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JUDUL : THE NEEDS OF EMOTIONAL INTELLIGENCE ANALYSIS AMONG
THE EXECUTIVES OF RHB BANK (UNIMAS BRANCH) FROM THE
CUSTOMER'S PERSPECTIVE

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**THE NEEDS OF EMOTIONAL INTELLIGENCE ANALYSIS AMONG THE
EXECUTIVES OF RHB BANK (UNIMAS BRANCH) FROM THE
CUSTOMER'S PERSPECTIVE**

ADELINE SIMON

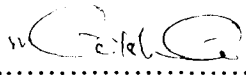
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ABSTRACT

THE NEEDS OF EMOTIONAL INTELLIGENCE ANALYSIS AMONG THE EXECUTIVES OF RHB BANK (UNIMAS BRANCH) FROM THE CUSTOMER'S PERSPECTIVE

Adeline Simon

Generally, this project aims to analyze the needs of emotional intelligence in relation with customer satisfaction among the executives of RHB Bank (UNIMAS Branch), from the customer's perspective. Emotional intelligence plays an important role among the executives especially when dealing with customers. The failure of the executives to understand their needs would lead to customer dissatisfaction and a higher rate of customer turnover. In this research, Goleman's emotional competence, which consists of self-regulation, self-awareness, motivation, empathy and social skills, was used to measure the needs of emotional intelligence among the executives in relation with customer satisfaction. Questionnaires were distributed among the customers of RHB Bank (UNIMAS Branch) to obtain their perception towards the executives. Based on the findings of the research, the customers are satisfied with the executives of RHB Bank. The correlation value obtained between self-awareness and customer satisfaction was moderate ($r_s = 0.423$) and significant. When self-regulation and motivation were correlated with customer satisfaction, both results produced moderate and significant correlations with self-regulation obtaining 0.579 and motivation obtaining 0.511. As for social skills, a strong and significant coefficient correlation, r_s of 0.612 was obtained when the Spearman Correlation analysis was tested between social skills and customer satisfaction. The correlation between empathy and customer satisfaction also resulted another strong and significant correlation ($r_s = 0.628$). In conclusion, the management of RHB Bank should continue taking proactive measures in developing the staff's emotional competence so as to provide customers with an excellent customer service.

ABSTRAK

ANALISIS KEPERLUAN KEPINTARAN EMOSI DI KALANGAN EKSEKUTIF BANK RHB (CAWANGAN UNIMAS) DARIPADA PERSPEKTIF PELANGGAN

Adeline Simon

Secara umum, projek ini bertujuan untuk menganalisis keperluan kepintaran emosi di kalangan eksekutif Bank RHB (Cawangan UNIMAS) daripada perspektif pelanggan selaras dengan kepuasan pelanggan. Kepintaran emosi memainkan peranan yang penting di kalangan eksekutif terutamanya apabila berurusan dengan pelanggan. Kegagalan para eksekutif untuk memahami keperluan pelanggan akan membawa kepada masalah ketidakpuasan pelanggan dan menyebabkan ramai pelanggan meninggalkan organisasi tersebut. Dalam kajian ini, model kompetensi emosi Goleman yang terdiri daripada kesedaran diri, pengurusan diri, motivasi, empati dan kemahiran sosial telah digunakan untuk menganalisis keperluan kepintaran emosi eksekutif selaras dengan kepuasan pelanggan. Borang soal-selidik telah diedarkan di kalangan pelanggan Bank RHB (Cawangan UNIMAS) untuk mendapatkan persepsi mereka terhadap eksekutif bank tersebut. Berdasarkan dapatan kajian ini, para pelanggan amat berpuas hati dengan eksekutif Bank RHB. Nilai korelasi yang diperolehi antara kesedaran diri dan kepuasan pelanggan adalah sederhana ($r_s = 0.423$) dan signifikan. Apabila kompetensi pengurusan diri dan motivasi dikorelasikan dengan faktor kepuasan pelanggan, kedua-dua ujian memberikan keputusan nilai korelasi yang sederhana tetapi signifikan. Kompetensi pengurusan diri dan motivasi masing-masing telah memperolehi nilai korelasi 0.579 dan 0.511. Apabila kompetensi kemahiran sosial dikorelasikan dengan faktor kepuasan pelanggan menggunakan Korelasi Spearman, satu nilai korelasi yang kuat (0.612) dan signifikan telah diperolehi. Korelasi di antara kompetensi empati dan kepuasan pelanggan turut menunjukkan satu lagi perhubungan yang signifikan dan kuat (0.628). Secara kesimpulan, pihak pengurusan Bank RHB perlu terus mengambil langkah proaktif dalam membangunkan kompetensi emosi kakitangan bank agar dapat menyediakan servis pelanggan yang cemerlang untuk pelanggan

