

Role of Emotional Intelligence in Quality Service Delivery in Mediation of 8 habits of Highly Effective People

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ABSTRACT

Emotional intelligence in mediation of 8 habits of highly effective people results in quality service delivery- This study was designed to examine the relationship between the said variables. While using the adapted questionnaire, data was collected through customers of MCB bank LTD, Bahawalpur Region in Pakistan with a sample size of 300 identified through Comery and Lee method. SPSS version 19 was used for data analysis. The empirical analysis revealed that emotional intelligence in light of 8 habits of highly effective people is a strong predictor of Quality Service delivery in case of MCB Bank LTD Bahawalpur Region.

Keywords: Service Quality, Tangibility, Reliability, Responsiveness, Assurance, Empathy, Emotional Intelligence, Self-Awareness, Self-Regulation, Internal motivation, Empathy, Social Skills, Eight Habits of Highly Effective People, Proactive, Think win-win, Synergize, Empirical Study

Introduction

Banking Industry is the most progressive industry of Pakistan. General public today have maximum interaction with banks (Naeem, Akram, & Saif, 2009). Almost every citizen has an account in a bank. It has emerged as a best performing sector witnessing an unprecedented growth (Ahmad, Rehman, Saif, & Safwan, 2010). Pakistani banking sector is in continuous expansion phase and is facing an increased competition day by day (Ahmad, Rehman, Saif, & Safwan, 2010). In order to get competitive advantage Service quality is considered as a best tool (Zeithmal et al., 2000). It is grasped as most important for successful survival in today's competitive world (Wang et al., 2003). Gap exists in delivery of quality services among banks which results in either satisfaction or dissatisfaction of customers. High level of service quality resulted in customer satisfaction (Naeem, Akram, & Saif, 2009) whereas, low level lead to dissatisfaction. Services can be evaluated through behavioral responses (Bitner, 1990; Cronin and

Taylor, 1992, 1994; Choi et al., 2004; Sharma, 2015). Services are considered as a backbone of financial solutions (Logasvathi, and Haitham 2015).

Service Quality therefore is defined as “Discrepancy between consumers perceptions of services offered by a particular firm and their expectations about firms offering such services “ (PARASURAMAN, 1988) . Quality Service delivery is the provision of services beyond customer expectations that lead to customer delightness and loyalty (MCB Bank LTD, 2015). It is the difference between what customer expects before and

what it perceives after receiving service (Asubonteng et al., 1996). There are five major indicators to measure the quality of service delivery (PARASURAMAN, 1988) which are as under,

- 1) Tangibility**
- 2) Reliability**
- 3) Responsiveness**
- 4) Assurance**
- 5) Empathy**

Service Quality primarily depends upon the dealings of bank staff, nearly 40% customers switched to other banks if the dealing is poor (Leeds, 1992). Bank Staff are the key persons in the banking industry responsible for providing quality services. As service quality gives answers to the questions like what customer expect? What is delivered? And what's the difference (Woodside et al., 1989), so understanding customer is very much important in order to deal them well. This arouses the need of being Emotional Intelligent in order to understand customer expectations and emotions to provide quality services.

Emotional Intelligence is defined as the ability to analyze, understand and cope own emotions and then let the emotions of others influence by it (Institute for Health and Human Potential). Emotional intelligence is the subset of social intelligence that “involves the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions” (Salovey & Mayer, 1990).

(Beard, 2012) Indicated following five major components of Emotional Intelligence and the same were also mentioned by (Goleman, 1995),

- I. Self-awareness**
- II. Self-Regulation**
- III. Internal motivation**
- IV. Empathy**

V. Social Skills

These five components if possesses by Bank employees, makes them emotional intelligent and effective because individuals with high emotional intelligence perform better in all aspects (Jordan, Ashkanasy, Hartel, & Hooper, 2002). It resulted in an exceptional performance (HayGroup, 2000).

