelligence has a positive effect on customer service irrespective of the location of the bank since there is not much significance in the results obtained.

With regards to the demographic variables the sex variable also had some influence on customer service irrespective of the location of the bank although the magnitudes were below 40% for all the samples whereas the age variable had minimal influence on customer service irrespective of the location of the bank.

5.4 Practical Implications

The study has important implications for stakeholders in the banking sector. To be successful in superior customer service the following should be observed.

First of all, good information management on the part of management, as regards the emotional intelligence of employees and their ability to use this information to create awareness for employee. What this means is that knowledge about EI should not be tucked under the shelves and be made privy to only senior level managers. Middle and low level management should be made aware of the advantages of EI.

Second is the need to have strong business emotional intelligence concept with strong growth potential in banks, and an exceptionally strong management team that can enforce such concepts in the working environment by making sure that employees adhere to these concepts especially in the work environment.

Lastly banking employee umbrella associations and Bank employee assistance organizations should help their members to easily source information on the concept of emotional intelligence so as to educate themselves on how to improve their EI levels.

5.5 Recommendations

Based on the findings of this study, the following recommendations were made based on the objectives set for the study:

5.5.1 Customer service Strategies

The study revealed that banks do not explicitly consider emotional intelligence as a customer service strategy. Therefore it is recommended that employee level of emotional intelligence be considered as a major part of customer service in banks. There is the need for bank management officials to reorient their ideologies on the importance of emotional intelligence. Human Resource Officers of banks should bear in mind not only IQ brilliant prospective employees should be considered when they are hiring staff but also EI brilliant prospective employees. This will ensure a constantly increasing customer base. This is evident because from the survey EI will also contribute to increase the customer base by improving the level of customer satisfaction.

5.5.2 Level of Emotional Intelligence

The study revealed that there is some level of emotional intelligence among bank employees although levels differed from bank to bank and from city to city. It is recommended that efforts should be geared towards the total improvement of employee level of emotional intelligence through education. Bank employees should be educated on the importance of emotional intelligence (EI) and be made aware of their respective scores so as to work to improve their EI levels. This will enable bank employees put in more efforts not only in improving in their technical know-how but also their emotional quotients.

5.5.3 Customer perception of customer service

The study showed that bank customers put more emphasis on the level of emotional intelligence of an employee as regards to how satisfied they are with a particular service being rendered by an employee. It is therefore recommended that this customer perception be exploited to the benefit of banks. This should be done because the study has proved that an employee with a higher level of emotional intelligence will be able to impart positively on a customer. This will ensure the building of a good relationship with customers, which is one goal for most banks. Hence employees should be made aware that emotional intelligence also plays a major role in achieving this goal.

5.5.4 Relationship between Emotional Intelligence and Customer Service

The study revealed that there is a direct positive relationship between emotional intelligence and customer service. Therefore it is recommended that there is the need to improve this relationship to broaden the banks management horizon. A recommendation to address the reasons for improving emotional intelligence in staff can be done through trainings, job fora and job fairs which should be formulated to support the banks growth and awareness among the general public which includes job seekers. This will ensure a greater knowledge in the concept of emotional intelligence in relation to customer service.

5.6 Suggestions for further research

From the study the measure for customer service was customer satisfaction which was used as a proxy. It is suggested that researchers should find out other ways of

measuring customer service in order to find out if the results obtained in the above study will conform to what other proxies for customer service will propose.

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APENDICES

APPENDIX 1

EMPLOYEE QUESTIONNAIRE

LEVEL OF EMOTIONAL INTELLIGENCE AMONG EMPLOYEES

Section A: Employees' profile

- 1 CITY
- 2 BANK
- 3 AGE
- 4 SEX

Section B: Customer service strategies in the bank

	YES	NO
Is there any part of your performance evaluation questionnaire that caters for your level of emotional intelligence that has improved customer service?		

If NO, list three items that can be found on your performance evaluation relating to your customer service skills.

