

EMOTIONAL INTELLIGENCE ON RELATIONSHIP MARKETING: AN EXPLORATORY STUDY ON BANKING INDUSTRY

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Abstract: Emotional intelligence (EI) relates to the ability to perceive, understand, use and manage one's own, and others', emotions. Over the past 20 years, entering the emotional intelligence to the field of management and leadership is very evident. But the growth of this concept in field of business and marketing is very slow and a little scientific work has been performed in this field. Relationship marketing is a facet of customer relationship management (CRM) that focuses on customer loyalty and long-term customer engagement rather than shorter-term goals like customer acquisition and individual sales. Relationship marketing is about forming long-term relationships with customers. Many customers leave a company not because they didn't like the product, but because they were frustrated with the customer service. If a business streamlines its internal operations to satisfy all service needs of their customers, customers will be happier even in the face of product problems.

Purpose – The aim of the study is to explore the links between emotional intelligence and relationship marketing in the banking industry.

Methodology – This paper draws on a non-probability quota sample of 100 employees which includes the employees of different branches of Union Bank of India belonging to Chennai and Kerala region.

Findings – The present study shoes that emotional intelligence has some relevant effect on effective relationship marketing. Employees with high emotional intelligence support relationship marketing as compared to employees with low Emotional Intelligence. It has been computed that the demographic factors also do not impact the emotional quotient level of the targeted employees.

Research limitations/implications – It is recognized that the study focus is on the regions of Chennai and Kerala; hence it cannot be generalized for the whole industry. Further studies can explore the different dimensions in other regions.

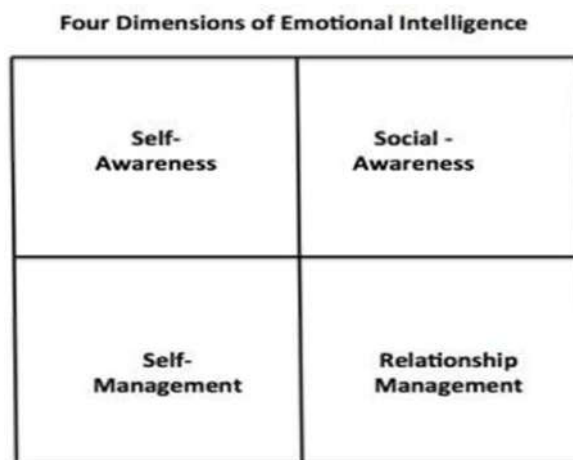
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1. INTRODUCTION

Emotional intelligence (EI) or emotional quotient (EQ) is the capacity of individuals to recognize their own, and other people's emotions, to discriminate between different feelings and label them appropriately, and to use emotional information to guide thinking and behavior. Although the term first appeared in a 1964 paper by Michael Beldoch, it gained popularity in the 1995 book by that title, written by the author, psychologist, and science journalist Daniel Goleman. Since this time Goleman's 1995 theory has been criticized within the scientific community. Emotional intelligence is a set of abilities concerned with processing emotions and emotional information (Mayer⁽¹⁹⁾&Salovey, 1997; Shalvey &Grewal, 2005; Salovey& Mayer⁽¹⁹⁾ , 1990). Of course, there are other definitions of emotional intelligence (Salovey et al, 2000; Bar-On, 2000; Goleman⁽¹²⁾, 1995; Salovey& Feldman

barrett⁽⁹⁾, 2002). Since 1990, Peter Salovey and John D. Mayer have been the leading researchers on emotional intelligence. In their influential article "Emotional Intelligence," they defined emotional intelligence as, "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" (1990). Also, Salovey and Mayer proposed a model that identified four different factors of emotional intelligence: the perception of emotion, the ability reason using emotions, the ability to understand emotion and the ability to manage emotions (1997).



The approach of Bradberry⁽⁵⁾& Travis (2005) hold that EI refers to the two ability: personal competence and social competence that first includes: self-awareness and self-management and second one includes: social-awareness and relationship- management. Since then, being provided a lot of research in this field by researcher. (Mayer⁽¹⁹⁾& Salovey,1997; Salovey& Grewal,2005; Thorndike,1930; Wechsler,1940;Gardner⁽¹¹⁾,1975; Payne⁽²¹⁾ ,1985; Beasley,1987; Peter Salovey& Mayer⁽¹⁹⁾ ,1990; Goleman⁽¹²⁾ ,1995), but most research is in the psychology field and its impact on educational field. On the other hand, while research into EI in the management field has been increasing at an exponential rate, EI research in the realm of marketing has been slower to take off.

