EMOTIONAL INTELLIGENCE TRAINING FOR FRONT-LINE BANK STAFF: IMPACT ON CUSTOMER RETENTION METRICS

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ABSTRACT
The study is a quantitative one that evaluates the effect of Emotional Intelligence (EI) training on retaining customers among front line employees in the banking industry. A sample of 374 employees, engaged in three areas in India, in the metropolitan regions in the public, private, and cooperative banks, was used to gather data through the use of a standardised questionnaire, which was completed before and after an EI training programme. EI was measured using four main dimensions; self-awareness, self-regulation, empathy and relationship management and correlated to customer retention measures including the number of repeat visits, customer rating and complaint rates using customer relationship management records. The results of structural equation modelling revealed that each of the four EI dimensions plays a significant positive role in customer retention outcomes, and relationship management and empathy were the strongest predictors. Post training employees who enhanced their EI reported to have better control of their emotions during service interactions, showed increased sensitivity to customer needs and enhanced capacity to develop long term relations. These shifts were linked to the increased post-training satisfaction scores, the repeating business, and reduction of complaints. The results sing European Intelligence training as a strategic human resource intervention that can help improve the quality of services, improve customer relationships and position better in a high-contact service sector like banking. Longitudinal designs should be used in future studies to determine the sustainability of these effects in the long run.

Keywords: Emotional Intelligence, Customer Retention, Banking, Front-line Employees, Service Quality, Customer Satisfaction.

1 | Introduction

In the modern service environment, Emotional Intelligence (EI) has proved itself to be a critical competence among front-line workers and especially so in high-contact services such as banking. EI is an operability which is defined as the skill of comprehending, acknowledging and controlling self-emotions and also recognizing and handling emotions in other people (Goleman, 1995). EI is now considered to be a major factor that determines services and consumer satisfaction. As customer retention increasingly has become one of the most desirable strategic targets of the banks with a high level of competitive rivalry, the effectiveness of front-line personnel in building a positive view of customers, creating sustainability, and fostering satisfactory long-term business relations has become an essential aspect of their emotional competence (Prentice et al., 2020; Bellou & Gkorezis, 2016).

Even with the technical development of interfaces, the human factor of interaction during the service experience cannot be removed. EI enables employees to manage interpersonal relationships, empathetically absorb customer complains, and develop trust which make up the invaluable parts of customer relationship management (Mayer, Salovey, & Caruso, 2008). Previous studies have already come to confirm that high EI front-line employees demonstrate better behavior in terms of providing services, adequately respond to the pressure of emotional labor, thus, performing the task of ample customer success (Koyuncu et al., 2022; Pradhan & Jena, 2019).

Nonetheless, the methodical advancement of EI skills in human capital in the banking sector has not been systematically executed in various emerging countries like India (Gupta & Subramanian, 2020). The training programs emphasize more on technical and product knowledge which they fail to develop some of the soft skills a person needs to interact with the customers. Furthermore, customers churn is another issue that has been a problem on companywide levels, with the variety of gaps in service quality and emotional detachment between employees and consumers listed as the main causes of satisfaction and attrition (Chatterjee et al., 2018). Since customer retention is significantly more economical than customer acquisition (Kotler & Keller, 2016), the necessity to incorporate the

principles of EI training into the human resource strategy deployed by banks with the view to improving the service delivery and helping to achieve customer loyalty is ever-governed.

The body of literature addressing EI and its effect on employee performance is strong; nonetheless, research endeavoring to understand the direct effect of EI training on customer retention measures in banking is not excessive (Ali et al., 2023; Singh & Dubey, 2020). Although certain empirical studies have correlated EI competencies with better service performance rates (Anari, 2012; Suharti & Paramita, 2019), limited evidence exists in terms of organized interventional studies that help prove empirically on the causal nature of EI training and retention results to develop an outright consistency of EI training results and the service performance which could be used within the developing countries within the context of the front-line banks.

Additionally, a lot of the studies done are based on self-recollection of performance assessments, which speculates on biasness and restricts generalization (Joseph et al., 2015). Empirical research approaches using sound measurement frameworks and the control-treatment method to study the effectiveness of EI training on actual business outcomes measures such as customer satisfaction ratings, repeat customer visits, and length of accounts are urgently required (Lopes et al., 2006; Koyuncu et al., 2022). Against this backdrop on research gaps, the present study aims to arrive at a systematic examination of how EI training interventions relate to customer retention performance in the banking industry.

