

Role Of Emotional Intelligence in Increasing Customer Satisfaction of Banks in Chhattisgarh

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Abstract

The paper will probably recognize how customer esteem assessment in the Indian financial industry can direct the effect of customer information on administration quality and customer joy. This information can greatly streamline the effort banks put forth to attract the correct kind of clients. The study's findings showed that customer value appraisal was positively influenced by perceptions of service quality. Also, customer knowledge attenuated the association between the reliability and tangibility dimensions of service quality and customer value rating while strengthening the relationship between empathy and responsiveness. The research involves a case study of the banking industry and quantitative analysis. Customers and employees of the banking industry make up its population. Correlation tests and ordinary least squares regression are the two basic methods used to examine data. According to study findings, service delivery and customer satisfaction are substantially positively related to each emotional intelligence concept. It has been found that "interactive abilities" greatest affect administration delivery and customer joy, yet "mindfulness" presciently affect both results. The administration of banks is encouraged to utilize preparing and human asset improvement drives to give staff the capabilities of the four parts of emotional intelligence, paying exceptional accentuation to "interactive abilities" in this regard.

Keywords: Emotional Intelligence, Customer Satisfaction, Banks, Customer Delivery

1. INTRODUCTION

Customer satisfaction acts as a benchmark for every business organisation to attain success and is the key to the growth of any firm. The biggest issue in the intensely competitive banking industry is finding consumers, keeping them satisfied, and maintaining relationships with them. Banks are being forced to fully comprehend their customers' purchasing behaviour due to the increase in competition in the retail banking sector and the customers' requests for improved service quality. In addition to playing a crucial part in the advancement of people's lives and the economy as a whole, banks are under pressure to reinvent themselves as profit-driven enterprises. Banks need to focus more on their customers in order to become profit-oriented (Hussain, 2021). Yet, the bank no longer places a high focus on simply understanding the client's needs and helping them fulfil their commitment to the bank. The primary issue for banks today, however, is maintaining and retaining connections with the current customers. Banks that cultivate close relationships with their clients benefit from things like recurring business, customer loyalty, emotional attachment, and increased trust and favourability.

To find, serve, and fulfil the clients, banks utilize powerful plans of action like assistance quality and customer relationship by the executives. Service quality self-service technology operational quality, convenience and access, safety and soundness, decreased monetary cost and waiting time, and transaction cost are a few factors that have been mentioned in prior banking literature as having an impact on the value that customers contribute. Nonetheless, a small but increasing number of

organisations obtain a competitive edge over their less informed rivals by utilising knowledge about the value contribution of customers. These data-driven, monetary customer value assessments confirmed the efforts businesses make to care for their consumers. Hence, one of the retail banking industry's most sustainable business models is based on evaluating client knowledge and value (Singh & Gupta, 2020).

1.1 Background of the Study

A bank should foster associations with customers go past the offer of its primary products. This is gotten by estimating and overseeing quality through the effective utilization of customer relationship, the board standards, top notch administration, and an essential way to deal with separation (Rato, at el., 2023). Since banks are evaluated and compensated based on how well they manage client relationships, CRM is a significant concern for them. The goal is to continually anticipate the requirements and expectations of the client and meet those wants and expectations. To build stronger relationships, it is important to understand the connection between service quality and employee-customer interpersonal competence. The personnel gain credibility by providing high-quality services. It promotes positive word-of-mouth advertising, improves customers' perceptions of value, and increases employee and customer loyalty.

A successful CRM installation requires company-wide focus on key customers with one-to-one marketing campaigns. It succeeds when customer needs are identified and their desires are met on an ongoing basis. (Truman, at. Al., 2019). Comparative studies of human-technology interactions in banking environments show that technology improves overall customer satisfaction, especially when remote technology intervention is prevalent, but the human interface is just as important. Contrary to previous assumptions, research has found that customer satisfaction is specific to interactions and transactions, whereas perceived service quality is an overall assessment of service value. Banks use a variety of software solutions to implement his CRM, but it has been observed that researchers and practitioners usually assume that CRM is primarily a technology-focused practice. The emotions and customer satisfaction are closely interlinked with each other (Malik & Dave, 2022).