Apart from Emotional Intelligence another important training that was essential for the Bank Employees in banking industry to become effective service providers is Eight Habits of highly effective people by Dr. Stephen R. Covey (Covey, 1989) (Covey, The Eight Habit from Effectiveness to Greatness, 2004). This training helped them in polishing their skills to provide quality services with effectiveness and greatness. Following Eight Habits are briefed in it,

- 1) Be Proactive**
- 2) Begin with the end in mind**
- 3) Put first thing first**
- 4) Think win-win**
- 5) Seek first to understand, than to be understood**
- 6) Synergize**
- 7) Sharpen the Saw**
- 8) Find your voice and inspire others to find theirs**

Emotional Intelligence role in Quality service delivery of Bank Employees in Banking Industry is discussed and researched earlier many times whereas, This research primarily focuses on finding out the impact of Emotional Intelligence achieved through Eight Habits of Highly effective people in Quality Service Delivery by Bank Employees. This research will show the correlation between components of Emotional Intelligence and Eight Habits of highly Effective People which is never been calculated before.

Following objectives were planned to achieve through this research,

- a) Emotional Intelligent Bank Employees are Quality Service Providers**
- b) Emotional Intelligence is correlated to Eight Habits of Highly Effective People**
- c) Eight Habits of Highly effective people ultimately make Bank Employees Emotional Intelligent**

Literature Review

Service Quality

With the passage of time Service Quality has emerged as a standout factor resulted in success of any business. (Parasuraman et al., 1998). Similarly banking sector's success is also dependent upon service quality (Hossain & Leo, 2009). It is the evaluation tool to measure the performance of banking services (Cowling & Newman, 1995). For Bank, Customers being the integral element, become loyal only if they served well as compared to others (Dawes & Swailes, 1999). This loyalty building helps banks in positioning themselves better than their competitors (Davies et al., 1995). Hence service quality is the strategy to achieve competitive advantage (Chaoprasert & Elsey, 2004). Gronroos, (2000) defined service as, "A service is a process consisting of a series of more or less intangible activities that normally take place in interactions between the customer and service employees or physical resources or goods and/ or systems of service provider, which are provided as solutions to customer problems". Fogli, (2006) defined term service quality as "a global judgment or attitude relating to particular service; the customer's overall impression of the relative inferiority or superiority of the organization and its services".

To measure the service quality Parasuraman et al., (1985) define ten determinants such as reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding and tangibles. These determinants later on being reduced to five and are named as SERVEQUAL (Parasuraman et al., 1988). These are,

1. **Tangibility**(Physical facilities and appearances)
2. **Reliability**(Ability to perform what promised in an accurate and consistent way)
3. **Responsiveness**(Serving customers timely)
4. **Assurance**(Knowledge and courtesy to convey trust and confidence)
5. **Empathy**(Care and personalize attention)

Emotional intelligence is considered as one of the most important segment of Service Quality. Being service providers, it is important to understand demands and behaviors of customers, as in banks, Employees need to be proactive in responding effectively to customer needs and wants, all that be achieved through emotional intelligence. Interpersonal, Intrapersonal and technical skills are considered the vital elements of service providers and sum of all is named as emotional intelligence (Naeem, Saif & Khalil, 2008).

Emotional Intelligence

Emotional intelligence is the ability to find out what emotions are, what their relation is and what was their reasons of being (Mayer & Salovey, 1990). Goleman, (1996) defines EI as "Self-control, zeal and persistence, and ability to motivate oneself." Later on

emotional intelligence is said to have an ability to recognize and understand own feelings and of others, and developing relationships on the basis of it (Goleman, 1998). Emotional intelligence is a game of managing, influencing and balancing owns and others emotions to achieve goals (Higgs & Dulewicz, 1999).

