

Balancing Technology and Human Touch in Banking: A study on Emotional Intelligence

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Abstract

For the banking industry, this study examines the crucial interaction between technology and emotional intelligence (EI) in order to balance state-of-the-art technological solutions with human emotional connection. There is a higher risk that banks would alienate customers by failing to build a tailored relationship as they use digital platforms more and more to improve efficiency and customer service. It is a qualitative and descriptive research design. In order to review the body of knowledge regarding the interplay of technology, human touch, and emotional intelligence in banking, the research will employ a systematic literature review technique. The state of knowledge, trends, and gaps in this topic may all be thoroughly understood with this approach. The report offers best practices for banking technology integration with emotional intelligence. Additionally, it suggests that a hybrid approach—in which technology supports human interaction without replacing it—may help businesses build stronger client relationships and provide them a competitive edge in the ever-evolving financial sector. This research adds to the increasing amount of information regarding the part emotional intelligence (EI) plays in the digital transformation of the banking industry by emphasizing the continued need for human engagement in providing outstanding customer service.

Keywords:-Emotional Intelligence, Technology, Banking, Human Touch, Customer Service, Digital Transformation in Banking

I. Introduction

Rapid leaps in technology are causing a fundamental upheaval in the financial sector. Customer service has been transformed by digital tools like automation, mobile banking, and artificial intelligence (AI), which provide more convenience and efficiency. Nonetheless, the increasing dependence on technology prompts worries about the dwindling human element in financial exchanges, which is still essential for fostering empathy, trust, and customized client experiences. In this vein, even as banks continue to digitize, emotional intelligence (EI) has become an indispensable factor in preserving the human element of interaction with customers.

The purpose of this study is to investigate how banks may maintain the human element that cultivates client happiness and loyalty while simultaneously incorporating technology to increase operational efficiency. In order to maintain this equilibrium, bank workers must possess emotional intelligence, which is the capacity to recognize and control emotions. This allows them to provide customers with empathetic, caring service.

This literature review attempts to systematically examine the corpus of research on the integration of technology and human interaction in banking, with a focus on the role of emotional intelligence. By examining academic publications, industry reports, and case studies, this study seeks to clarify how emotional intelligence could enhance customer service in a technologically sophisticated banking environment. Additionally, this analysis will give banks an extensive understanding of how to best integrate technology and human interaction by emphasizing significant trends, gaps, and best practices

Emotional Intelligence

A fundamental notion that has drawn a lot of interest from a variety of disciplines, including psychology, education, and organizational behavior, is emotional intelligence (EI). Emotional intelligence (EI), which was first popularized by Salovey and Mayer in the early 1990s, is the capacity to recognize, evaluate, and control one's own emotions as well as those of others (Salovey & Mayer, 1990). Self-awareness, self-regulation, motivation, empathy, and social skills are some of the essential elements that make up this complex construct (Goleman, 1995).

Beyond personal well-being, emotional intelligence is important because it has a significant impact on interpersonal relationships and organizational efficacy. Because they can successfully negotiate challenging emotional terrain and cultivate wholesome relationships, people with high emotional intelligence are more likely to thrive in social situations and exhibit exceptional leadership abilities, according to research (Bar-On, 1997). Moreover, emotionally intelligent employees are better equipped to handle stress, resolve conflicts, and motivate others, contributing to enhanced team performance and organizational success (Mayer, Salovey, & Caruso, 2004).

In the context of customer service, emotional intelligence is particularly vital. It enables service providers, such as bank employees, to connect with customers on an emotional level, facilitating better understanding and resolution of customer needs (Zeidner, Matthews, & Roberts, 2004). For instance, emotionally intelligent employees can empathize with frustrated customers, de-escalating conflicts and enhancing customer satisfaction (Korkmaz & Gökdeniz, 2020). This is especially important in the banking sector, where customer interactions often involve complex emotional dynamics related to financial decisions and trust. As the banking industry increasingly embraces technology, the role of emotional intelligence. While digital tools enhance efficiency, they may lack the human touch that fosters emotional connections. Therefore, integrating emotional intelligence into banking practices is essential for ensuring that technology complements rather than replaces the vital interpersonal interactions that drive customer loyalty and satisfaction. In summary, as it affects how people interact, control their emotions, and build connections, emotional intelligence is a critical component of both personal and professional success. Its significance in customer service, especially in the banking industry, emphasizes how important it is for businesses to give EI development equal weight with technology improvements.