2. REVIEW OF LITREATURE

2.1 Emotional Intelligence in Banking Industry

Both the world of work and the people who work in it are undergoing rapid and continuous change. Increasing execution requirements are inextricably linked to increased mechanical change, competition, globalisation, development of the service industry, and conveyance speed. Today's workforce is expected to be profoundly emotionally and intellectually invested in their work, not simply physically, in order to perform at a high level (Turner, Barling, and Zacharatos, 2002). Businesses constantly push their employees to succeed in order to thrive and hold onto a considerable advantage. Such weight is blatantly obvious in the banking sector, where the need for expediency, speed, and client satisfaction is enormous.

The service sector requires the use of emotion. As one of the most important service industries, banking requires bank employees to build relationships in tense situations where customer satisfaction depends on the ability to manage emotions. Emotions have an intrapersonal impact on bank employees and have an impact on professional relationships and customer satisfaction. The table below presents a detailed analysis of EI and banking industry literature published in peer-reviewed journals between 2000 and 2017. (Z. 2021) to give particular scientific evidence on the banking business, a thorough examination of the most recent literature was done with a specific focus on EI

and CS. The examination of Radha and Prasad (2013) gives an even more fitting observational starting point for this examination, similarly as Kenbach and Nicola (2005) laid out a modestly lengthy chain of associations between emotional intelligence and administration delivery, customer reliability, and maintenance in the financial business.

An experiment on customer orientation as a moderator between EI and service execution was conducted in Bangalore by Radha and Prasad (2013). The study found that a key factor affecting service quality is emotional intelligence. Furthermore, the study offers strong evidence that emotional intelligence affects service performance levels, which are a prerequisite to client retention. The study has also provided some additional information and made recommendations on how EI tests that emphasise building relationships should be incorporated into the bank's performance management systems, as well as for recruitment and selection. The implications of such an investigation might have a significant impact on bank promotion, making them relevant to all bank executives who work with clients.

While emotional intelligence (EI) and the calibre of bank service are strongly correlated, Puja Kaura (2011) discovered that this association is weaker in the case of public sector banks in India when compared to private sector banks. This was the conclusion of her study, "Enormity of Emotional Intelligence in Indian Banking Sector." The study also showed that for both the public and private sectors of banks, i.e., general temperament, stress management, flexibility, and interpersonal and intrapersonal connections, are key determinants influencing employees' emotional intelligence, respectively.

According to Akhtar et al. (2017)'s analysis, managers in the financial sector should maintain employees' emotional intelligence at substantial levels because employee behaviour, mood, and actions might have an impact on the quality of the services provided. Thus, it is crucial for financial institutions to guarantee the high EI of their employees. The researchers came to the conclusion that individuals with healthy levels of EI are better at effectively managing their emotions and maintaining a good mental state, which results in improved employee performance.

Heffernan, O'Neill, Travaglione, and Droulers (2008) sought to investigate potential relationships between relationship managers' financial performance, their levels of EI, and their trust in the Australian banking sector. The results show that trust is made up of three elements: dependability, competence, and aspirations. (P. 2022) There were critical connections among trust and emotional intelligence and a relationship chief's monetary exhibition. In featuring the meaning of emotional intelligence and confidence in the relationship promoting field, this study was a fundamental initial step.

Rahim and Malik (2010) examined the effects of demographic factors on emotional intelligence scores, which influence the performance of bank employees in Pakistan's Islamabad 40 and Peshawar zones, including marital status, gender, education, place of employment, and age (P. 2022) The investigation revealed that female representatives appeared to have more emotional sophistication than their male counterparts. When compared to men, women are more capable and are more concerned about people's welfare. The investigation also revealed that emotional intelligence has a negative link with employee age and that emotional intelligence levels increase with higher levels of education.

Taiwan, Tsai, Tsai, and Wang (2011) inspected Taiwanese bank representatives to find that a boss' initiative style could increment worker self-viability. They analyzed the consequences of initiative,

self-adequacy, authoritative responsibility, and emotional intelligence. The outcomes show that a pioneer with high emotional intelligence levels needs to utilize initiative abilities to build labourers' self-viability. The investigation likewise discovered that self-viability hugely affects hierarchical uprightness. Okpara and Edwin (2014) investigated what emotional intelligence meant for the pace of return in the setting of the Nigerian financial industry. As per study, there is areas of strength for a between working environment EI and benefit rates. As indicated by the review, expanding a chief's balance, unwavering quality, genuineness, versatility, accomplishment drive, and drive will likewise increment profit from speculation.

