

# THE IMPACT OF EMOTIONAL INTELLIGENCE ON CUSTOMER SERVICE DELIVERY IN THE COMMERCIAL BANKS OF ZIMBABWE

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## Abstract

The study sought to establish the impact of emotional intelligence on service delivery and whether or not emotional intelligence is a predictor of quality service delivery in commercial banking sector in Zimbabwe. Service delivery is critical in gaining competitive advantage. The study adopted a descriptive design and the population of this study included all employees and management from all banks that are listed on the Zimbabwean Stock Exchange (ZSE), that is, Commercial Bank of Zimbabwe, Kingdom Bank, Barclays Bank, NMB, CFX, FBC and Standard Chartered. Questionnaires and interviews were used as research data collection tools. The findings indicated that the bank personnel were practising Emotional Intelligence and the customers expressed satisfaction. Conclusions of the study were that Emotional Intelligence improves not only self-awareness but also harmonizes and organizes the surrounding environment. From the study findings management is not committed to improving emotional intelligence within their staff, as it is not viewed as an important element within the commercial banks. It is recommended that management has to realize the fact that investing on developing soft skills and Emotional competencies among the employees would certainly give them strong financial gains in the long run. . The management should walk the talk so that the subordinates emulate from them. Knowledge management should be embraced through training, workshops, seminars, brainstorming and HR policies that institutionalise Emotional Intelligence. Embrace technology that eases physical human interaction.

**key words** ;*Emotional Intelligence, service delivery, commercial banks, Zimbabwe Stock Exchange, knowledge Management*

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## 1 Introduction

The research is on the impact of emotional intelligence on customer service delivery in commercial banks in Zimbabwe. Emotional Intelligence is one of the most important human factor which is responsible for social, emotional and psychological interaction that translates into high service delivery. Emotional Intelligence is defined as a person's self-awareness, self-confidence, self-control, commitment and integrity, and a person's ability to feel for others, communicate, influence, initiate change and accept change (Goleman, 1998). It is all managing the human emotions. In the banking sector, high quality services are always emphasised. This is the only area in the banking sector which gives assurance of business success if it's understood and implemented. Due to the unpredictability of customer tastes, emotional intelligence is one of the most important determinants of good and dynamic service delivery. It has emerged as one of the most important disciplines in the modern business management. As the service providers are required to be adaptive towards the demands and behaviours of the customers, it is basically emotional intelligence that helps managers in responding effectively towards the customer demands. As service providers in the banking sector require the potentials such as interpersonal, intrapersonal and technical skills, these skills can be easily translated into high emotional intelligence. The learning and practice of these skills help improving the performance of service providers and thus increasing customer satisfaction and loyalty. The research therefore aims to look at how the application of emotional intelligence impact on service delivery with special reference to the commercial banks in Zimbabwe.