CHAPTER 1

INTRODUCTION

1.0 Introduction

In recent years, the term Emotional Intelligence (EQ) has received much attention as a factor that is useful to understand and predict an individual's performance at work.

The term emotional intelligence became one of the new issues among employers and organisations through the publication of Daniel Goleman's 1995 best-seller *Emotional Intelligence: Why It Can Matter More than IQ*. According to Goleman (1995), emotional intelligence refers to "*the capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and in our relationships*". Goleman (1995) also stated that emotional intelligence consists of five factors: knowing one's emotions, managing emotions, motivating oneself, recognizing emotions in others and handling relationships.

Goleman's book received a great response and this has lead him to produce his second book in 1998, entitled '*Working with Emotional Intelligence*'. This book stresses on the usage of emotional intelligence in management, which is emotional competence. According to Goleman, emotional competence is the learning ability based on emotional intelligence that can produce an outstanding work performance.

According to Weisinger (1998), emotional intelligence is the capability of an individual to use emotion to work for oneself by using the emotions to guide the individual to behave and think in ways that would benefit the person.

Emotional intelligence is a very essential instrument in resolving difficult problems with colleagues, working under a difficult boss, managing customers, and in many other challenges in the workplace. Emotional intelligence is used both intrapersonally (helping your-self) and interpersonally (helping others) (Weisinger, 1998, pg xvii).

Daniel Goleman produced an emotional competence framework that highlighted the criteria that can help an individual to perform well towards a more productive and successful organisation. In Goleman's framework of emotional competence, there are two types of competence; personal competence and social competence. Personal competence is about how we manage ourselves. Self-awareness, self-regulation and motivation are clustered under personal competence. Social competence consists of two dimensions of emotional intelligence, which are empathy and social skills. These competencies determine how we handle relationships.

1.1 Background of the Organisation

RHB BANK is one of the leading financial service providers in Malaysia that offers commercial banking, corporate and international banking services. RHB BANK existed following the merger between Kwong Yik Bank and DCB Bank in 1997. The merger between Sime Bank Berhad and RHB BANK has transformed RHB BANK into one of the fully integrated financial service in the country. RHB BANK was honoured as the Best Domestic Bank by both Finance Asia and Euromoney in 1997.

Currently, RHB BANK is the third largest bank in Malaysia with more than 200 branches around the nation. In addition, the bank also has a number of overseas branches, majority located in Singapore.

RHB BANK is consolidated under RHB Capital. Other consolidations include Rashid Hussain Securities, RHB Research Institute, RHB Sakura Merchant Bankers, Rashid Hussain Asset Management, RHB Unit Trust Management, RHB Leasing and RHB Insurance.

This research is conducted at RHB BANK, which is located in Universiti Malaysia Sarawak, Kota Samarahan. Currently, the bank has 4 executives and 8 non-executives. RHB BANK (Unimas Branch) is one of the main financial service providers for the staff and students of Universiti Malaysia Sarawak.

1.2 Statement of the Problem

Emotional intelligence plays an important role in RHB BANK. It is important for all executives to know when and how to express their emotions and controlling it at the same time when dealing with their customers.

When an organisation is not aware of the needs of emotional intelligence in their daily work, this would affect the way they deal with the customers. The executives and non-executives may not realize that their ways of communicating or interacting with the customers is affecting the customers' impression towards the organisation.