1.1 Relationship Marketing

Relationship marketing was first defined as a form of marketing developed from direct response marketing campaigns which emphasizes customer retention and satisfaction, rather than a dominant focus on sales transactions. As a practice, relationship marketing differs from other forms of marketing in that it recognizes the long term value of customer relationships and extends communication beyond intrusive advertising and sales promotional messages. With the growth of the internet and mobile platforms, relationship marketing has continued to evolve and move forward as technology opens more collaborative and social communication channels. This includes tools for managing relationships with customers that goes beyond simple demographic and customer service data. Relationship marketing extends to include inbound marketing efforts, (a combination of search optimization and strategic content), PR, social media and application development.

Relationship marketing refers to an arrangement where both the buyer and seller have an interest in providing a more satisfying exchange. This approach tries to disambiguously transcend the simple post purchase-exchange process with a customer to make more truthful and richer contact by providing a more holistic, personalised purchase, and uses the experience to create stronger ties. From a social anthropological perspective we can interpret relationship marketing theories and practices

as commodity exchange that instrumentalise features of gift exchange.]It seems that marketers—consciously or intuitively—are recognizing the power contained in 'pre-modern' forms of exchange and have begun to use it. This particular perspective on marketing opens up fertile ground for future research, where marketing theory and practice can greatly benefit from in-depth research of the principles governing gift exchange.

According to Liam Alvey, relationship marketing can be applied when there are competitive product alternatives for customers to choose from; and when there is an on-going and periodic desire for the product or service. Modern consumer marketing originated in the 1960s and 1970s as companies found it more profitable to sell relatively low-value products to masses of customers. Over the decades, attempts have been made to broaden the scope of marketing, relationship marketing being one of these attempts. Arguably, customer value has been greatly enriched by these contributions.

The practice of relationship marketing has been facilitated by several generations of customer relationship management software that allow tracking and analysing of each customer's preferences, activities, tastes, likes, dislikes, and complaints. For example, an automobile manufacturer maintaining a database of when and how repeat customers buy their products, the options they choose, the way they finance the purchase etc., is in a powerful position to develop one-to-one marketing offers and product benefits. In web applications, the consumer shopping profile can be built as the person shops on the website. This information is then used to compute what can be his or her likely preferences in other categories. These predicted offerings can then be shown to the customer through cross-sell, email recommendation and other channels.

Relationship marketing has also migrated back into direct mail, allowing marketers to take advantage of the technological capabilities of digital, toner-based printing presses to produce unique, personalized pieces for each recipient through a technique called "variable data printing". Marketers can personalize documents by any information contained in their databases, including name, address, demographics, purchase history, and dozens (or even hundreds) of other variables. The result is a printed piece that (ideally) reflects the individual needs and preferences of each recipient, increasing the relevance of the piece and increasing the response rate. One of the most expensive and difficult tasks facing any business is acquiring new customers. Earning a potential customer's attention, making a convincing pitch, and then facilitating the accompanying sale can lead to huge expenses when every step is considered.

According to business authors Emmett C. Murphy and Mark A. Murphy, acquiring a new customer can cost five times as much as retaining an existing customer. This presents a serious dilemma for many companies. With finite resources, is it better to attract new customers or try to hold onto the ones they already have? According to those same authors, a 2% increase in customer retention can decrease costs by as much as 10%. No company can survive and grow if they are not constantly adding to their customer base. Many companies separate the two functions and dedicate different areas of their marketing department to work on one or the other. New customers are considered transactional because the goal is to get them to buy, while existing customers require different strategies. To retain current customers, business engages in relationship marketing strategies to continually attract repeat business.

1.2 Banking industry in India

Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors.