## 2 Background of the Study

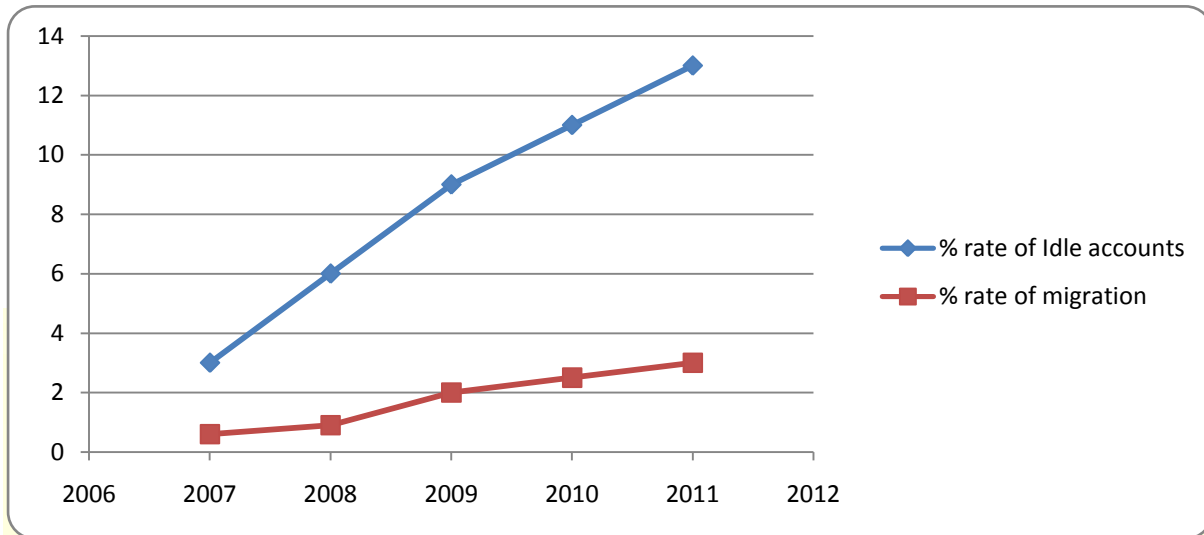
Zimbabwe experienced the worst economic challenges that led to hyperinflation, liquidity crisis, unemployment, food shortages, closure of the productive and service sector. However, the introduction of multi-currency breathed new life to the ailing economy. The recovery of the economy needed to see a change in the mental models engrained due to economic hardships. Business success largely depends upon the high quality service. Service quality is the ability to provide professionally required and customer expected applications of business (Lewis, 2005). There are so many factors behind high quality services. Some suggest that top management support is very important. Some marketing experts believe in the detailed study of the markets then come up with the tailor made product. Some hold the idea of investing lots of funds to

provide efficient and quality service. Efficient and quality service are not the result of a single causal factor, it is a result of the multiple factors. Human effort has a lot to do when we talk about the service quality, hence emotional intelligence. Emotions may be managed for any situation for the desired results. This is a new and emerging area in the field of psychology which needs to be explored (Park et al, 2008). Service quality is determined by many variables. Emotional intelligence is one of the most important determinants of service quality (Carmeli, 2009). It has emerged as one of the most important disciplines in the modern business management.

As the service providers are required to be adaptive towards the demands and behaviours of the customers, it is basically emotional intelligence that helps managers in responding effectively towards the customer needs (Rahim, 2010). As service providers in the banking sector require the potentials such as interpersonal, intrapersonal, and technical skills, these skills can be easily translated in one term and that is emotional intelligence. Lopes et al (2006) note that the learning and practice of these skills help improving the performance of service providers and thus increasing customer satisfaction. By using Emotional intelligence, organizations can have increased knowledge about customers and greater ability for recognising and regulating the quality of service according to the desires of customers.

In the banking sector, high quality services are always emphasised. This is the only area in banking which guarantees business success. Commercial banks in Zimbabwe have also started paying attention to the improvement in service quality because of the intense competition in the banking sector. Indigenous financial institutions are mushrooming, offering competitive services which call for a new mindset in the commercial banks. Of interest is the Ecocash mobile based financial service. There have been reports of customers leaving commercial banks for other financial institutions largely to what they perceived to be lack of customer empathy within the commercial banks. Customers cited that service personnel in the commercial banks are not taking time to explain issues that are affecting the customers in their day to day dealing with the banking institutions. There are perceived to lack skill in addressing customers' concerns and also in dealing with misunderstandings The diagram below shows a significant negative reaction by customers towards the commercial banks personnel service delivery;

figure 2.1 Idle accounts and customer migration



**Source: Banking Bulletin (2011)**

An earlier report by (Gallup) posited that, November 5, 2011, was the crescendo of consumer anger at big banks, and noted the highest attrition or migration of bank accounts from big commercial banks to mobile banking services and credit unions. J.D. Power and Associates a local private institution reported consumer backlash against bank fees, coupled with poor service and unmet customer expectations, has fuelled increases in defection rates among customers of large commercial banks in Zimbabwe.

