Effect of Emotional Intelligence and trust on Bank performance (Evidence SME's in Indonesia)

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Abstract- *This study aims to analyze trust in the relationship between staff and customers in the banking sector, its influence on financial performance in the level of emotional intelligence (EI) and their trust. Respondents were asked to complete EI tests and questions related to trust behavior. Exploratory factor analysis and confirmatory factor analysis and correlation analysis are used to identify relationships. Trust's findings are known to consist of three components: trustworthy; knowledge; and expectations. Furthermore, there is a significant correlation between trust and EI, when compared to the financial performance of relationship managers. Research weaknesses/ implications The method used by banks in collecting performance data limits the analysis that can be held. Practical implications increasing relationship manager awareness of their own emotions, and how they perceive and act on the emotions of others, will positively influence financial performance.*

Keywords: *Bank performance; Emotional Intelligence; SMEs; Trust*

1. INTRODUCTION

The banking sector is increasingly competitive throughout the world. This is especially true in the SME banking sector. Furthermore, core products and actual products offered to business customers can be considered quite homogeneous. Therefore, there is an increasing need for banks to differentiate themselves from competitors at an enhanced product level. One way to achieve this is by building long-term relationships with their important customers. But what are the important constructs that enhance the ability of bank employees to build successful relationships with their customers? This paper examines the relationship between two important relationship commodities that relationship managers have (ie, trust and emotional intelligence [EI]) and their influence on financial performance.

In the banking industry, the importance of building and maintaining important customer relationships has been investigated previously (Madill et al., 2002)[25]. Some of the benefits of strong relationships with important customers include increasing profits through risk reduction, increasing communication, and referral relationships (Hawke and Heffernan, 2006)[23] and increasing customer satisfaction that creates more loyal customers (Petersen and Rajan, 1994)[34]. In addition, several studies on the banking sector in various parts of the world emphasize how effective relationship building creates increased customer satisfaction (Armstrong and Seng, 2000[4]; Jamal and Naser, 2002)[24] and commitments (Abratt and Russell, 1999)[1]. The most studied component of relationship success is probably trust development (Morgan and Hunt, 1994)[30]. Therefore, this study initially wanted to examine the concepts and dimensions of trust when transacting with customers in the banking sector. Furthermore, this study wants to investigate the relationship between financial performance and trust for relationship managers who handle the banking needs of SME customers.

Furthermore, this study examines the relationship between emotional intelligence (EI) of relationship managers and their financial performance. As we will discuss below, EI deals with the ability to understand and control the emotions of oneself and others. During the last 15 years, there have been many studies on EI and its effects. Businesses increasingly recognize the importance of EI, but very little research studies EI in the relationship marketing sector. In an effort to achieve the above, this paper is divided into the following sections. First, research on relationship marketing, trust and EI will be reviewed, which results in three research questions. This is followed by an explanation of the methodology used. Third, findings for all three research questions are presented. Fourth, the implications for managers will be given and finally, the weakness of this study and conclusions will be given.

2. RATIONALE THEORETICAL

2.1 Relationship Marketing

Relationship marketing is related to building, maintaining, and improving relationships with customers and other partners in an effort to maintain and increase the customer base and profitability of the organization (Gronroos, 1994)[18]. The importance of relationship marketing is stated clearly by Dwyer et al. (1987, p. 12): business marketing and consumer marketing benefit from the attention to the conditions that drive the development of a relational bond that creates reliable repeat purchases.

Furthermore, research shows that the level of relationship marketing activities of an organization is positively correlated with performance, staff satisfaction (Sharma and Sheth , 1997)[38], the success of new products (Campbell and Cooper, 1999)[6], and the level of

strategic competitive advantage achieved in the market (Reck and Long, 1988)[35]. Relationship marketing activities also prove to be very important in the kkl sector for example:

To continue to be successful in the corporate sector, small banks must invest in long-term relationship marketing infrastructure to sustain a customer-oriented approach (Adamson et al. 2003)[2].

However, until now there has been little research conducted in this context. There are several components, which arise from the literature, which create successful business-to-business (B2B) relationship performance (Wilson, 1995)[42]. Included here are trust, commitment, communication, collective values, cooperation and social contact (Wilson, 1995)[42]. However, trust is widely recognized as the most important component in the success of a relationship's performance (Nicholson et al. 2001)[31]. Furthermore, Table I presents a latitude of research on several components that create the success of business-to-business relationships. As can be seen, trust is an important component in these studies. Therefore, building trust in business-to-business relationships will be the agenda of this research.