This study is based on four major EI dimensions which include Self-Awareness, Self-Regulation, Empathy, and Relationship Management aspects and their effect on customer retention performance measured after controlling structured training. With the help of Structural Equation Modeling (SEM), the study offers empirical explanations of the degree to which EI competencies can help achieve service quality improvement, and customer satisfaction and eventually retention.

The following paper seeks to address the identified gap in current EI and customer retention literature by providing empirical methodology of the Indian banking sector in terms of how strategic emotional competencies can contribute to the pinnacle of customer loyalty. The results are bound to provide practical recommendations to be used by the bank managers, policymakers and the human resource strategists to establish specific EI training schemes to improve their customer relationship with a view of helping them to improve their retention policies.

The structure of this document is as follows: A thorough literature review on emotional intelligence, service quality, and customer retention will be given in section two. A description of the research methodology, including sample selection, data collection, and measurement models, will be given in section three. The results of hypothesis testing using SEM will be reported in section four. Lastly, conclusions regarding the implications, limitations, and future research will be made in section five.

2 | Review of Literature

Theoretical Background

The theoretical foundation of the study is the Ability Model of Emotional Intelligence that was released by Mayer and Salovey (1997). Emotional intelligence (EI) according to this model, refers to the ability to identify, absorb, understand and manage emotions in self and others. This paradigm is particularly relevant to the banking business since the employees, who have to deal with people, need to manage their emotions to deliver fulfilling customer experiences and promote loyalty.

The theory implies that persons who have a higher EI are more capable in social relationships, solving problems and decision making, which are important in service oriented industries such as banking. Specifically, such components as self-awareness, self-regulation, empathy and relationship management have been attributed to the job performance improvement, better quality of customer service, and eventually customer retention (Côté, 2014), (Goleman, 1998).

In addition, the Service-Profit Chain model created by Heskett et al. (1994) offers a complementary perspective, in that employee satisfaction and involvement, which is fuelled by EI competencies, results in improved service provision, higher customer satisfaction, and retention. This is especially important in banking, where emotional relationships and trust are the key factors in continuing relationships (Mohamad et al., 2023).

Research Framework and Hypotheses Development

The current work explores the role of the four key elements of emotional intelligence (EI) such as self-awareness, self-regulation, empathy, and relationship management in customer retention in the banking sector based on past literature. In Figure II, the conceptual framework is shown.

Customer Retention

Customer retention refers to the capability of a business to retain its customers. Customer retention in the banking industry is affected by more than the products and prices offered, instead it is affected by the emotional bond between the customer and the bank staff (Graca et al., 2020). Research indicates that customers will be inclined to remain loyal to the banks in which employees show cognizance, sympathy, and emotional stability in conduct (Morrison and Crane, 2007).

It has been demonstrated that emotional intelligence, especially when working with

customers, leads to a higher level of trust, satisfaction, and emotional attachment, which directly affect the level of retention of customers (Kumar and Pansari, 2016).

Self-Awareness and Customer Retention

Being aware or understanding your own feelings and the effect you have on others is thought to be a stepping stone towards relationship management and genuine service delivery. Self-aware employees are more likely to communicate and solve conflicts in a more sensitive manner (Zhang et al., 2019).

By gaining self-awareness, the bank employees will be able to better their behaviour in serving the customers and increasing their satisfaction and loyalty (Kafetsios and Zampetakis, 2008).

Hypothesis 1. Self-awareness significantly and positively impacts customer retention in the banking sector.

Self-Regulation and Customer Retention

Self-regulation refers to managing one's emotional responses, especially in stressful or high-pressure service interactions. This ability enables bank employees to remain calm and solution-focused, even when dealing with irate or dissatisfied customers (Schlaerth et al., 2013).

Such emotional control improves the quality of service delivery and enhances customer experiences, thereby increasing their likelihood of remaining loyal to the bank (Joseph & Newman, 2010).

Hypothesis 2. Self-regulation significantly and positively impacts customer retention in the banking sector.

Empathy and Customer Retention

Empathy, or the ability to understand and share the feelings of others, is a critical service quality determinant in banking. Empathetic employees can build emotional connections with customers, enhance their perceived value, and provide personalized services (Wisker & Poulis, 2015).

Empirical studies confirm that empathetic behavior leads to increased customer satisfaction and long-term loyalty in financial institutions (Zeelenberg et al., 2020).

