

**HELP AT HAND: A SURVEY  
(WITH SPECIAL REFERENCE TO EMOTIONAL INTELLIGENCE  
RELATED TO CUSTOMER DEALINGS OF SELECTED CO-OPERATIVE  
BANK EMPLOYEES OF ODISHA)**

**DR. B.C.M.PATNAIK\*; DR. IPSEETA SATPATHY\*\***

\*School of Management,  
KIIT University, Bhubaneswar, Odisha, India.

\*\*School of Management  
KIIT University, Bhubaneswar, Odisha.

**ABSTRACT**

*In the present paper an attempt is made to know the ground reality of the emotional intelligence towards customer dealings of employees of various selected Co-operative banks of Odisha. For this purpose the primary questionnaire distributed to 300 employees of various branches Co-operative banks out of which 262 employees responded. The main objective of the study is to understand the attitude level of the employees towards customer service. Lot of research work done on the customers satisfaction point of view, however not so much focus made on employees perception point of view specially relating to co-operative bank employees. To measure perception level of participants with regard to Customer Dealings (CD) various variables identified and assigned perception score to different options. Final score for each variable are calculated by multiplying the number of response by the weight of the corresponding response. The finding with regard to Emotional Intelligence relating to customer dealings seems to encouraging. However, it differs from person to person from attitude point of view depending upon the background and environment from where the individual born and brought up. This is all because of "unpredictable human element with in human". For the purpose of confidentiality we are not mentioning the names of the branches.*

**KEYWORDS:** Emotional Intelligence (EI), Co-operative Banks, Customer Dealings (CD), Options & Perception Score.

## INTRODUCTION

The term EI was developed was introduced initially by Salovey and Mayer (1990). The concept of EI was made popular by Goleman (1996) with his book *Emotional Intelligence: Why It can matter More Than IQ*. According to Goleman, IQ accounts for only about 20% of person's success in life. The balance can be attributed to 'emotional intelligence or EQ. Goleman (1998) defined emotional intelligence as '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. Emotional intelligence describes abilities distinct from, but complimentary to, academic intelligence or the purely cognitive capacities measured by IQ'. He also suggested that emotional competencies fall into four clusters: self-awareness, self-management, social awareness and social skills. EI models have generally been classified into two categories. The first category includes the ability model proposed by Mayer and Salovey (1997), which suggested that EI is the ability to perceive and express emotion, assimilate it in thought, understand and reason with it in self and others. The second category includes Goleman (1996) and Bar-On (1997) model. In his model of EI, Goleman (1996) defined EI on the basis of traits that include control of the self, zeal and persistence and the ability to motivate oneself. Bar-On (1997) focused on non-cognitive capabilities that influence one's ability to succeed in life.

Research has indicated that individuals with higher level of EI are more likely to experience performance related success than individuals with lower levels of EI (e.g, Goleman,1996, Schutte *et al*, 1998, Fox and Spector, 2000 and George, 2000). EI is important not only for managerial jobs but, is also important for highly technical work. Kelly and Caplan (1993) found in their study that EI was a better predictor than academic excellence for job productivity. Feist and Barron (1996) studied professions in which everyone has a high IQ and rigorous professional training to find what distinguishes those who would remain competent more than average performances. They concluded that social and emotional abilities four times more important than IQ in determining the success in their careers. Goleman (1998) concluded that Emotional Intelligence matters twice as much as technical and analytical skill combined for star performance. And the higher people move up in the company, the more crucial emotional intelligence becomes Gundlach (2003) highlighted the role of self-efficacy ultimately resulting in better workplace management. Rosete & Ciarrochi (2005) found EI to be positively related to job performance. Similarly, Caruso and Salovey (2004) concluded that some organization members may perform effectively because they have high EI. Carmeli (2006) and Josman(2006) also found a positive relationship between emotional intelligence and employee work outcomes. Hawkins (2007) and Dulewicz(2007) also found positive relationship between EQ and performance as a leader. Requirement of leadership qualities for effective performance is accepted everywhere. Very few research have opposite conclusions like Shaffer and Shaffer(2005) who found no relationship between emotional stability and performance variables.

The Banki CC Bank was registered vide Regd. No. 1/29 dt.26.03.1910 and started functioning with effect from 20.11.1910 comprising with area of operation of 5 Blocks under Banki and Athagarh sub-division with 11 Branches. Being inspired by Late Barister Madhusudhan Das, Late Raybahadur Bidyadhar Panda organized the Bank during the year 1903. It is the oldest

Central Cooperative Bank in the State. Before the enactment of Orissa Cooperative Act of Government of India in 1904 the Bank was organized at Banki with a working capital of Rs, 1000/- with 3 villages Credit cooperative Societies with 50 members of Banki area. Now the Bank is having 334 Societies with working Capital of Rs.13555.17 lakh as on 31.03.2009.

The Nayagarh Central Co-operative Bank Ltd. was established by the Raja Sahib and Ruling Chief of the Nayagarh Ex-State in 1940 as “THE STATE BANK OF NAYAGARH” to cater the credit need of rural area. After merger of Nayagarh Ex-State in Orissa State and having got independence, the Bank was converted to “NAYAGARH CENTRAL CO-OPERATIVE BANK LTD.” registered under the Bihar Orissa Co-operative Societies Act, 1935 on 30.03.1949 bearing Registration No.92PU/1949. The Bank was also renamed as Nayagarh District Central Cooperative Bank Ltd. on formation of Nayagarh District.

As per Bye-laws Provision No.1 the area of operation of the Bank has been extended to the Ex-State areas of Nayagarh, Daspalla, Khandapada, except the areas merged with the Cuttack District. After abolition of the State and delimitation of boundaries of Revenue Division and Blocks the area of operation of the Bank is co-terminus with the following Blocks. The entire geographical area of Ranpur Block did not come under the area of operation of Nayagarh District on formation of District. Correspondences were made but no fruitful step was taken by the Government on merger of all societies of Ranpur Block even though the revenue areas were merged with the Banks in the State. This step will be more conducive for better progress of the Bank.

The Khurda Central Co-op. Bank Ltd was established during the year 1912 being registered vide Regd. No.95PU dated. 22.03.1912. This is the 2nd oldest Co-op. Bank of the State. The area of operation of Khurda Central Co-op. Bank at present covers entire Khurda District, 15 PACS of Ranapur Block of Nayagarh Dist. & 4 PACS of Krushna Prasad Block of Puri Dist.