According to Brown (1992), the customer's view on the organisation much depends on how well they are treated by the staff. A company that offers excellent products or services may not attract customers to continue their business there if the company fails to deliver good customer services (Harris, 2000). A study conducted showed that of customers who had received bad service in a banking institution, only 51 percent would continue to bank there (Brown, 1992).

The ignorance of the organisation towards the needs of emotional intelligence in dealing with the customers would result in poor customer service. A high rate of customer turnover would occur and this will lead to a profit margin fall (Brown, 1992). The negative outcome will dampen the employees' motivation to continue serving in the organisation and most would opt to quit because of dissatisfaction. In addition, the absence of emotional intelligence will create a poor working environment.

In this research, the aspect that will be looked into is how well the executives of RHB Bank (Unimas Branch) deal with the customers daily and how satisfied the customers are with the executives of RHB Bank. Is emotional intelligence applied in

every meeting with the customers? Do they consider the customer's feelings when they deal the customers? Are they showing enough attention and care towards the customers of RHB Bank? Are the executives of RHB Bank aware of their emotions and are able to manage their emotions?

1.3 Objectives of the Study

In general, this research aims to analyze the needs for emotional intelligence in relation to customers' satisfaction among the executives of RHB BANK from the customers' perspectives.

The specific objectives of this research are:

1. To identify the needs for personal EQ in relation to customers' satisfaction among the executive workers of RHB BANK.
2. To identify the needs for social EQ in relation to customers' satisfaction among the executive workers of RHB BANK.

1.4 Hypotheses

- H_{a1} = There is a significant correlation between self awareness and customer satisfaction from the perspective of the customers.
- H_{a2} = There is a significant correlation between self regulation and customer satisfaction from the perspective of the customers.
- H_{a3} = There is a significant correlation between motivation and customer satisfaction from the perspective of the customers.
- H_{a4} = There is a significant correlation between empathy and customer satisfaction from the perspective of the customers.
- H_{a5} = There is a significant correlation between social skills and customer satisfaction from the perspective of the customers.

1.5 Significance of the Study

Through this research, it is hoped that this study will help RHB BANK to understand the importance of cultivating emotional intelligence among executive workers. By having the ability to manage the executives' own emotions, they (executive workers) would be able to deal with their internal or external customers effectively.

The needs of emotional intelligence among the executives of RHB BANK are important when dealing with customers to ensure that both sides will benefit from each other. In Dr. Patricia Patton's 1997 *Emotional Intelligence: Service with a Heart*, she highlighted the needs of serving customers with a heart. Patton (1997) defined service with a heart as *"using our professional competence and wisdom with emotional*

intelligence to create a service that is meaningful, fulfilling and dynamic for our customers”.

As an established financial institute in Malaysia, RHB BANK must be alert with the needs of the customers. Customers are obviously needed by every organisation for doing business. By knowing the customers’ perspectives on the executives, the executives of RHB BANK are able to improve their interpersonal and intrapersonal skills when dealing with customers.

This research could help RHB BANK to know the strength and weaknesses of their services and bring continuous improvements to RHB BANK. In addition, executives of RHB BANK would be more aware and sensitive to the needs of applying emotional intelligence in their workplace in order to achieve their mission and vision. It is very important for the company to ensure that the technical abilities of the executives are always competent to the continuous changes and development of the company.

When the executives are equipped with the knowledge of emotional intelligence, they are able to manage their own emotions and thus motivate other people. RHB BANK executives also would be able to strengthen their relationship with the customers of RHB BANK and also the staff itself.

In addition, the executives are able to work in an environment that has a healthy and proper communication environment if they have the opportunity to learn about the application of emotional intelligence in their daily work. This is because the workers who are aware of their emotions and others are able to continue living and adapting to the environment (Goleman, 1998). A quality personality formed by working with emotional

intelligence can be a main attraction to the clients or customers and this could create a competitive environment with other leading financial service provider.

