

# Study of Emotional Dissonance and Service Delivery among the Employees of Banking Sector: A Mediating Effect of Emotional Intelligence and Moderating Effect of E-Banking

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## **Abstract**

**Scope:** In service industries, most of the organizations many organizations are now understanding that service delivery is the key component to satisfy customer needs and wants. Organization success is depending upon customer satisfaction and equally important to customers as well as employees. **Objectives:** Banks, as one of the most important financial intermediaries, provide the necessary channel through which savings may be utilized as investments. Thus, the role of banks and bankers in economic development of a country cannot be undermined. Banking sector employees are facing a lot of psychological problems at workplace; these problems are associated with their emotions and attitudes. In workplace, bankers are involved delivering service to customers for this they are emotionally involved and hide their actual emotions to fulfil the emotional requirement of their job. The difference between actual and emotions and expressed emotions is called as emotional dissonance (ED). In this situation, the role of emotional intelligence (EI) as mediator and E Banking as moderator also investigated. **Method:** A descriptive quantitative research design has been used; data collected through adopted and modified questionnaires; data has been analyzed in SPSS v20, AMOS v 20.CFA. Path analysis techniques have been applied and hypothesis tested. For mediation analysis Baron and Kenny (1984) was used. **Results:** Results indicated that emotional dissonance has significant negative impact on service delivery. More over emotional intelligence mediates the relationship between emotional dissonance and service delivery (SD) and reduces the negative impact of (ED) on service delivery. At last, E- banking moderates the relationship between (ED) and (SD).

**Keywords:** Emotional Dissonance, E-Banking, Service Delivery

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## **I. Introduction**

All the service sectors require interacting with customers. In these jobs, there is a need to be nice with customers [1]. The banking sectors have been considered as a backbone of economy because they are responsible for financial activities in national and international level. Bankers are working with low salaries, long working hours and dealing with public in a polite way. They are emotionally involved in their job and are facing emotional dissonance which may affect the service delivery of banks. ED is the outcome of emotions when someone manages their emotions and act according to the job requirement. In [2] investigated the mediating role of emotional intelligence between ED and service delivery. According to [3], emotional intelligence is the combination of interrelated emotions, skills and social competencies that explore that how well we understand and express ourselves and others and communicate with them and manage the daily demands and challenges. Further, there is another factor E- Banking which can be moderate the relationship between ED and service delivery. According to [4], electronic banking refers to online fund transfers, online bill payments, etc.

Current study intends to investigate the impact of ED on service delivery and mediating effect of emotional intelligence and moderating effect of E-Banking between ED and SD in banking sectors. Banking sector employees are facing psychological problems associated with their emotions and attitudes. They were feeling emotional dissonance by managing their emotions to accomplish the emotional requirement of job. This Annoying situation can be mediated by emotional intelligence. Current study resolved above gap keeping in view the employees of banking sector located in Sukkur.

The paper organization depends upon following sections. Section 1 include introduction and section 2 includes previous work. After that, Section 3 includes methodology and section 4 includes results. Finally, section 5 includes conclusion of the paper.

### **Objectives and Scope**

- To study of emotional dissonance, service delivery and emotional intelligence among employees of banking sector in Sukkur Sindh.
- To investigate the mediating impact of emotional intelligence between emotional dissonance and service delivery among employees of banking sector in Pakistan.
- Thematic scope to study the theory of emotional labor, emotional intelligence and service delivery.
- Study has been covered the banking sectors located in Sukkur region.

### **Significance of the study**

Study contributes a valuable knowledge in the field of HR. Study will be beneficial for employees of banking sectors; more over it will be helpful for those employees who are involved in decision making.