The first bank in India, though conservative, was established in 1786. From 1786 till today, the journey of Indian Banking System can be segregated into three distinct phases. They are as mentioned below:

1. Early phase from 1786 to 1969 of Indian Banks
2. Nationalisation of Indian Banks and up to 1991 prior to Indian banking sector Reforms.
3. New phase of Indian Banking System with the advent of Indian Financial & Banking Sector Reforms after 1991

1.3 Purpose of the study

The present paper examines the effect of Emotional Intelligence on Relationship Marketing in the banking sector. The aim of the study is to analyze the importance of Emotional Intelligence training among employees. The main research question addressed is:

Are there any possible influences of emotional intelligence on relationship marketing?

2. LITERATURE REVIEW

Nearly two decades have passed since the first mention of the relationship marketing concept by Berry⁽⁴⁾ (1983), but the concept is still in vogue, maybe more than ever. Nowadays customers are considered in the scientific literature as a company asset (Lewis, 2005; Ryalds, 2005; Gupta & Lehmann, 2006). According to this point of view customers should be regarded as economical values. Such an approach would lead to a differentiated treatment towards distinctive categories of customers according with their long term level of profitability for the company (Haenlein & Kaplan & Schoder, 2006).

Relationship marketing is concerned with establishing, maintaining and enhancing relationships with customers and other partners in an effort to sustain and improve an organization's customer base and profitability (Gronroos⁽¹⁴⁾, 1994). Relationship marketing emerged in the 1980's as an alternative to the prevailing view of marketing as a series of transactions, because it was recognized that many exchanges, particularly in the service industry, were relational by nature (Berry⁽⁴⁾, 1983; Dwyer⁽⁸⁾ et al., 1987; Grönroos⁽¹⁵⁾, 1994; Gummesson⁽¹⁶⁾, 1994; Sheth and Parvatiyar, 2000). Within a retail banking setting, Walsh et al. (2004) define RM as "the activities carried out by banks in order to attract, interact with, and retain more profitable or high net-worth customers." Relationship marketing thus aims at increasing customer profitability while providing better services for customers.

Several studies have empirically done about relationship marketing and the elements which effect on it. (Hennig⁽¹⁸⁾ -Thurau et al, 2002; Arslan⁽¹⁾, 2008; Grönroos, 1994; Flambard⁽¹⁰⁾-Ruaud, 2005; Heffernan⁽¹⁷⁾ et al, 2005). One area where the influence of relationship marketing has impacted customary practice is personal selling. Weitz and Bradford (1999) stated that 'changes in the traditional personal selling and sales management activities are needed to support the emergence of Partnering role for salespeople'. In certain selling situations, salespersons' roles are changing in style so that they are becoming relationship managers, where their main goal is to develop long-term relationships with key customers (Cravens⁽⁶⁾, 1995).

Effective strategies for managing relationships between sales person and customer are interpersonal communication and the ability to manage conflict in the relationship (Weitz and Bradford, 1999). EI has been shown to develop the communication and interpersonal skills needed to develop and improve relationships with key customers (Deeter⁽⁷⁾-Schmeiz and Sojka, 2003). Whilst EI has been identified as a component of effective selling (Goleman⁽¹³⁾, 1998), research linking EI to relationship marketing and selling is limited (Sojka and Deeter⁽⁷⁾-Schmeiz, 2002; Deeter⁽⁷⁾-Schmeiz and Sojka, 2003; Rozell, Pettijohn and Parker, 2004). This study try to indicate the relationship between Emotional Intelligence and Relationship Marketing in banking industry.

The same study was done by Heffernan about "Relationship Marketing, Emotional Intelligence and Performance in Australian Bank". The findings of this study illustrate a positive association between various components of EI and financial performance measures for relationship managers. Surprisingly

however, no relationship was found between a bank managers' level of EI and their financial performance(2005).Effect of emotional intelligence on customer retention amongst bank employees(2013) by KalpanaAgrawal&NoopurSondhiya explored the effect of EI and gender on customer retention orientation of bank employees.

Surveying the Relationship Between Relationship Marketing and Customer Loyalty Case Study: Pasargad Bank in Mazandaran province (2013)by SeyyedeMohaddesehSeyyednejad,HosseinAlipur and Mohammad Feizi found that as the level of Trust, commitment, communication, conflict management and competence increase, the customer loyalty also increases. On the other hand, based on the correlation analysis results, there is also a positive relationship between relationship marketing as independent variables and the customers' loyalty as dependent variable. Therefore, the increase in relationship marketing enhances the customers' loyalty.