II. Literature Review

The dawn of digital technologies has resulted in significant changes in the financial services business, particularly in the banking sector. Although technology has improved banking's accessibility and efficiency, human interaction is still crucial, particularly when it comes to nurturing consumer endorsement and trust. This human touch is mostly due to emotional intelligence (EI), which is the capacity to control one's emotions and sympathize with others. This literature review examines the potential coexistence of technology and interpersonal relations in banking, with a focus on emotional intelligence. According to Goleman (1995), emotional intelligence is the capacity of people to identify and control both their own and other people's emotions. In the context of banking, EI is essential for fostering positive customer relationships and delivering empathetic service, especially during face-to-face or voice-based interactions. Mayer et al. (2008) affirm that emotionally intelligent bank workers are better at managing grievances and settling disputes, which lessens client annoyance and boosts satisfaction. Haffernan (2008) examined the growth of trust between bank employees and clients as well as the connections between relationship managers' financial success and their emotional intelligence (EI) and trust levels. According to the study, three crucial components make up trust: expectations, knowledge, and reliability. Relationship managers' financial performance was found to be significantly correlated with trust and emotional intelligence. The results imply that relationship managers' perceptions and actions regarding the emotions of others, as well as their own feelings, can have a positive effect on financial success. This research is an important initial step in highlighting the significance of EI and trust in the relationship marketing and selling arena. Graham, C.M. (2009) addressed the possible relationship between a leader's emotional intelligence (EI), how they use communication tools, and how that affects employee performance. It implies that a leader's capacity to effectively communicate EI traits may be compromised by the widespread use of cutting-edge, web-based communication technology, which might have a detrimental impact on employee performance. This paper draws attention to the paucity of empirical data about the potential benefits or drawbacks of more recent communication techniques for improving worker development and leader interactions. It challenges the HRD community to consider if the widespread use of technological tools for communication acts as a moderator that hinders a leader's capacity to demonstrate emotional intelligence and impact better performance. Jones (2010) examined the trend of great innovations occurring at later ages over the course of the 20th century. It finds that the mean age at which Nobel Prize winners and great technological inventors achieved their breakthroughs has risen by about 6 years. This appears to be driven by a decline in innovative output in the early life cycle, which is linked to increases in the time spent in education and training. The paper tests various hypotheses for this trend, including demographic shifts, and concludes that there have been substantial shifts in the life cycle productivity of innovators beyond any demographic effects. (Brackett et al., 2011) examined that Emotional intelligence is also significant for leaders and teams in banking institutions. Leaders with high EI create supportive work environments, which translate into better customer service. Team members with emotional awareness can collaborate more effectively and share the emotional labor of customer interactions. (Brunetto et al., 2012) argued that emotionally intelligent employees in banking are better able to manage customer interactions, resulting in higher levels of customer trust and loyalty. A bank employee with high EI is more likely to recognize and respond appropriately to a customer's anxiety over a financial issue. Aithal, P.S. (2013) assessed how emotional intelligence (EI) interventions affected the banking