## **II. Previous studies**

### **2.1 Emotional Dissonance**

In organizational environment, everyone has different emotions and it is difficult for top managers to align these emotions this difference is called as emotional dissonance[5]. It is the outcome of expressed and experienced emotions when expressed emotions is different from experienced emotions the result become ED[6]. ED occurs when someone hides their actual feelings and act as adverse of that feelings.[6]emotional dissonance mostly perceived in service sector organizations including, bank sectors, Hospitals educational institutions etc. ED create stress among employees and reduced the employee's performance studies suggests ED negatively effects the SD of employees. In banking sector, the employees are facing emotional dissonance due to fulfil the emotional requirement of job. ED became harmful for employees. ED has been characterized as the contention between really felt feelings and feelings required to be shown in organizations[7]. A few researchers propose, be that there is a condition of distress, anxiety, pressure or mental strain that portrays the condition of emotional dissonance when felt and shown feeling isn't the equivalent[8]. Analysts have additionally contended that emotional dissonance is an inescapable state emerging from the presentation of emotional labor, in spite of the fact that it has been noticed that it isn't really hurtful to all employees and doesn't generally bring about emotional exhaustion [8]. ED is defined as the conflict between expressed and experienced emotions[9].

### **2.2 Service Delivery**

Employees involved in service delivery are playing a critical role in organizations to provide quality of service delivery for maintaining and attracting customers. In banking sector every customer wants good service delivery from bank and its staff [10]. An organization can beat its competitor by providing the best service delivery to customers and it is considered as core product of banks. The quality service increased the satisfaction level of customers.

### **2.3 Emotional intelligence**

Emotional intelligence derived from the behavioral branches including communication theories and emotions. Goleman is one of them who is commonly connected with it [11]. Darwin [11]explored the roots of emotional intelligence and worked on emotional intelligence importance for adaption and communication. In [12] firstly introduced the term emotional intelligence. According to [13], emotional intelligence is kind of ability to understand own feelings and emotions of the others. Emotional intelligence can help to understand feelings of others by developing emotional intelligence individual become more successful. Emotional intelligence is very helpful tool to reduce stress and conflict in organizations among employees. It may create stronger relationship among employees.

### **2.4 E banking**

Information technology advancement in the banking sector has speeded up correspondence and exchange transactions among banks and clients [14]. Information technology create revaluation in banking sector especially in distribution channels start in in early 1970 [25] it introduces credit card, ATM Automatic Teller Machine ATM and network of ATMS [26, 27]. The information Technology empowered banking sectors

, particularly concerning distribution channels, start in the mid 1970 with the presentation of the MasterCard, the Automatic Teller Machine (ATM), [28] and the ATM systems [29, 30]. Information technology empowered electronic channels to perform many financial activities that were customarily completed over the counter [15]. The worldwide banking sectors have utilized information technology as a significant distribution channel so as to sell items, offer types of services [16], contact clients, and make client connections[31]. Internet banking plays an important role to provide information [32, 33] and services to banks and their customers through Internet by using WWW world wide web [34], where information is available for customers about products and services [35, 36]. Web service is the place where customers purchase the products and avail service online [17], such as debit and prepaid cards loyalty cards, online deposit accounts, in services such as funds transfer [37, 38], Account management and statement payment, now a day most of the banks are offering these services and products. It allows customers to check there balance inquiry, online bills payment, trade in stock[18].

## 2.5 Study Model

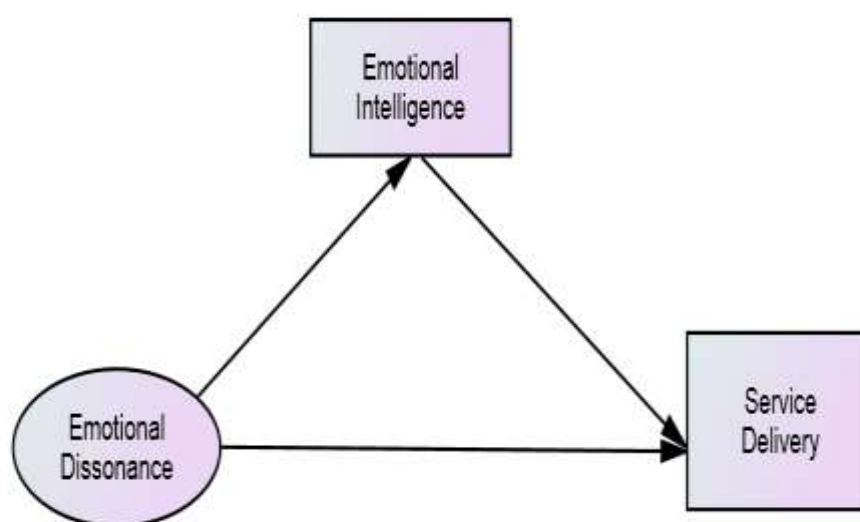


Figure 1- Shows the study model

## 2.6 Hypotheses of the study

**H1.** Emotional dissonance has significant negative impact on service delivery among the employees of banking sector in Pakistan.