It is a matter of pride that, the present Capital of the State situated at Bhubaneswar Temple City comes under area of operation of the Bank. Further, major parts of Chilika lake which is famous for arrival of birds from different parts of the world during winter and Nandankanan Wild Life Sanctuary having good no's of White Royal Bengal Tigers as well as elephant sanctuary are situated within the area of operation of the Bank. Initially, the Bank was organized with 21 Credit Society and 47 Individual members under the Leadership & guidance of Late Raisaheeb Satischandra Chakraborty with an aim to provide concessional credit to the weaker section of the community specifically agricultural & weavers. The membership position as on the date is 445, Out of which 175 are PACS. Presently, 168 PACS are availing credit from the Bank. Besides 67 WCS are also affiliated to the bank. Of late the Bank has patronized 86 Salary Earner's Society of which 71 are functioning at Bhubaneswar Municipal Corporation area. The Head Office of the Bank is situated at Khurda which is meeting the credit needs of members including Agriculturist, Weavers, Fishermen & Salaried persons through its 16 no's Branches & 6 no's of Extension Counters. By now, 12 Branches including Head Office and 7 PACS functioning at rural base have been computerized to cope up with the present changing economic scenario.

## **OBJECTIVES OF THE STUDY**

- To study the EI towards customer dealings in employees of Co-operative society
- To study the gap level if any.

### LIMITATIONS OF THE STUDY

- The study is restricted to the selected Co-operative banks of Odisha only.
- The sample is limited; it may not represent scenario of all the employees.
- The period of study conducted for the period of 3 months i.e. Sept 2010 to Nov 2010.

### RESEARCH UNIVERSE AND METHODOLOGY

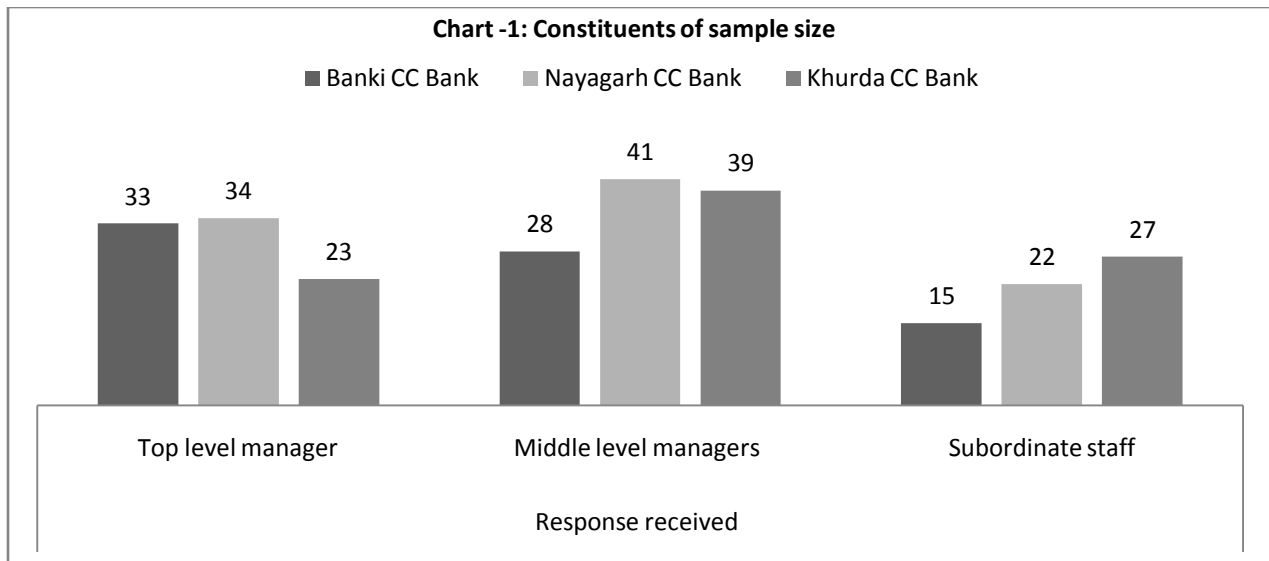
With reference to the selection of the research universe the state of Odisha has been selected with specifications to the compulsions of the geographical territory, linguistic boundary, and administrative settlement commonness. Odisha is an Eastern Indian state, the state boundaries are on the Bay of Bengal Sea. South- Andhra Pradesh, West –Chhattisgarh and Jharkhand, North- West Bengal having a total area of 1,55,707 Square Kilometers with total population of 36,706,920 ( as per Indian census survey-2001) , population density 236 per Square Kilometers, Sex Ratio 972 literacy rate of 63.61%. The state is comprising of 30 districts (Administrative Divisions) and 58 Sub-Divisions.

### SAMPLING PLAN

In support to the objective of the research there is a primary research through questionnaire administration method in the field through stratified random sampling method covering the state through regional, geographical, economic, cultural, and lingual and settlement wise. Total 300 questionnaires distributed of which 262 responded.

**TABLE-1: CONSTITUENTS OF SAMPLE SIZE**

<i>Banks</i>	<i>Questionnaire served</i>	<i>Response received</i>	<i>Top level manager</i>	<i>Middle level managers</i>	<i>Subordinate staff</i>	<i>% of response</i>
<i>Banki CC Bank</i>	100	76	33	28	15	76
<i>Nayagarh CC Bank</i>	100	97	34	41	22	97
<i>Khurda CC Bank</i>	100	89	23	39	27	89
<i>Total</i>	<i>300</i>	<i>262</i>	<i>90</i>	<i>108</i>	<i>64</i>	<i>87.33</i>