industry. Emotional intelligence (EI), which includes identifying, comprehending, controlling, and utilizing one's own emotions as well as those of others, is essential for success in the banking sector. Customer connections, dispute resolution, leadership effectiveness, sales success, risk management, staff well-being, and technology adaption are all profoundly affected by emotional intelligence (EI), according to the research. The results underline the lasting significance of emotional intelligence (EI) as a vital skill set for banking professionals as it allows them to engage with clients in more constructive and sympathetic ways, which increases client happiness and loyalty. J.M.M.(2013) investigated how technology advancements have affected banking services, with a particular emphasis on how front desk staff at bank branches perceive these changes. It draws attention to how globalization has heightened rivalry in the banking industry and how crucial financial services and technical advancement are to gaining a competitive edge. By conducting a direct poll of bank branch staff, the study builds on earlier research by gaining insight into the demands made on them and the shifts in banking operations brought about by the spread of information and communication technologies (ICTs). The findings demonstrate that ICTs play a significant role in the banking industry's modernization. Kruger(2013) evaluated how professors at a South African institution used emotional intelligence (EI) to assist them deal with the difficulties of implementing technology-enhanced learning (TEL) for open and distant learning (ODL). Using a mixed methods approach, the study examined reflective blog postings from 14 faculty members who were enrolled in the Partners @Work professional development program. Perception of appropriate capacity, cognitive decision making, perception of stressful events, emotional disclosure, and social networking are the five main patterns that the studies point to in relation to EI and coping mechanisms. Although the study found connections between coping mechanisms and emotional intelligence, it is still unknown how dependent the two are on one another. (Bryn jol fsson &McAfee,2014) claimed that Digital transformation has revolutionized the banking industry by enabling faster and more efficient services through automation, artificial intelligence, and digital banking platforms. Operational efficiency is increased by the widespread use of technology like chatbots, digital payments, and mobile banking apps. Trejo (2014) explored the relationship between emotional intelligence (EI) competencies, such as self-awareness, self-management, social awareness, and relationship management, and project management outcomes including scope creep, in-budget project cost, and project timeliness. The study was conducted with Hispanic professionals in the United States working on high technology projects. The purpose was to identify the relationships between the EI predictor variables and the project outcomes criterion variables, and determine if EI competencies could help predict and improve project outcomes. Statistical analysis indicated the existence of some positive relationships between the identified EI skills and project outcomes, suggesting the benefits of EI in the workplace from the Hispanic population perspective. Kamel.S(2016) spoke about how information technology (IT) is being used to change the banking industry in emerging countries. One industry where IT infrastructure has had a big impact on economic growth is the banking industry. As demonstrated by the Grameen Bank in Bangladesh, IT gives underprivileged populations access to information, loans, and microcredit. The report highlights how IT is changing the banking industry to facilitate growth, including through mobile phone-based services, ATMs, and electronic banking. The digital gap between rich and developing countries is also covered, as is the necessity of laws that allow the framework to fully benefit from IT across all industries. This study evaluates how aspects of emotional intelligence (EI), such as social responsibility, optimism, intrapersonal empathy, self-discipline, interpersonal self-awareness, and self-confidence, affect technology learning process (TLP) levels. The results show that 30% of the disparities in the basic TLP level may be explained by the intrapersonal EI sub-dimensions. While optimism predicts all TLP levels except the average centered, which is predicted by social responsibility, self-discipline predicts the average, advanced, and world-class TLP levels. This is the first study to look at the relationship between TLP levels and EI, and it offers empirical evidence that the two are related. The practical ramifications include taking EI abilities into account when choosing and elevating IT personnel and when creating TLP training curricula. Kaufmann(2018) sought to develop an early emotional intelligence (EI) model appropriate for the retail banking industry in Lebanon (LRBS). The study analyzes current models of emotional intelligence (EI), such as ability models, mixed models, and trait models, and gives background on the idea, which has changed since the 19th century. In addition to identifying Lebanese-specific cultural factors that influence EI, the study creates a preliminary model of EI for the LRBS that includes EI abilities, Lebanese-specific factors, and generic variables. The research is valuable because it advances our understanding of the function and importance of EI in the LRBS and lays the groundwork for further studies that will improve, test, and complete this model. Susskind (2018) highlights that while customers appreciate digital efficiency, they still desire human interaction for more complex and emotionally charged situations. However, excessive dependence on technology can depersonalize customer service, making it feel mechanical and distant. (Ariffin et al., 2018) examined that Technology can streamline mundane tasks such as checking account balances, transferring funds, or providing account information, allowing human employees to focus on tasks that require emotional intelligence. Odai.Y.Khasawneh (2018) inquired about the moderating effect of organizational atmosphere as well as the relationship between emotional intelligence and technophobia and technology acceptance. According to their investigation, organizational atmosphere moderates the association between technophobia and emotional intelligence, which are important determinants of technology