Bar-On⁽²⁾ (1997) argues that various facets and components of EI have been claimed to contribute to success and productivity in the work place. Thus, EI is claimed to predict occupational success because it influences one's ability to succeed in coping with environmental demands and pressures. According to Mayer⁽¹⁹⁾ and Salovey, (1997) criticized that workers capable with high EI are particularly skillful at designing projects that engross infusing products with feeling and aesthetics. As measured by Goleman's⁽¹³⁾ (1998), reference to a study of Bell laboratory engineers in which the top performers were seemingly more expressively intelligent than their peers while not differing in level of general intelligence so the extinction of this study support of the important role of EI in work-related studies has been uncritically accepted.

According to Araoz (2007), extent to which candidates' emotional intelligence is measured in making top executive hiring decisions has a momentous impact on the final success or collapse of those executives for further explanation that the emotionally intelligent manager is competent to contribute in decision making and think through options and integrate expected reactions of others in order to improve the quality of decisions. Zeidner and Roberts (2002), to have perfect in management skills, the best place to start is self-awareness.

Self-awareness means knowing one's values, personality traits, needs, emotions, strengths, weaknesses, etc. with a sense of whom you are and a vision of the person you want to become is plan for professional or personal development can be created. Besides, self-awareness allows encouraging yourself and managing the stress better, helps in decision making, and helps you to lead and motivate others more successfully. Further Grover (2003) explained that self-awareness helps managers to take decisions and see gaps in their management skills, which endorse skills development. But self-awareness also helps managers find situations in which they will be most effective, assists with spontaneous decision making, and aids stress management and motivation of oneself and others. Whilst EI has been identified as a critical component of effective selling (Goleman⁽¹³⁾ , 1998), research linking EI to relationship marketing and selling is limited (Sojka and Deeter⁽⁷⁾-Schmelz, 2002; Deeter⁽⁷⁾-Schmeiz and Sojka, 2003; Rozell et al., 2004).

Of the research that has been conducted, EI has been shown to increase a salesperson's level of customer-orientation (Rozell et al., 2004) and sales performance (Deeter⁽⁷⁾-Schmeiz and Sojka, 2003; Higgs, 2004). However, there are some important limitations to these studies. These include the use of self-reporting scales, or qualitative assessment measuring EI, customer orientation and performance (Rozell et al., 2004).

The importance of developing relationships with business partners in the banking sector is evident. However, one would assume that a person's ability to manage their emotions and the emotions of others would help in the relationship development process. Surprisingly however, very few studies have tried to develop a link between relationship marketing/selling, emotional intelligence and performance.

3. METHODOLOGY

This study involves descriptive research for data collection. The design used for carrying out this research is exploratory & experience based. The type of data collected comprises of primary data and secondary data. The primary data was collected using direct observations, questionnaires and interview in the market area, and from information given by the employees. It is obtained by gathering surveys responses from the employees of Union Bank of India working in various branches located across Chennai and Kerala. Data is be collected through the means of Standardized Questionnaires. All the survey questions related to emotional intelligence and relationship marketing are filled by the employees of Chennai region. Secondary data is collected through authorized websites, journals, magazines & Research papers. Secondary data for the study has been compiled from the internet sources, magazines and newspapers which have been helpful in getting an insight of present scenario. The employees are Union Bank of India employees who are selected randomly from the Chennai and Kerala region, across various Union Bank branches. The research questions are set to be asked to the 100 employees of the public sector bank. Simple random sampling method is used to collect data through questionnaire or convenience sampling.

3.1 Questionnaire

The research material consisted of a self-report questionnaire which included scales measuring EI and its subscales consist of self- awareness, self-management, social-awareness and relationship management. This questionnaire includes 28 questions in 4 skills. The score of each subscale indicates the level of each skill and total score of them represent the level EI. The advantage of this questionnaire over other measures of EI is because of its comprehensive because in addition to being short its questions in 4 skills easily express the whole concepts of other tests. On the other hand, bank employees don't have enough time to respond the long test and it was possible that they filling out questionnaire with carelessness. So we needed questionnaire which is short and yet express all concepts of EI.