Ekpenyong Akpan and Usoro (2015) found areas of strength for a between representative presentation and EI in the Nigerian financial business since the parts of emotional intelligence assessed are determinedly associated with laborers' exhibition. The EI boundaries were social mindfulness and furthermore boundaries of EI. A sensible example size of 376 individuals from the Nigerian financial area was utilized to gather the information. The outcomes showed that a coordinated and predictable procedure may be utilized to create and upgrade emotional intelligence at any phase of life. The review recommended that preparation in emotional 43 capacities ought to be attempted to really increment emotional intelligence in relationship since social and emotional learning is more perplexing than mental learning.

Mahal (2016) researched whether emotional intelligence affects worker satisfaction by concentrating on an example of experts in the help area in northern India, which incorporates Delhi and the Public Capital Locale. The results show a relationship between emotional intelligence and employee satisfaction. This review confirms that emotional intelligence enables professionals to truly monitor and manage disturbing emotions.

Laborers who practice mentally controlled conduct are bound to stay playful and to develop compassion and interactive abilities notwithstanding difficulties. (S. 2022). As no practically identical examination has been finished, this request adds one more measurement to administration, emotional intelligence, and worker achievement.

The effect of emotional intelligence on the work execution of Sri Lankan bank chiefs was inspected by Praveena (2015). There were 200 bank supervisors chose for this request. The investigation discovered that bank experts who have elevated degrees of emotional intelligence perform altogether better at work and report feeling more satisfied working. The concentrate additionally uncovered that emotional intelligence is the most essential ability that chiefs in the present associations should have. In her exploration on Ghanaian business banks, Danquah (2015) found that emotional intelligence extensively affected monetary execution. The examination likewise found that the linkages affected relationship promoting, cooperation, customer satisfaction, and cash related execution. Emotional intelligence and fruitful change the executives in Nigeria's financial area were concentrated by Ugoani (2017). The consequences of the review propose that emotional intelligence includes capacities expected for effective change the board.

In Kenyan banks, Chepng'eno and Ngui (2017) investigated the connection among EI and chiefs' authority characteristics. The examination shows major areas of strength for a between value-based power and emotional intelligence. The review exhibited how people major areas of strength for with of emotional intelligence seem to embrace a conditional initiative style reasonable for pastry kitchens. These people can lay out standards for execution to screen execution and perceive the accomplishment of objectives. Also, trailblazers with unfortunate degrees of emotional intelligence will generally stay away from their 44-hour obligation, try not to decide, and display inert authority.

From the viewpoint of how every one of the emotional intelligence classes advances customer satisfaction, Danquah and Wireko (2014) took a gander at what emotional intelligence components mean for how purchasers are served in the Ghanaian financial area. All components of emotional intelligence, including mindfulness, self-guideline, social mindfulness, and social capacity, affect the connection between administration delivery and customer satisfaction. Besides, every part precisely predicts the arrangement of customer administration, with a prescient inconstancy of 87%. Interactive abilities immensely affect customer satisfaction and administration delivery, the overview additionally finds. As indicated by the review, bank the board ought to utilize preparing and human asset improvement drives to outfit staff individuals with the limits of the four parts of emotional intelligence, with a specific accentuation on "interactive abilities."

Customer satisfaction and emotional intelligence were connected in Singh and Singhal's (2015) investigation of 90 branch administrators and bank customers in Madhya Pradesh. The emotional development of branch supervisors was considered as a significant supporter of client satisfaction among the three parts of emotional intelligence (emotional development, emotional responsiveness, and emotional capability). In the banking and protection ventures in India, Davar and Singh (2014) investigated emotional intelligence and occupation execution. Laborers from insurance agency and both public and private, agreeable, and bank areas were surveyed in the locale of Haryana, Punjab, Chandigarh, and Delhi. This study demonstrated the association between effective work execution and emotional intelligence.

Danquah (2014) investigated how emotional intelligence (EI) influences hierarchical execution concerning profit from interest in Ghana's financial industry. The assessment was restricted to 20 banks in Ghana. As indicated by the exploration, there is an immediate relationship between's customer satisfaction and hierarchical viability according to the viewpoint of profit from venture. It shows that the bank will accomplish a better yield on venture the more emotional intelligence its work force obtain and use to offering types of assistance.