There are five major components of emotional intelligence indicated and mentioned by Beard, (2012) and Goleman, (1995). These are,

1. **Self-Awareness**(Recognizing and understanding own emotions and its impact on others)
2. **Self-Regulation**(Controlling impulses, think before respond and express appropriately)
3. **Motivation**(Interest and commitment to perform task)
4. **Empathy**(Understanding and taking interest in their concerns and then proactively respond)
5. **Social Skills**(Identifying common points and then establishing and managing relations)

Naeem, Saif & Khalil, (2008) concluded that Emotional Intelligence has a positive relation with Service quality, the Higher the emotional intelligence the higher be the service quality in banking sector.

Brackett, Rivers & Salovey, (2011) explains that Emotional Intelligence helps in attending, accurately interpreting, correctly relating and effectively managing others.

Studies conducted by Slaski and Bardzil (2000), Mulipola and others (2006), Susan and Pappas (2007), Schneider and others (1980), Seval Fer (2004), Julia A. Kiely (2005), Kernbach & Schutte (2005), Deadrick & MacAfee (2001), Cavelzanl and others (2005), Halsell (2006), Heng (2008), Beaujan and others (2006), Hafey (2003), Mccallin and Bamford (2007), Humpel & Caputi (2001) and Rao (2006) conclude the following about Service Quality and Emotional Intelligence relation,

- Emotional Intelligence creates and maintains a climate of Quality Service
- Emotional intelligence is a key to get job success by learning service skills
- Services can be improved when linked with emotional intelligence
- Emotional intelligence leads to employee satisfaction, customer satisfaction and customer loyalty in the service sector
- Emotional Intelligence develops quality service skills in recruiting and training process
- Emotional Intelligence and service quality collectively increases performance, efficiency and customer loyalty
- Emotional intelligence increases service performance and team effectiveness

Apart from Emotional Intelligence another considerable factor for Bank employees in banking industry to become effective service providers is Eight Habits of highly effective people.

Eight Habits of Highly effective People

Stephen Covey vice chairman of Franklin Covey, a global professional services firm wrote an enormously outstanding book 7 Habits of Highly Effective People, that exhibits us how to become effective. Later on in the 8th Habit, he opens up more potential for all – by moving from “effectiveness to greatness” The world today is different, with more challenges, ambiguity and complexity and the 7 Habits book gives us a clear explanation of all these problems whereas, The 8th habit of highly effective people refers to: “Find your voice and inspire others to do likewise” (Covey, 1989) (Covey, 2004)

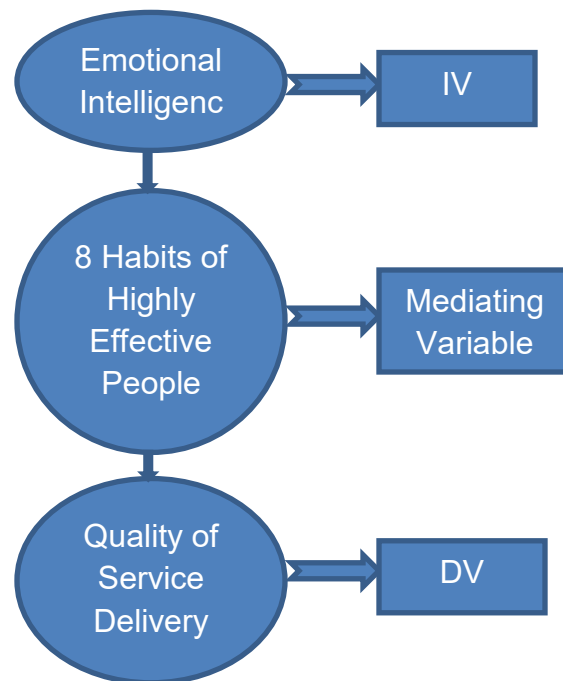
Eight habits represent human effectiveness as the core of happiness and success so, in order to be efficient and successful this program is being widely used in many organizations specially in banking sector to train their employees and to make them efficient service providers. It consists of following eight habits,