EQ self-assessment questionnaire is designed to gain employees strengths and opportunities as they relate to emotional intelligence (EQ).EQ is the ability to know, understand, and manage emotions, particularly in times of stress .This assessment is based on Daniel Goleman's book. Emotional Intelligence and Travis Bradberry⁽⁵⁾& Jean Greaves' book Emotional Intelligence 2.0.This questionnaire has been also adapted from other tools by Paul Mohapel and Coaching Leaders Ltd. The second questionnaire which we use, is adapted from relationship marketing Standard Questionnaire of Roger Bennet⁽³⁾ (2005).

3.2 Statistical methods

Descriptive statistics are used to analyze the levels of significance on different emotional intelligence dimensions of employees like self-awareness, self- management, social awareness, relationship management and relationship marketing.

Correlations are used in order to find the relationship between

1. The self-management dimension of emotional intelligence in a person and his opinion
2. The social awareness dimension of emotional intelligence in a person and his opinion about determining the financial and strategic value of a customer
3. The relationship management dimension of emotional intelligence in a person and his opinion regarding meeting obligations of customers.
4. The relationship management dimension of emotional intelligence in a person and his opinion about providing high quality service to customers
5. Cross tabulations are used to analyze the significance between emotional quotient with age and gender.

4. RESULTS

The findings of the study indicate that 72 per cent of the employees belong to the age group between 18-28 years old and 28 per cent of them belong to the age group 28-40 years old. 48 per cent of the employees are females and 52 per cent of the survey employees are male.

4.1 Descriptive statistics of various levels of Emotional Intelligence

4.1.1. Self-awareness

The majority demonstrate positive towards self-awareness. About 45 per cent of the employees agree that they can easily describe their feelings. 44 per cent of the employees agree that they can recognize how others influence how the person is feeling. Majority of the employees agree that their moods impact other people around them (44 per cent). 66 per cent of the employees know how they respond during time of stress. 57 per cent of the employees can articulate how stress affects them physically. 60 per cent of the employees can admit their shortcomings.

Table 1. Dimensions of self-awareness of the employees

		Describe feelings	Mood impact others	Others influence feelings	Respond to stress	Stress physically	Admit short comings
N	Valid	100	100	100	100	100	100
	Missing	0	0	0	0	0	0
Mean		2.6800	2.7300	2.7000	2.4400	2.3700	2.2400
Median		3.0000	3.0000	3.0000	2.0000	2.0000	2.0000
Mode		3.00	3.00	3.00	2.00	2.00	2.00
Std. Deviation		1.17103	1.01359	1.20185	1.15750	1.13400	.96525
Variance		1.371	1.027	1.444	1.340	1.286	.932
Range		4.00	4.00	4.00	4.00	4.00	4.00

4.1.2. Self -Management

Only 34 per cent of the employees agree that they remain calm even in times of stress, this signifies that majority of them react to stress. 49 per cent of the employees agree that they are patient; some 23 per cent of them disagree with this. Majority of them can't decide whether they can think about the bigger picture even when things get chaotic (36 per cent). 41 per cent of the employees strongly agree that when they are upset they are able to wait and respond when they are feeling calmer. Majority of the employees can't decide whether they can engage in difficult conversations when it is helpful (43 per cent). Majority of them can't decide whether they can be relied on in a crisis to contribute to the solution (44 per cent)

Table 2. Dimensions of Self-Management of the employees

		Calm stress	Patience	Calm chaotic	Upset calm	Difficult conversation	Relied crisis
N	Valid	100	100	100	100	100	100
	Missing	0	0	0	0	0	0
Mean		3.0200	2.7500	2.9100	2.7200	2.8900	2.6900
Median		3.0000	3.0000	3.0000	3.0000	3.0000	3.0000
Mode		4.00	2.00	3.00	3.00	3.00	3.00
Std. Deviation		1.0539	.99874	1.09263	1.0257	1.16250	1.10732
Variance		1.111	.997	1.194	1.052	1.351	1.226
Range		4.00	4.00	4.00	4.00	4.00	4.00

Minimum	1.00	1.00	1.00	1.00	1.00	1.00
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4.1.3. Social Awareness

Majority of the employees can sense how other people are feeling (65 per cent). 60 per cent of the employees strongly agree that their friends tell them intimate things about themselves. A majority of 54 per cent of the employees strongly agree that they can put themselves in other people shoes to understand how they are feeling. 48 per cent of them are aware of the verbal and non-verbal cues of others emotions. A majority of the employees can anticipate how friends will react under various circumstances (74 per cent) and 46 per cent of the employees strongly agree that they can detect when the mood in the room.