2.1 Objective

In order to improve upon the body of knowledge already available, this study will examine how each component of emotional intelligence (EI) affects the delivery of customer service and customer satisfaction in the banking industry. This goal is completed in two stages:

- To identify the major EI traits from the business and growth mindset point of view
- To understand the impact of EI traits on administration delivery and customer satisfaction

2.2 Hypothesis

H1: The following emotional intelligence traits have a negligible impact on client satisfaction: Self-awareness, self-regulation, social awareness, and social skill are the first three.

H2: Emotional intelligence does not influence the relationship between customer service delivery and customer happiness.

3. METHODOLOGY

3.1 Research Design: The case study and quantitative research methods were combined in this work. The use of inferential statistics for testing hypotheses was made possible by the use of quantitative research. The significant support for utilizing the quantitative methodology is to offer an adequate reason for deciding the unwavering quality and legitimacy of discoveries, remembering the need for

results to be summed up. Furthermore, the review was given a contextual investigation research direction to focus on the financial business determined to lead a broad examination concerning the impacts of capacity emotional intelligence on help delivery and customer satisfaction and creating ideas well defined for upgrading administration delivery in the financial business.

3.2 Research Population: The participants in this study were clients and staff members of Chhattisgarh banks. Customers and staff who have been doing business with Chhattisgarh banks for at least five (5) years were the target population.

The banks' relationship officials, front work area staff, and different representatives partook. Connections among workers and shoppers were utilized in this study since customer satisfaction, which is a proportion of administration quality (i.e., the consequence of administration delivery), really relies on how representatives are seen by customers and how they act while offering types of assistance. Members were expected to have no less than five (5) long stretches of relationship experience with the banks to guarantee that the results of the estimating builds were affected by the members' broad experience and information, laying the preparation for information legitimacy.

3.3 Sample Size: A total of 20 banks in Chhattisgarh were included and 140 staff and customers were selected as the sample size for each group.

3.4 Sampling Technique: Simple random and stratified sampling techniques were used to determine the sample size, and they collectively allowed for the generalisation of results to the banking industry in Chhattisgarh.

3.5 Data Collection: After getting service from the participating relationship officers at the various banks locations, sample customers were questioned, and employees were then given the questionnaires to complete. With this method, it was made sure that clients supplied information based on their previous experiences obtaining services. Staff members had to reply after customers had in order to avoid prejudice on their part because they were aware of the data collection exercise beforehand.

3.6 Tools: SPSS was used for data analysis. The t test, Pearson's and partial correlation tests, ordinary least squares (OLS) regression and other statistical methods were used to analyse the data. Due to the fact that this study utilised continuous data, several statistical procedures were employed. Typically, parametric statistical tools are used to evaluate continuous data (i.e., data at the ratio and interval level). The connection between EI parts, administration delivery, and customer bliss was explored utilizing OLS relapse. Pearson's and fractional connection tests were utilized to decide the connections between the factors.

4. ANALYSIS AND FINDINGS

There is no correlation between customer satisfaction and the four components of emotional intelligence, as shown by the concentrate's most famous flawed hypothesis. Additionally, the importance level is assessed at 5%. On the off chance that this speculation were to be tried, the outcome would show assuming that the four parts of emotional intelligence straightforwardly affected buyer satisfaction

	Items	Customer Satisfaction	Self-awareness	Self-regulation	Social-awareness	Socail-skill
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Person Correlation n	Customer Satisfaction	2,000	.652	.822	.912	.900
	Self-awareness	.912	2.000	.912	.120	1.596
	Self-regulation	.812	.956	2.000	.893	1.623
	Social-awareness	.999	.100	.963	.956	1.965
	Social-skill	.896	.833	.988	.001	2.000
Sig(1-tailed)	Customer Satisfaction	.	.001	.001	.001	.001
	Self-awareness	.001		.001		.001
	Self-regulation	.001	.001		.001	.001
	Social-awareness	.001	.001	.001	.001	.001
	Social-skill	.001	.001	.001	.001	
N	Customer Satisfaction	140	140	140	140	140
	Self-awareness	140	140	140	140	140
	Self-regulation	140	140	140	140	140
	Social-awareness	140	140	140	140	140
	Socail-skill	140	140	140	140	140

Table: 1 Customer satisfaction and emotional intelligence have correlations with one another.