All these grievances, large and small, have/had an impact. Acquisition of new customers by mobile phone players, smaller banks and credit unions has increased by 2.2 percentage points to an average of 10.3 percent in 2012 from 8.1 percent in 2011 (TN Report, 2011). Among commercial banks, switching rates average between 10.0 and 11.3 percent, while the defection rate for mobile phone players and credit unions averages only 0.9 percent, a significant drop from 8.8 percent in 2010 and 2011. Major challenges include, loan Turn around time (TAT), queue turn around time (TAT), high bank charges, insufficient information on bank statements, inaccessibility of bank staff, unempathetic staff who do not even care about customers' requests let alone to pick a phone call which rings continuously without being answered. It is against this background that this study seeks to assess the appreciation of emotional intelligence in the commercial banking sector and its impact on service delivery.

The paper presents literature review that covers, definitions of emotional intelligence, emotional intelligence culture, importance of emotional intelligence, methodology, results, conclusions and recommendations

**Key words-***hyperinflation, multi-currency, liquidity crisis, service quality, Ecocash, crescendo.*

### 3 Literature Review

#### 3.1 Definitions of emotional intelligence

The definition of emotional intelligence is contextual. However the commonality is the ability to control one's emotions and those around you. Emotional intelligence (EI) has been generally described as a competency or "ability to perceive and accurately express emotion, to use emotion to facilitate thought, to understand emotions, and to manage emotions for emotional growth (Brackett, Mayer and Warner, 2004). Mayer et al. (2000) and Afolabi (2004) contend that emotional intelligence is not a single trait or ability, rather a composite of distinct emotional reasoning abilities. Perceiving emotions consist of recognising and interpreting the meaning of various emotional states, as well as their relations to other sensory experiences. Understanding emotions involve comprehension of how basic emotions are blended to form complex emotions.

Regulating emotions encompasses the control of emotions in oneself and in others. An individual's emotional intelligence is an indicator of how he or she perceives, understands and regulates emotions. Sternberg (2007) has proposed a different conception of intelligence;

- Analytic intelligence refers to the mental processes used in learning how to solve problems, such as picking a problem solving strategy and applying it.
- Creative intelligence is the ability to deal with the novel situations by drawing on existing skills and knowledge. The intelligent person effectively draws on past experiences to cope with new situations, which often involves finding an unusual way to relate old information to new challenges.
- Practical intelligence involves the ability to adapt to the environment and often reflects what is commonly called street smarts. what is required to adapt successfully in one particular situation or culture may be very different in another situation or culture

According to Goleman (2005) emotional intelligence is referred to as emotional literacy. Individual with emotional intelligence are therefore able to tolerate others with compassion and empathy, have well developed social skills and use this emotional awareness to direct their acts and behaviours. Ciarrochi et al. (2001) stress that being able to understand, perceive and express emotions in an appropriate way can determine whether an individual is successful or not as an employee in a career. Evidence is accumulating that emotional intelligence is associated with important outcomes such as high quality social relationships (Lopes et al., 2005).

Emotional intelligence may contribute to work performance (as reflected in salary, salary increase and company rank) by enabling people to nurture positive relationships at work, work affectively in teams and build social capital. Work performance often depends on the support and advice and other resources provided (Seibert et al., 2004). The ability to manage emotions can help people nurture positive effect, avoid being overwhelmed by negative effect, and cope with stress (Afolabi, (2004)). Tans (2003) found a positive relationship between emotional intelligence and other criteria such as job satisfaction and contextual performance. But, emotional intelligence can work with other variables like gender, personality and personal value to predict job satisfaction and performance.

Hummayoun Naeem (2008) concludes that for creating and maintaining climate of high quality service in the organization, emotional intelligence is considered the most important element as its skills can be learned and practiced by the employees. It helps employees in learning service skills that ultimately result in job success. The delivery and performance of services can be enhanced by linking them with the emotional intelligence skills. Finally, he explained that emotional intelligence leads to employee satisfaction, service quality, customer satisfaction, and customer loyalty in the service sector, hence its presence is considered very important among the service providers. There is limited literature particularly on the relevance of emotional intelligence in the Zimbabwean context in the Banking sector. Therefore, research study is designed to find answers to the question; “Does emotional intelligence influence the quality of service in the Zimbabwean banking sector?”