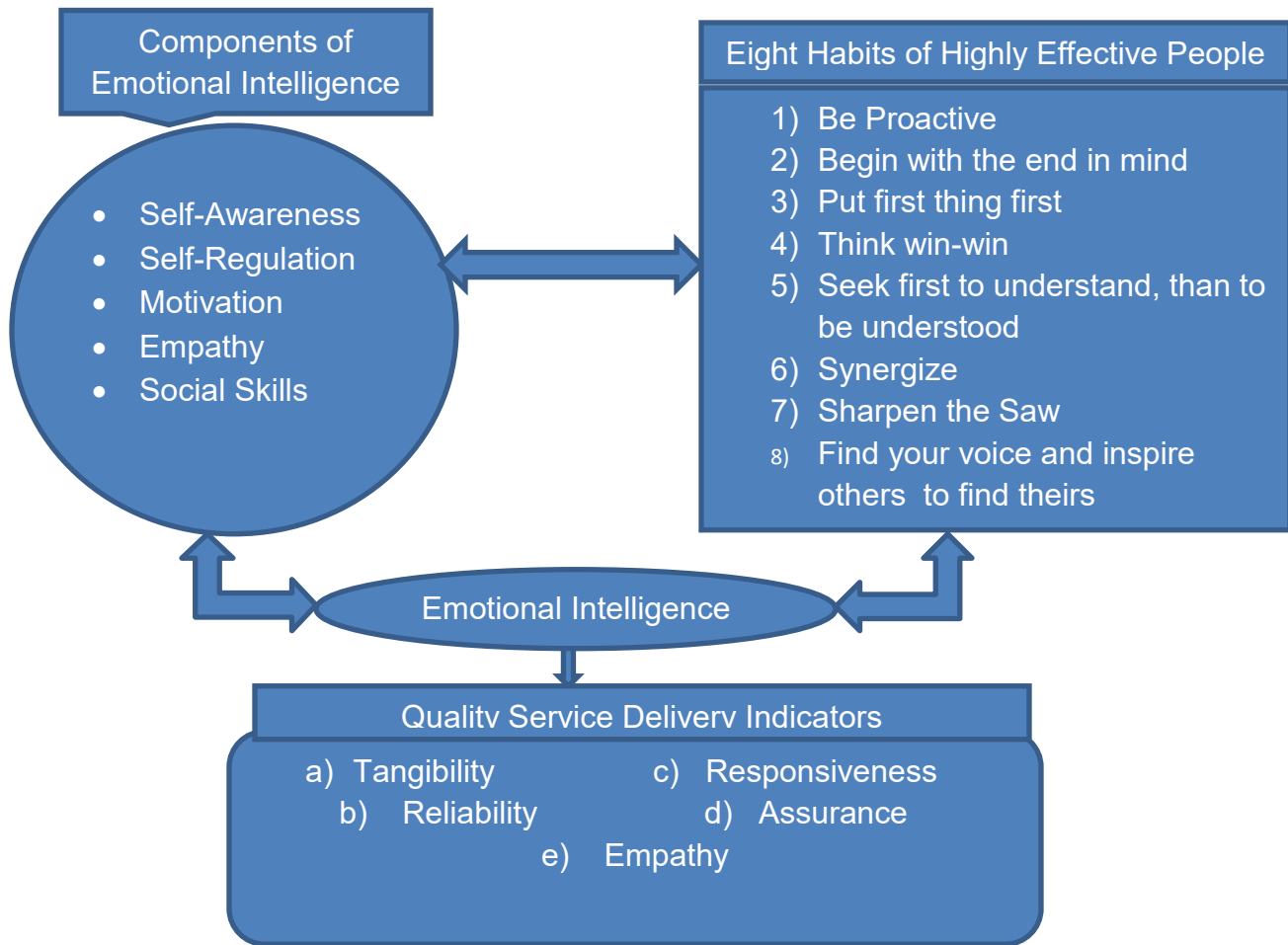
- 1. Be Proactive**
- 2. Begin with the end in mind**
- 3. Put first thing first**
- 4. Think win-win**
- 5. Seek first to understand, than to be understood**
- 6. Synergize**
- 7. Sharpen the Saw**
- 8. Find your voice and inspire others to find theirs**

Hayat, Hussain & Sardar, (2010) did the analysis of 8th Habit: from effectiveness to greatness in order to have clear understanding of finding own voice and inspiring others to find theirs.

