

## **Emotional Intelligence towards strengthening the linkage between Internal Business Processes and Customer Service Performance: Evidence from the Sri Lankan Banking Industry**

Nanayakkara, S.M.

Department of Management of Technology, Faculty of Business, University of Moratuwa

Wickramasinghe, V.

Department of Management of Technology, Faculty of Business, University of Moratuwa

Samarasinghe, G.D.<sup>1</sup>

Department of Industrial Management, Faculty of Business, University of Moratuwa

### **Abstract**

*This study aimed to examine the influence of Emotional Intelligence (EI) on the possible link between Internal Business Process (IBP) and Customer Service Performance (CSP) in the Sri Lankan banking sector. Review of literature led the study to synthesize a conceptual model with hypotheses. The study adopted the survey strategy with a structured questionnaire, which was administered to a representative sample of 291 branches of commercial banks in the Western Province of Sri Lanka. The key informants / respondents from the bank branches included one thousand and ninety-four executive-level employees. The measurement model and structural model both were estimated by employing Partial Least Square (PLS) based structural equation modelling using SMARTPLS software. The findings revealed that IBP has a significant and positive influence on CSP of the banking industry of Sri Lanka. It was also found that EI has a positive moderating effect on the relationship between IBP and CSP in the banking sector. The findings have implications for decision makers in service organizations.*

### **Keywords:**

Banking Sector, Customer Service Performance, Emotional Intelligence, Internal Business Processes

---

<sup>1</sup> Corresponding author: [dineshs@uom.lk](mailto:dineshs@uom.lk)  
ORCID: <https://orcid.org/0000-0002-6974-2251>

## INTRODUCTION

In today's dynamic environment, quality and customer service have long been recognized as playing a crucial role in the success and survival (Kang et al., 2004; Soderlund and Ohman, 2005). Service quality is an indicator of how well a delivery service meets the requirements of the customer. Service sector owners have also measured the level of service offered to their customers in order to enhance their operation, detect problems quickly and better determine customer satisfaction (Tufail et al., 2016). Quality of service is very critical, in particular for business enterprises in the service sector to expand and develop (Powell, 1995). Satisfaction is the customer's reaction to fulfilment response. It is judgmental that a product or service feature, or the product or service itself, provides a pleasurable level of consumption-related fulfilment (Tufail et al., 2016).

Many organizations have identified the importance of managing the performance to enhance individuals' performance as well as its overall performance. It includes employees' unique qualities and dedication to produce improved quality work in a short period for the company to succeed in the evolving dynamic economic environment (Robbins and Decenzo, 2002). The significance in managing the quality well is that it benefits businesses by maximizing the organization's human capital capacity to create sustainable competitive advantage. Performance management is a philosophy to manage people's behaviour in a context that supports and facilitates aligning individual goals with organizational objectives to accomplish financial and organizational performance (Adhikari and Das, 2016).

Employee satisfaction at work is therefore important since they can determine collaborative effort. Job attitudes, and especially job satisfaction, were extensively studied in organizational research (Inuwa, 2015). Yet one of these studies provided the very first meta-analysis of the relationship between EI and job satisfaction (Miao et al., 2017). Their findings encouraged the use of EI assessment, training and development for both employees and leaders (Williams, 2002).

Emotional Intelligence is an important variable for an organization, according to Goleman (2001), from the viewpoint of work, emotions matter to the degree that they help with the organization's shared goals. Emotional intelligence is a field that can have a direct effect on human development and is generally established as a combination of interpersonal and emotional skills

that affect individual thought actions and interaction with others, contributing to outstanding workplace results. According to Greaves and Bradberry (2003) that EI is likely an organization's most significant performance indicator. Goleman (2001) suggested that emotionally intelligent leaders are crucial to the best of their ability to develop and perform. Boyatzis et al. (2002) argued that EI is really an important fragment of the value of leadership, mainly as team leaders. Abraham (2005) indicated that the EI should be directly linked to results, explicitly in the case of team performance. Emotionally intelligent leaders operate in two ways as an asset for teams. Leaders inspire team members to work towards a team goal with each other and often function as a positive effect on team members.

An impact of EI is vital in all service sectors, particularly the banking sector. In banking, every sort of transaction has some money value and human emotions are attached to money. As an example: customers feel secure in keeping their hard-earned money in banks as deposits; a borrower is passionate to get his loan disbursed by the lending bank for establishment or expansion of the business; e-sender and the beneficiary of remittance are on their toes until the money is received; the guarantor in a loan agreement is cautious to know the repayment of a loan by the borrower because he wants to get his property redeemed early; business clients of trade and commerce are far more comfortable with the banking channel in their dealings with distant sellers and buyers; prompt settlement of business claims through online banking delights businessmen since time value of the money is maximized.

EI dimension relationship management was enhanced by EI training and the result also showed an improvement in the overall quality of service (Caruso et al., 2014; Beigi 2011). Emotional Intelligence is a significant competency in action that needs to be given importance in order to achieve the organization's mission and vision. Emotional intelligence is the output level of the individual group that influences the organizational environment. In addition, the organizational environment influences the actions of organizational citizenship, and all three variables i.e. emotional intelligence, internal business process and customer service performance have a positive impact on one another (Nair, 2012).

The service sector is the largest economic sector with a share of 57.6% of GDP, which expanded by 4.7% in 2018 compared to 3.6% in the previous year's expansion (Central Bank Report, 2018). Since the service sector is more

closely related to the human factor, Internal Business Process and Customer Service Performance would play an important role in EI. Nevertheless, the possible relationship between emotional intelligence, internal business process and customer service performance in the banking sector is not explained with empirical evidence. Thus, this study tried to fill this unexplained void in the banking sector. The study attempted to address the research issue of as to how EI practices of managers influence their internal business processes and customer service performance in the Sri Lankan banking Industry. In order to address this research issue, the study developed the main research objectives as to examine the effect of IBPs on CSP in the Sri Lankan banking Industry, then to identify the effect of EI on CSP and finally to explain impact of managers' EI practices on the link between the IBPs and CSP in the Sri Lankan banking Industry.

## **LITERATURE REVIEW**

### ***Internal Business Process and Organizational Performance***

Business process management (BPM) enables organizations to adjust their internal processes so that they incorporate more value to both their internal and external customers and better fulfil the customers' requirements (Tibbs and Langat, 2016). Well-designed business processes, furthermore, become increasingly valuable in a complicated economy to their stakeholders. Researchers have predicted that an effective internal business process was more likely to enhance during a challenging economy as it helps organizations to function more effectively and efficiently. While internal business process (IBP) management stimulates and assists innovation, it is the dual benefit of efficiency and effectiveness that is considered the greatest 'value added' that results from having an effective internal business process with an organization. By strengthening the business processes the enterprise would be able to operate more effectively, efficiently, and competitively (Looy and Shafagatova, 2016). Business process management has been defined as a method of efficiently positioning an organization with the demands of clients. It stimulates business effectiveness and efficiency while endeavouring for innovation, flexibility, and integration with technology. The influence that IBP can lead to an organization's operational effectiveness can be experienced throughout the organization.