### RESPONDENTS' PERCEPTION WITH REGARD TO EMOTIONAL INTELLIGENCE TOWARDS CUSTOMER DEALINGS

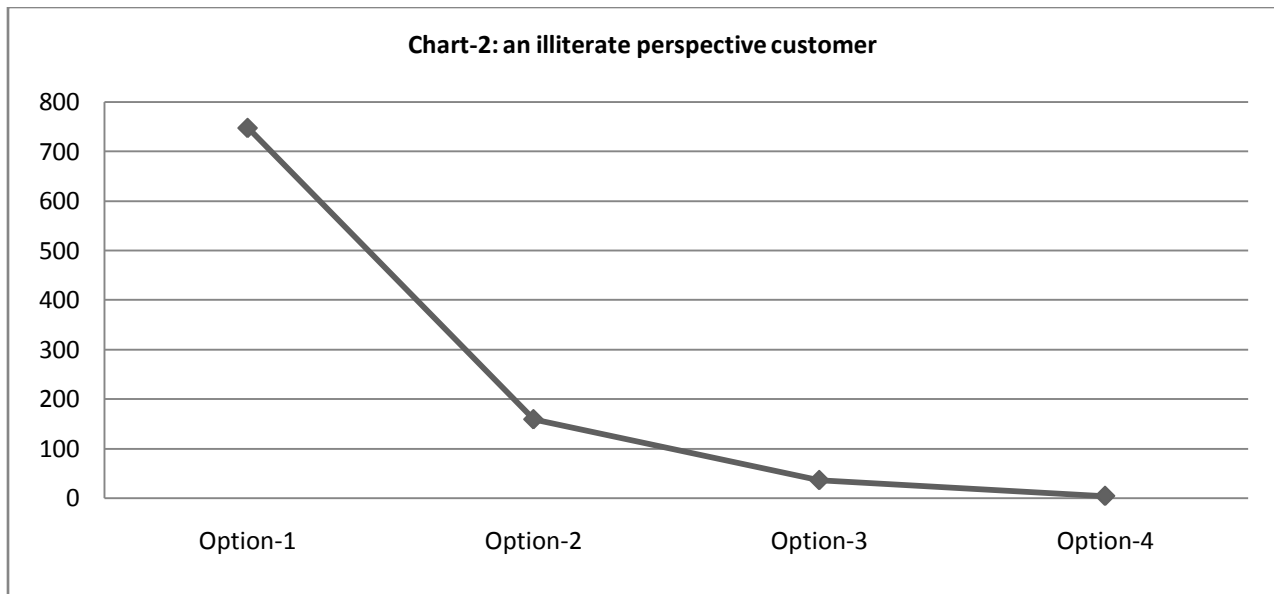
To measure the perception level of the participants with regard to EI the various variables of customer dealings identified. To this variables four options provided and for this we have been assigned as +4,+3,+2,and 1 for the responses of the respondents to the Option (1), Option (2), Option (3) and Option (4) respectively. Final scores for each feature are calculated by multiplying the number of response by the weights of the corresponding response.

#### ANALYSIS OF DATA

1. If an illiterate person comes to open a bank account without having any document, how will you handle the perspective customer?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Listen to him & help	187			
B. Ignore him			18	
C. Say come after some time		53		
D. Say him he cannot open an account in the bank				4
Total scores	748	159	36	4

Source: Compiled from field survey



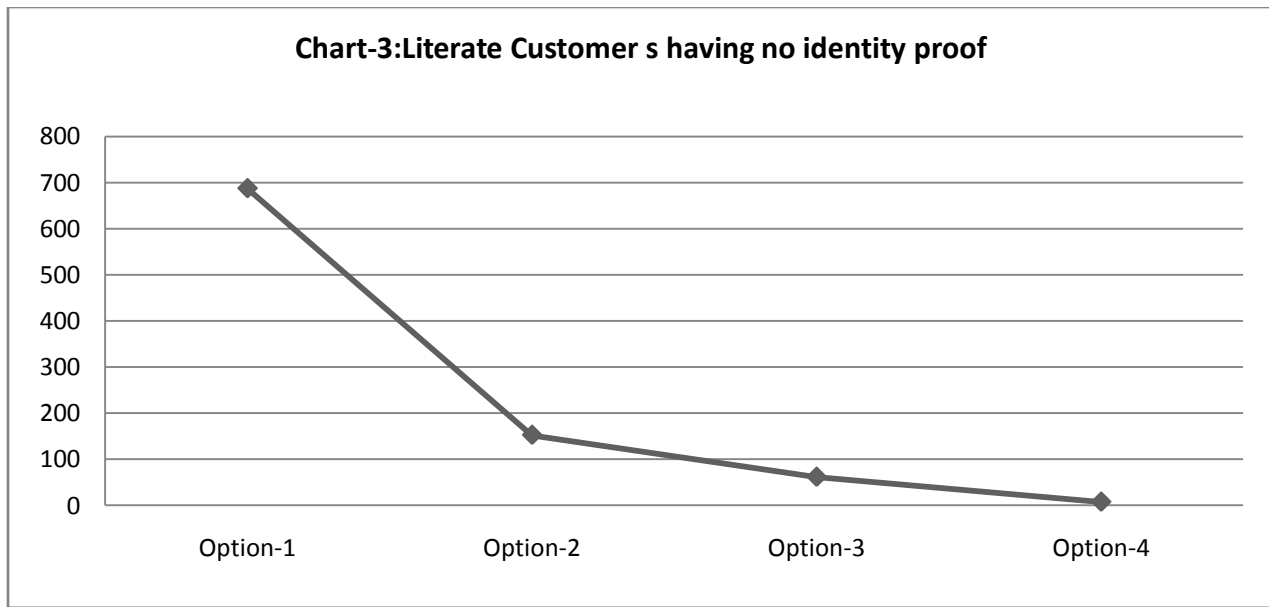
### INTERPRETATION

Answering to this question majority opted for best possible option. Accordingly the total score comes 748, followed by option B, C and D respectively.

2. If a literate customer comes & request you to open a bank account but without any identity proof, how will you handle the customer?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Listen to him & help	172			
B. Refuse to listen			31	
C. Explain the rules		51		
D. Say he cannot open an account in the bank				8
Total Scores	688	153	62	8