Table 3. Dimensions of Social awareness of the employees

		Sense people	Friends share intimate	See others shoes	Aware others emotions	Anticipate reactions	Detect mood change
N	Valid	100	100	100	100	100	100
	Missing	0	0	0	0	0	0
Mean		2.3300	2.2300	2.4600	2.5100	2.1100	2.2600
Median		2.0000	2.0000	2.0000	3.0000	2.0000	2.0000
Mode		2.00	2.00	2.00	3.00	2.00	2.00
Std. Deviation		1.18964	.98324	.98903	.82260	.80271	1.08823
Variance		1.415	.967	.978	.677	.644	1.184
Range		4.00	3.00	3.00	3.00	3.00	4.00
Minimum		1.00	1.00	1.00	1.00	1.00	1.00

4.1.4. Relationship Management

Most of the employees are good at listening to people (73 per cent). Employees are able make friends easily (52 per cent). A majority of them enjoy supporting people in times of need (75 per cent). They struggle to decide their ability to handle conflicts (42 per cent). The employees are able to show affection towards others (62 per cent). Most of them are described as easy going (54 per cent).

Table 4. Dimensions of Relationship Management of the employees

		Good listening	Make friends	Support people	Handle conflict	Show affection	Easy to get along
N	Valid	100	100	100	100	100	100
	Missing	0	0	0	0	0	0
Mean		2.1300	2.6800	1.9000	2.8000	2.3000	2.5000
Median		2.0000	2.0000	2.0000	3.0000	2.0000	2.0000
Mode		1.00	1.00	1.00	3.00	1.00	2.00
Std. Deviation		1.23628	1.44166	.97959	1.01504	1.20185	1.17637
Variance		1.528	2.078	.960	1.030	1.444	1.384
Range		4.00	4.00	3.00	4.00	4.00	4.00
Minimum		1.00	1.00	1.00	1.00	1.00	1.00

4.2 Emotional quotient level of the employees in the selected public sector bank

22 per cent of the survey employees are found to possess very high level of Emotional Intelligence. For they possess an EQ which lies between 75-130.

73 per cent of the survey employees are found to possess good level of emotional Intelligence. For they possess an EQ which lies between 35-75.

Only 5 per cent of the survey employees are found to possess low level of emotional Intelligence. For they possess an EQ which lies between 0-35.

4.3 Relationship Marketing

When it comes to the opinion of Relationship marketing, some 74 per cent of the employees feels that that organization must provide reliable and trustworthy service to customers. They believe that through innovation and creativity the organisation seeks the ways of promotion to make customer distinguishing rendered services quality (66 per cent). The banks has provided innovations in information technology such as (Internet, phone banking, ATM) so customer can obtain the service from any place (house, workplace and market places) (80 per cent). Almost 76 per cent of the employees agree that customer retention and satisfaction is more important than a sales transaction and 64 per cent of then says that Organization values customers based on their financial and strategic value so that companies can decide where to invest for deeper relationships.

4.4 Correlation between employee's concepts of relationship marketing and their emotional intelligence

A. There exists very high correlation between the self-management dimension of emotional intelligence in a person and his opinion about the importance of customer retention dimension in relationship marketing. A person with high emotional intelligence considers the bigger picture in a chaotic situation and believes that customer retention and satisfaction is more important in a business than a mere sales transaction.