2.2 Trust

Trust is seen as an important construct in various fields of discipline (Nicholson et al. 2001)[31]. Furthermore, in the field of relationship marketing, trust is recognized as an important variable for relationship success in the literature about suppliers (Ganesan, 1994[15]; Morgan and Hunt, 1994)[30], literature on marketing channels (Weitz and Jap, 1995), literature about relationships with end-consumers (Webster, 1992)[40]. Therefore, there are many conceptualizations of trusts. However, one aspect that is common in most definitions of trust is the belief between the parties that the other party can be trusted (Morgan and Hunt, 1994); and that the parties will act with a level of integrity when transacting with each other (O'Malley and Tynan, 1997).

Three common components of trust arise from literature studies (Mayer et al. 1995[29]; Sirdeshmukh et al. 2002)[39]:

1) The component of credibility does the partner have the capability and expertise to carry out the objectives of the relationship (Ganesan, 1994)[15];

2) Integrity component whether the partner will obey written or verbal promises (Nicholson et al. 2001)[31]; and

3) Wisdom component whether the partner will be accommodative and act fairly when new conditions arise relating to the relationship (Ganesan, 1994)[15].

Sako (1992)[37] identifies these trust components namely competency trust, contractual trust, and goodwill trust. Competency trust refers to the expectation that partners can work at a set level. Competency trust is defined as "a group of skills, competencies, and characteristics that enable a party to influence in several specific domains" (Mayer et al. 1995)[29]. Contractual trust refers to the compliance of each partner in a written or oral agreement. Furthermore, contractual trust is shown when the partner enforces an ethical standard, namely fulfilling a promise (Sako, 1992)[37]. Goodwill trust refers to the willingness to do more than formally expected. Thus, goodwill trust grows when partners commit to responsive to certain requests outside the norm (Sirdeshmukh et al., 2002)[39]. In addition, goodwill trust can be defined as the behavior of partners to prioritize partner interests rather than their own interests (Sako, 1992)[37].

lthough a collection of literature on current trust has developed, little research has examined trust in the banking sector. Similarly, the types of trust are relevant and important for the banking sector. Therefore, this study will first find out whether the three-factor model for the trust is right in the banking sector and second, how these trust components are related to the financial performance of relationship managers. Therefore, the following hypotheses are proposed:

H1: Three-factor model for trust appropriate for the banking industry.

H2: The level of trust from relationship managers will positively affect their financial performance.

2.3 Emotional Intelligence

Emotional intelligence (EI) or emotional intelligence is rooted in social intelligence, namely science defined by the ability to understand and manage individuals (Mayer and Salovey, 1990)[27]. EI is managing emotions of yourself and others. EI is now considered very important for individual success in work and in other social contexts as general cognitive intelligence or technical skills (Dulewicz and Higgs, 2000)[13]. Popularized by a best-selling book titled Emotional Intelligence. Why It Can Matter More than IQ by Goleman (1995)[16], research on EI in the field of management is increasing rapidly; but research on EI in the marketing field is slower to take off. Mayer and Salovey (1990)[27] present a three-part model for EI. They postulate that EI includes the assessment and expression of emotions, in oneself and others. This includes awareness of emotions expressed verbally and non-verbally. The second component includes regulation of emotions in oneself and in others. The third component involves utilizing emotions so as to provide flexibility in planning, creativity in thinking, motivation and ability to divert attention. The initial model has been revised to include cognitive components that were previously ignored. The model consists of:

• perception, judgment, and emotional expression;

• facilitating emotions in thinking;

• understand, analyze, and use emotional knowledge; and

• emotion regulation in a reflective manner to advance emotional and intellectual development.

This model considers mastering these components and their sub-components in sequence, and encourages the concept that EI can be learned.

One area where the influence of relationship marketing has had an impact on normal practice is personal selling. Weitz and Bradford (1999,)[41] state that:

[...] changes in the activities of traditional personal selling and sales management are needed to sustain the emergence of the partnership role for the salesperson.

In certain sales situations, such as in the B2B banking environment, the salesperson's role changes his style so that they become relationship managers whose main goal is to build long-term relationships with important customers (Cravens, 1995)[9]. One of the important skills needed for relationship managers is interpersonal communication and the ability to manage conflict in relationships (Weitz and Bradford, 1999)[41]. EI is proven to develop interpersonal communication skills needed to build and improve relationships with important customers (Deeter-Schmelz and Sojka, 2003)[12].