Source: Compiled from field survey

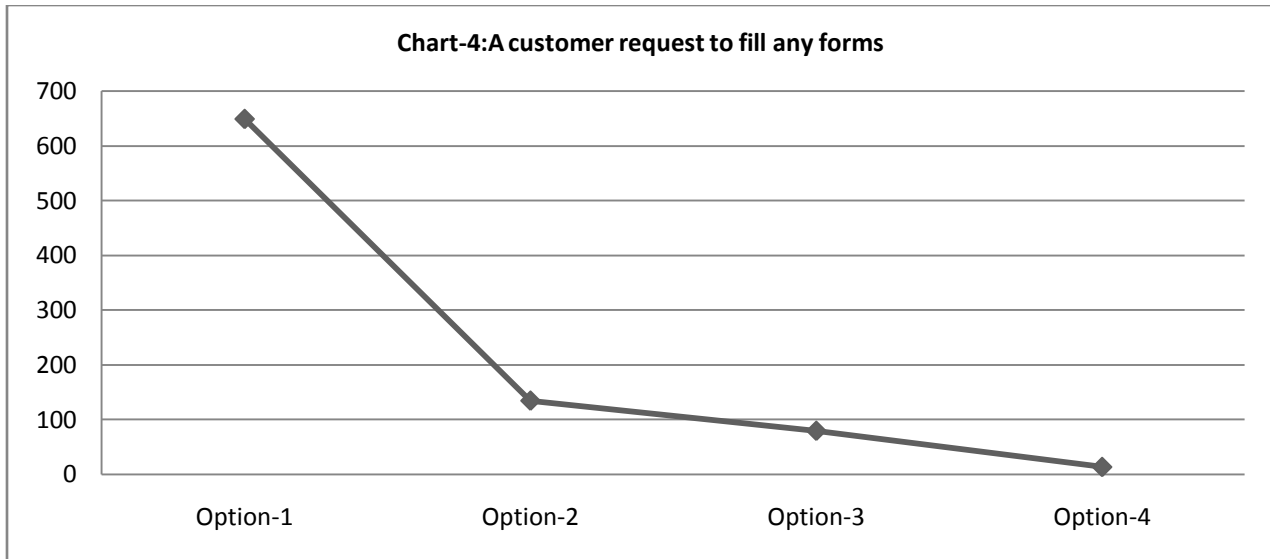


Interpretation: Responding to this, the total score comes for the option A is 688, for option B the score is 153, for option C it is 62 and for the option C the total score comes 8. So, most opted for the option A.

3. If a customer comes and request you to fill the withdrawal or deposit or draft form, how will you handle the customer?

Options	Option A	Option B	Option C	Option D
		4	3	2
A. Listen to him & help him	163			
B. Show your business		45		
C. Ignore him				14
D. Request him to take help from other customers			40	
Total Scores	649	135	80	14

Source: Compiled from field survey

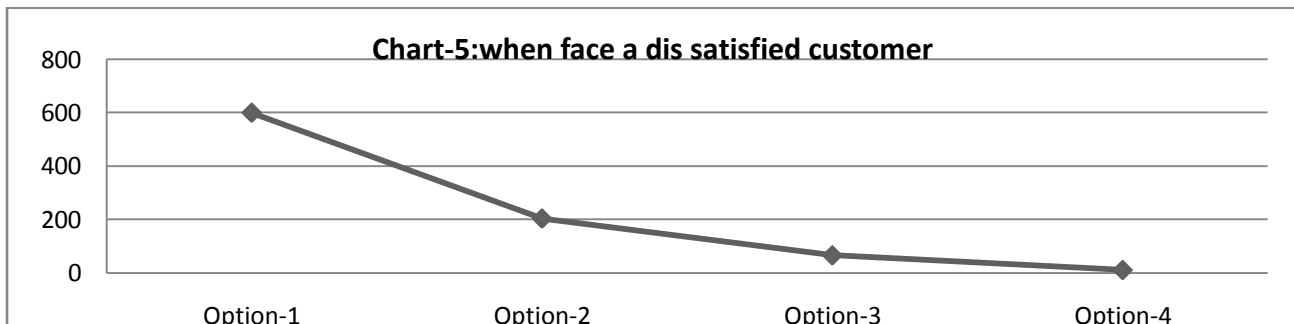


Interpretation: 45 respondents opted for B, 40 respondents opted for C, 14 respondents opted for D and majority opted for A. Accordingly the total score for the option A is more.

4. If a particular customer is not satisfied with your banking services and visits your bank starts arguing with you, how will you handle the customer?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Listen and take corrective initiatives	150			
B. listen to the customer		68		
C. Defend your bank			33	
D. Ignore the customer				11
Total scores	600	204	66	11

Source: Compiled from field survey



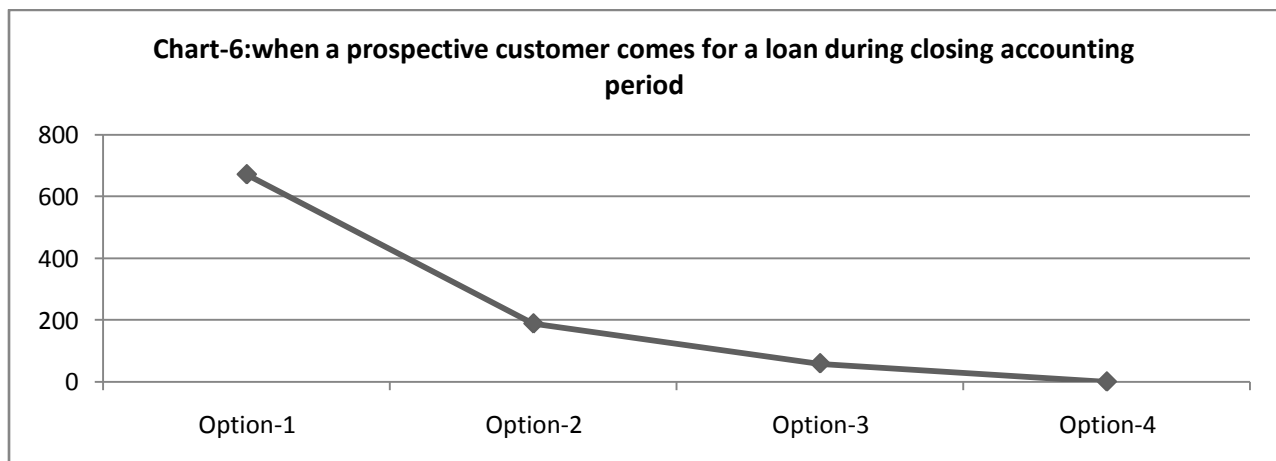


Interpretation: 150 respondents shown the maturity and answered the best possible option accordingly the total score is more for the option A.