**H2.** Emotional dissonance has significant negative impact on emotional intelligence among the employees of banking sector in Pakistan.

**H3.** Emotional intelligence has significant positive impact on service delivery among the employees of banking sector in Pakistan.

**H4.** Emotional intelligence mediates the relationship in between emotional dissonance and service delivery among the employees of banking sector in Pakistan.

**H5.** E-Banking Moderates the relationship in between emotional dissonance and service delivery among the employees of banking sector in Pakistan.

### III. Research methodology

**Research design** quantitative research design has been used in this study.

**Population and sample size** total population of the study was 1600 and sample size is 480 as suggested by Roscoe.

**Data collection instrument:** data has been collected by using adopted and modified questionnaires for emotional dissonance scale of [19] was sued. Emotional intelligence has been measured through scale of [20], for service delivery questionnaire of [21], for E Banking adopted and modified questionnaire of [22] has been used for data collection.

**Analysis techniques:** data has been analyzed in SPSS 20 and AMOS v 22 in which Reliability analysis, CF analysis, path analysis and mediation and moderation analysis.

#### Hypotheses Testing

Hypothesis has been tested by using AMOS analysis. For mediation analysis, the technique of [23] has been applied.

### IV. Results

#### CFA analysis

In this figure 4 the CFA Analysis has been shown with their measurement model

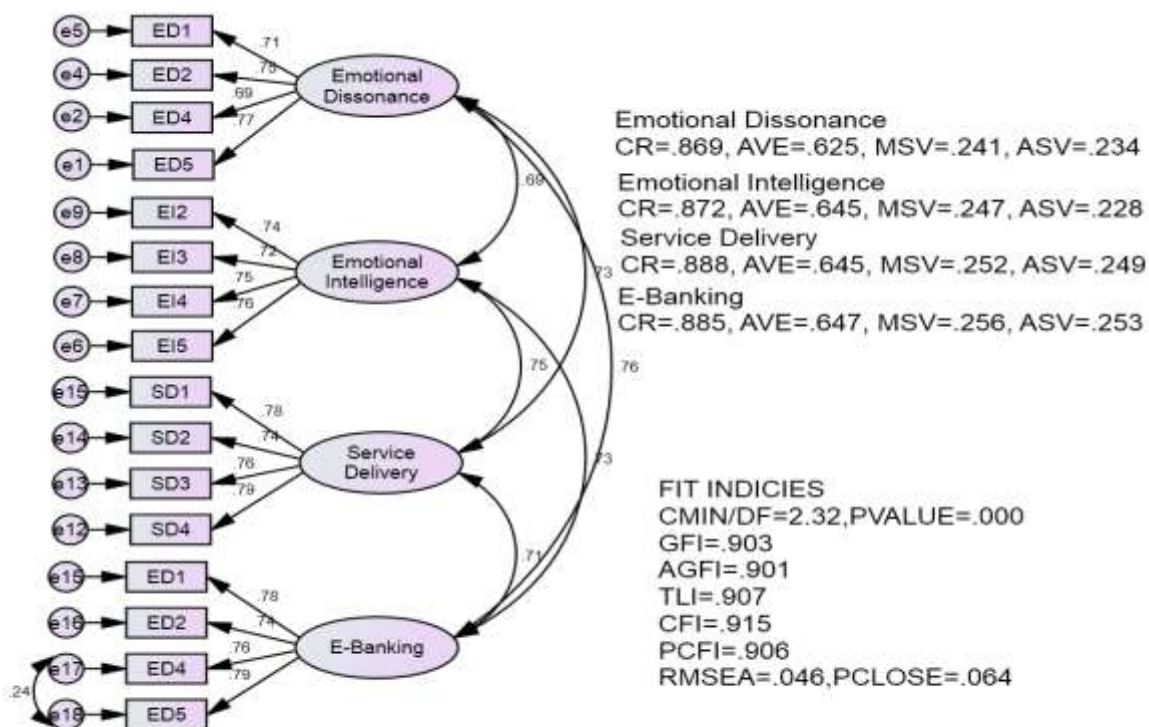


Figure 2- Shows the Measurement Model

### Hypothesis testing

**H1** there is significant negative impact of Emotional dissonance on service delivery among the employees of banking sector in Pakistan

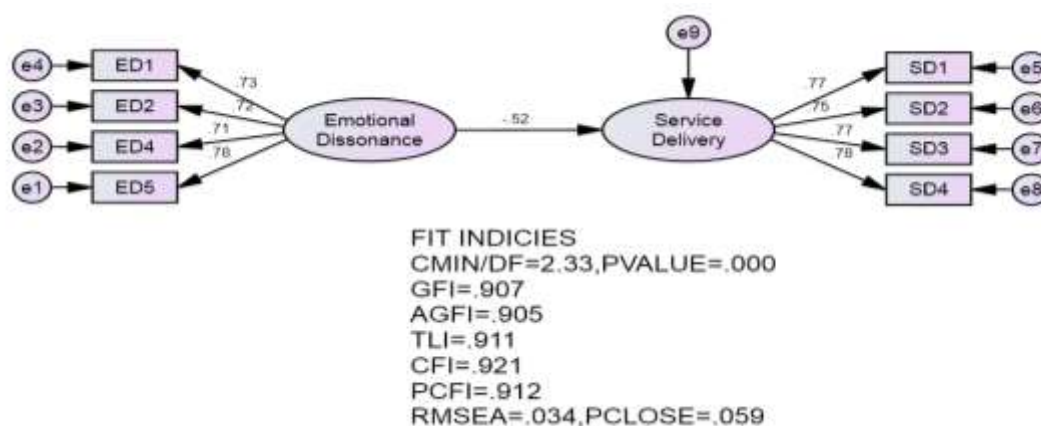


Figure 3- Shows the Hypothesis-1

In figure.5, the value of CMIN/DF is 2.33 with significant P value and it is corresponding the minimum criteria. CMIN/DF is acceptable as it is less than 3.0 according to [24]. Furthermore remaining values of are in acceptable range suggested by [24]. In last value of REMSEA is also lies in acceptable range as suggested by [24].

Results indicated that emotional intelligence has significant and negative impact -.52 on service delivery hypothesis accepted.

**H2.** Emotional dissonance impact negative significant on emotional intelligence among the employees of banking sector in Pakistan

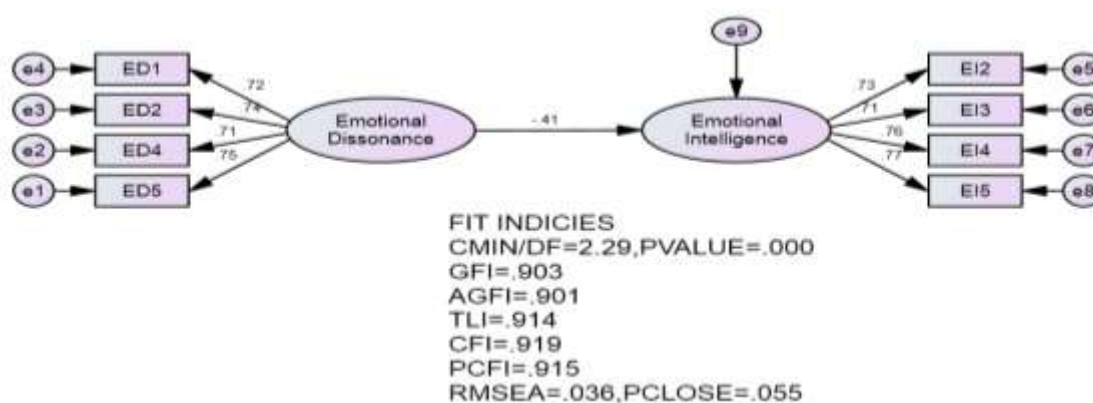


Figure 4- Shows the Hypothesis.2

Figure 6 shows FIT indices indicated that P value is significant and CMIN/Df is less than .3. According to [24], it is acceptable. Furthermore, all other values of fit indices reach the minimum criteria as suggested by