By applying the knowledge of emotional intelligence, the executives can prevent and lessen the emotional stress that is caused by the organisation's work pressure and personal problems. Moreover, the executives themselves would be able to increase their self quality by having the positive attitude in managing themselves and others. Through this, the customers would be very convinced that the organisation is capable of providing excellent customer service.

The findings of this research acts as a reference of the customer's needs and expectations from the executives of RHB BANK so that it can increase our understanding of the role of emotion intelligence in the organisation.

With the importance of emotional intelligence being highlighted in the past reviews or articles, it is believed that emotional intelligence will soon get a place in the organisations in Malaysia.

1.6 Limitations of the Study

This research is limited to the executive workers and customers of RHB BANK (Unimas Branch), Kota Samarahan. Thus, this study should not be taken as the whole reflection of the branches of RHB BANK in Malaysia.

The next limitation is the respondent's interpretation and honesty. To certain respondents, the information needed was too sensitive and they feared that it may affect their position. As a result, some chose not to reveal their working experience, education

level and age in the demographic field. Some respondents were not able to understand the terms used in the questionnaires.

Another limitation factor concerns the co-operation of the respondents in giving their perspectives about the emotional intelligence of the executive workers. Some respondents were not participative and this affected the findings of this research.

1.7 Definition of Terms

1.7.1 Emotional Intelligence

Conceptual

According to Goleman (1998), emotional intelligence refers to the ability to identify the emotions oneself and others in order to motivate oneself and manage the emotion of oneself and others.

Operational

In this research, emotional intelligence refers to the ability of the executives of RHB Bank to control their emotion, manage themselves and their relationship with each other in the bank and dealing with customers effectively.

1.7.2 Personal EQ

According to Goleman (1998), personal EQ is how an individual develop and manage his/her emotion. Personal EQ consists of three parts: Self awareness, self regulation and motivation.

1.7.2.1 Self Awareness

Conceptual

Weisinger (1998) defines self-awareness as being aware to our own feelings and behaviors and also others' perceptions of us that could influence our actions in such a way that they work to your benefit.

Operational

In this research, self-awareness refers to the ability of the executives of RHB BANK to monitor their selves and their actions when meeting or dealing with the customers. In addition, the executives are confident with their own capabilities even when faced with uncertainties and pressures, open to receive critics from the customers and ready to admit their mistakes.

1.7.2.2 Self Regulation

Conceptual

Self regulation can be defined as “managing one’s internal states, impulses and resources”. (Goleman, 1998).

Operational

In this research, self regulation refers to the ability of the executives of RHB Bank to control their emotions from disrupting their performance with the customers, trustworthy, able to adapt to all kinds of situations (customers) and act ethically when dealing with the customers. The executives are also able to think

clearly and stay focused all though pressured by the customers and always keep to their promises and commitment that they have made.

1.7.2.3 Motivation

Conceptual

According to Nahavandi and Malekzadeh (1999), motivation is having the desire, the energy, the will and the interest to act in order to reach our goals.

Operational

In this research, motivation refers to the desire and persistency of the executives of RHB Bank to handle difficult situations faced for the customers. The executives would be enthusiastic to serve the customers well and would use their creativity to come up with positive resolutions for the customers.

1.7.3 Social EQ

According to Goleman (1998), social EQ is how an individual handles a relationship. The individual is able to understand other people. The two importance competencies in social EQ are empathy and social skills.

1.7.3.1 Empathy

Conceptual

Empathy is the awareness of others' feelings, needs and concerns (Goleman, 1998) and being alert to communication signs like body gestures (Patton, 1997). Empathy makes other people feel safe to voice out their thoughts

without the fear of being judged by other people.

Operational

Empathy means the ability of the executives of RHB BANK to attend to the customers' needs, understanding their concerns and allowing the customers to express their dissatisfactions or their views.

1.7.3.2 Social Skills

Conceptual

The adeptness at inducing desirable responses in others (Goleman, 1998).

Operational

In this research, social skills are the skills practiced by the executives of RHB Bank that enable them to interact effectively and comfortably with the customers. Social skills also refer to the ability of the executive to handle conflicts faced when dealing with customers.