### 2.3 Emotional Intelligence Culture

Individuals are key resources of any service sector organization. State of the art technology alone cannot guarantee for organizational success. Major contributor is human resource. Right people doing desired jobs in likable work environment generate unexpected levels of performance (judged by quantity and quality) reflected in terms of market standing of the organization (Langhorn, 2008).

Studies over the last decades have proven that Intelligence Quotient(IQ) alone does not ensure success in life. Five components of Emotional Intelligence (self-awareness, self-regulation, self-motivation, social awareness, social skills, and relationship building) as identified by Goleman(1998) address initially about the individual's self. For instance, physicians who are better at recognising emotions in patients are more successful than their less sensitive colleagues at treating them (Friedman & DiMatteo, 2002). The ability to read others' needs comes naturally to the best managers of product development teams (Spencer & Spencer, 2003). And skill in empathy (relationship building) correlates with effective sales, as was found in a study among large and small retailers (Pilling & Eroglu, 2004). In an increasingly diverse workforce, the empathy competence allows us to read people accurately and avoid resorting to the stereotyping that can lead to performance deficits by creating anxiety in the stereotyped individuals (Steele, 2007).

Social Awareness also plays a key role in the Service competence, the ability to identify a client's or customer's often unstated needs and concerns and then match them to products or services; this empathic strategy distinguishes star sales performers from average ones (Spencer and Spencer, 2003). It also means taking a long-term perspective, sometimes trading off immediate gains in order to preserve customer relationships. A study of an office supply and equipment vendor indicated that the most successful members of the sales team were able to combine taking the customer's viewpoint and showing appropriate assertiveness in order to steer the customer toward a choice that satisfied both the customer's and the vendor's needs (McBane, 2005).

Once the emotional stability is achieved that will automatically result in the development of social skills for the purpose of survival "Emotional Intelligence is not a journey with a clear path, not one that should be embarked upon lightly," (Smewing, 2004). An individual who understands his/her own emotions and knows well how to reflect them can successfully judge the emotional status of the other people around.

Social Interaction in the work environment is part of day-to-day organizational life. These social interactions are among the peers, managers and the team members, top management with the technical resources. Mutual interactions desire understanding and coordination. Managers can play an important role to keep their task force motivated and devoted. As the people grow to be at supervisory positions in organizations, the need of understanding people becomes stronger. “Many managers are not aware of how to assess emotional intelligence of their staff members or the job applicants,” (Fleming, 2009). A Workplace where people communicate well, understands each other, empathise and work along in strong bonds has its name in top organization lists.

Factors like demotivation, dissatisfaction with job and turnover usually arise when people feel themselves as a misfit in their surroundings or when they are not acknowledged for their work, they feel that their contribution is worthless for organization. Managers have to consciously consider the soft skills, emotional intellect and personality type of the individuals apart from their technical expertise, academic performance and analytical abilities while inducting them into the organization. “It all might seem a bit too ‘New Age’ for hard-nosed business executives focused on the bottom line, but emotional intelligence is increasingly being regarded as a valuable people skill that distinguishes the top-performers from average staff,” (Beagrie, 2004).

For Emotional awareness to become a part of organization’s culture it has to be actively practiced by the Top management. Emotional intelligence starts at the top. The mind of an organization is really an amalgamation of the mind-sets of the people who work there. It’s a collective mind or larger intelligence, if an organization has people in leadership roles who display emotional intelligence that generally will make the organization more that way” (Miller, 2009)

#### **2.4 Importance of Emotional Intelligence on Service Employees**

Service employees are those who work for businesses that rely on particular services rather than on products to satisfy their customers. Kernbach and Schutte (2007) assert that some service-related businesses rely on both products and services to satisfy their customers, but service remains a primary feature of the industry. Examples of service employees include beauty salon employees, restaurant workers, customer service call center operators, massage therapists, concierges and lifeguards. Individuals with high emotional intelligence can accurately identify



their own emotions and reactions, as well as those of others. Emotional intelligence involves regulating emotions in order to make appropriate decisions and actions (Kiely, 2007). The importance of emotional intelligence includes;

- **Reading Customers**

One reason why emotional intelligence is important for service employees is that it makes them better able to "read" customers, which involves making informed hypotheses about what a customer wants, what concerns that customer might have and what actions should be taken to best satisfy that customer (Humpel and Caputi, 2006).