[24]. In last value of REMSEA lies in acceptable ranges as suggested by[24]. Results indicated that emotional intelligence has significant negative impact  $-.41$  on service delivery based on findings hypothesis accepted.

**H3** Emotional intelligence has negative significant impact on service delivery among the employees of banking sector in Pakistan

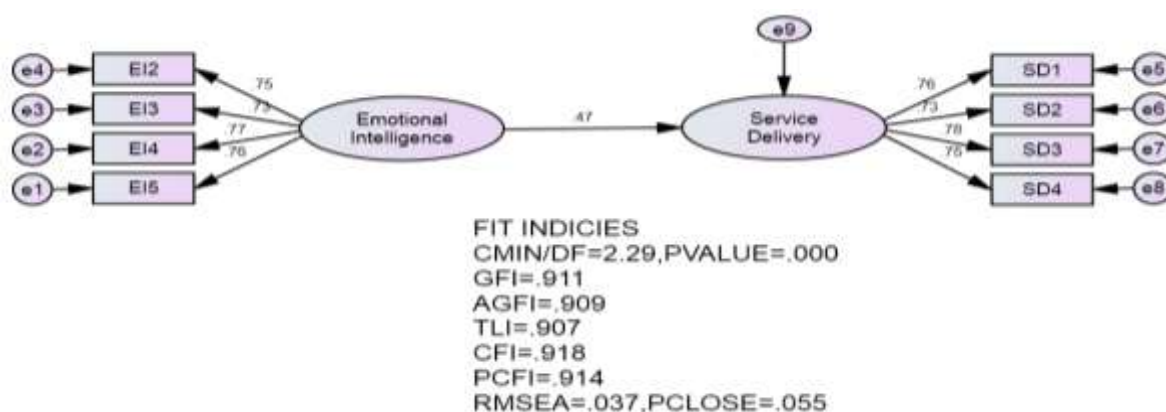


Figure 5- Shows the Hypothesis.3

As in Figure 7, Fit Indices values are in acceptable levels with P value which is significant. The CMIN/ DF is less than  $.3$  and acceptable according to[24]. Furthermore, all other values are acceptable as suggested by[24]. In last, value of REMSEA also lies in acceptable range as suggested by[24]. Findings revealed that emotional intelligence has significant and positive impact  $.47$  on service delivery; based on the findings the hypothesis is accepted.

**H4** Emotional intelligence mediates the relationship in between emotional dissonance and service delivery among the employees of banking sector in Pakistan.