Table 5.correlation between self-management dimension and relationship marketing

		Calm chaotic	Customer retention
Calm chaotic	Pearson Correlation	1	.986
	Sig. (2-tailed)		.000
	N	100	100
Customer retention	Pearson Correlation	.986	1
	Sig. (2-tailed)	.000	
	N	100	100

B. There exists very high correlation between the social awareness dimension of emotional intelligence in a person and his opinion about determining the financial and strategic value of a customer. People with high emotional intelligence are able to predict the customers based on their financial and strategic value so that it will be helpful for companies to decide where to invest for deeper relationships

Table 6. Correlation between social awareness dimension and determining value of customer

		Sense people	Customer value
Sense people	Pearson Correlation	1	.870
	Sig. (2-tailed)		.000
	N	100	100
Customer value	Pearson Correlation	.870	1
	Sig. (2-tailed)	.000	
	N	100	100

C. There exists very high correlation between the relationship management dimension of emotional intelligence in a person and his opinion regarding meeting obligations of customers. People with high emotional intelligence are able to handle conflicts and they strongly believe that customer's conflicts should handle well and it is organisations obligation to do so.

Table 7. Correlation between relationship management dimension and meeting obligations of customers

		Handle conflict	Obligations customers
Handle conflict	Pearson Correlation	1	.756
	Sig. (2-tailed)		.000
	N	100	100
Obligations customers	Pearson Correlation	.756	1
	Sig. (2-tailed)	.000	
	N	100	100

D. There exists very high correlation between the relationship management dimension of emotional intelligence in a person and his opinion about providing high quality service to customers .People with high emotional intelligence are easy to get along with customers and they believe that organisation must include creativity and render high quality service to customers.

Table 8. Correlation between relationship management dimension and opinion on providing high quality service to customers

		Easy togetalong	Services quality
Easy togetalong	Pearson Correlation	1	.856
	Sig. (2-tailed)		.000
	N	100	100
Services quality	Pearson Correlation	.856	1
	Sig. (2-tailed)	.000	
	N	100	100

4.5 Chi Square relationship between emotional quotient and age

It is concluded from cross tabulation that, there is no significant difference in emotional quotient level with difference in age of the employees of selected public bank (H0: There is no significant difference in emotional quotient level with difference in age of the employees of selected public bank H1: There is significant difference in emotional quotient level with difference in age of the employees of selected public bank).

Table 9. Cross tabulation of emotional quotient level and age

		Age * EQ Crosstabulation						
age			EQ					Total
			1.00	2.00	3.00	4.00	5.00	
18-28	Count		26	18	20	3	5	72
		% within age	8.3%	25.0%	27.8%	31.9%	6.9%	100.0%
		% within EQ	85.7%	66.7%	69.0%	74.2%	83.3%	72.0%
		% of Total	26.0%	18.0%	20.0%	3.0%	5.0%	72.0%
28-40	Count		12	2	6	5	3	28
		% within	3.6%	32.1%	32.1%	28.6%	3.6%	100.0%

Total	age						
	% within	14.3%	33.3%	31.0%	25.8%	16.7%	28.0%
	EQ						
	% of Total	12.0%	2.0%	6.0%	5.0%	3.0%	28.0%
	Count	38	20	26	8	8	100
	% within	38.0%	20%	26.0%	8.0%	8.0%	100.0%
	age						
	% within	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	EQ						
	% of Total	38.0%	20.0%	26.0%	8.0%	8.0%	100.0%

Table 10. Chi-Square between emotional quotient and age

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.623*	4	.805
Likelihood Ratio	1.743	4	.783
N of Valid Cases	100		
* 3 cells (30.0%) have expected count less than 5. The minimum expected count is 1.68.			

4.6 Chi Square relationship between emotional quotient and gender

It is concluded from cross tabulation that, there is no significant difference in emotional quotient level with difference in gender of the employees of selected public bank. (H0: There is no significant difference in emotional quotient level with difference in gender of the employees of selected public bank. H1: There is significant difference in emotional quotient level with difference in gender of the employees of selected public and private banks).