- **Building Relationships**

According to Susan and Pappas (2007) building relationships is another reason why emotional intelligence is important for service employees. Customers might choose any number of service providers, so employees will encourage return visits and longstanding relationships by building rapport with their clients.

- **Diffusing Tension**

Service employees must sometimes address frustrated or irate customers who want to vent about their negative experiences with a business. Employees must be able to listen with compassion, refraining from correcting the customer or reacting defensively (Sower, 2006). After listening, effective service employees might then offer a solution that defuses the client dissatisfaction, resulting in a positive customer experience.

- **Self-Esteem**

Customers sometimes treat Service employees dismissively, emotional intelligence can help workers develop a sense of humour in maintaining positive interactions with customers rather than absorbing bossy orders and whiny complaints as personal attacks (Orme, 2008). Having a sense of self-esteem helps service employees feel competent and confident when dealing with challenging clients, so that they're able to help resolve problems without dissolving into anger, tears or frustrations

**Key words;** *creative intelligence, service quality, social awareness, reading customers, building relationships.*

### 3 Research Methodology

A descriptive research was used to understand the impact of emotional intelligence on service delivery. The data collection methods included were observation, interviews and questionnaires. The data collected give an indepth incite into the case at hand and able to give meaning to the literature reviewed.

### 4 Results

The results show that banks remain the traditional method of investment. The results from the research indicate that most customers have been with their banks for a very long time despite the just ended devastating economic meltdown (2000-2008) where all savings were reduced to zero. This persistence and loyalty may entail that customers are happy with the treatment or service they are getting from the banks. The findings show that the staff and management in the commercial banks in Zimbabwe have individual abilities to understand their deep emotions and be able to express these emotions naturally. People who have great ability in this area are able to sense and acknowledge their emotions well before most people. It is also clear from the study findings that most of the staff in the banks have the ability to perceive and understand the emotions of those people around them, including customers and clients. People who are high in this ability are much more sensitive to the feelings and emotions of others as well as reading their minds.

. The observations show that most of the bankers have the ability to regulate their emotions, are able to control their temper and handle difficulties rationally. This is critical in the service organisations like the commercial banks as there are always in constant interaction with customers. These characteristics would enable effective service delivery through sustained personal relationships with the customers. Fatt and Howe, (2003) assert that if staff in service organisations accurately recognise and regulate their own emotions and understand customers' emotions, significant effects will be exerted on their working attitude and behaviour toward customers. From the above, it can however be understood that staff with higher emotional intelligence can more accurately recognise and regulate their own emotions, have a better understanding of customers' emotions, meet customers' needs more effectively, and are more likely to express positive emotions to customers, all of which are more likely to result in positive

effects on employee performance and overall corporate performance. To cope effectively with the diverse needs of customers during interaction with customer, staff is required to use society-friendly emotional ability as well as intellectual ability (Tomer, 2003). Other indications are that emotional intelligence does not support stereotyping but individualised attention. Adaptive service delivery means that the bank personnel are sensitive to the needs of the customers, that every customer requires a unique approach. The results show that the bankers may be sensitive to the needs of customers hence they maybe in a position to adapt to the needs of each and every customer that there are in interaction with. The findings show that though the staff maybe sensitive to the needs of the customers most of

them find it difficult to adapt style to certain customers. Adaptation is a process of coordination based on interaction and has three factors: inquiry into knowledge obtained from personal experience, efforts to solve a problem, and self-fulfilment and appraisal of the result. Taylor (2003) indicates that adaptation depends on level of individuals' acceptance of changes in a situation and condition, and on personal abilities to take well advantage of this change. For staff, adaptation means paying attention to customers. They should present a serving method to fit each of customers during the process of interaction . In light of the findings the staff in the commercial banks appears to be able to accept the changes in situation as they vary approach from situation to situation. This results in staff not making mistakes and may also be a position to meet their personal needs. According to Spiro and Weitz (2005) staff's emotional intelligence is likely to affect adaptive serving behaviour. Staff is required to have the ability to grasp and manage self-emotions, understand customers' emotions, use emotion to fit the character of service situations during the process of interaction with customers