acceptance. The study offers valuable insights into the ways in which employees' acceptance of new technology in the workplace might be influenced by elements such as emotional intelligence and technophobia. Future studies are encouraged to look into technophobia outside of the computer environment and investigate deeper variables that can affect people's acceptance of technology. (Zaki, 2019) says that Technology often struggles to replicate the empathy and emotional intelligence that human agents can offer. In emotional or high-stakes financial decisions, such as mortgage applications or handling fraud, customers prefer human interaction. (Vyas,2019) examined that Speed and Efficiency: Owing to technology, banks can now provide services all the time, which boosts consumer convenience and lowers operating expenses For example, chat bots assist in answering regular consumer questions without the need for human participation. Kalyani,Y.,&Ayachit,M.(2019) went over the importance of combining artificial intelligence (AI) and emotional intelligence (EI) in the fields of education and financial services. It investigates the degree of AI adoption in certain "hi-touch" sectors, where interpersonal communication is essential. The study finds that while AI is rapidly transforming processes in banking and finance, as well as enabling virtual learning platforms, there is a need to augment AI with EI to enhance user experiences and engagement, especially for millennials. The paper highlights the ethical Tanasescu, R.I., & Leon (2019) raced for to examine the connections between employee performance, occupational stress, and emotional intelligence in the Romanian banking industry. According to the study, employees' emotional intelligence and occupational stress are negatively correlated in Romanian financial institutions, whereas emotional intelligence and job performance are positively correlated. The results extend the theory of human resources management and give managers insight into the elements affecting employee performance, which has both theoretical and practical ramifications.issues and policy ramifications related to the growing application of AI and the significance of workforce retraining to cope with this technological upheaval. (Huang et al., 2020) analyzed that Some studies propose that AI can be enhanced by integrating emotional intelligence algorithms. For instance, chatbots equipped with sentiment analysis can identify customer frustration or distress and route the interaction to human agents for a more empathetic resolution. Islyam.G. (2020) discussed the impact of the digital economy on the banking sector in Kazakhstan. It highlights the growing importance of digitalization in the financial industry, with the government's "Digital Kazakhstan" program driving the adoption of digital technologies in various sectors, including banking. The paper examines the current state of digital banking services in Kazakhstan, with a focus on the increasing use of online and mobile banking, as well as the integration of innovative technologies such as biometrics and contactless payments. The article also presents data on the growth of non-cash payments in the country, indicating a significant shift towards digital financial transactions. (Reddy&Venkatesh,2020)stated in this study that Bank of America has integrated AI through its virtual assistant, Erica, which assists customers with basic transactions. However, the bank also ensures that emotionally intelligent staff are available for more personalized, emotionally sensitive services, such as financial planning or fraud resolution. (Yen et al., 2020) examined that DBS Bank in Singapore has embraced digital banking while maintaining a focus on the human element. The bank's "Live More, Bank Less" initiative automates routine banking functions while ensuring that emotionally intelligent advisors are available for more significant interactions. (Kumaretal.,2021)examined that As technology continues to advance, banks are exploring how to integrate emotional intelligence into AI-driven services. For example, I with emotion detection capabilities is being developed to understand a customer's emotional state during digital interactions. While these technologies are still evolving, they hold promise for creating more empathetic digital customer service platforms. (Chen et al., 2021) analyzed that Personalized Services, that helps in evaluating client data and providing customized recommendations, banks are able to provide personalized services through the use of artificial intelligence (AI) and data analytics. Chin.S.T.S. (2021)reviewed how emotional intelligence may improve the workforce for Industry 5.0. Through the integration of online and physical space, Industry 5.0, the fifth industrial revolution, seeks to strike a balance between advancing economic development and addressing social issues. As technical abilities become less crucial, soft skills like emotional intelligence grow more significant. The study, which polled 110 executives at a plastics manufacturing company in Malaysia, discovered that emotional intelligence significantly improves organizational performance, especially when it comes to emotional awareness and expression and emotions guiding cognition. This implies that cultivating interpersonal skills in employees is essential to getting them ready for the human-centered Industry 5.0. Verhoef (2021) According to a study, potential customers prefer face-to-face connection when seeking advise on complicated goods like loans or investment portfolios, even while they appreciate the ease of digital tools for daily banking. This indicates that a balanced service model is required. Prof. K. E. Deepa, & Mr B.Loganathan (2024) assessed how technological learning and emotional intelligence (EI) relate to one another and how these factors affect work performance. The study seeks to investigating how the interpersonal and intrapersonal aspects of emotional intelligence (EI) affect basic, average, advanced, and world-class levels of technology learning. The study emphasizes the value of emotional intelligence (EI) in relation to organizational learning and the necessity of technological learning to maintain competitiveness in a setting that is changing quickly. The main conclusions imply that emotional intelligence (EI), in particular self-awareness, self-confidence, and self-discipline, is essential for learning technology and performing efficiently at work.

