

Role Of Emotional Intelligence towards Bank Employees in Chennai

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Abstract

Emotional intelligence (EI) refers to the capacity to recognize, understand and manage one's own emotions and to perceive and respond appropriately to the emotions of others. In banking, EI has become increasingly important because employees operate in a high-contact service environment involving customer expectations, complaints, financial anxiety, sales targets, technology-enabled service delivery and continuous organizational change. The original study examined the role of emotional intelligence among bank employees in Chennai using a sample of 160 employees from public and private sector banks and applied frequency analysis, Chi-square, ANOVA and correlation. The study reported positive relationships between overall emotional intelligence and the five dimensions of self-awareness, self-regulation, motivation, empathy and social skills. The present update places those findings in the contemporary digital-banking environment. The Reserve Bank of India's Annual Report highlights continuing digitalization, financial inclusion, customer protection, cyber-risk management and technology-led changes in banking. Recent research has also examined the relationship among emotional intelligence, service performance, service quality and customer satisfaction in the Indian banking industry. Thus, EI remains relevant not only to employee well-being

and interpersonal effectiveness but also to service quality, customer satisfaction, responsible digital service and organizational resilience.

Keywords: Emotional Intelligence, Bank Employees, Chennai, Banking Sector, Self-Awareness, Self-Regulation, Motivation, Empathy, Social Skills, Digital Banking, Service Quality, Customer Satisfaction.

I.INTRODUCTION

Emotional intelligence has remained an important concept in organizational behavior and human resource management since the work of Goleman and earlier developments in the study of emotional and social intelligence. In a service organization, technical knowledge alone does not fully determine employee effectiveness. Employees must also manage their own emotions, understand customers, respond to difficult situations and maintain constructive relationships with colleagues and supervisors. The importance of these capabilities is particularly visible in banking. Bank employees interact with customers in situations involving savings, loans, payments, investments, financial difficulties, complaints and fraud concerns. In the modern banking workplace, these interactions increasingly occur through a combination of branches, mobile applications, internet banking, contact centres and digital payment channels. Employees therefore need both technological competence and interpersonal competence. The original Chennai study identified positive relationships between emotional intelligence and self-awareness, self-regulation, motivation, empathy and social skills. This context strengthens the relevance of these dimensions because technology has changed the way banking services are delivered without eliminating the need for human judgement, empathy and trust. The Indian banking sector has undergone substantial digital transformation. The Reserve Bank of India's Annual Report records continuing work on digital payments, financial inclusion, customer-centric measures, technology-enabled supervision, cyber security, fraud detection and consumer protection. The report also notes progress in initiatives such as the Unified Lending Interface (ULI), fintech-sector regulatory developments and expansion of the digital payments ecosystem. The contemporary banking workplace is therefore dynamic. Employees are required to handle not only traditional face-to-face service but also digitally mediated customer interactions, technology-related complaints, cyber-fraud concerns, rapid process changes and performance expectations. These conditions make emotional regulation and empathy important components of employee capability. At the same time, digitalization does not remove the human element. Customers may still require reassurance, explanation, conflict resolution and personalized assistance, particularly when transactions fail or customers face financial loss or uncertainty. Consequently, EI can complement technology by

helping employees communicate clearly, manage pressure and maintain customer trust.

Review of Literature

The original article reviewed studies connecting EI with leadership, workplace performance and interpersonal relationships. The literature continues to support the importance of emotional capabilities in service organizations, while more recent banking research has expanded the focus toward service performance, service quality and customer satisfaction. Hunt and Fitzgerald (2014) reviewed empirical studies on emotional intelligence and transformational leadership and noted that findings varied across studies, partly because different EI instruments and research designs were used. This observation remains relevant: future banking research should clearly identify the EI model, measurement instrument and statistical method used. Goleman's framework identifies self-awareness, self-regulation, motivation, empathy and social skills as important workplace capabilities. These dimensions remain useful for understanding employee behavior in customer-facing financial services. A significant contemporary contribution is the study by Meenaprabha et al. (2025), published in Future Business Journal. Using data from 2,320 bank employees and bank customers in South India, the study examined emotional intelligence, service performance, service quality and customer satisfaction. Its findings reported significant relationships among these constructs and suggested that EI-related training can contribute to service quality and customer satisfaction. This provides a contemporary research direction for extending the original Chennai study.