5. If a prospective customer comes for a loan during the closing accounting period, how will you handle the customer?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Listen to him carefully & explain the rules	168			
B. Ask him to come after 15 days			30	
C. Show your inability to give loan during audit period		63		
D. Ignore the customer by showing being busy				1
Total scores	672	189	60	1

Source: Compiled from field survey



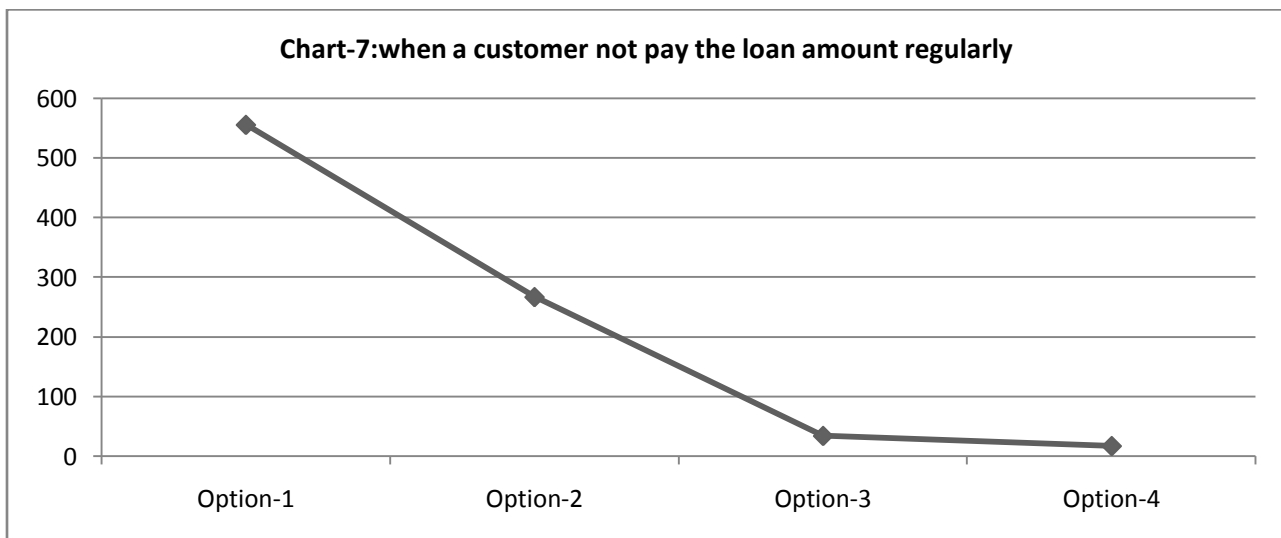
Interpretation: Out of the total respondents 168 responded for option A, 63 responded for option B, 30 responded for option C and rest for the option D. This shows the option A leads with total score of 672.

6. If a customer is not able to pay the loan amount regularly as agreed at the time of loan disbursement, how will you handle the customer?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Listen to his problems and try to convince him to	139			

recover the loan amount by providing different options				
B. Transfer the loan amount to NPAs		89		
C. Misbehave the customer before other customers as exemplary			17	
D. Call the antisocial elements to collect the debt amount.				17
Total scores	556	267	34	17

**Source:** Compiled from field survey



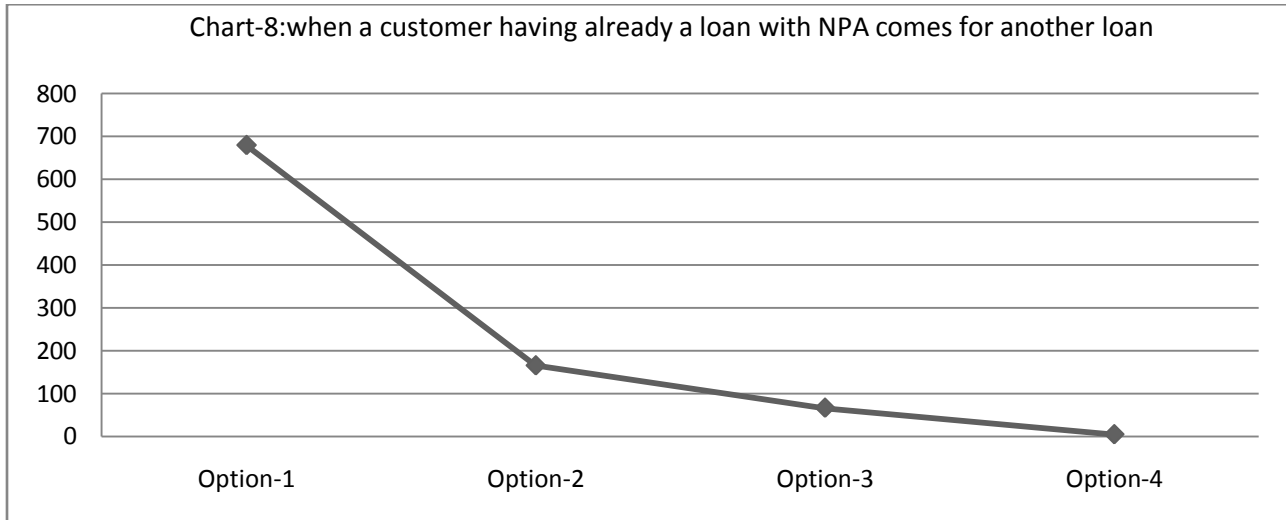
Interpretation: Answering to this query most of the respondents shown maturity accordingly responded to the best possible option.

7. If a customer already having a loan account with NPA category & comes to your bank for another loan, how will you handle the customer?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Consider the request & discuss with higher authorities and act as per banking norms	170			
B. Request him to pay back the previous loan & take the fresh loan		55		
C. Provide the loan amount by charging the additional interest and taking the guarantors			33	