The literature study clarifies the ways in which digital transformation and emotional intelligence (EI) are transforming the banking sector. Human interaction is still essential for complex and sensitive financial matters, even if digital banking, the introduction of automation, and artificial intelligence (AI) have improved operational effectiveness and client convenience. Studies underline that emotionally intelligent employees and executives boost customer happiness, develop trust, and contribute to superior financial performance. Additionally, Emotional Intelligence (EI) is essential for workforce adaptation, assisting workers in confronting technology changes and enhancing job performance. It becomes clear that banks must strike a balance between digital efficiency and emotional intelligence as they continue to incorporate AI into their offerings. In order to prevent technology advancements from undermining the human element that cultivates customer loyalty and trust, future research should concentrate on maximizing the synergy between AI and EI. The success of the banking sector ultimately rests on utilizing both technology and emotional intelligence to produce a smooth, effective, and customer-focused experience.

III. Objectives

1. To evaluate the state of emotional intelligence practices in today's increasingly technology dependent banking environments.
2. To investigate future trends in technology and emotional intelligence in the banking sector, considering the evolving needs of customers and employees.
3. To appraise how emotionally intelligent actions affect teamwork, productivity, and general morale at work.

IV. Research Methodology

i. Research Design

The research design is **qualitative** and **descriptive** in nature. Since the aim of the study is to review existing literature on the interplay between technology, human touch, and emotional intelligence in banking, the research will adopt a systematic literature review approach. This method allows for a comprehensive understanding of current knowledge, trends, and gaps in this area.

- **Type of Research:** Systematic literature review
- **Purpose:** To synthesize the existing body of knowledge on balancing technology and human touch, and the role of emotional intelligence in the banking industry.

ii. Data Sources

The study will rely exclusively on secondary data from published research, industry reports, and case studies. The sources include, Academic Journals, Peer-reviewed articles from journals such as the Journal of Banking and Finance, Journal of Emotional Intelligence, and International Journal of Bank Marketing. Industry Reports like Reports from major consulting firms like McKinsey, Accenture, and Deloitte on digital transformation and emotional intelligence in banking. Books like Books on emotional intelligence (e.g., Daniel Goleman's works), digital banking, and customer relationship management. Case Studies like Case studies on banks that have implemented technology and human-centric customer service strategies, such as HSBC, Nordea Bank, and others. Online Databases, Google Scholar, JSTOR, EBSCO, Pro Quest for accessing academic literature. Statista, World Bank, OECD for accessing statistical data on banking and financial services. Data Collection Methods, The data collection process will involve systematically identifying, selecting, and reviewing relevant literature and sources.