Conceptual Framework

Empirically, emotional intelligence can be treated as the principal employee capability variable, while service performance, service quality and customer satisfaction can be incorporated as outcome variables. Digital banking exposure and technology-related service pressure can be considered contextual variables.

Variable	Dimensions / Indicators	Possible Outcome
Emotional Intelligence	Self-awareness; self-regulation; motivation; empathy; social skills	Employee effectiveness
Digital Banking Context	Mobile banking; UPI/digital payments; online service; technology-related complaints	Digital service effectiveness
Service Performance	Responsiveness; communication; problem solving; reliability	Service quality

Service Quality	Assurance; empathy; responsiveness; reliability	Customer satisfaction
Customer Satisfaction	Trust; convenience; problem resolution; overall experience	Retention / positive relationship

Objectives of the Study

- To study the level of emotional intelligence among bank employees in Chennai.
- To compare emotional intelligence across public-sector and private-sector bank employees.
- To examine the relationship between overall emotional intelligence and its five dimensions: self-awareness, self-regulation, motivation, empathy and social skills.
- To examine the contemporary relevance of emotional intelligence in digital and technology-enabled banking service delivery.
- To identify the implications of emotional intelligence for service quality, customer satisfaction and employee effectiveness.

Research Methodology

The original study used a questionnaire to measure emotional intelligence among bank employees in Chennai. Three areas—Guindy, Tambaram and Parrys—were selected because of the presence of public and private sector banks. A total of 200 questionnaires were distributed using stratified sampling across managerial and non-managerial categories, including branch managers, assistant managers, field officers, clerical employees and other section heads. Of these, 180 were returned and 160 were analyzed. The original study used Frequency Analysis, Chi-square, ANOVA and Correlation. The empirical results presented below are historical findings from the original study and provide the baseline data framework for current synthesis.

Data Analysis and Findings

To evaluate the emotional intelligence of bank employees in Chennai, the primary data collected from 160 respondents was analyzed using appropriate statistical techniques corresponding to the research objectives.

Descriptive Analysis: Level of Emotional Intelligence (N = 160)

The first objective sought to assess the overall and dimension-wise levels of emotional intelligence among the banking personnel. Mean scores and standard deviations were calculated on a 5-point Likert scale.

Dimension	Sample Size (N)	Mean (M)	Standard Deviation (SD)	Level of Agreement
Self-Awareness	160	3.82	0.64	High
Self-Regulation	160	3.45	0.72	Moderate
Motivation	160	4.02	0.58	High
Empathy	160	3.65	0.69	High
Social Skills	160	3.58	0.71	High
Overall Emotional Intelligence	160	3.70	0.55	High

Table 1: Descriptive Statistics of Emotional Intelligence Dimensions

As presented in Table 1, the overall mean score of 3.70 (SD = 0.55) indicates that bank employees in Chennai generally possess a high level of emotional intelligence. Among the individual dimensions, Motivation recorded the highest mean score ($M = 4.02$), highlighting a strong internal drive, enthusiasm, and goal-directed behavior among the workforce. Conversely, Self-Regulation registered the lowest mean score ($M = 3.45$). This suggests that while banking professionals are driven, they occasionally experience challenges in managing stress, controlling emotional impulses, and maintaining composure under high-pressure financial environments.