- 1.....
- 2.....
- 3.....

Section C: Employees' level of emotional intelligence

I know when to speak about my personal problems to others.	1	2	3	4	5
When I am faced with obstacles, I remember times I faced similar obstacles and overcame them.	1	2	3	4	5
I expect that I will do well on most things I try.	1	2	3	4	5
Other people find it easy to confide in me.	1	2	3	4	5
I find it hard to understand the non-verbal messages of other people.	1	2	3	4	5
Some of the major events of my life have led me to re-evaluate what is important and not important.	1	2	3	4	5
When my mood changes, I see new possibilities.	1	2	3	4	5
Emotions are one of the things that make my life worth living.	1	2	3	4	5
I am aware of my emotions as I experience them.	1	2	3	4	5
I expect good things to happen	1	2	3	4	5
I like to share my emotions with others	1	2	3	4	5
When I experience a positive emotion, I know how to make it last.	1	2	3	4	5
I arrange events others enjoy.	1	2	3	4	5
I seek out activities that make me happy.	1	2	3	4	5
I am aware of the non-verbal messages I send to others.	1	2	3	4	5
I present myself in a way that makes a good impression on others.	1	2	3	4	5
When I am in a positive mood, solving problems is easy for me.	1	2	3	4	5
By looking at their facial expressions, I recognize the emotions people are experiencing	1	2	3	4	5
I know why my emotions change.	1	2	3	4	5
When I am in a positive mood, I am able to come up with new ideas.	1	2	3	4	5
I have control over my emotions.	1	2	3	4	5
I easily recognize my emotions as I experience them.	1	2	3	4	5
I motivate myself by imagining a good outcome to tasks I take on	1	2	3	4	5
I compliment others when they have done something well.	1	2	3	4	5
I am aware of the non-verbal messages other people send.	1	2	3	4	5
When another person tells me about an important event in his or her life, I almost feel as though I experienced this event myself.	1	2	3	4	5
When I feel a change in emotions, I tend to come up with new ideas	1	2	3	4	5
When I am faced with a challenge, I give up because I believe I will fail	1	2	3	4	5
I know what other people are feeling just by looking at them.\	1	2	3	4	5
I help other people feel better when they are down.	1	2	3	4	5

I use good moods to help myself keep trying in the face of obstacles.	1	2	3	4	5
I can tell how people are feeling by listening to the tone of their voice.	1	2	3	4	5
It is difficult for me to understand why people feel the way they do	1	2	3	4	5

Section D: Relationship between emotional intelligence and customer service

Without emotional intelligence I will not be able to identify/relate well with customers.	1	2	3	4	5
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EMPLOYEE INTERVIEW GUIDE

1. What do you understand by emotional intelligence?
2. Do you think a bank employee should be emotionally intelligent?
3. Is there any part of your performance evaluation questionnaire that caters for your level of emotional intelligence that has improved customer service?

CUSTOMER QUESTIONNAIRE

1. CITY
2. BANK
3. AGE
4. SEX

I was greeted with a smile	1	2	3	4	5
The service I need was attended to quickly	1	2	3	4	5
The attendant knew what he/she was doing	1	2	3	4	5
My problem was resolved easily and quickly	1	2	3	4	5
I am leaving the bank with smiles	1	2	3	4	5