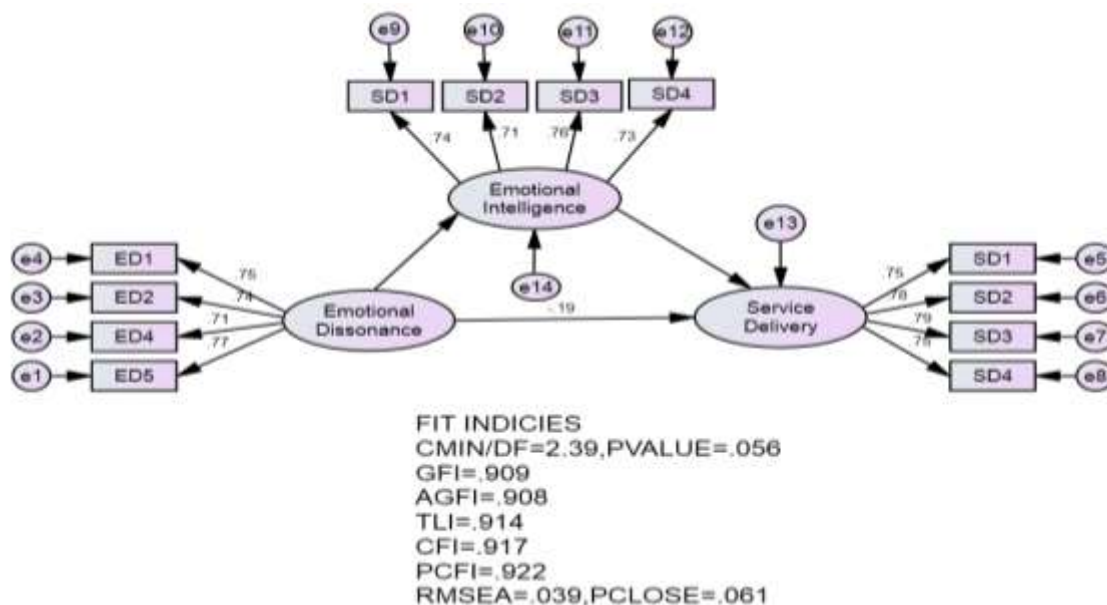


Figure 6- Shows the Hypothesis.4

In Figure 8, FIT Indices shows that all values are acceptable and P value is significant according to [24]. Moreover all other values are also lies in minimum criteria suggested by[24]. In last value of REMSEA which lies in acceptable ranges as suggested by[24]. Results indicated in path C before mediation, Emotional Dissonance has significant negative impact on Service Delivery. Now after mediation of emotional intelligence mentioned in above model, the negative impact of emotional dissonance on service delivery has reduced and the value become changed from significant to insignificant. It shows that emotional intelligence mediates the relationship between emotional dissonance and service delivery. Hence hypothesis is accepted.

**H5** E Banking Moderates the relationship between emotional dissonance and service delivery among the employees of banking sector in Pakistan.

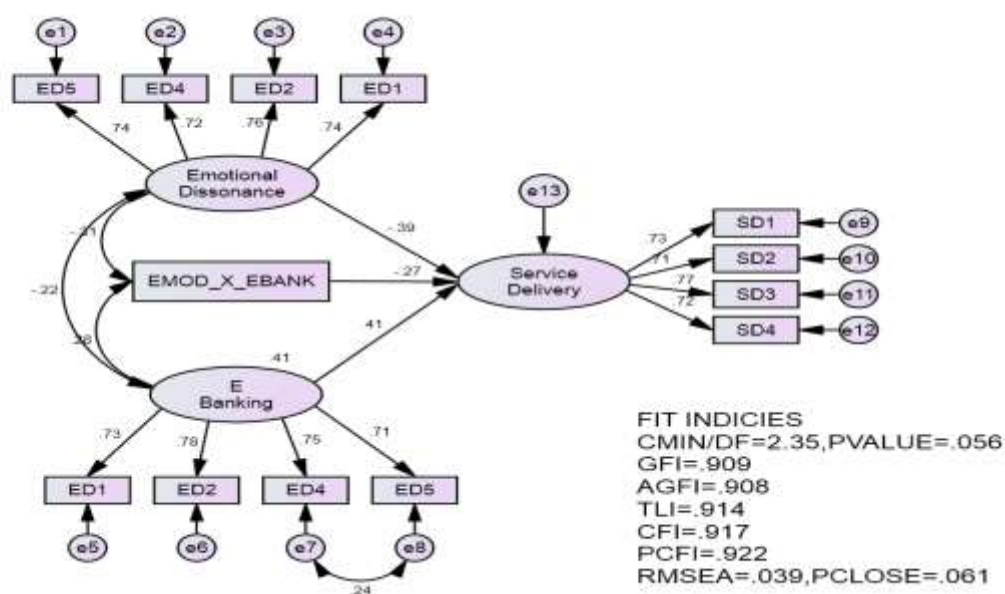


Figure 7-Shows the Hypothesis.5

As shown in Figure 9 model, there is new variable is created between emotional dissonance and E-banking. This variable named as interacting variable which has been calculated by product of emotional dissonance and E-Banking EMOD\_x\_EBANK. It shows that the interacting effect of E Banking reduced the negative effect of ED on SD among the employees of banking sector in Pakistan. The interacting variable is .27 positive and has significant impact on service delivery. An last, the CMIN/ DF is less than .30 and is acceptable according to [24]. Furthermore, all the values lies in acceptable ranges as suggested by[24]. At last, the value of REMSEA lies in acceptable ranges as suggested by[24]. Results indicated that E Banking moderates the relationship between ED and SD among the employees of banking sector in Pakistan.



