

# Chapter 14

## Emotional Intelligence Towards Customer Relationship Marketing: The Case of Retail Banking in Lebanon

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### ABSTRACT

*The chapter adopts a theoretical approach to exploring the existing literature on emotional intelligence models and customer relationship marketing concept with the aim of proposing a 'new' conceptual model interlinking emotional intelligence (EI) and customer relationship marketing (CRM). The proposed conceptual model will then be re-developed on the basis of the findings that will emerge from a qualitative case study research carried out in the Lebanese retail banking sector. The fact that the focus of this study is on the Lebanese market could potentially 'fuel' the topic with more controversy due to the impact of the Lebanese culture affecting both the banks' organisational culture and the front-line employee behaviour. Based on an extensive search of literature, one can conclude that EI significantly affects the retail banking sector. The research study aims at interlinking EI theory with frontline employee behavior in the context of CRM through combining existing models, theoretical research and secondary data.*

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## **INTRODUCTION**

The concept of Emotional Intelligence (EI), especially in the Lebanese culture, is of great interest since it helps in enhancing the customer relationship marketing process adopted by organizations that operate in the service field such as banks, which are the focus of this research. The Lebanese culture, by its very nature, is complex. This complexity stems from its diverse backgrounds, religions, political groups and people (Geha, 2015). Undoubtedly, a society's cultural characteristics will impact the way its members communicate and interact with each other. People's cultural characteristics are an integral component of a person's attitudes and behaviour exhibited in his or her workplace towards colleagues but also external customers. This subsequently suggests that the concept of EI can have a strong impact on the quality of the service interactions between front line employees and customers and subsequently on the customer relationship marketing strategy implemented. It is thus crucial for banks to understand their customers' and employees' communication needs and perceptions, and to utilise this knowledge in the emotional intelligence context towards more effective customer relationship marketing techniques.

This research builds on previous work by Al Khoury et al. (2016), Al Khoury et al. (2017) and Al Khoury et al. (2018) aimed at re-developing and refining the proposed conceptual model by drawing on an in-depth review of the relevant concepts such as: Customer Relationship Marketing (CRM), Exhibited Behavioural Attributes of EI, Customer Evaluation and Service Recovery.

The overarching aim of the research is to link emotional intelligence theory with frontline employee behaviour in the context of customer relationship marketing in the Lebanese retail banking sector.

Towards this aim, seven objectives have been set:

1. To construct the theoretical foundation of the research, particularly in relationship to emotional intelligence, customer relationship marketing and service encounters.
2. To identify and evaluate emotional intelligence related employee behavioural attributes in the customer relationship marketing context from the customer perspective.
3. To describe customer evaluation of exhibited emotional intelligence behavioural attributes.
4. To identify customers' positive and negative actions in response to exhibited emotional intelligence behavioural attributes.
5. To prescribe how emotional intelligence can improve the service experience.
6. To interrelate bank employees' responses with exhibited emotional intelligence behavioural attributes.
7. To develop a framework that will practicably link emotional intelligence theory with frontline employee behaviour in the context of Lebanese banking customer relationship marketing.

## **Purpose of This Chapter**

The concept of interrelating emotional intelligence - from the customer's perspective (through the utilisation of suggested exhibited behavioural attributes) - to customer relationship marketing skills and service marketing in the Lebanese context is an innovative and original topic that has not been thoroughly researched before. This chapter discusses the theoretical background of the study emerging from an in-depth exploration of the relevant literature which sets the foundation for the empirical phase

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