### ***Emotional Intelligence and Organizational Performance***

Every effective company recognizes that its most important asset is people. The companies need to coordinate staff, goods and their services in order to produce excellent financial performance. Human Resource Management (HRM) within a business has developed into a critical factor in improving the efficiency of the organization (Bowen and Ostroff, 2004). Past studies have shown that people in companies are a key variable in trying to stay ahead of the competition and that HRM can play an important role in an effective organization. As human behaviour has such an important effect on performance, it would be worthwhile to understand the complicated factors leading to human behaviour, especially our own. Some behaviours are easy to understand while others are subtler (Grill et al., 2015). It is understandable that the values of human behaviours have an impact on workplace behaviours. Other people's behaviour can definitely influence our feelings. Identifying a general faculty of EI is scientifically essential and there may be specific biological and psychological systems that support the regulation of emotion (Dattner, 2018).

Emotional intelligence refers to the ability of an individual to get along with others, to be conscious of one's own emotions, and to be able to deal with one's self in the face of any emotion (Goleman, 1995). For job performance, physical and mental health, leadership, and job satisfaction, emotional intelligence is important. We consider convincing evidence that EI is the 'leadership sine qua non' (Walter et al., 2001). Cognitive ability and temperament in conjunction account for only 15 per cent of the variation when it comes to explaining discrepancies in job satisfaction of workers (Dattner, 2018). Trait- EI accounts for almost half of the variability impressively (Miao et al., 2017). Emotional Intelligence, while present, is, in our opinion, a direct precursor to a psychologist. The concept of social intelligence by Edward Thorndike (1920), described it as the ability to understand and deal with men and women, boys and girls, and to act wisely in human relationships. As stated by Salvador (2010), the ability to understand, process, regulate and communicate social and emotional aspects of our lives could be defined as emotional skills (Siegling et al., 2015). Studies show that people consider a workplace that is highly productive and happy with life, does not rely on the intellectual, psychological sphere, but on emotional competence, that is, the capacity to understand and communicate the emotional and social aspects of their lives (Goleman, 1995; Heath, 1991; Gutierrez-Cobo et al., 2017).

Many organizational researchers have recently called for more attention to the role of emotions in the workplace. For example, Ashforth and Humphrey (1993) suggested that emotions are a significant and inseparable part of organizational existence and that more consideration should be paid to workers' emotional experiences. As a key contributor to organizational success, emotional intelligence was cited (Goleman, 1998; Salovey et al., 1990), and many organizational approaches have responded to the growing importance of EI, which leads to quality of the workforce. Small, relatively economic changes in organizational context or management behaviour, which can influence the emotional reactions and thus their results, are illustrated by emotional and emotional management research (Hachschild, 1983; Huy, 1999). Therefore, managers can help develop the performance of the employees by understanding how feelings affect thought and behaviour. Emotional Intelligence improves employee productivity and quality, according to Lam and Kirby (2002). Rahim and Malik (2010) provided an empirical account illustrating the direct relationship between the EI and the performance of the organization.

### ***Customer Service Performance and Organizational Performance***

Customer service is the provision of service to customers before, during and after a transaction. According to Turban et al. (2002), customer service is a set of activities designed to increase the degree of customer satisfaction hence the feeling that a product or service has satisfied consumer expectations. Customer service plays a significant role in the capacity of a company to produce profits and revenue from the perspective of an overall sales process innovation initiative. In view of this viewpoint, customer service should be included as part of a systemic change overall strategy. A customer service experience can change the whole perception a customer has of the organization. Furthermore, a challenge may encounter when working with customer service is to ensure that the organization focused their attention on the right key areas, measured by the right key performance indicators. There is no challenge to come up with a lot of meaningful key performance indicators but the challenge is to select a few which reflect the organization's overall strategy. According to Anderson et al. (2008), quality is the value a customer derives from a particular product or service. According to Bitner and Hubbert (1994), service quality is the overall impression provided by the customer of the relative inferiority or superiority of the organization and its services. According to this definition service quality is said to be a key to the survival of all service companies.

According to Anderson et al. (2008), quality is the value a customer derives from a particular product or service. Further, Parasuraman et al. (1988) confirmed that service quality is a feature of the quality dimension discrepancies between expectation and reality. Customer expectations are beliefs about a service that serves as standards to be judged against service performance. As consumers are well informed, new products are needed, faster and more efficient distribution, and more responsive services. Consequently, banks have to consider consumer needs and preferences to boost their competitiveness (Parasuraman et al., 1991) and satisfy their customers by offering better products and services. Quality service retains the confidence of consumers in service providers, attracts more and more consumers, improves business with current customers, decreases unhappy customers with less errors, maximizes the income of a company and improves customer loyalty (Berry et al., 1995; Lee et al. 2009).

Within the banking industry, service quality is related to customer satisfaction (Avkiran, 1994; Blanchard and Galloway, 1994; Mulat, 2017). Banks now recognize that providing quality customer service in today's global and dynamic banking climate is necessary for success and survival (Lewis and Pescetto, 1996; Wang et al., 2003). Research has shown that pleasing customers are not enough to maintain them, as in many industries still happy customers 'defect' at a high rate (Schneider and Bowen, 1999; Felix, 2017). Customers today face a growing variety of options in the goods and services they can purchase. Many consumers find it difficult to grasp the complicated nature of financial service products, which is why they may frequently rely on brand names and these brand names are focused on quality service. In emerging economies, service quality problems have long been ignored compared to knowledge available on developed economies such as the USA and Europe (Firoz and Maghrabi, 1994), and this also applies to the banking sector (Angur et al. 1999). Furthermore, service quality is an important business catalyst driving the retail banking business and ultimately will reflect in corporate performance.

### ***Development of Hypotheses***

Customer-based actions are essential, nevertheless, they need to be translated into measures of what the business needs to do internally to satisfy the expectations of its clients. After all, outstanding customer performance stems from procedures, choices, and actions that take place across an

organization (Felix, 2017). Managers need to concentrate on those critical inner activities that allow them to meet client requirements. The second portion of the balanced scorecard provides the inner view to executives (Hennayake, 2017). The inner measures for the balanced scorecard should be based on company procedures that have the biggest effect on client satisfaction factors affecting, for instance, cycle time, quality, staff abilities, and efficiency. Companies should determine which processes and competencies (Internal Business Processes) they are required to excel in and specify steps for each (Mulat, 2017). Researches connecting customer satisfaction with other market metrics typically describe satisfaction as an overall evaluation of the purchase experience by a consumer (Johnson, 2001). In the course of one's interaction with customers, happy and loyal customers are more profitable because of a 'front loading' of service costs and a 'back loading' of sales (Johnson, 1998). According to Kaplan and Norton (1996), internal business processes have a greater impact on customer satisfaction which leads to an increase in customer service performance. Hence, we developed the following hypothesis:

*H1: Internal business processes positively influence customer service performance of the Sri Lankan banking Industry.*

Management task is to enable people to work together and to ensure their strengths and weaknesses. This is all about the organization because management is the key determinant. For employee's livelihoods, they rely on management. Also, the management of the organization, for which the employees work, depends as much upon their own skills, commitment and efforts as upon our ability to contribute to society. Each company is composed of people with many types of work, with different skills and knowledge. It needs to be based on communication and personal responsibility. All members must reflect on what they are trying to achieve and ensure that their associates understand that objective. The principles of EI can help staff become better team players, show more creativity at work and increase overall productivity with strong integration and application of techniques. EI supports to educate how to overcome obstacles and blocks successfully, to solve conflicts and address any issue that could lead to the achievement of managerial goals. Studies have shown that EI is a significant workplace factor (George, 2000; Goleman et al., 2001; Law et al., 2004). Researchers argue that EI is a critically significant competence for effective leadership in organizations and team performance. Some theorists claim that EI of managers can have an impact on



working output (George, 2000; Goleman et al., 2001). Emotional intelligence was reported to be as positively associated with job satisfaction.