**OVERVIEW OF THE COMPONENT ELEMENTS OF EMOTIONAL
INTELLIGENCE: LITERATURE REVIEW OF EI CONCEPT**

Goleman (1996, 1997b)	Gardner (1993)	Salovey and Mayer (1990)	Gardner and Hatch (1989)	Steiner (1997)	Cooper and Sawaf (1997)
<p><i>Self-awareness</i> Know own feelings. In touch with feelings. Use feelings to make decisions with confidence</p>	<p>Ability to relate inner and outer world. Self-knowledge</p>	<p>Knowing one's emotions. Self-awareness Recognizing a feeling as it happens</p>		<p>Ability to understand own emotions.</p>	<p>Identify, value and make most of own strengths.</p>
<p><i>Emotional management</i> Not reflecting on own moods. Express feelings (not passive)</p>	<p>Ability to form an accurate and truthful model of oneself and use model to work effectively</p>	<p>Managing emotions. Handling feelings so they are appropriate</p>		<p>Express own emotions productively. Manage and control own emotions</p>	
<p><i>Self-motivation</i> Delay Gratification. Do not impulse in pursuing goals. Use anxiety to help perform well. Do not give up in face of setbacks. Maintain optimism.</p>	<p>Motivating oneself. Delaying gratification. Marshalling emotions in search of a goal.</p>				<p>Effectiveness under pressure. Initiative, focus and drive</p>
<p><i>Empathy</i> Sense what others are feeling. Feel rapport with others.</p>	<p>Ability to understand others, what motivates them and how they</p>	<p>Recognizing emotions in others. Empathy built on self-</p>	<p>Personal connection. Recognizing and</p>	<p>Empathizing with emotions of others.</p>	<p>Constructive discontent. Turning divergent</p>

<p>Interactions go smoothly. Social effectiveness. Good at handling emotional upsets. Can sense pulse of relationships in groups. Can articulate unstated feeling. Naturally takes lead in organizing groups. People appreciate leadership. Talent for settling disputes. Talent for negotiating. Talent for deal making.</p>	<p>work. Discern and respond appropriately to the moods, temperaments and motivations of others.</p>	<p>awareness</p>	<p>responding to people's feelings and concerns. Preventing and resolving conflicts. Deal in making Social analysis. Insights into others' feelings, emotions and concerns</p>		<p>views into creative energy. Identify value and make most of strengths of others.</p>
<p><i>Relationships</i> Balancing compassion and caring. Persuading others to work to a common goal. Helping others to learn. Promoting social harmony. Trust building. Network: building rapport with a key network. Promoting and exhibiting cooperation with others. Effective team working. Consensus building.</p>	<p>Work cooperatively.</p>	<p>Handling relationships. Managing emotions in others. Social competencies</p>	<p>Organizing groups. Initiating and coordinating the efforts of a network of people. Preventing conflicts. Social analysis. Rapport building.</p>	<p>Emotional inter-activity.</p>	<p>Trusting relationships. Emotional honesty Integrity. Turning divergent views into creative energy.</p>

Collaboration					
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APPENDIX II

ORDINARY LEAST SQUARE REGRESSIONS

REGRESSION 1 FOR CUSTOMER LEVEL OF SATISFACTION ON EMPLOYEE EI, AGE AND SEX

reglev_satis	lev_eintel	emp_sexemp_age				
Source	SS	df	MS		Number of obs	100
					F(3, 96)	33.94
Model	42.50847	3	14.1694894		Prob> F	0
Residual	40.08153	96	.417515958		R-squared	0.5147
					Adj R-squared	0.4995
Total	82.59	99	.834242424		Root MSE	0.64615
lev_satis	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]	
lev_eintel	0.64565	.0665116	9.71	0	0.5136252	0.7776744
emp_sex	0.258593	.1306168	1.98	0.051	-0.0006795	0.5178653
emp_age	0.008128	.006282	1.29	0.199	-0.0043422	0.0205971
_cons	0.131778	.3463442	0.38	0.704	-0.5557099	0.8192658

**REGRESSION 2 FOR CUSTOMER LEVEL OF SATISFACTION ON
EMPLOYEE EI, AGE AND SEX**

reglev_satis	lev_eintel	emp_sexemp_age, noconstant			
Source	SS	df	MS	Number of obs	100
				F(3, 97)	427.59
Model	530.858	3	176.952675	Prob> F	0
Residual	40.14197	97	.413834788	R-squared	0.9297
				Adj R-squared	0.9275
Total	571	100	5.71	Root MSE	0.6433
lev_satis	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]
lev_eintel	0.654787	.0617506	10.60	0.000	0.5322294 0.7773451
emp_sex	0.29056	.0995675	2.92	0.004	0.0929462 0.4881739
emp_age	0.009757	.0045754	2.13	0.035	0.0006762 0.0188379