Although EI is identified as an important component of effective selling (Goleman, 1998)[17], there are few studies that link EI with relationship marketing and selling (Rozell et al., 2004)[36]. From the research conducted, EI was proven to increase the level of salesperson orientation in customers (Rozell et al., 2004)[36] and sales performance (Deeter-Schmelz and Sojka, 2003[12]; Higgs, 2004). However, these studies have several important weaknesses. This includes the use of respondents' self-reported scale, or qualitative evaluations that measure EI, customer orientation and performance (Rozell et al., 2004)[36].

The importance of building relationships with business partners in the banking sector is very clear. However, we will assume that a person's ability to manage their emotions and the emotions of others will help the relationship building process. But surprisingly, very few studies have tried to establish a relationship between relationship marketing / selling, EI and performance. Therefore, the following hypothesis is proposed:

H3: Emotional Intelligence (EI) of relationship managers is positively related to financial performance.

3. METHOD

3.1. Procedure

Bank managers (who are responsible for the day-to-day operations of branch offices and building relationships with residential customers) and relationship managers (dealing directly with the banking needs of SME customers) in several large bank branches in Indonesia are sent an e-mail information sheet explaining the research this. E-mail contains two hyperlinks, the first hyperlink is related to the online version. Other hyperlinks bring respondents to an online questionnaire designed to examine the elements related to trust building. MSCEIT assessment is completed in approximately 30 minutes. Scores and detailed source reports are then made by the administrator test, namely Multi-Health Systems (MHS). The trust questionnaire is completed in approximately 20 minutes. A high number of answers was achieved for this sample (77 percent). Respondents spread geographically across the entire Indonesian region. There was no emphasis on the duration of work or the performance of respondents. Data was collected in November 2016.

3.2. Participants

The initial sample consisted of relationship managers (n = 92) and branch managers (n = 129). This sample (n = 221) was used to test the first hypothesis. High statistical power is needed to hold exploratory factor analysis and confirmatory factor analysis. After the solution was found for the trust component, an analysis was conducted of H2 and H3 in the relationship manager sample only. Some of the characteristics of the sample are illustrated below in Table I. The relationship managers surveyed ranged in age from 25 to 66 years. There is a higher proportion of men (88 percent) than women (12 percent).

Table 1: Distribution of respondents by age and gender (n=92)

	Male (*n*)	Female (*n*)	Total
25-34	17	4	21
35-44	44	2	46
45-54	17	4	21
55-70	3	1	4

3.3. Measuring Instruments

Emotional Intelligence (EI) The instrument used to test the emotional skills of managers is Mayer-Salovey-Caruso Emotional Intelligence Test (MSCEIT) V.2. MSCEIT provides aggregate EI scores and four Branch scores:

(1) emotional perception;
(2) emotional integration and assimilation;
(3) knowledge about emotions; and

(4) emotional management.

The advantage of using MSCEIT compared to other EI gauges is because MSCEIT measures the actual ability of each manager to carry out tasks and solve emotional problems. In contrast, other EI measuring instruments conduct subjective assessment (self-report) on emotional skills based on manager's perceptions of their own emotional abilities (Goleman, 1995)[16]. Because the self-report gauge does not have psychometric support

(especially discriminant validity from the Big Five personality dimension), Conte (2005)[8] argues that EI-based measuring capabilities might continue to receive attention.

Furthermore, MSCEIT researchers are considered as one of the most accurate measuring instruments available for EI. In one recent study by Mayer et al. (2003)[26], overall scale level reliability and branch level reliability are all above 0.75. For all scales at MSCEIT, the mean internal consistency reliability was 0.68 for consensus scoring and 0.71 for expert scoring. Namely, MSCEIT is a very reliable test at the level of Branch, Area, and Total scales according to Mayer et al., (2002)[28]. In addition, several other studies have found support for the compatibility of MSCEIT with the four-factor EI model (Day and Carroll, 2004; Palmer et al., 2005).