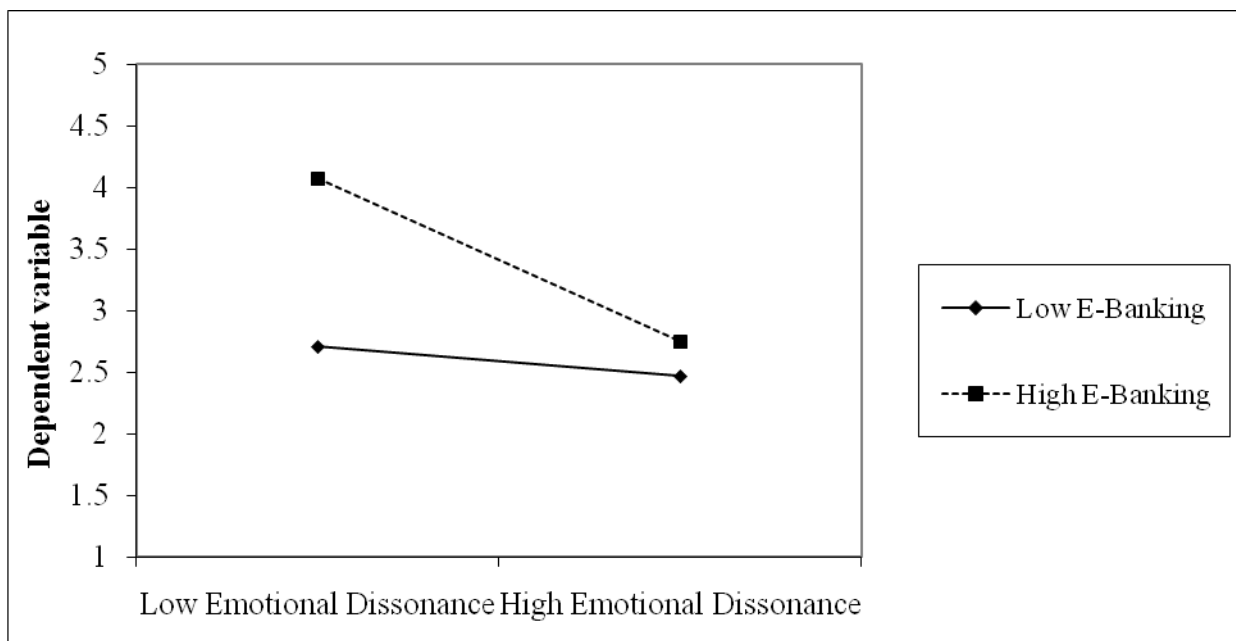


Figure 10- Shows the Moderation analysis

Figure 10 shows the outcome of moderating effect of e-banking on the relationship between emotional dissonance and service delivery. It shows the moderating effect of e-banking which reduces the negative effect of emotional dissonance on service delivery. The interacting variable has a .27 or 27% positive and showed significant ( $p < 0.01$ ) impact on service delivery. Simply, it leads the negative impact of ED on SD has been reduced. Based on the above results the hypothesis is accepted.

## V. Conclusion

This study investigated the impact of emotional dissonance on service delivery with mediating effect of emotional intelligence and moderating effect of E Banking. Findings of the study suggested that emotional dissonance has significant and negative impact on service delivery. Emotional intelligence mediates the relationship between emotional dissonance and service delivery. Moreover, e-banking moderates the relationship between emotional dissonance and service delivery.

### Suggestions for future researchers

Other service sector can be included in this research like Hospitals, police department.

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