Hypothesis 3. Empathy significantly and positively impacts customer retention in the banking sector.

Relationship Management and Customer Retention

In service sectors, relationship management—which include fostering fruitful contacts with clients—is essential. Workers with strong relationship management skills are more adept at settling disputes, interacting with clients, and maintaining long-term service partnerships (Kotsou et al., 2019).

Relationship management raises client trust and perceived relationship value in the banking industry, which leads to higher retention rates (Wang & Liang, 2021).

Hypothesis 4. Relationship management significantly and positively impacts customer retention in the banking sector.

3 | Methodology

Procedure and Participants

This research aimed at assessing the usefulness of Emotional Intelligence (EI) training on front-line employees operating in the banking industry in three metropolitan areas in India. The target group comprised of employees working in the banks of the public, private and cooperative sector and have direct responsibilities in customer interaction. The sampling strategy that was used was purposive as there was a need to identify respondents who were still active in front-line service delivery. Such non-probability technique was necessary to be sure that only those participants who have the experience related to facing customers and can be trained are considered.

Four hundred employees were initially sampled and there was sectoral and regional representation. Following the data cleaning and elimination of unfinished responses, 374 valid responses were to be used in the analysis. The demographics showed that 54 percent of the respondents were with the banks in the public sector, 32 percent with the banks in the private sector and 14 percent with cooperative banks. Gender wise, 62.8% were male and 37.2% female. The age bracket was between 21 and 50 years with the highest concentration (45%) in the 30-39 years bracket. The respondents had a work experience of between less than 2 years and more than 15 years with 58 percent of the respondents having a work experience of between 5 to 10 years. The allocation of job roles was as follows: 41.7 percent of them were tellers or customer service representatives, 33.4 percent sales executives, and 24.9 percent relationship managers.

TABLE 1 | Sample Characteristics

Demographic Variables	Categories	Frequency	Percent
Gender	Male	235	62.8%
	Female	139	37.2%
Age	21–29 years	86	23.0%
	30–39 years	168	44.9%
	40–49 years	91	24.3%
	50 years and above	29	7.8%
Bank Type	Public Sector	202	54.0%
	Private Sector	120	32.1%
	Cooperative Sector	52	13.9%
Experience (Years)	< 2 years	48	12.8%
	2–5 years	92	24.6%
	6–10 years	123	32.9%
	> 10 years	111	29.7%
Job Title	Tellers / Customer Service Reps	156	41.7%
	Sales Executives	125	33.4%
	Relationship Managers	93	24.9%
Region	Metro A	132	35.3%
	Metro B	126	33.7%
	Metro C	116	31.0%

Research Instrument

Data was gathered using a standardised questionnaire both before and after the Emotional Intelligence training session. There were three main pieces to the instrument. Professional and demographic data were gathered in the first part. The Emotional Competency Inventory (ECI-2), which evaluates self-awareness, self-regulation, empathy, and relationship management, was used in the second study to measure emotional intelligence. CRM records and structured customer feedback questionnaires were used to gather data for the third portion, which assessed customer retention indicators such as customer happiness, repeat business, complaints, and account closures. A five-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree," was used for all perceptual items.

Measurement Model

Using AMOS v23.0, a confirmatory factor analysis (CFA) was performed to evaluate the components' validity and reliability. Data were checked for outliers and normalcy before CFA; 26 responses were eliminated because of excessive Z-scores and missing values. With skewness and kurtosis values falling within acceptable bounds and no signs of multi-collinearity, the data satisfied the normalcy requirements.

In accordance with the standards established by Hair et al. (2010) and Fornell & Larcker (1981), the four-factor model (self-awareness, self-regulation, empathy, and relationship management) demonstrated a strong model fit: $\chi^2/df = 1.71$, CFI = 0.97, GFI = 0.94, NFI = 0.91, TLI = 0.96, RMSEA = 0.045, and SRMR = 0.039.

Scale Reliability and Validity

Cronbach's alpha and composite reliability (CR) were computed to guarantee reliable measurement. The four EI dimensions—self-awareness ($\alpha = 0.85$), self-regulation ($\alpha = 0.88$), empathy ($\alpha = 0.87$), and relationship management ($\alpha = 0.91$)—all showed Cronbach's alpha values over 0.80, suggesting good internal consistency. Additionally, all constructs' composite reliability ratings were higher than the permissible cut-off of 0.70.