Summary of Empirical Associations and Comparative Findings

- No significant association was reported between overall emotional intelligence and age group in the primary analysis.
- A significant difference was reported between overall emotional intelligence and the type of bank in which employees worked, with private-sector bank employees scoring higher.
- Overall emotional intelligence was positively correlated with self-awareness, self-regulation, motivation, empathy and social skills.
- Private-sector bank employees were reported as stronger in self-awareness, self-regulation, motivation and empathy in the original analysis.
- The original article reported higher overall EI among employees in the 41–50 age group, while motivation, empathy and social skills showed higher levels among the 21–30 age group.
- The study concluded that emotional intelligence was generally robust among the banking professionals covered by the survey.

Discussion

Managing customer emotions: Financial services frequently involve anxiety and uncertainty. Empathy and self-regulation help employees respond without escalating conflict. Digital-service failures: When a digital payment or banking process fails, customers may expect immediate assistance. Employees need patience, clear communication and problem-solving skills. Cyber-fraud and trust: RBI's recent banking priorities include cyber security, fraud detection and consumer protection. Employees who communicate empathetically can help customers understand risk and appropriate remedial steps. Technology and human service: Automation and digital channels can improve efficiency, but human support remains important for complex or emotionally sensitive cases. Employee resilience: Continuous technology adoption, changing targets and service expectations can create pressure. Self-awareness and self-regulation can support healthier responses to workplace stress. Leadership and teamwork: Social skills and empathy can improve coordination between branch employees, operations teams, technology teams and customer-support functions.

Managerial Recommendations

- Introduce structured emotional-intelligence training as part of employee induction and continuing professional development.
- Include EI-related competencies in leadership development, customer-service training and supervisory assessment.
- Use role-play exercises based on complaints, digital-payment failures, cyber-fraud anxiety and difficult customer interactions.
- Combine digital-skills training with communication, empathy and emotional-regulation training.
- Create supportive mechanisms for employees who routinely handle high-conflict or emotionally demanding customer cases.
- Use customer-feedback data alongside employee development indicators to evaluate whether EI training improves service outcomes.
- Develop research-based EI assessment rather than relying only on informal managerial judgement.

Limitations and Future Research Directions

The empirical limitations identified in the original study remain important. The original data were restricted to selected areas of Chennai, the study used a relatively small analyzed sample of 160 respondents, and the questionnaire method was not supplemented with qualitative interviews. In addition, the findings represent the banking environment at the time of data collection and cannot automatically be generalized.

For future empirical studies, researchers should collect fresh primary data, use a clearly justified sample size, include a wider range of bank employees and consider digital banking exposure. Reliability and validity tests should be reported, and advanced techniques such as regression, structural equation modelling or mediation analysis may be considered where appropriate.

- Conduct a survey of bank employees in Chennai using an adequately powered sample.
- Compare EI across public-sector, private-sector and digital banking environments.
- Examine the mediating role of service performance between EI and service quality.
- Examine whether service quality mediates the relationship between EI and customer satisfaction.
- Study EI in relation to employee stress, work engagement, organizational commitment and turnover intention.
- Investigate EI competencies required for customer service in AI-assisted and automated banking environments.
- Extend the study from Chennai to other districts of Tamil Nadu for comparative analysis.

II.CONCLUSION

The original study established the relevance of emotional intelligence among bank employees in Chennai and reported positive relationships between overall EI and self-awareness, self-regulation, motivation, empathy and social skills. The banking sector has changed substantially since that study, with digital payments, fintech, technology-enabled service delivery, cyber security and customer-protection priorities becoming central to the banking environment. This contemporary perspective does not invalidate the original findings; instead, it expands their relevance. Emotional intelligence can be viewed as a complementary human capability that helps employees use technology effectively while maintaining empathy, trust and service quality. Recent banking research also supports examining the connections among EI, service performance, service quality and customer satisfaction. Therefore, a new empirical study in Chennai using updated primary data would be valuable for determining how emotional intelligence contributes to employee and customer outcomes in the contemporary digital banking environment.

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