Level of Emotional Intelligence of the employees affects the ability of the firm to give individual attention to customers, to deal with customers in a caring manner, to have the best interest of customers at heart and understand their customers' needs. According to Parasuraman et al. (1988), the customers want the firm's service providers to feel understood and relevant. EI also strengthens employees' ability to instil customer trust, make them feel safe in the service they get, constantly courteous with customers, the ability to respond appropriately to customer queries. According to Fitzersimmons and Fitzersimmons (2008), customers more often than not look out for assurance from employees and believe that employees will behave confidently and inspire confidence in their clients. Further EI helps to improve the ability, readiness and willingness of staff to deliver quick service to customers. Emotional intelligence is a key tool which helps service organizations increase the customer satisfaction ultimately leading to increased customer service performance (Majdalani and Maamari, 2016). Therefore, we proposed the following hypothesis:

*H2: Managers' Emotional Intelligence influences their customer service performance in the Sri Lankan baking industry.*

A considerable amount of past research has been undertaken on the moderating role of EI and EI related dimensions to management aspects and performance of an organization. Table.1 summarizes the research carried out on moderating role of EI.

**Table1.** EI as a Moderator

<b>Author(s)</b>	<b>Key Finding</b>
Jordan, Ashkanasy, and Hartel, (2002).	Emotional Intelligence as a Moderator of Emotional and Behavioural Reactions to Job Insecurity
Jiang, (2008)	EI as a moderator of the relationship between occupational stress characteristics a job satisfaction
YIN , (2010)	EI as a Moderator in the relationship between Negative Emotions and Counterproductive Work Behaviours
Clarke and Mahadi (2011)	EI as a Moderator of the Quality of Leader Member Exchange and Work-Related Outcomes

Gabbott, Tsarenko, and Mok (2010)	Emotional intelligence as a moderator of coping strategies and service outcomes in circumstances of service failure.
Karim and Weisz (2011)	Emotional Intelligence as a Moderator of Affectivity/Emotional Labor and Emotional Labor/Psychological Distress Relationships
Waheed , (2012)	Transformational Leadership Style as Predictor of Decision-Making Styles: Moderating Role of EI
Judeh , (2013)	Emotional Intelligence and Retention: The Moderating Role of Job Involvement
Szczygieł, and Bazińska, (2013)	Emotional intelligence as a moderator in the relationship between negative emotions and emotional exhaustion among employees in service sector occupations
Pulido-Martos , Lopez-Zafra, Estévez-López and Augusto-Landa , (2016)	The Moderator Role of Perceived Emotional Intelligence in the Relationship between Sources of Stress and Mental Health in Teachers
Mustafa Et al., (2016)	Emotional intelligence as a moderator in the emotional labour-burnout relationship: evidence from Malaysian HR professionals
Desai and Srivastava , (2017)	Emotional intelligence - the moderator of leadership styles and performance
DeFreese and Narczak , (2017)	A Pilot Study of Trait Emotional Intelligence as a Moderator of the Associations Among Social Perceptions, Athlete Burnout, and Well-Being in Collegiate Athletes

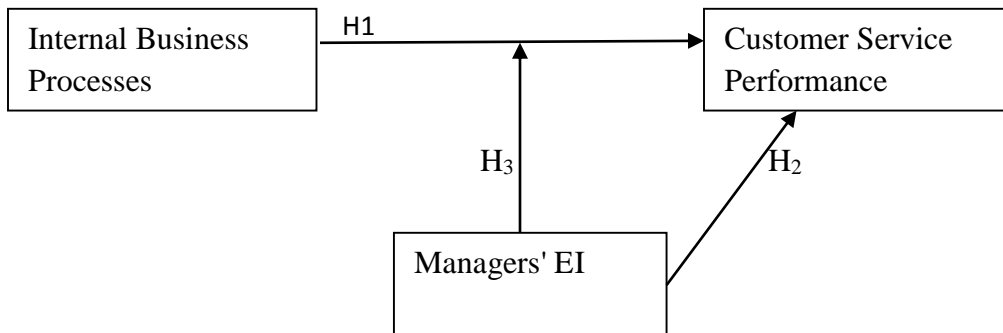
Source: Developed based on Literature Survey

Various EI and EI related dimensions have moderated the relationship various dimensions from the findings in the past. Thus, the authors anticipated that EI can act as a third variable which can strengthen or weaken the relationship between internal business process and customer service performance. Therefore, the authors suggested the following hypothesis:

*H3: Manager' Emotional Intelligence moderates the relationship between internal business processes and their customer service performance in the Sri Lankan banking industry*

### *Conceptual framework*

The following conceptual model (figure 1), developed on the basis of the above literature survey, illustrates the relationship between the independent, dependent and moderating variables. Internal Business Processes are identified as independent variable and Customer Service Performance is identified as dependent variable. Further manager's Emotional Intelligence is identified as the Moderator variable.



**Figure 1:** Conceptual Model of the Study

### *Operationalization*

The study operationalized the constructs and variables using the measures in the extant literature. Emotional Intelligence consists of mainly Experiential EI and Strategic EI. Experiential EI consists of eight indicators i.e. Capacity to recognize one's own feelings, understand accurately the expressions of others, anticipate obstacles, see an obstacle as an opportunity, take personal risks, take professional risks, express the ideas in the social affairs, act in a judicious way (Goleman,1998). Strategic EI consists of 13 indicators i.e. Capacity to coach and mentor others, provides feedback for personal development, provides feedback for professional development, recognizes specific strengths or development opportunities in others, gets subordinates to take ownership of ideas or plans, leads by example consistently and visibly, focuses on the root causes, to find a common idea for conflicts, to promote friendly climate, good morale, respect, persuade team members to make correct decisions, stays calm under stressful circumstances, deals effectively with situations that cause strong emotions, conveys clear messages (Parker et al., 2009).

Internal Business Process related measures consist of four indicators i.e. trainings to the staff regarding customer management, meetings with working groups for effective management of innovation, rules and procedures to maintain high product standards, clear and explicit roles for employees (Ferrell et al., 2010). Customer Service Performance related measures consist of two indicators i.e. Customer satisfaction rate and success rate of after sales services (Ferrell et al., 2010). Likert-type seven-point scales were used as the questionnaire's key scaling tool, ranging from 1 = Strongly Disagree, 2 = Disagree, 3 = Slightly Disagree, 4 = Neutral, 5 = Slightly Agree, 6 = Agree, 7 = Strongly Agree.