undertaking				
D. Refuse to provide the loan				4
Total Scores	680	165	66	4

Source: Compiled from field survey

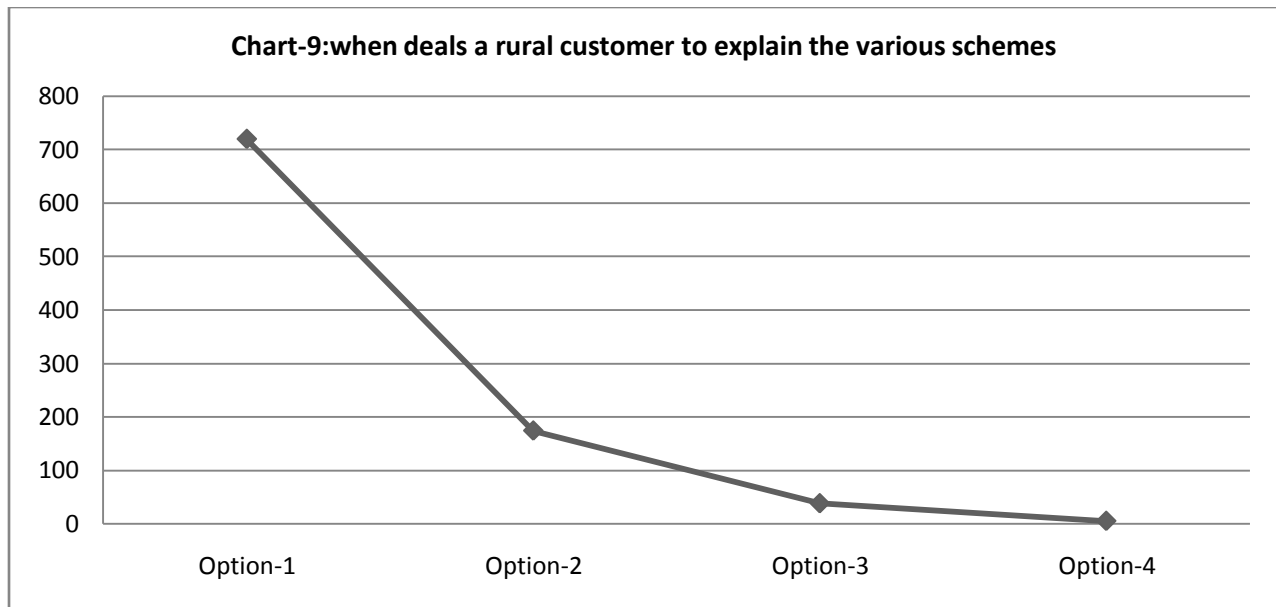


Interpretation: Option A seems to be the best option from the given option and also maximum respondents opted for the same.

8. Suppose you are dealing with rural customers, how will you explain the various schemes?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Visit the area and informal initiative will be taken before formal discussion with the people about the schemes	180			
B. Visit the rural area and explain the people		58		
C. Take the help of NGOs and SHGs to explain the schemes			19	
D. Call the people to meet in the bank				5
Total scores	720	174	38	5

Source: Compiled from field

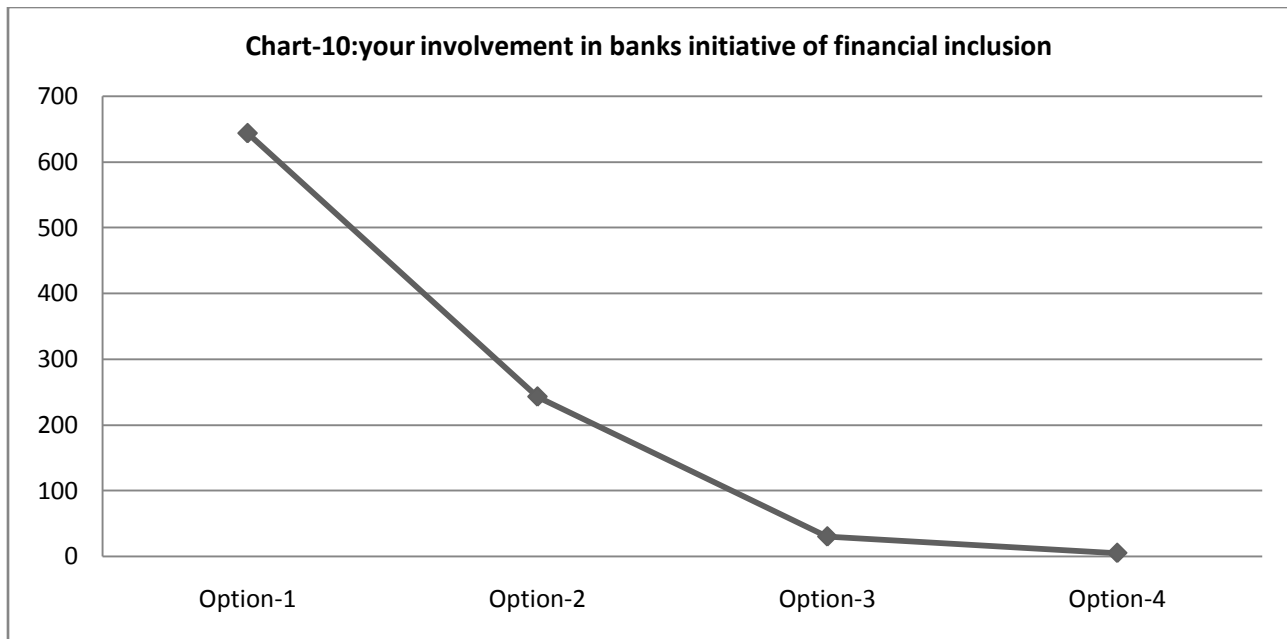


Interpretation: Majority of participants agreed that they will visit the area informal initiative will be taken before the formal discussion with the people about the schemes because of this the total score becomes 720 for the option A.

9. What is your involvement in banks initiative of financial inclusion?

Options	Option A	Option B	Option C	Option D
		4	3	2
A. Visit the unbanked population and explain the various schemes	161			
B. Expect the people will come and listen to me about FI		81		
C. Only work in office			15	
D. No need to think about FI				5
Total scores	644	243	30	5