From the study findings the customers perceive the service in the commercial banks better as most of the customers were positive of the emotions displayed to them by the staff and management of the commercial banks during interaction with them. This is in line with Pugh (2007) who puts forward that a positive display of emotion by staff towards a customer during interaction, is a relevant input into an evaluation of service. Therefore, customers consider staff's positive emotional expression as critical evaluation factors in evaluating service quality. In line with the findings the radiant smiles, cheerful looks, eye contact, and cheerful greetings may result in customers appreciating the service and improving the service quality perceived by customers

during the process of service. Customer service quality was rated highly in the commercial banks a translation of high emotional intelligence. The results show that the customers were probably happy with the service being provided in the commercial banks as most of them agreed that there were provided with prompt service, staff responded to their requests and had confidence in the services of the banks due to the behaviour of the staff. It is however, interest to note that a sizeable number of customers were not sure/did not know if the staff had the ability to understand their specific needs. This is worrying in that the staff has to display its ability to understand the specific needs of the customers and that has a positive effect on the service quality as perceived by the customers. In order to satisfy the customers, the devoted involvement of employees serving the organization is as much important as understanding the customer's needs and desires Quality of service is usually gauged by the response of customers. However top management need to take the initiative in cultivating high emotional intelligence behaviour among its employees. They need to walk the talk by conducting in house training, role play, seminars and workshops on the subject of emotional intelligence. The existence of Emotional Intelligence is thus accidental rather than deliberate.

**Key words;** *economic meltdown, adaptive service delivery, top management, walk the talk.*

## 5 Conclusions and Recommendations

Managing one's emotions is critical and situational. The Zimbabwe's ailing economy characterised by high inflation ,liquidity crisis, unemployment, shortages of basic commodities among other challenges left a trail of negative mental models. However the introduction of multiple currency bought light at the end of the tunnel in the service industry. The mental models were unfrozen to give way for new attitudes and behaviours. Empirical evidence show that for any meaningful transformation to take place, old habits need to be unlocked to give new ideas and approach. The research concluded that most of the bank personnel have the ability to regulate their emotions, are able to control their temper and handle difficulties rationally. The importance of Emotional Intelligence (EI) becomes eminent when we consider the businesses which mainly depend upon knowledge workers. Being emotionally intelligent improves not only self-awareness but also harmonizes and organizes the surrounding environment. Good team communication, being able to empathize, intrinsically motivated, self-managed and refined social skills come handy in such environments (service environment)

However the research show that management is not committed to improving emotional intelligence within their staff, as it is not viewed as an important element within the commercial banks. Further, anything which is related to improving the social / interpersonal skills is given low priority and usually paid little attention. Management has to realise the fact that investing on developing soft skills and Emotional competencies among the employees would certainly give them strong financial gains in the long run. An Organization has to exhibit long term dedicated commitment in order to gain the constructive outcome from these trainings. The research acknowledges Emotional Intelligence as predictor of service quality.. As the service providers are required to be adaptive towards the demands and behaviours of the customers, it is basically emotional intelligence that helps managers in responding effectively towards the customer needs. By using Emotional intelligence, organizations can have increased knowledge about customers and greater ability for recognizing and regulating the quality of service according to the desires of customers. Be that as it may, management should walk the talk in the whole process. Embracing knowledge management is critical where knowledge is acquired, used, transformed and distributed. This can be done if banks conduct regular trainings, seminars, workshops, and exchange visits. Creation of an open door policy within the organisation for both customers and workers. The Zimbabwean commercial banks should change their HRD policies and institutionalise the concept EI (Emotional Intelligence) to improve their quality of service which will further increase their profits and customer satisfaction. The business environment is getting globalised hence flexibility in business transactions. Embracing technology eases human interaction, workforce and cultural diversity hence improved service delivery.

**Key words;** *mental models, cultural diversity, knowledge management.*

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