## **RESEARCH METHODOLOGY**

This research was a quantitative study with survey strategy based correlational design as it was to test the hypotheses in the conceptual model (Sekaran, 2010; Dewasiri et al., 2018). The target population of the study was the branches of the commercial banks registered under Colombo Stock Exchange, which operate in Colombo, Kaluthara and Gampaha districts of the Western province in Sri Lanka. The unit of analysis of the study was the bank branch. The respondents/elements of the unit of analysis was individuals-lower, middle and higher ranked bank managers who work in the selected bank branches. For this study, the sample size was two hundred and ninety-one (291) branches of seventeen (17) banks. This sample size was adequate and representative of the population as per the guidelines of Rejcie and Morgan (1970). The researchers managed to judgmentally select five to six managers from each of the selected bank branches, finally sending questionnaires to a total of 1400 managers as the respondents for IBP, CSP and EI practices of the selected banks. The respondents included 41.10% middle-level management, 30.39% low-level management and 28.49% high-level management.

Judgmental sampling was judged to be appropriate and practical in selecting the bank branches as well as respondents for the study as the study setting resembled a situation where there were only a restricted number of people in a population who owned qualities that a researcher expected from the target population. Therefore, judgmental sampling was used as the sampling method. The structured questionnaire consisting of seven-point Likert type questions was the main data collection tool. An online questionnaire was formed using Google forms facility and the Google link was emailed to the respondents. Further, hard copies of the questionnaires were distributed to

certain bank branches. As the main data analysis tool to empirically test the model (Figure 1), partial least square structural equation modelling (PLS-SEM) technique was used with SMARTPLS 3.2 and SPSS 22. The researchers have used Smart PLS, as the distribution of the data violated-parametric assumptions. SMARTPLS is suitable for testing complex structural models with several constructs in studies where latent variables (theoretical constructs), small sample sizes, non-normal data, and multicollinearity issues exist (Westland, 2015). Therefore, SMART PLS (R) was used for measurement model and structural model assessments whilst SPSS was used for data preparation and descriptive analysis of the sample.

## FINDINGS AND DISCUSSION

### *Profile of the Final Sample*

The questionnaire was distributed among 1,400 respondents, but only 1226 questionnaires were received. One hundred and thirty-two (132) of the received ones were rejected due to the extreme end of the nature of the answers. One thousand ninety-four (1094) were taken as final entries which were tabulated for data analysis and 78.14 per cent was the total valid response rate. The demographic characteristics are shown in Table 2. Approximately 2 per cent of the respondents were in the companies where the company age was 0-10 years, 5 per cent in the companies where the company age was 10 – 25 years, 47 per cent in the companies where the company age was 25-50 years and 46 per cent in the companies where the company age 25-50 years. According to the management level, 41 per cent were in middle-level management and about 29 per cent were in low-level management whilst 30 per cent were in high-level management.

**Table 2:** Demographics Details (n= 1094)

	<b>Demographic</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Company Age</b>	0- 10 years	24	2.00
	10 – 25 years	58	5.00
	25-50 years	514	47.00
	Above 50 years	498	46.00
<b>Job Status</b>	High-level Management	330	30.00
	Middle-level Management	444	41.00
	Low-Level Management	320	29.00

Source: Results generated from data analysis.

### **Measurement Model Assessment**

As shown in the table 3, all composite metrics were evaluated for convergent validity by evaluating item reliability, Cronbach's alpha, composite reliability (CR) and average variance extracted (AVE). Uni-dimensionality, which means that measurements measuring a single structure are closely linked to each other, is a prerequisite and an underlying assumption to continue to develop composite scales. The reliability of the constructs was tested using the coefficients of composite reliability (CR) and Cronbach's alpha of each variable. Composite reliability (CR) and Cronbach's alpha coefficients were above 0.70 and fulfilled the requirements of reliability (Hair et al, 2014).

**Table 3:** Summary of Cronbach's Alpha, Composite Reliability and AVE

		<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
<b>EI</b>	Emotional Intelligence	0.7235	0.8124	0.7832
<b>CSP</b>	Customer Service Performance	0.8145	0.8245	0.7324
<b>IBP</b>	Internal Business Process	0.7815	0.8043	0.7128

Source: Results generated from data analysis.

### **Discriminant Validity**

In order to assess discriminant validity, Fornell–Larcker criterion could be applied. Fornell-Larcker test is verified for cross-loading and discriminating validity. The square root of each construct's AVE should be higher than the correlation of the construct with any other construct in the model, according to Fornell-Larcker (1981). Off-diagonal values were lower than those on diagonal values (the AVE's square root), suggesting satisfactory discriminating validity for EI, CSP and IBP, according to the following results in table 4.

**Table 4:** Fornell-Larcker criterion result

	<b>EI</b>	<b>CSP</b>	<b>IBP</b>
<b>EI</b>	<b>0.815</b>		
<b>CSP</b>	0.787	<b>0.909</b>	
<b>IBP</b>	0.709	0.723	<b>0.803</b>

Source: Results generated from data analysis.

### **Heterotrait-Monotrait Ratio (HTMT)**

The HTMT ratio is the geometric mean of the correlations of the heterotrait-heteromethod (i.e. the correlations of indicators across constructs

measuring different phenomena) separated by the sum of the correlations of the monotrait-heteromethod (i.e. the correlations of indicators within the same construct). Averaging using the geometric mean is important because there are two sub-matrices of the monotrait-heterotrait method (sets of in-construct correlations), e.g. if two constructs are developed (Henseler et al., 2015). In a well-fitting model, Heterotrait correlations should be lower than mono-correlations, meaning the HTMT ratio should be lower than 1.0. When HTMT value is below 0.90, discriminant validity between a pair of reflective constructs is established (Henseler et al., 2015). The 0.90 cut-off is used by Gold et al. (2001) and Teo et al. (2009), while Clark and Watson (1995) and Kline (2011) used the strict 0.85 cut-off. The values obtained for the proposed model satisfactorily fulfilled the requirements and are shown in table 5.

**Table 5:** HTMT Values

	<b>EI</b>	<b>Interaction IBP*EI</b>	<b>CSP</b>
<b>EI</b>			0.692
<b>Interaction IBP*EI</b>	0.020		
<b>CSP</b>	0.784	0.018	
<b>IBP</b>	0.823	0.052	0.796

Source: Results generated from data analysis.

#### *Assessment of Model Fit*

Model fit was evaluated using the  $R^2$  for dependent constructs and predictive relevance using the Stone-Geisser  $Q^2$  (Wold, 1982). Similar to regression analysis, the  $R^2$  value (variance explained by independent variables) is interpreted as the proportion of variation in the variable explained by its relationship with the variables believed to have an impact on it. The  $R^2$  values of the endogenous constructs are shown inside the circles (Figure 2, 3 and 3). These path coefficient values (in between -1 to +1) are used for analysing the strength of the hypothesized relationships. The path coefficient values closer to +1 represent a strong positive relationship, whereas a value near 0 represents a weak relationship (Anderson and Gerbing 1988).

As shown in the Figure 4, the  $R^2$  of 52.8% of the full path model indicates that the independent variable (IBP), moderator variable (EI) and moderator effect (EI\*IBP) in model explain 52.8% of the total variance of the dependent variable (CSP). Hence, the  $R^2$  value of 52.8% can be considered an

indicator of predictive validity of the overall model and represents a sufficient level to justify the goodness of fit of the present model (Chin 1998). While the  $R^2$  values represent predictive accuracy,  $Q^2$  indicates the model's predictive relevance. The  $Q^2$  values larger than zero for a certain endogenous latent variable indicates the path model's predictive relevance for the construct (Hair et al., 2014).  $Q^2$  of the full path model was 50.5% which indicates that the independent variables in model explains 52.8% of the total variability of the dependent variable. Therefore,  $Q^2$  value of 50.5% can be considered an indicator of predictive validity of the overall model and represents a sufficient level to justify the goodness of fit of the present model.