Literature Search Strategy

To ascertain thorough coverage of the topic, a systematic search approach will be used. The stages that will be involved are as follows:

- **Keywords and Phrases:**
 - "Technology in banking"
 - "Human touch in banking"
 - "Emotional intelligence in banking"
 - "Digital transformation in financial services"
 - "AI and customer service in banking"
 - "Customer experience in banking"
- **Search Filters:**

- Articles published within the last 15 years (2008–2023) to focus on recent trends.
- English-language publications.
- Peer-reviewed journals and reputable industry reports.
- *Databases:*
 - For Academic Literature: Google Scholar, JSTOR, Pro Quest, and EBSCO.
 - For Industry Reports and Case Studies: Mc Kinsey Insights, PwC reports, Accenture research papers, and Statist.

Ethical Considerations

The fundamental ethical concern is making sure that all sources utilized in the literature review are properly cited and acknowledged because the study is dependent on secondary data. Accurately citing and paraphrasing materials will help prevent plagiarism. All scholarly publications, industry reports, and case studies will be utilized in accordance with copyright regulations.

V. Findings

The findings from the literature suggest that the most successful banking models integrate technology to handle low-emotional-value tasks while reserving human interaction for high-emotional-value situations, such as conflict resolution or personalized financial advice. Emotional intelligence plays a crucial role in this approach, enabling employees to understand others as well as own emotions, manage difficult interactions, and enhance overall growth of an employee.

- Technology enhances operational efficiency in banking but cannot fully replace the emotional connections fostered through human interactions.
- Human touch remains critical in complex customer services scenarios where trust, empathy, and emotional sensitivity are needed.
- Emotional intelligence significantly improves the ability of bank employees to manage emotions and foster positive customer relationships, particularly in emotionally charged interactions.
- A hybrid approach, integrating both technology and human touch, is the most effective strategy for banks to deliver superior customer service.

More research is needed to explore how technology and emotional intelligence can be better integrated in future banking models.

VI. Conclusion

The review highlights the growing importance of balancing technology and human touch in the banking sector, especially as digital tools transform how banks operate. Technology, through AI and automation, enhances efficiency, improves customer access, and personalizes services based on data insights. However, human touch, underpinned by emotional intelligence (EI), remains crucial for fostering trust, handling complex issues, and maintaining customer relationships.

Emotional intelligence equips bank employees with empathy, communication skills, and emotional resilience, making them essential in customer-facing roles where human engagement adds value beyond what technology can offer.

The findings suggest that the most successful banks are those that adopt a hybrid approach, leveraging technology for routine tasks and reserving human interaction for high-emotional-value situations. Yet, there are challenges, including difficulties in measuring EI, cultural differences, and the rapid pace of technological change, which could affect how effectively this balance is achieved. Additionally, ethical concerns around data privacy and AI ethics require further exploration.

In conclusion, while technology will continue to shape banking, emotional intelligence and human-centered service will remain indispensable for maintaining customer loyalty and trust. A hybrid model that blends technology's efficiency with the human ability to emotionally engage and resolve complex issues is key to the future of banking.

VII. Limitations

- *Limited Scope of Secondary Data:* Since the study is based on secondary data, it may not capture all aspects of customer experiences or employee perspectives in real-time.
- *Potential Bias in Industry Reports:* Some industry reports may contain bias toward promoting certain technologies, which will need to be carefully considered during analysis.
- *Generalizability:* The findings may be limited to the contexts covered in the literature and may not be universally applicable across all regions or types of banks.
- *Rapid Tech Change:* Findings may quickly become outdated due to fast-evolving technologies.

- *Cultural Differences:* EI's impact varies across cultures but is insufficiently explored.
- *Measurement Challenges:* I is hard to quantify objectively in banking.

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