The Average Variance Extracted (AVE), which ranged from 0.58 to 0.71 across constructs, was used to confirm convergent validity. Since each construct's square root of the AVE was higher than its correlations with other components, discriminant validity was validated.

The Result of Correlations

All EI aspects and customer retention measures had statistically substantial positive connections, according to Pearson correlation analysis. The hypothesised linkages were supported, for instance, by the substantial correlations found between relationship management and customer satisfaction ($r = 0.69$, $p < 0.001$) and the frequency of repeat visits ($r = 0.64$, $p < 0.001$).

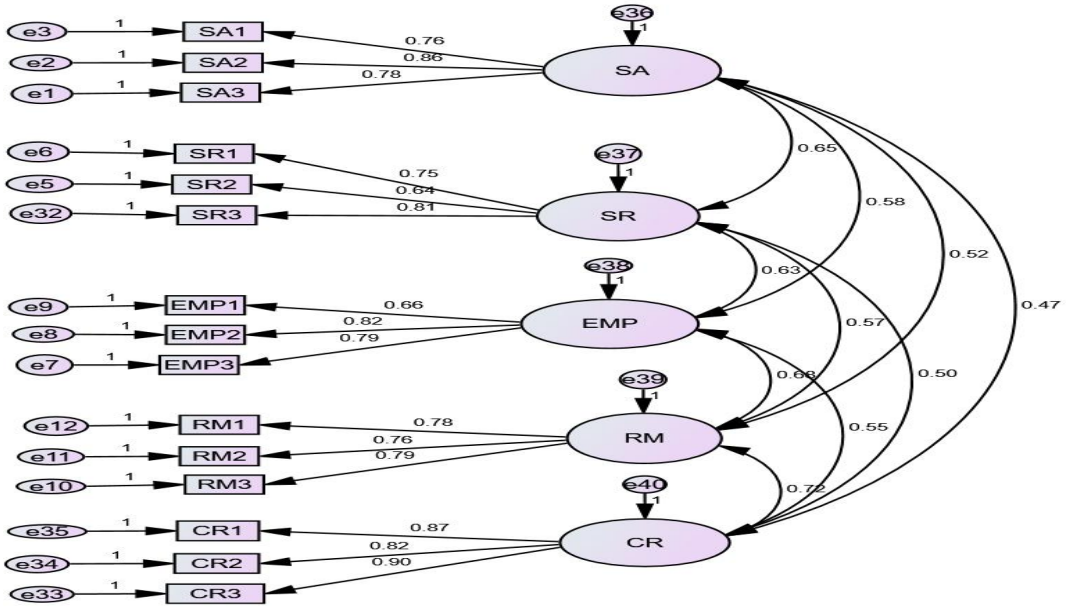

FIGURE 1 | Measurement model.

TABLE 2 | Confirmatory Factor Analysis Results

Statement (Variables)	Item Code	Standard Estimates	Cronbach's α
Self-Awareness (Adapted from Goleman, 1995; ECI-2 Framework)			0.85
I am aware of my emotional reactions in customer interactions.	SA1	0.76	
I recognize how my feelings affect my performance.	SA2	0.86	
I understand my emotional strengths and weaknesses.	SA3	0.78	
Self-Regulation			0.88
I am able to stay calm and positive even when faced with customer complaints.	SR1	0.75	
I adapt easily to unexpected changes in customer demands.	SR2	0.64	
I avoid impulsive behavior during stressful work situations.	SR3	0.81	
Empathy			0.87
I try to understand customer concerns from their perspective.	EMP1	0.66	
I sense how customers feel without them telling me.	EMP2	0.82	
I am sensitive to customer mood and needs.	EMP3	0.79	
Relationship Management			0.91
I manage customer relationships effectively.	RM1	0.78	
I resolve conflicts with customers constructively.	RM2	0.76	
I influence customers positively during service interactions.	RM3	0.79	
Customer Retention Metrics (Based on post-training CRM & survey indicators)			0.90
My customers are more likely to return for services since my EI training.	CR1	0.87	
Customer satisfaction ratings have increased since my EI training.	CR2	0.82	
The number of customer complaints has reduced since I applied EI principles.	CR3	0.90	