Source: Compiled from field survey

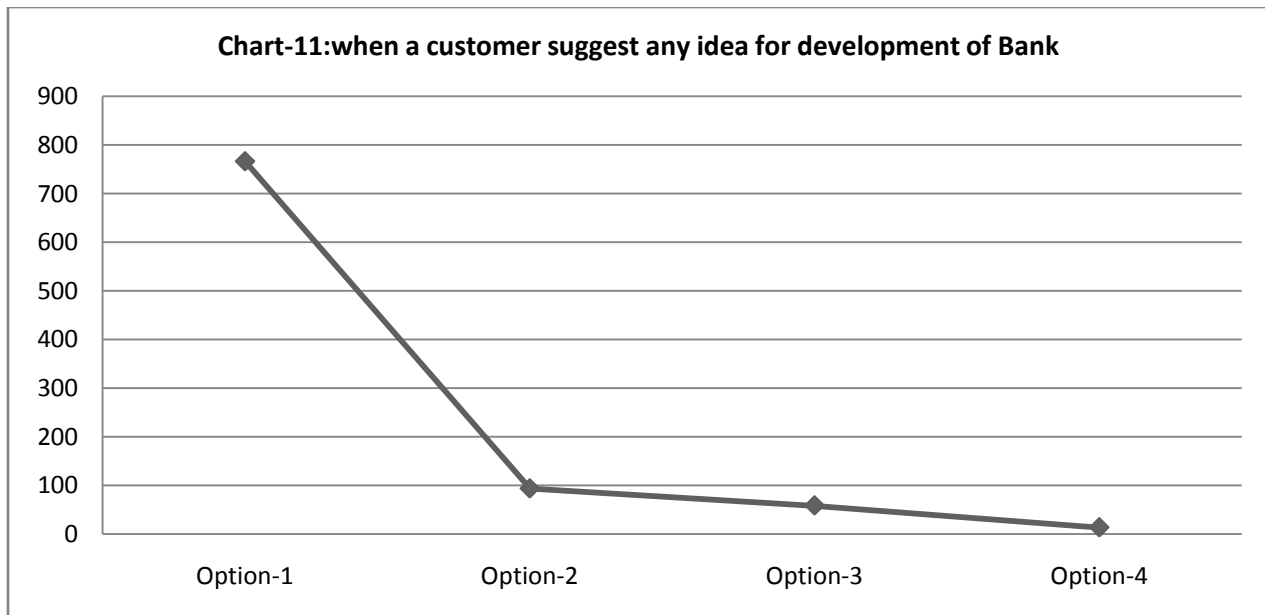


Interpretation: Out of the 262 participants 161 seems to be serious about the banks initiative of financial inclusion initiatives of bank. Rests are of different perceptions for the FI initiatives.

10. If any customer suggests any new idea for development of bank what you will do?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Listen carefully and analyze and inform to appropriate forum	189			
B. Listen and ignore the suggestion		31		
C. Refuse to listen			29	
D. Show your inability to implement because of centralized norms				13
Total scores	766	93	58	13

Source: Compiled from field survey

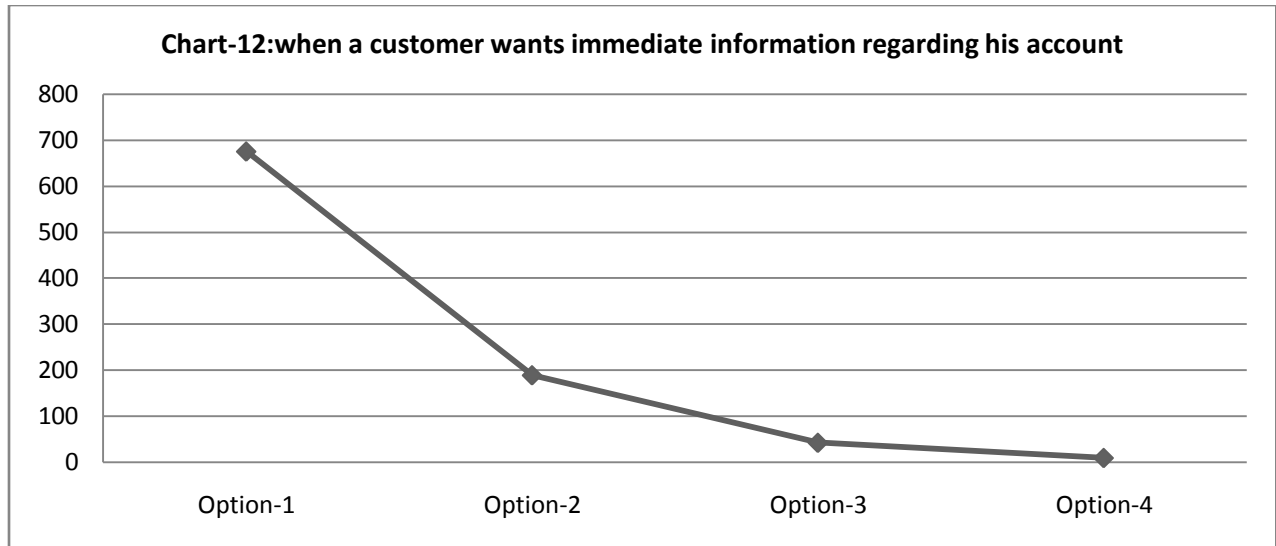


Interpretation: The total score for the option A is 766, followed by the totals score for option B is 93, for option C it is 58 and 13 for the option D respectively.

11. If a particular customer request you to provide important information immediately like, bank balance, interest charges or bank statement, what will be your action?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Request him to wait for few minutes and help him	169			
B. Ask for application then you will process it		63		
C. Suggest him to come after 2 days			21	
D. Refuse to listen and ignore the customer				9
Total scores	676	189	42	9

Source: Compiled from field survey

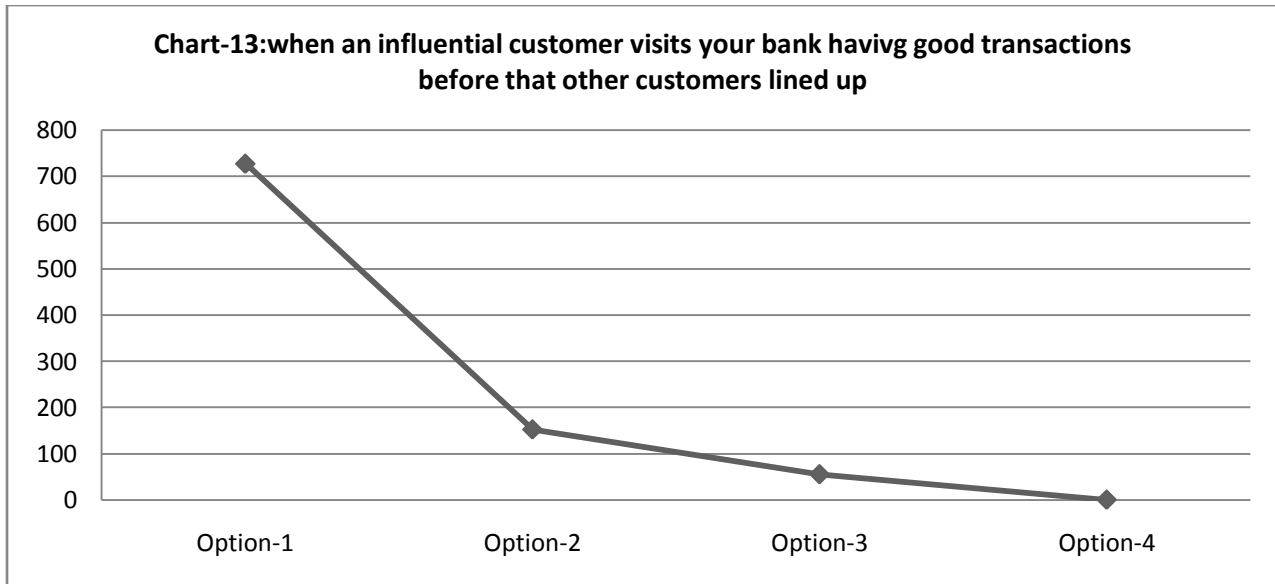


Interpretation: Most of the employees participated opted for option A which is best possible option in the given situation.