Hence Emotional Intelligence and Eight habits have a significant relation in a way that both have the components that relate to moral building of oneself and then developing habits to deal one effectively. Eight habits help in developing one emotional intelligent that collectively results in Quality service delivery. As in this research bank employees if be emotional intelligent in the light of eight habits becomes the quality service providers which lead to long lasting customer relations and unending success.

Research Model





Hypotheses

Following Hypotheses were tested during the research,

H1: Emotional Intelligence Significantly enhances Service Quality of Bank Employees

H2: Emotional Intelligence has a significant relationship with Eight Habits of Highly Effective People

H3: Eight Habits of Highly effective people ultimately make Bank Employees Emotional Intelligent

H4: Eight Habits of Highly effective people mediate the relationships between Emotional Intelligence & Service Quality

Methodology

Population

The population in this research are the customers of 34 branches of MCB Bank Bahawalpur Region.

Sample Size

Simple Random Sampling is used to record the responses of customers of MCB Bank Bahawalpur Region Branches.

Sample size is 300 selected using Comrey and Lee Method.

Instrument

The data is collected through questionnaire comprised of 30 questions covering three aspects SERVEQUAL, Emotional Intelligence and 8 Habits of Highly Effective People.

Scale

A five point Likert Scale starting from strongly agree to strongly disagree (1 – 5) was used for the study.

Hypothesis Testing Tool

The acceptance/rejection and Mediation of hypotheses are tested through,

- **Regression Analysis**
- **Correlation**
- **Mediation effect - Barren and Kenny (1986) method**

Data Analysis

Reliability

Reliability Statistics	
Cronbach's Alpha	N of Items
.923	30

Correlations

Correlations

		SERVQUAL	Emotional Intelligence	Eight habits of highly effective people
SERVQUAL	Pearson Correlation	1	.701**	.636**
	Sig. (2-tailed)		.000	.000
	N	260	260	260
Emotional Intelligence	Pearson Correlation	.701**	1	.836**
	Sig. (2-tailed)	.000		.000
	N	260	260	260
Eight habits of highly effective people	Pearson Correlation	.636**	.836**	1
	Sig. (2-tailed)	.000	.000	
	N	260	260	260

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

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Emotional Intelligence		Enter

a. All requested variables entered.

b. Dependent Variable: SERVQUAL

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.701 ^a	.491	.489	.25802

a. Predictors: (Constant), Emotional Intelligence

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	16.596	1	16.596	249.273	.000 ^a
Residual	17.177	258	.067		
Total	33.772	259			

a. Predictors: (Constant), Emotional Intelligence b. Dependent Variable: SERVQUAL

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.385	.078		4.957	.000
Emotional Intelligence	.749	.047	.701	15.788	.000

a. Dependent Variable: SERVQUAL

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Emotional Intelligence		Enter

- a. All requested variables entered.
 b. Dependent Variable: Eight habits of highly effective people

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.836 ^a	.700	.699	.20385

a. Predictors: (Constant), Emotional Intelligence

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.977	1	24.977	601.079	.000 ^a
	Residual	10.721	258	.042		
	Total	35.698	259			

a. Predictors: (Constant), Emotional Intelligence

b. Dependent Variable: Eight habits of highly effective people

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.088	.061		1.440	.151
	Emotional Intelligence	.919	.037	.836	24.517	.000

a. Dependent Variable: Eight habits of highly effective people

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Eight habits of highly effective people	.	Enter