Table 1 shows the relationship between customer satisfaction and Pearson's four components of emotional intelligence. According to this table, self-control, social mindfulness, self-leadership, and interactive skills were associated with higher scores for customer satisfaction [$r(140) = .819, p = .001$] and mindfulness [$r(140) = 0.804$ and 0.729 , each]. These correlations mean that as an employee's ability to demonstrate his four components of emotional intelligence improves, so does customer satisfaction in finance. These strong associations suggest that the four components of emotional intelligence are likely to be reliable predictors of consumer satisfaction.

Model	R	R Square	Adjusted R Squar	R	Std. Error of the Estimate	Durbin-Watson
2	.986	.888	.863		.19865	3.026
a. Predictors: (Constant), Social-skill, Self-regulation, Self-awareness, Social-awareness						
b. Dependent Variable: Customer satisfaction						

Table: 2 Model Summary B: Client Satisfaction Forecast

The summary of the model for predicting customer happiness using the four components of emotional intelligence is shown in Table 2. The four components are excellent predictors of customer happiness, according to the R Square value. In other words, 86.2% of the variation (impact) in customer

happiness may be attributed to the four components of emotional intelligence. The four criteria have a slightly bigger impact on service delivery than they do on customer satisfaction. Given that the four aspects are demonstrated during service delivery, this is essentially standard. Also, how the components affect service delivery has an impact on how well customers are served.

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.63	5	11.536	40.123	.001
	Residual	8.562	316	1.563		
	Total	60.125	321			

a. Social skill, self-regulation, self-awareness, and social awareness are all constant predictors.

b. Dependent Variable: Customer satisfaction

Table: 3 ANOVA b – Prediction of Customer Satisfaction

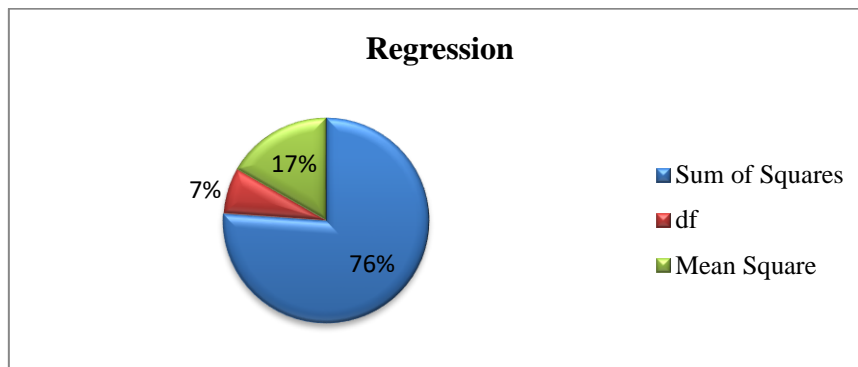


Figure: 1 ANOVA b – Prediction of Customer Satisfaction

Table 3 summarizes the results of an ANOVA test predicting customer satisfaction using the four components of emotional intelligence. The test is very large at the fifth level of importance, $F(321) = 309.734$, $p = 0.001$.

The four components of emotional intelligence are also reliable and accurate predictors of consumer satisfaction. The accuracy of interactive ability, self-guideline, mindfulness, and social mindfulness models to predict consumer pleasure is further supported and validated by the current situation.

	Inconsistent Coefficients		Normative Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.156	.863		17.896	.001
Self-awareness	-.165	.142	-.312	-2.563	.181
Self-regulation	-.053	.059	-.096	-2.896	.161
Social awareness	.181	.150	.256	2.563	.256
Social-skill	.802	.050	.999	17.563	.001

a. Dependent Variable: Customer satisfaction

Table: 4 Coefficients - Customer Satisfaction Forecast

The coefficients of the regression equation used to predict customer happiness using the four components of emotional intelligence are shown in Table 4. The t tests connected to the independent variables are the part of this table that is of interest. As observed, the only factor with a significant t statistic at the 5% level of significance is social skill ($p = .001$).

There is no significant t statistic ($p > .05$) for the other components. Hence, the regression equation relating to customer satisfaction may overlook self-awareness, self-regulation, and social awareness. Even if the four components of emotional intelligence have a strong correlation with customer satisfaction, only social skill should be taken into account when making predictions about it. This is so because a few of the factors have contributed their effects on the provision of services, which in turn affects consumer satisfaction.