TABLE 3 | Validity Measures

Factors	CR	AVE	MSV	MaxR(H)	CR	SA	SR	EMP	RM	CRet
SA	0.880	0.648	0.302	0.893		**0.805**				
SR	0.871	0.691	0.268	0.882		0.549***	**0.831**			
EMP	0.865	0.681	0.271	0.874		0.474***	0.489***	**0.825**		
RM	0.905	0.762	0.302	0.911		0.515***	0.489***	0.521***	**0.873**	
CRet	0.912	0.774	0.287	0.918		0.509***				

Abbreviations: SA = Self-Awareness, SR = Self-Regulation, EMP = Empathy, RM = Relationship Management, CRet = Customer Retention, CR = Composite Reliability, AVE = Average Variance

Extracted, MSV = Maximum Shared Variance, MaxR(H) = Maximum Reliability
***p < 0.001 (all correlations statistically significant)

Common Bias Method

Principal component analysis was used to evaluate any bias resulting from the common method variance (CMV) in Harman's single-factor test. With the first factor explaining just 28.3% of the variance, well below the 50% criterion, the unrotated factor solution showed seven components with eigenvalues larger than 1, suggesting that CMV was not a serious problem in this study (Podsakoff et al., 2003).

4 | Results: Hypothesis Testing

To evaluate the proposed connections between Customer Retention (CRet) indicators and Emotional Intelligence (EI) components, the current study used Structural Equation Modelling (SEM). Several indices were used to assess the model's fit, and the results showed strong goodness-of-fit: χ^2 = 164.325, df = 120, p < 0.01; CFI = 0.981; TLI = 0.942; NFI = 0.869; RMSEA = 0.041; PCLOSE = 0.978. The suggested model shows a satisfactory and robust fit with the actual data, according to these fit statistics.

Figure 2 shows the structural relationships between variables, visualizing the interrelations between EI components (Self-Awareness, Self-Regulation, Empathy, Relationship Management) and their impact on Customer Retention metrics. The R-squared of 0.32 shows that these EI factors combined in the explanatory power of the Customer Retention outcomes after the EI training intervention can explain 32 percent of the variance.

The path coefficients of SEM analysis validated the important role of particular EI dimensions in Customer Retention. Interestingly, Relationship Management (RM) showed significant and positive influence on Customer Retention (β = 0.4 02, p < 0.001), highlighting the critical impact of this tool in enhancing customer loyalty. Likewise, Empathy (EMP) (β = 0.298, p < 0.001) and Self-Regulation (SR) (β = 0.256, p < 0.001) proved to be important predictors, highlighting their importance towards enhanced service delivery and customer experience. Self-Awareness (SA) showed a moderate but significant impact (β = 0.214, p < 0.001) on Customer Retention, which confirms its ground-breaking contribution to the development of emotional competence.

All these results confirm the explanatory ability of the model and the acceptability of all the hypotheses (H1 to H4) as summarized in Table 4. The findings highlight that the most impactful EI constructs that lead to retaining customers in the banking industry are Relationship Management and Empathy.