- a. All requested variables entered.
 b. Dependent Variable: SERVQUAL

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.636 ^a	.404	.402	.27922

- a. Predictors: (Constant), Eight habits of highly effective people

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.658	1	13.658	175.178	.000 ^a
	Residual	20.115	258	.078		
	Total	33.772	259			

- a. Predictors: (Constant), Eight habits of highly effective people
 b. Dependent Variable: SERVQUAL

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.619	.075		8.269	.000
Eight habits of highly effective people	.619	.047	.636	13.235	.000

a. Dependent Variable: SERVQUAL

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Eight habits of highly effective people, Emotional Intelligence	.	Enter

a. All requested variables entered.

b. Dependent Variable: SERVQUAL

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.707 ^a	.500	.496	.25644

a. Predictors: (Constant), Eight habits of highly effective people, Emotional Intelligence

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	16.872	2	8.436	128.283	.000 ^a
Residual	16.900	257	.066		
Total	33.772	259			

a. Predictors: (Constant), Eight habits of highly effective people, Emotional Intelligence

b. Dependent Variable: SERVQUAL

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.370	.077		4.785	.000
Emotional Intelligence	.602	.086	.563	6.991	.000
Eight habits of highly effective people	.161	.078	.165	2.050	.041

a. Dependent Variable: SERVQUAL

Data Interpretation

Reliability Analysis

During reliability check of the instrument, Cronbach's Alpha value achieved is 0.923 which is greater than the minimum acceptable value of 0.7 this shows that the instrument is highly reliable.

Correlation Analysis

The correlation analysis revealed that SERVQUAL and Emotional Intelligence have significant relationship because both have Significance value less than 0.05 that is 0.000 that shows strong significance.

Regression Analysis

For testing the hypothesis empirically through linear regression following analysis was conducted in following pattern,

- Firstly emotional intelligence was taken as an independent variable and SERVQUAL dependent variable. R value 0.701 indicates strong hypothesized relationship between emotional intelligence and service quality whereas ANOVA revealed high significance as value is 0.000 which is less than 0.05
- Then Emotional Intelligence was taken as an Independent variable and Eight Habits of Highly Effective People as dependent variable. R value 0.836 indicates strong hypothesized relationship between emotional intelligence and eight habits of highly effective people whereas ANOVA revealed high significance as value is 0.000 which is less than 0.05
- Then Eight Habits of Highly effective people were taken as an Independent variable and SERVQUAL as dependent variable. R value 0.636 indicates strong hypothesized relationship between eight habits of highly effective people and Service Quality whereas ANOVA revealed high significance as value is 0.000 which is less than 0.05
- Lastly Emotional Intelligence and Eight habits of highly effective people were taken as Independent Variables and SERVQUAL as dependent variable to check the regression and mediation effect. R value 0.707 indicates strong hypothesized relationship among variables whereas Beta value of 0.563 is less than Beta value of 0.701 of first regression analysis that shows mediation exists Moreover, ANOVA revealed high significance as value is 0.000 which is less than 0.05

Limitations

Following are the limitations faced during this research,

- Few customers of MCB Bank Limited were found hesitant in filling up the questionnaires because they thought its of no use and if responses been shared with same bank management will affect their business relation therefore most of the customer responses not been recorded.

- Few customers didn't respond to questionnaires because of time constraints as according to them they don't have enough time to respond to such questionnaires because of this many useful intakes being left aside
- This research was not executed at National and international level because of budget and travelling constraints

Conclusion

From the above analysis, it is concluded that emotional intelligence is a positive predictor of Quality Service Delivery of Bank Employees of MCB Bank as emotional intelligence is strongly related to dimensions of service quality indicating that when employees of the organization practice the skills of emotional intelligence, it enhances service quality. Moreover, Emotional Intelligence have significant relationship with Eight habits of highly effective people as the mediation effect exists using Barren and Kenny (1986) method which means that through Eight Habits Bank employees becomes emotional intelligent and ultimately deliver quality services.

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