12. If an influential customer visits your bank having very good transaction with your bank and before that another customer / senior citizen is lined up, what you will do?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Attend the first customer/ senior citizen	182			
B. Request the influential customer to wait for some time		51		
C. Attend the influential customer			28	
D. Request the first customer/ senior citizen to wait for some time				1
Total scores	728	153	56	1

Source: Compiled from field survey



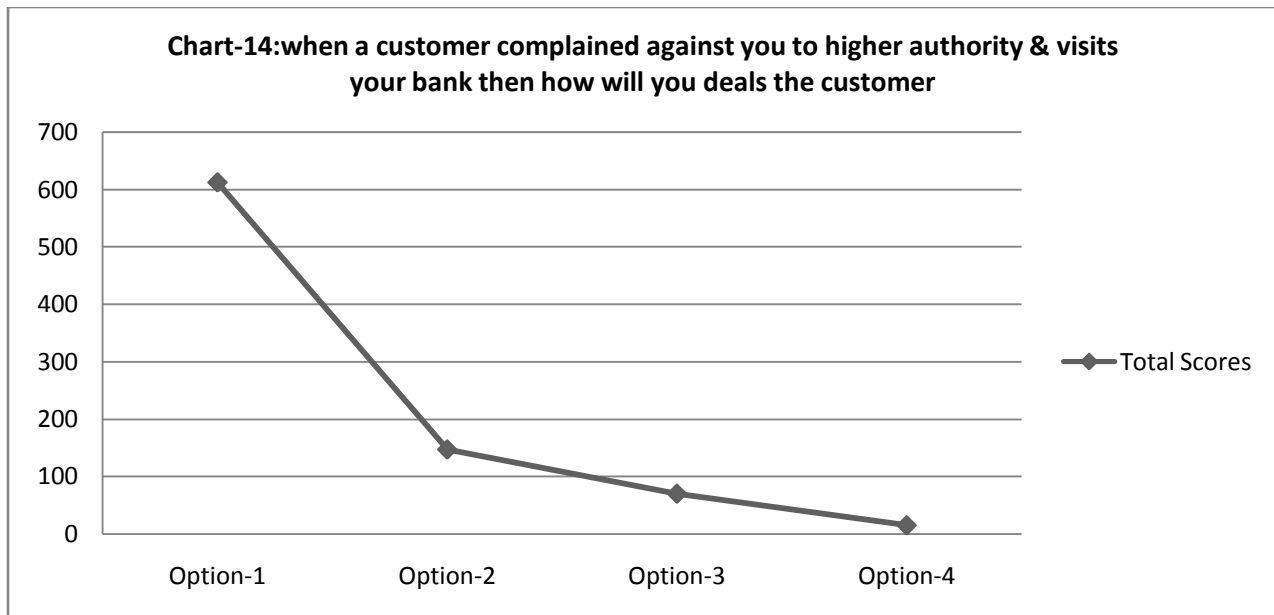
Interpretation: This shows the honesty of the bank employee towards the customer dealings. This is good for the overall development of the bank.

13. If a particular customer complained against you to higher authority and visits your bank and you are suppose to deal with the customer in bank, how will you handle the situation?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Try to do discuss with him and understand the problem sorts it out.	153			
B. Show your professionalism		49		
C. Start arguing with the customer			35	
D. Refuse to deal with customer				15
Total scores	612	147	70	15

Source: Compiled from field survey



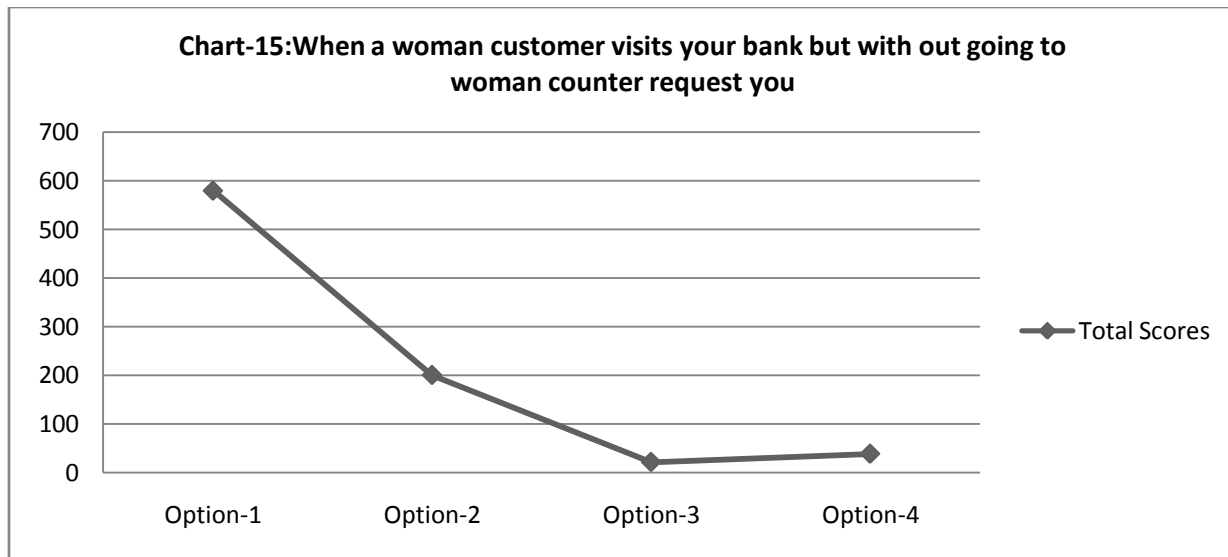


Interpretation: 153 respondents favoured for option A, and other are having the different opinion. Majority seems to be good.

14. If a woman customer comes to your bank for transaction and assume that there is separate counter for women, without going to that counter meant for, requests you to attend immediately in the counter for men/ general; what you will do?

Options	Option A	Option B	Option C	Option D
	4	3	2	1
A. Request her to go to other counter	145			
B. Ask her to come in line		67		
C. Help her immediately, ignoring others			11	
D. Refuse her				39
Total scores	580	201	22	39

Source: Compiled from field survey



Interpretation: Responding to this, 67 participants opted for option B, 11 participants opted for C, 39 opted for D and majority opted for the option A.

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