Further, assessment of the model fit could be made through, Standardized Root Mean Square Residual (SRMR), and Normed Fit Index (NFI) as well (Hair et al., 2014 b). SRMR value less than 0.08 and NFI more than 0.90 are acceptable in social science research (Anderson and Gerbing 1988).

**Table 6:** SRMR and NFI of the Measurement Model

	<b>Saturated Model</b>	<b>Estimated Model</b>
<b>SRMR</b>	0.069	0.073
<b>NFI</b>	1.631	1.620

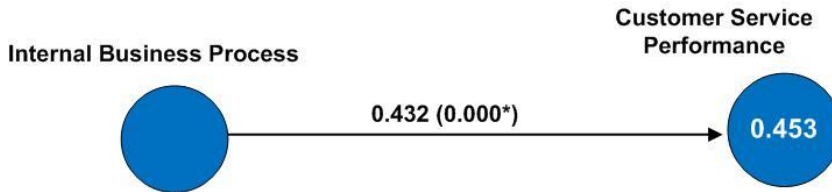
Source: Results generated from data analysis.

According to the table 6, the value of SRMR and NFI of the saturated model is 0.069 and 1.631 whilst estimated model SRMR and NFI is 0.073 and 1.620 respectively. Thus, the study fulfilled the model fit indicators adequately.

#### *Assessment of Structural Model*

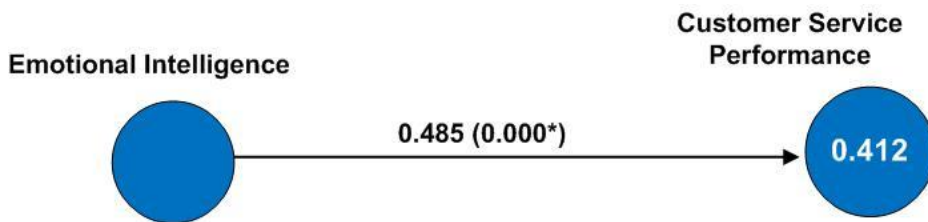
In a multiple regression model, path coefficients are represented as a standardized beta weight (Gopal et al., 1992). Ideally, standardized path coefficients should be significant between 0.20 and 0.30 (Chin, 1998a). Nevertheless and Kline (2011) offered recommendations for new research with little theoretical or experimental basis for determining path coefficient effects: path coefficients 0.10 indicate a small effect, values around 0.30 indicate a moderator effect and values above 0.50 indicate a significant effect (Cohen, 2013).





**Figure 2.** Path coefficient (beta) values and the significance between IBP and CSP

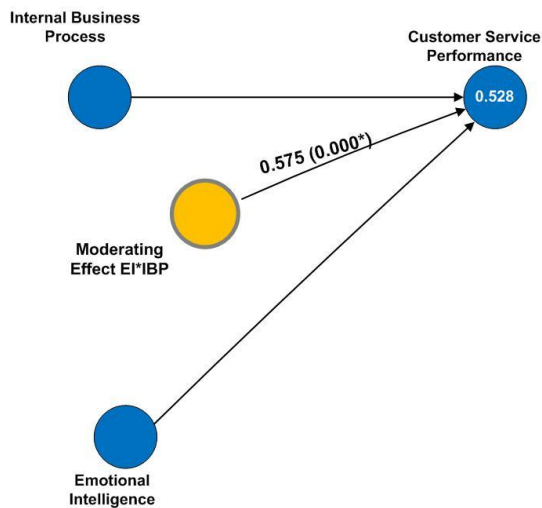
Figure 2 shows all the values with respective significance levels (probability values) in the parenthesis. The result of bootstrapping indicate that the majority path coefficients are significant, i.e. the path coefficient and p value between Independent Variable (IV) - IBP and Dependent Variable (DV) – CSP is 0.432 (0.000), also  $R^2$  value between IBP and CSP is 0.453 which means there is a significant relationship between IBP and CSP. Therefore H1- Internal business processes positively influence their customer service performance in the Sri Lankan banking industry, was accepted. These results imply that the key to excellence in any organization is control of its processes to produce reliable and consistent products and services. Performing the right processes in the right manner leads to consistent levels of product and service quality which leads to customer service performance (Yüksel and Yüksel, 2008).



**Figure 3.** Path coefficient values and the significance between EI and CSP

According to Figure 3, the path coefficient and p value between Moderator Variable (MV) – EI and Dependent Variable (DV) – CSP is 0.485 (0.000), also  $R^2$  value between EI and CSP is 0.412 which means there is a significant relationship between EI and CSP. Hence, H2- Managers’ Emotional Intelligence influences their customer service performance in the Sri Lankan banking industry, was accepted. According to Greaves and Bradberry (2003) EI is likely an organization's most significant performance indicator. Goleman (2001) suggested that emotionally intelligent employees are crucial to develop the customer satisfaction towards the organization. Much research has proved that EI results in customer satisfaction (Talukder, 2012).

Further, in figure 4, moderator (interaction effect, i.e. IBP x EI) path coefficient and p value shows 0.575 (0.000\*), which is significant. Also, it can be observed that the  $R^2$  value has been increased i.e.  $R^2$  between IBP and CSP without the moderator variable, EI is 0.453;  $R^2$  between EI and CSP is 0.412 and  $R^2$  between IBP and CSP with the moderator variable EI is 0.528. This means EI significantly and positively moderates the relationship between IBP and CSP. Therefore, H3- Managers' Emotional Intelligence moderates the relationship between internal business processes and their customer service performance in the Sri Lankan banking industry, was also accepted. This implies that EI related dimensions have moderated the relationship between IBP and SCP. From the findings of the past studies, it can be argued that EI can act as a third variable which can strengthen the relationship between IBP and CSP.



**Figure 4:** Path coefficient and the significance between IBP x EI and CSP

The research model suggested that IBP together with EI significantly predicted CSP. The path coefficient of these relationship denoted the strength of the relationship and P values verified that the relationships were statistically significant.

## CONCLUSION, IMPLICATIONS, AND FUTURE DIRECTIONS

This study's intention was to investigate the effect of EI on Internal Business Processes (IBP) and Customer Service Performance (CSP) of an organization. The conceptual model consisted of IBP, EI and CSP. The study empirically found that there is a positive relationship between IBP and CSP as

well as EI and CSP. Further, EI positively moderates the relationship between IBP and CSP. IBP and CSP are valid constructs in enhancing competitiveness in organizations. The study confirmed that the strength of the relationship between IBP and CSP is improved by EI of managers i.e. EI positively moderates the link between IBP and CSP. Thus, EI plays a significant interacting role between IBP and customer service performance models and add value to customer service.