		Service delivery	Customer Satisfaction
Service delivery	Pearson Correlation	2	801
	Sig. (2-tailed) N	140	.001 140
Customer satisfaction	Pearson Correlation	801	2
	Sig. (2-tailed) N	140	140
Correlation is significant at the 0.02 level (2-tailed)			

Table: 5 Relationships between Service Delivery and Customer Satisfaction

Table 5 shows the relationship between management delivery and customer satisfaction. Invalid speculation represents the fact that there is no significant relationship between customer happiness and management. At the 5% relevance level, there is an incredibly strong positive association between management delivery and customer satisfaction [$r(140) = 0.795$, $p = 0.001$]. Better service delivery leads to higher customer satisfaction.

This supports research findings about the four aspects' ability to predict customer happiness. This means that several of the four factors had reached the limits of their ability to anticipate service delivery, which is why the majority of them were unable to accurately predict customer happiness. Despite this, each of the four factors has a strong connection to consumer satisfaction. This leads to the conclusion that, while not all four elements of emotional intelligence may directly predict customer satisfaction, the majority of them may be able to do so through service delivery.

Variable Pair	N	Covariate	the original	Regulated r	A shift in r
Customer satisfaction	140	Self-awareness	.612	.562	.141
	140	Self-regulation	.612	.612	.302
	140	Social awareness	.612	.685	.162
	140	Social skill	612	.710	.412

Table: 6 Consumer satisfaction and service delivery have certain correlations.

In Table 6, analyses of the fractional connection between administration delivery and customer happiness use the four components of emotional intelligence as variables. As per Table 6 the connection between's administration delivery and customer satisfaction is significant ($r = .795$) at the 5% degree of importance. Since each component of emotional intelligence has a strong positive correlation with service delivery, it stands to reason that each of them accounts for the strong positive correlation between service delivery and customer happiness. Since each of the four factors has an effect, it is crucial to assess how closely the provision of services and customer satisfaction are related.

Hypothesis	p-value	Rejected
The following emotional intelligence traits have a negligible impact on client satisfaction: Self-awareness, self-regulation, social awareness, and social skill are the first three.	0.02	Rejected
Emotional intelligence does not influence the relationship between customer service delivery and customer happiness.	0.01	Rejected

Table: 7 Hypothesis test

There is no connection between customer satisfaction and the four elements of emotional intelligence, according to the review's first and second rejected hypothesis.

5. DISCUSSION

The consequences of this study show that each emotional intelligence aspect affects administration execution and customer satisfaction. Additionally, this connection is prescient as in, except for mindfulness; all parts of emotional intelligence fundamentally anticipate administration delivery. Social skill can also predict customer happiness. Both of Radha & Prasad's research back up the impact of each emotional intelligence trait on customer satisfaction in the banking sector the model's assertion that emotional intelligence improves organisational performance also backs up this claim. This is because high levels of customer satisfaction are consistently connected with increasing organisational growth.

6. CONCLUSION

Every one of the emotional intelligence parts significantly affects the connection between customer administration delivery and customer bliss (for example mindfulness, self-guideline, social mindfulness and interactive ability). Moreover, customer satisfaction is profoundly affected by every one of mindfulness, self-guideline, social mindfulness, and interactive ability. Self-guideline, social mindfulness, and interactive ability all unequivocally impact administration delivery, yet just interactive ability fundamentally predict customer joy. Customer administration delivery and administration quality are exceptionally decidedly related.

The majority of EI components have an indirect impact on customer satisfaction through service provision. The most important factor affecting the provision of services is social skill. Emotional intelligence (EI) is a skill that can be learnt, as suggested by Goleman's (1995) paradigm. Thus, banks are urged to place the highest focus on providing their staff with all components of emotional intelligence through training and other programmes for personal growth. Based on their ability to

forecast service delivery, each EI architecture could receive more consideration. Over time, it has been seen that fear clouds and growth declines are two significant market phenomena that regularly vary under various sets of circumstances. Many environmental changes that have occurred both before and after liberalisation have a direct impact on the aforementioned phenomena. It is clear that India's post-liberalization age has brought about new types of progress, but it has also presented some difficulties.

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