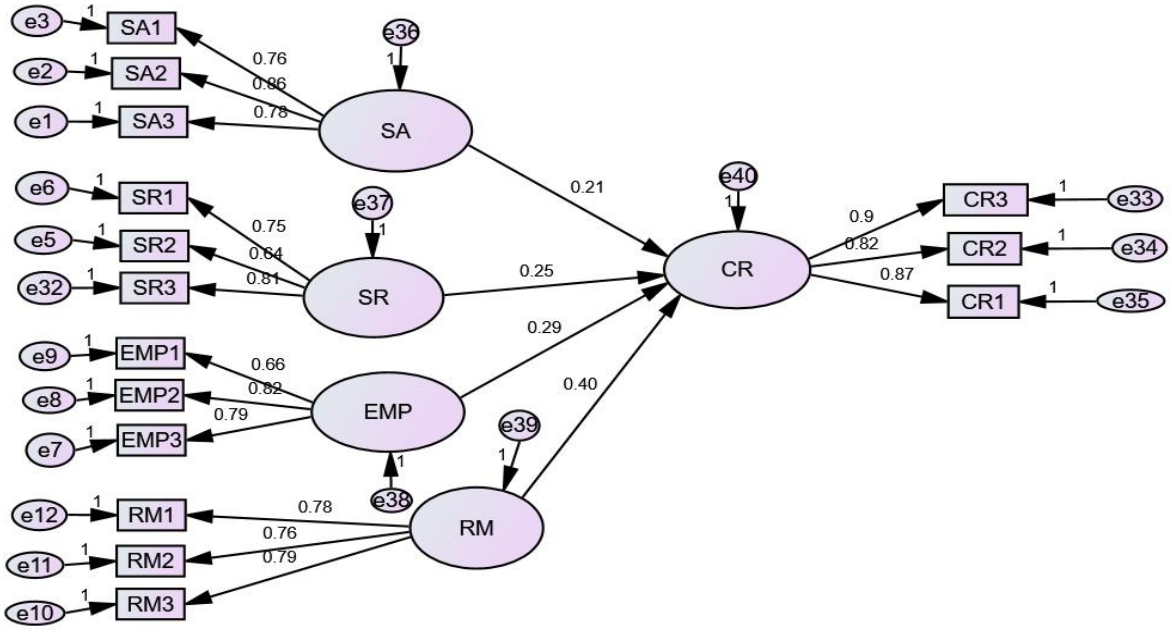

Figure 2 | Structural Equation Model (SEM) Path Diagram for EI and Customer Retention

Table 4 | Regression Weights

Dependent Variable	Independent Variable (IV)	Path Coefficient	Standard Error	t-	p-

(DV)		(β)	(SE)	value	value
CRet	Relationship Management (RM)	0.402	0.045	8.933	***
CRet	Empathy (EMP)	0.298	0.052	5.731	***
CRet	Self-Regulation (SR)	0.256	0.049	5.224	***
CRet	Self-Awareness (SA)	0.214	0.056	4.429	***

Abbreviations: CRet = Customer Retention; RM = Relationship Management; EMP = Empathy; SR = Self-Regulation; SA = Self-Awareness.
***p < 0.001

5 | Discussion

The proposed study set out to examine the small but essential Emotional Intelligence (EI) contingencies that affect the Customer Retention (CRet) among the front-line employees in the banks. Based on the EI Framework proposed by Goleman and organizational behavior the concepts provided in the research assessed the influence of systematic EI training on quantified business outcomes inclusive of repeat visits, satisfaction levels and complaint reduction levels.

With the help of SEM analysis, the Relationship Management (RM) proved to be the strongest predictor of customer retention, which is aligned with previous studies pointing to RM as a key factor in the maintenance of long-standing relations with customers (Agrawal & Sondhiya, 2013; Prasad, 2012). Employees that are proficient in dealing with customer, conflict resolution and persuasively impressing the customer positively were shown to increase the chances of customer loyalty significantly.

Our results on Empathy (EMP) also support available literature on the strategic nature of customer-oriented industries (Elbirou, 2024; Abdelhamid, 2022). Empathetic employees who are sensitive and able to talk to customers based on what they are feeling will enhance trust and closer relational bonds and this will be positive on customer retention measures.

The significant and positive influence of Self-Regulation (SR) can be explained by the findings of the other studies that assert that employees who are able to control their emotional reactions at service contacts demonstrate even greater levels of service quality consistency, which in turn, improves customer satisfaction (Singh & Singhal, 2015; Goel & Hussein, 2015). Such resilience of self-control and adjust to the pressure is especially important in the service industry, such as banking where deals are high-contact.

In addition, the research showed that Self-Awareness (SA) is a fundamental factor but it does not influence Customer Retention directly but nevertheless, contains a significant influence. It alludes to the fact that self-awareness can be considered an antecedent to the development of other EI skills, a claim endorsed by the sequential model of the competencies proposed by Goleman (1995) and confirmed by Beigi and Shirmohammadi (2011).

These findings together show the significance of implementing Emotional Intelligence training, especially in the spheres of Relationship Management and Empathy, into the programs of staff training in a bank. Following the training of the employees in these soft skills, the banks can realize significant increases in customer loyalty, service differentiation and competitive advantage in a commoditized financial services market (Chaudhary et al., 2024).

6 | Conclusion

This paper has shown the central role of Emotional Intelligence (EI) training in customer retention measurements of front-line employees in banks in the expanded area of organization psychology and service management. The study confirmed with empirical data that self-awareness (SA), self-regulation (SR), empathy (EMP) and relationship management (RM), as the key dimensions of EI, have a direct positive effect on customer retention standards (CRet), such as frequent re-visits, fewer complaints, and long-term client account and lifetime. The results highlight that the emotional skills of the bank staff are not only soft skills but the competitive core that leads to quantifiable business results or customer loyalty, satisfaction and retention.