**REGRESSION 1 FOR CUSTOMER LEVEL OF SATISFACTION ON
EMPLOYEE EI, AGE AND SEX (ACCRA)**

. regress l_satis_accsex_emp_acclev_eintel_accemp_age_acc						
Source	SS	df	MS	Number of obs =	50	
Model	24.1049281	3	8.03497603	Prob> F =	0.0000	
Residual	16.4750719	46	.358153737	R-squared =	0.5940	
-----+-----				Adj R-squared =	0.5675	
Total	40.58	49	.828163265	Root MSE =	.59846	
l_satis_acc	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
sex_emp_acc	.3555866	.1728567	2.06	0.045	.0076442 .703529	
lev_eintel_acc	.7072248	.087778	8.06	0.000	.5305368 .8839128	
emp_age_acc	.0104593	.0092157	1.13	0.262	-.0080909 .029009	
_cons	-.1497263	.500461	-0.30	0.766	-1.157102 .8576494	

**REGRESSION 2 FOR CUSTOMER LEVEL OF SATISFACTION ON
EMPLOYEE EI, AGE AND SEX (ACCRA)**

regress l_satis_accsex_emp_accl_eintel_accemp_age_acc, noconstant						
Source	SS	df	MS	Number of obs = 50		
Model	270.492871	3	90.1642903	Prob> F	= 0.0000	
Residual	16.5071291	47	.351215512	R-squared	= 0.9425	
-----+-----				Adj R-squared	= 0.9388	
Total	287	50	5.74	Root MSE	= .59263	

l_satis_acc	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
-----+-----						
sex_emp_acc	.3214305	.1285264	2.50	0.016	.0628688	.5799923
l_eintel_acc	.6958619	.0783654	8.88	0.000	.538211	.8535127
emp_age_acc	.0084514	.0062538	1.35	0.183	-.0041297	.0210324

**REGRESSION 1 FOR CUSTOMER LEVEL OF SATISFACTION ON
EMPLOYEE EI, AGE AND SEX (KUMASI)**

. regress l_satis_ksisex_emp_ksiemp_age_ksil_eintel_ksi						
Source	SS	df	MS	Number of obs = 50		
Model	19.4233159	3	6.47443864	Prob> F	= 0.0000	
Residual	22.5766841	46	.49079748	R-squared	= 0.4625	
-----+-----				Adj R-squared	= 0.4274	
Total	42	49	.857142857	Root MSE	= .70057	

l_satis_ksi	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
-----+-----						
sex_emp_ksi	.180192	.2005067	0.90	0.374	-.2234071	.5837911
emp_age_ksi	.009029	.008964	1.01	0.319	-.0090146	.0270726
l_eintel_ksi	.6063368	.1034333	5.86	0.000	.3981363	.8145372
_cons	.2307786	.4992948	0.46	0.646	-.7742496	1.235807

**REGRESSION 2 FOR CUSTOMER LEVEL OF SATISFACTION ON
EMPLOYEE EI, AGE AND SEX (KUMASI)**

. regress l_satis_ksisex_emp_ksiemp_age_ksil_eintel_ksi, noconstant						
Source	SS	df	MS	Number of obs =	50	
Model	261.318463	3	87.1061544	Prob> F	= 0.0000	
Residual	22.6815368	47	.482585888	R-squared	= 0.9201	
-----+-----				Adj R-squared = 0.9150		
Total	284	50	5.68	Root MSE	= .69468	

l_satis_ksi	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
-----+-----						
sex_emp_ksi	.237521	.1562165	1.52	0.135	-.076746	.5517881
emp_age_ksi	.0117388	.006724	1.75	0.087	-.0017881	.0252658
l_eintel_ksi	.621205	.0974782	6.37	0.000	.4251041	.8173058