Table 11. Cross tabulation of emotional quotient and gender

Gender * EQ Crosstabulation								
Gender			EQ					Total
			1.00	2.00	3.00	4.00	5.00	
Gender	Female	Count	18	12	15	3	0	48
		% within gender	6.3%	25.0%	31.3%	37.5%	0.0%	100.0%
		% within EQ	42.9%	44.4%	51.7%	58.1%	0.0%	48.0%
	Male	% of Total	18.0%	12.0%	15.0%	3.0%	0.0%	48.0%
		Count	17	15	10	4	6	52
		% within gender	7.7%	28.8%	26.9%	25.0%	11.5%	100.0%
		% within EQ	57.1%	55.6%	48.3%	41.9%	100.0%	52.0%
Total		% of Total	17.0%	15.0%	10.0%	4.0%	6.0%	52.0%
		Count	35	27	25	31	6	100
		% within gender	35.0%	27.0%	25.0%	31.0%	6.0%	100.0%
		% within EQ	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	35.0%	27.0%	25.0%	31.0%	6.0%	100.0%

Table 12. Chi-Square between emotional quotient and gender

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.169*	4	.127
Likelihood Ratio	9.480	4	.050
N of Valid Cases	100		
* 4 cells (40.0%) have expected count less than 5. The minimum expected count is 2.88.			

5. DISCUSSIONS AND RECOMMENDATIONS

The present study conducted with the broad aim of analysing the impact of emotional quotient level on the opinion of employees about relationship marketing concepts. The employees are (of different age, gender) randomly chosen from Union Bank of India in Chennai and Kerala region. Emotional Intelligence is increasingly relevant to organizational development and developing people, because the EQ principles provide a new way to understand and assess people's behaviours, management styles, attitudes, interpersonal skills, and potential. Emotional Intelligence is an important consideration in human resources planning, job profiling, recruitment interviewing and selection, management development, customer relations and customer service, and more. At the individual level, EI has the potential to increase our understanding of how individuals behave and adapt to their social environment, it is an important topic for study. It is Descriptive study because the researcher has done a systematized data collection to arrive at conclusions that can be taken for improvement. It is Quantitative study because it is done to gain quantitative understanding with a small sample and to analyze it thoroughly. Primary data is obtained by administering a questionnaire on the employees of the selected organizations. Secondary data is collected through authorized websites, journals, and magazines. The questionnaire is structured and non-disguised. The sample has been drawn using the non-probability sampling technique i.e. convenience sampling. The data collected through the questionnaire has been analysed with parametric and non-parametric tests. A strong positive correlation between emotional intelligence and relationship marketing suggests that emotional intelligence is indeed a very effective tool for efficient relationship management and marketing.. EI building technique must be a part of curriculum of training and development in the form of conceptual & intuitive training & other training games should be included in training programs. The findings shows a positive correlation between emotional awareness and stress level, it highlights the need for job carving & job sculpting to tap and manage the stress emotionally in a better way by focusing on employees' deeply embedded life interests & enriching their jobs accordingly.

On the basis of the present study it can be concluded that emotional intelligence has some relevant effect on effective relationship marketing. Employees with high emotional intelligence support relationship marketing as compared to employees with low Emotional Intelligence. It has been computed that the demographic factors also do not impact the emotional quotient level of the targeted employees.

The following things are recommended:

1. A strong positive correlation exists between various dimensions of emotional intelligence and various relationship marketing components. So we can infer that people with high emotional intelligence strongly supports relationship marketing.
2. Different management interventions consisting EQ building techniques must be employed to make the employees more emotional intelligent, because high EQ helps employees to manage stress effectively and handle customers efficiently.
3. EI building technique must be a part of curriculum of training and development in the form of conceptual & intuitive training & other training games should be included in training programs.
4. The training techniques for enhancing EQ can be uniform across demographic categories (age groups, gender) since there is no significance relation between EQ and these variables

6. IMPLICATIONS AND DIRECTIONS FOR FURTHER RESEARCH

The study aims to find the employees emotional quotient and to find the influence of emotional intelligence on relationship marketing concepts. The study is restricted to information regarding the opinion of employees working in the banking industry, their views on relationship marketing and level of emotional intelligence. The study has been carried out for period of 4 weeks and has focused on employees of Union Bank, and the various aspects like Self Awareness, Social Awareness, Self-Management and Relationship Management of employees are taken into consideration. Employee responses are taken into consideration to measure the emotional quotient and there by emotional capital of the employees. Employees with sufficient emotional intelligence are expected to provide superior customer experience.

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