It has been established in this research that the development of EI skills especially in relationship management and self-regulation provides the front-line staff with the necessary competence to address the complex customer relationship, confrontation, and conflict management as well as building trust. Previous studies corroborate these results and determine that employees with higher EI have better performance in jobs with service orientation because their interpersonal capabilities and flexibility of emotions are higher (Goleman, 1995; Beigi & Shirmohammadi, 2011). Besides, the established frameworks of EI training notably stepped up the capacity of employees to impact customer satisfaction and loyalty indicators, which is congruent with the literature recommending EI as a competitive advantage facilitator in high-contact service sectors (Abdelhamid & Ashry, 2022).

The findings of the study also support the belief that EI development is not a run-on HR project but a

strategic factor to banks that are interested in differentrating themselves in a commoditized economic environment dealing with financial services. The positive changes in the customer satisfaction scores, the frequency of the repeat visits, and the decrease in the number of complaints collected after the training all point to the instance that training in EI must be institutionalized in the employee development patterns. This study therefore makes EI an organizational skill and not an individual skill with benefits being customer retention, service quality and at the end of it, financial performance.

Implications of the Study

The results of the current study have critical implications on various stakeholders in the banking industry such as HR managers, training, and development professionals, customer experience strategists, and in the policymakers. To start with, the issue of EI educational development should be applied to the onboarding process and the further continuous education of front-line employees in the human resource department. As part of employee learning programs specialised EI content ought to be incorporated on the relationship management, empathy and self- regulation which would yield long-range customer relationship outcomes.

In banking institutions, the senior management and policymakers will find the study highly instructive in terms of the strategic value that EI holds in terms of customer loyalty, drop in attrition levels and the overall improvement in service delivery. Training in EI cannot be regarded as an optional investment but instead, it ought to be considered a key facilitator of sustainable CRM. Given that the customer satisfaction scores are related to market share and the profitability of the financial institutions, financial institutions that take positive steps towards institutionalizing EI within its service culture is bound to attain high customer satisfaction scores and hence high market share and profitability.

Moreover, these insights can be utilized by training vendors and learning institutions to come up with industry-specific EI development programs that consider the demands in high contact service industries such as banking. Instead, the emphasis should be placed on specific training practice based on the situations where employees are trained to use emotional competencies during real-life customer interactions.

At the policy level, state authorities and industry organizations should foster the inclusion of soft skills training, along with EI, as a required component of the professional growth policy of service employees in the banking industry. Such a strategy, in addition to increasing the quality of service delivery, also builds confidence in customers regarding the financial institutions.

Limitations and Scope for Future Research

This study has limitations, even though it is considered a robust piece of empirical research on the effects of EI trainings on customer retention measures. In the first place, the geographical context of the investigation was narrowed down to a number of metropolitan bank branches which could diminish the applicability of the research outcomes to other non-urban areas where the context of customer interactions can vary. In future, one should consider increasing their sample size to diverse geographic and demographic settings to encompass more information.

Second, the research design of the study involved a cross-sectional study that showed us the immediate effect of EI training interventions. Nonetheless, the fact that the long-term sustainability of these outcomes is not yet investigated is ignored. Longitudinal future research studies are suggested to evaluate to what extent the EI training is consistent in its effects on customer retention over a long-time period and whether these effects will continue or shrink with the time.

The other weakness is the use of self-report performance measures and customer feedback surveys. Though CRM data gave quantitative pointers to retention, the third party observational evaluation and mystery shopping measures may help towards gauging greater objectivity of results in terms of performance.

In addition, this paper concentrated on front-line staff EI skills. It failed to consider the input of management EI towards forming branch level service culture and employee morale, which would in turn indirectly influence outcome of customer retention. Future studies ought to incorporate the multi-level analysis where the interrelation between leadership EI and employee-customer exchanges is reviewed.

Finally, digital customer interaction platforms, service bots powered by AI, and hybrid services are emerging which may open a new landscape of the EI applicability in banking sector. Another study that could be conducted in the field is to examine how digital transformation affects the relevance and implementation of EI competencies within the service delivery process, especially in Omni channel banking contexts.

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Declaration of Generative AI and AI-Assisted Technologies in the Preparation of the Manuscript
During the preparation of this manuscript, the authors used ChatGPT (OpenAI) only to assist with language editing and to improve clarity and readability. After using this tool, the authors carefully reviewed and revised the text and take full responsibility for the content and integrity of the final manuscript.

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