The results of the current study provide a valuable contribution to the existing theories of IBP (Balanced Scorecard, Performance Prism etc.), EI (Mixed model, Ability Model, MSCEIT model etc.) and CSP (disconfirmation paradigm and expectancy- value concept). A deeper understanding of when and where EI can be used as an important strategic tool in the organizational success is provided by the current study. The results of the current study will be of considerable use in enhancing the existing knowledge of this particular study area. The study's key purpose was to develop a novel EI based model by using it as a moderator to improve the effectiveness and efficiency of banking sector. The study makes a significant contribution to the practitioners by elaborating the importance of EI to the relationship between IBP and CSP. Therefore, necessary actions can be taken to improve the level of EI in the banking sector.

Emotional Intelligence drives how employees act – including decision-making, problem-solving, self-management and demonstrating leadership which leads to satisfactory customer handling (Faltas, 2017). The Study found that EI positively affect CSP therefore, the managers should analyze, provide clear guidelines and communicate to ensure the importance of EI in order to build better employer, employee and customer relationships in order to increase the banking sector performance. Moreover, managers must spend time to ensure the improvement of EI of their subordinates. The managers must understand the usefulness of the IBP and EI applications to add value to their jobs as well as the capability of EI to strengthen the relationship between IBP and CSP.

Further, based on the above mentioned findings the managers should be mindful to gain skill in their subordinates to achieve the benefits in various facets of EI. The employees should be trained on the methods of coping with the emotional issues to positively communicate with the customers. It should be empirically focused on the services aimed at increasing EI. A thorough implementation of EI aims to impact workers lives in a positive way. Also, managers should create an enjoyable working environment by holding a group

discussion to give subordinates an opportunity to interact simultaneously. By cultivating the feeling of empathy, the employees can recognize the feelings of their customers and get input based on their reaction.

Furthermore, as per the above findings, the authors found that organizations should use management approaches that go beyond merely measuring IQ levels and technical competencies in recruiting new managers. Having a high EI will help managers build healthy and trusting relationships with their subordinates, better understand others, and perceive other actions more easily which leads to high customer service performance. Therefore, the EI awareness program is also required for each and every employee including managers. It is equally important to measure the EI level of the current employees and the managers of an organization, so that the employees with higher EI are assigned matching roles. Emotional Intelligence based KPIs can be introduced for managers and can be measured over time to see the level of improvements.

In a company, the established pool of emotionally intelligent workers would be able to empathize and understand the needs of customers that would help win and retain customers. Training EI in managers is recommended to enjoy the competitive advantage on the financial market, all organizations should arrange for their managers in-house or outsourced EI training. Managers should also need to monitor the association EI with performance drivers such as customer satisfaction, customer churn and care management etc. in an organization and add human touch for service operations. The training sessions and workshops for the targeted employees can be conducted on the specific areas which are related to EI i.e. as an example, recognizing the needs and desires of others through empathic communication; how to recognize, control and regulate personal feelings (Intrapersonal EI); Conflict management skills and dealing with critical situations; how to recognize and regulate feelings of others for the desired outcome (Inter-personal EI); team building skills and teamwork for achieving customer delight; effective anger and negative feeling management; harnessing the power of positivity and choosing how to communicate effectively with emotional awareness verbally and non-verbally (Lopes et al., 2003; Petrides et al., 2010). Conducting trainings of EI can be linked to organization's Key Performance Indicators (KPIs) as a motivation factor.

The current study narrowed the empirical gap and provided new observations and perspectives based on the developed conceptual model. It provides a roadmap for future research as well. The current study was to explain the role of emotional intelligence of managers in an organization on the relationship between IBP and CSP. Consequently, it did not include other non-management-level employees that could be a possible inclusion in a study sample for future research. Non-managerial level employees will have an important involvement in providing customer services and customer satisfaction. This study was limited to the Western province of Sri Lanka. Future researchers can expand the study to other provinces too. Further, apart from the variables, IBP and EI, future researches might be able to consider variables like organizational culture in order to increase the quality and the predictive validity of the research. As EI is connected with human beings, there are major challenges that a researcher can face when measuring EI on perceptual measures. There is little evidence of the existence of correlation between EI tests and other standardized ability tests such as the MSCEIT measurements of EI. To deal with the problem of trying to measure multiple constructs with one test, the researchers suggest the use of multimedia situational judgment tests which measure how one person responds to different situations. Further, in order to measure customer satisfaction, direct interviews with customers also can be taken into consideration. It is also more useful to complement the survey measures with some qualitative interviews to provide more insights on EI and its associations with other organizational constructs. Further, the conceptual model empirically tested by the researchers can be applied separately for each bank/branch as a customized model according to the subculture of the bank/branch. Additionally, the outcomes of the study can be applied to other countries that have similar social-economic settings to Sri Lanka with necessary customizations.

## **ACKNOWLEDGEMENT**

The authors would like to thank the anonymous reviewers for their excellent reviewer suggestions in completing this study.

## **CONFLICT OF INTEREST**

The authors declare no conflicts of interest.

## REFERENCES

Abraham, R. (2005), "Emotional intelligence in the workplace: a review and synthesis", in Schulze, R. and Roberts, R.D. (Eds), *Emotional Intelligence: An International Handbook*, Hogrefe and Huber, Ashland, OH, pp. 255-270.

Adhikari, K. and Das, D. (2016), "Service quality and customer satisfaction in private sector banks; an empirical study", *Indian Journal of Research*, Vol. 5 No.12, pp. 04-05.

Anderson, J.C. and Gerbing, D.W. (1988), "Structural equation modeling in practice: A review and recommended two-step approach", *Psychological Bulletin*, Vol. 103 No. 3, pp. 411-423.

Anderson, S., Pearo, L.K. and Widener, S.K. (2008), "Drivers of Service Satisfaction: Linking Customer Satisfaction to the Service Concept and Customer Characteristics", *Journal of Service Research*, Vol. 10 No.4, pp. 365-381.

Angur, M., Natarajan, R. and Jahera, J. (1999), "Service quality in the banking industry: an assessment in a developing economy", *International Journal of Bank Marketing*, Vol. 17 No. 3, pp. 116-123.

Ashforth, B.E., and Humphrey, R.H. (1993), "Emotional Labor in Service Roles: The Influence of Identity", *The Academy of Management Review*, Vol. 18 No. 1, pp.88.

Avkiran, N. (1994), "Developing an Instrument to Measure Customer Service Quality in Branch Banking", *International Journal of Bank Marketing*, Vol. 12 No. 6, pp. 10 - 18.

Beigi, M. and Shirmohammadi, M. (2011), "Effects of an emotional intelligence training program on service quality of bank branches, Managing Service Quality", *Journal of Service Theory and Practice*, Vol. 21 No. 5, pp. 552-567.

Berry, S.T., James, L. and Ariel, P. (1995), "Automobile Prices in Market Equilibrium", *Econometrica*, Vol. 63 No.4, pp. 841-890.

Bitner, M.J. and Hubbert, A.R. (1994), "Encounter satisfaction versus overall satisfaction versus quality", *Service quality: New directions in theory and practice*, Vol. 34 No. 2, pp. 72-94.

Blanchard, R.F. and Galloway, R.L. (1994), "Quality in retail banking", *International Journal of Service Industry Management*, Vol. 5 No. 4, pp. 5-23.

- Bradberry, T., Greaves, J., Emmerling, R., Sanders, Q., Stamm, S., Su, L.D. and West, A. (2003), *Emotional intelligence appraisal technical manual*, TalentSmart Inc.
- Chin, W.W. (1998). “The partial least squares approach to structural equation modeling”, In G. A. Marcoulides (Ed.), *Modern methods for business research*, Mahwah, NJ: Lawrence Erlbaum Associates, pp. 295-336.
- Clark, L.A. and Watson, D. (1995), “Constructing validity: Basic issues in objective scale development”, *Psychological Assessment*, Vol. 7 No. 3, pp. 309–319.
- Clarke, N. and Mahadi, N. (2011), “Emotional Intelligence as a Moderator of the Quality of Leader–Member Exchange and Work-Related Outcomes”, *Research on Emotion in Organizations*, Vol. 7 No. 5, pp. 227–254.
- Cohen, J. (2013), *Statistical Power Analysis for the Behavioral Sciences*, New York University, New York.
- Dattner, B. (n.d.), “Succeeding with Emotional Intelligence”, available at: <http://dattnerconsulting.com/presentations-files/ei.pdf> (accessed 21 February 2018).
- DeFreese, J.D. and Barczak, N.E. (2017), “A Pilot Study of Trait Emotional Intelligence as a Moderator of the Associations among Social Perceptions, Athlete Burnout, and Well-Being in Collegiate Athletes”, *Athletic Training and Sports Health Care*, Vol. 9 No. 6, pp. 246-253.
- Dewasiri, N.J., Weerakoon Banda, Y.K. and Azeez, A.A. (2018), “Mixed Methods in Finance Research: The Rationale and Research Designs”, *International Journal of Qualitative Methods*, 17, pp. 1-13.
- Faltas, I. (2017), “Three Models of Emotional Intelligence”, available at: <https://www.researchgate.net/publication/31421350> (accessed 21 February 2018).
- Gaynor, M. (1989), “The presence of moral hazard in budget breaking”, *Public Choice*, Vol. 61 No. 3, pp. 261–267.
- Felix, R. (2017), “Service quality and customer satisfaction in selected banks in Rwanda”, *Journal of Business and Financial Affairs*, Vol. 6 No. 1, pp. 1-11.
- Ferrell, O., Gonzalez-Padron, T.L., Hult, G.T.M. and Maignan, I. (2010), “From Market Orientation to Stakeholder Orientation”, *Journal of Public Policy and Marketing*, Vol. 29 No. 1, pp. 93–96.

Firoz, N.M. and Maghrabi A.S. (1994), “The Role of service marketing in economic development: an analysis”, *International Journal of Management*, Vol. 11 No. 2, pp. 641-647.

Fitzersimmons, J.A. and Fitzersimmons, J.M. (2008), *Service Management*, McGraw Hill International, Irwin.

Fornell, C. and Larcker, D.F. (1981), “Evaluating Structural Equation Models with Unobservable Variables and Measurement Error”, *Journal of Marketing Research*, Vol. 18 No. 1, pp. 39-50.

Gabbott, M., Tsarenko, Y. and Mok, W.H. (2010), “Emotional Intelligence as a Moderator of Coping Strategies and Service Outcomes in Circumstances of Service Failure”, *Journal of Service Research*, Vol. 14 No. 2, pp. 234–248.

George, J.M. (2000), “Emotions and Leadership: The Role of Emotional Intelligence”, *Human Relations*, Vol. 53 No. 8, pp. 1027–1055.

Gill, L.J., Ramsey, P.L. and Leberman, S.I. (2015), “A Systems Approach to Developing Emotional Intelligence Using the Self-awareness Engine of Growth Model”, *Systemic Practice and Action Research*, Vol. 28 No. 6, pp. 575–594.

Gold, A.H., Malhotra, A. and Segars, A.H. (2001), “Knowledge Management: An Organizational Capabilities Perspective”, *Journal of Management Information Systems*, Vol. 18 No. 1, pp. 185–214.

Goleman, D. (1998), *Working with Emotional Intelligence*, Bloomsbury Publishing, London.

Goleman, D., Boyatzis, R. and McKee, A. (2001), “Primal leadership: The hidden driver of great performance”, *Harvard Business Review*, Vol. 79 No. 11, pp. 42-53.

Gopal, A., Bostrom, R.P. and Chin, W.W. (1992), “Applying Adaptive Structuration Theory to Investigate the Process of Group Support Systems Use”, *Journal of Management Information Systems*, Vol. 9 No. 3, pp. 45–69.

Greaves, J. and Bradberry, T. (2003), *Emotional Intelligence Appraisal-Me* Edition, available at: <https://www.talentsmart.com/media/uploadsManual.pdf> (accessed 21 February 2018).

Hachschild, A.R. (1983), *The Managed Heart*, University of California Press, Berkeley, CA.



Hair, J.F., Sarstedt, M., Ringle, C.M. and Mena, J. A. (2011), “An assessment of the use of partial least squares structural equation modeling in marketing research”, *Journal of the Academy of Marketing Science*, Vol. 40 No. 3, pp. 414–433.

Hennayake, Y. (2017), “Impact of service quality on customer satisfaction of public sector commercial banks: A study on rural economic context”, *International Journal of Scientific and Research Publications*, Vol. 7 No. 2, pp. 156-161.

Henseler, J., Ringle, C.M. and Sarstedt, M. (2015), “A new criterion for assessing discriminant validity in variance-based structural equation modeling”, *Journal of the Academic Marketing Science*, Vol. 43 No. 1, pp. 115–135.

Huy, Q.N. (1999), “Emotional Capability, Emotional Intelligence, and Radical Change”, *Academy of Management Review*, Vol. 24 No. 2, pp. 325–345.

Inuwa, M. (2015), “The Impact of Job Satisfaction, Job Attitude and Equity on Employee Performance”, *The International Journal of Business and Management*, Vol. 3 No. 5, pp. 288-291.

Kang, S.S., Okamoto, N. and Donovan, H.A. (2004), “Service quality and its effect on customer satisfaction and customer behavioral intentions: Hotel and ryokan guests in Japan”, *Asia Pacific Journal of Tourism Research*, Vol. 9 No. 2, pp. 189-202.

Kaplan, R.S. and Norton, D.P. (1996), *The Balanced Scorecard: Translating strategy into action*, Harvard Business School Press, Boston. Massachusetts.

Kline, R.B. (2011), *Principles and practice of structural equation modeling*, New York, NY: Guilford.

Krejcie, R.V. and Morgan, D.W. (1970), “Determining sample size for research activities”, *Educational and Psychological Measurement*, Vol. 30 No. 3, pp. 607-610.

Lam, L.T. and Kirby, S.L. (2002), “Is Emotional Intelligence an Advantage? An Exploration of the Impact of Emotional and General Intelligence on Individual Performance”, *The Journal of Social Psychology*, Vol. 142 No. 1, pp. 133–143.

Law, K.S., Wong C.S. and Song, L.J. (2004), “The construct and criterion validity of emotional intelligence and its potential utility for management studies”, *Journal of Applied Psychology*, Vol. 89 No. 3, pp. 483-496.

Lewis, A. and Pescetto, G. (1996), *EU and US Banking in the 1990s*, Academic Press, London.

Looy, A.V. and Shafagatova, A. (2016), “Business process performance measurement: a structured literature review of indicators, measures and metrics”, *Springer Plus*, Vol. 5 No. 1, pp. 1-24.

Lopes, P.N., Salovey, P. and Straus, R. (2003), “Emotional intelligence, personality, and the perceived quality of social relationships”, *Personality and Individual Differences*, Vol. 35 No. 3, pp. 641 – 658.

Majdalani, J.F. and Maamari, B.E. (2016), “Emotional Intelligence, a tool for customer satisfaction”, *Journal of Global Business Advancement*, Vol. 9 No. 3, pp. 275–283.

Mayer, J.D., Dipaolo, M. and Salovey, P. (1990), “Perceiving Affective Content in Ambiguous Visual Stimuli: A Component of Emotional Intelligence”, *Journal of Personality Assessment*, Vol. 54 No. 3-4, pp. 772–781.

Mayer, J.D., Salovey, P. and Caruso, D.R. (2000), Models of Emotional Intelligence, In R. J. Sternberg (Ed.), *Handbook of Human Intelligence* (2nd ed.), Cambridge University Press, New York.

Miao, C., Humphrey, R.H. and Qian, S. (2017), “A meta-analysis of emotional intelligence and work attitudes”, *Journal of Occupational and Organizational Psychology*, Vol. 90 No. 2, pp. 177-202.

Mulat, G.W. (2017), “The effects of service quality on customer satisfaction: A study”, *European Journal of Business and Management*, Vol. 9 No. 13, pp. 72-79.

Nair, D. (2012), Impact of Emotional Intelligence on Organizational Climate and Organizational Citizenship Behavior in Private Sector Banks, PhD Thesis (Unpublished), Mumbai: Padmashree Dr. D. Y. Patil University.

Ntiamoah, E.B., Kwamega, M., Egyiri, P.O. and Fiaklou, D. (2014), “Customer Service Practices, Firm Commitment and Retention”, *European Journal of Business Management*, Vol. 6 No.19, pp. 29-34.

Parasuraman, A., Berry, L.L. and Zeithaml, V.A. (1991), “Perceived service quality as a customer-based performance measure: An empirical examination of organizational barriers using an extended service quality model”, *Human Resource Management*, Vol. 30 No. 3, pp. 335–364.

Parasuraman, A., Zeithaml, V.A. and Berry, L. (1988), “SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality”, *Retailing: Journal of Retailing*, Vol. 64 No. 1, pp. 12-37.

Parker, J.D.A., Saklofske, D.H., Wood, L.M. and Collin, T. (2009), “The role of emotional intelligence in education”, In Stough, C., Saklofske, D.H., Parker, J. D. A. (Eds.), *Assessing emotional intelligence: Theory, research, and applications*, New York, NY: Springer, pp. 239-255.

Petrides, K.V., Pita, R. and Kokkinaki, F. (2010), “The location of trait emotional intelligence in personality factor space”, *British Journal of Psychology*, Vol. 98 No. 2, pp. 273 – 289.

Powell, T. C. (1995), “Total quality management as competitive advantage: a review and empirical study”, *Strategic Management Journal*, Vol. 16 No. 1, pp. 15-37.

Pulido-Martos, M., Lopez-Zafra, E., Estévez-López, F. and Augusto-Landa, J. M. (2016), “The Moderator Role of Perceived Emotional Intelligence in the Relationship between Sources of Stress and Mental Health in Teachers”, *The Spanish Journal of Psychology*, Vol. 19 No. 7. pp. 1-10.

Rahim, S.H. and Malik, M.I. (2010), “Emotional intelligence and organizational performance: A case study of banking sector in Pakistan”, *International Journal of Business and Management*, Vol. 5 No. 10, pp. 191-197.

Robbins, S.P. and De Cenzo, D.A. (2002), *Podstawy zarządzania*, Polskie Wydawnictwo Ekonomiczne, Warszawa.

Schneider, B. and Bowen, D. (1999), “Understanding customer delight and outrage”, *Sloan Management Review*, Vol. 41 No.1, pp. 35-45.

Sekaran, U. and Bougie, R. (2010), *Research methods for business: a skill-building approach*, Wiley, New York.

Siegling, A.B., Saklofske, D.H. and Petrides, K. (2015), “Measures of Ability and Trait Emotional Intelligence”, In *Measures of Personality and Social Psychological Constructs*, pp. 381–414. Academic Press.

Söderlund, M. and Öhman, N. (2005), "Assessing behavior before it becomes behavior: An examination of the role of intentions as a link between satisfaction and re-patronizing behavior", *International Journal of Service Industry Management*, Vol. 16 No. 2, pp. 169-185.

Szczygieł, D. and Bazińska, R. (2013), “Emotional intelligence as a moderator in the relationship between negative emotions and emotional exhaustion among employees in service sector occupations”, *Polish Psychological Bulletin*, Vol. 44 No. 2, pp. 201–212.

- Talukder, A.K.M.M.H. (2012), “An Empirical Study of Supportive Communication Impacting Customer Satisfaction in Multinational Company’s Service Industry of Bangladesh”, *Ege Academic Review*, Vol. 12 No. 4, pp. 435-448.
- Teo, T., Lee, C. B., Chai, C. S. and Wong, S. L. (2009), “Assessing the intention to use technology among pre-service teachers in Singapore and Malaysia: A multigroup invariance analysis of the Technology Acceptance Model (TAM)”, *Computers and Education*, Vol. 53 No. 3, pp. 1000–1009.
- Thorndike, E.L. (1920), “Intelligence examinations for college entrance”, *The Journal of Educational Research*, Vol. 1 No. 5, pp. 329-337.
- Tibbs, C. Y. and Langat, L. K. (2016), “Internal process, learning perspective of balance scorecard and organizational performance”, *International Journal of Economics, Commerce and Management*, Vol. 4 No. 11, pp. 458-474.
- Tufail, I.S., Hmayon, A.A., Javed, I., Shabbir, M. and Shahid, S.U. (2016), “Measuring service quality in banking sector of Bahawalpur, Pakistan”, *The Journal of Commerce*, Vol. 8 No. 1-2, pp. 1-13.
- Turban, E., King, D., Lee, J.K., Warkentin, M. and Chung, H.M. (2002), *Electronic Commerce: A Managerial Perspective*, Prentice Hall, Upper Saddle River, NJ.
- Wang, Y. S., Wang, Y. M., Lin, H. H. and Tang, T. I. (2003), “Determinants of user acceptance of Internet banking: an empirical study”, *International Journal of Service Industry Management*, Vol. 14 No. 5, pp. 501–519.
- Westland, J.C. (2015), “Partial Least Squares Path Analysis”. In *Structural Equation Models*, Springer, Cham.
- Williams, S.L. (2002), “Strategic planning and organizational values: Links to alignment”, *Human Resource Development International*, Vol. 5 No. 2, pp. 217-233.
- Yukse, A. and Yüksel, F. (2015), “Customer Satisfaction: Conceptual Issues Consumer Satisfaction Theories: A Critical Review”, [Online] available at: [https://www.researchgate.net/publication/258224400\\_Consumer\\_Satisfaction\\_Theories\\_A\\_Critical\\_Review](https://www.researchgate.net/publication/258224400_Consumer_Satisfaction_Theories_A_Critical_Review) (accessed 5 May 2020).