Measuring trusts is Item questions / statements (items) for scale trust are adapted from several previous studies (Sirdeshmukh et al., 2002)[39]. Although there is no agreement in the literature, trust in general is seen to consist of three constructs, which are explained as competency trusts, contractual trusts, and goodwill trusts (Sako, Sako, 1992)[37]. A total of 15 items (seven-point scale, strongly agree to strongly disagree) were included to find out whether the three-factor model applies to relationship managers. Performance measurement tools kinerja Performance data provided by banking organizations and collected as part of their biennial management performance review. Performance indicators for bank managers and relationship managers are presented as amounts calculated between 1 and 5. For relationship managers, this amount comes from profits generated for banks in the first six-month period in 2015.

4. FINDINGS

Some interesting findings emerged from this study. Although this research is explorative, there are still some important results that enhance our understanding of trust development and the relationship between trust, EI and financial performance of relationship managers.

The first hypothesis examines the dimensionality of the concept of trust in relation to bank managers (both branch managers and relationship managers). The aim is to identify the factors that form a comprehensive trust in the banking context. SPSS 22 is used to conduct factor analysis (Principal Components, using Varimax rotation) with item trust created at the stage of scale development. A three-step approach is adopted to eliminate items. Items are taken from a scale that:

(1) cross load at 0.4 or more on two or more factors;
(2) load of less than 0.4 on all factors; and
(3) included in a factor consisting of less than three items.

From factor analysis, a three-factor solution appears according to the theory. From the exploratory factor analysis, confirmatory factor analysis was conducted using structural equation modeling (EQS 6.1). Model 1 (in Table 2) satisfies almost all benchmarks for the match

index. Although the remainder of the standard shows that there are no problematic specific variables, the exploratory factor analysis shows loading for items trust 3 and item trust 15 is lower than for other variables on all scales, as well as communal similarities during extraction. Given this, one model was tested that did not include these variables. This results in a substantial increase in the match index as can be seen in model two (shown below). The second model is symmetrical, more concise than the first model and provides a better match with the data, so this model is preferred over the initial version.

Thus, a three-factor solution is identified for trust in the banking context. These three factors are called Dependability trust, Knowledge trust, and Expectations trust, as can be seen in Table 2. For these factors, all Cronbach alpha exceeds the minimum acceptable level (Hair et al., 1992)[20]. Dependability is seen to be related to the delivery of customer requests by bank managers / relationship managers. Dependability concerns the fulfillment of contracts between managers and customers, whether the contract is written or oral, large or small. Dependability is whether the manager meets the request submitted. The second construct relates to the knowledge held by managers in all areas of financial business, not only bank products, but also knowledge of the banking industry and the customer's business. The final factor in the trust construct is beyond customer expectations. This relates to doing more than expected in relationships. The second hypothesis examines the relationship between trust and performance. For this hypothesis, only samples of relationship managers are analyzed. There are two reasons; First, there are different ways of estimating financial performance between bank managers and relationship managers. Second, relationship managers have greater opportunities to build relationships with their business customers where trust and EI will be more relevant. Correlation is used to prove a significant relationship between trust and financial performance. Both the total trust and the three total trust factors were tested to determine their influence on financial performance of relationship managers. As can be seen in Table 3, total trust correlates significantly with financial performance from relationship managers (0.352 *, 0.022). However, when factors are tested, only Knowledge Trust is proven to be significantly correlated with financial performance of relationship managers (0.514 **, 0,000).

The third hypothesis examines the relationship between financial performance of relationship managers and their EI level. Correlation analysis is held to identify which of the eight task constructs, both area constructs (experiential EI and strategic EI), and the overall EI construct, which is related to financial performance. The results of this correlation analysis are shown in Table 4. The results showed that, for relationship managers, three EI constructs (image, facilitation, and emotional management) were moderately correlated with financial performance. Furthermore, when classifying these variables, experiential EI has a significantly positive

correlation with performance, but not so with strategic EI. The most noteworthy finding is that the total EI is positively and significantly related to financial performance (0.292 *).

5. DISCUSSION AND IMPLICATIONS

The strategic shift towards a relationship marketing strategy in the financial services sector is based on the assumption that customers involved in stable relationships will experience higher switching costs over time. In the context of technological advances that give customers more power over their financial data, financial service providers must find new ways to meet customer needs, build competitive advantage, and inspire customer loyalty. The development of liking has been shown to increase the development of relationships in the banking sector (Hawke and Heffernan, 2006)[23], now trusts and EIs are emphasized as components in the development of successful relationships in the context of business banking.

Relationship marketing works by stimulating emotional bonds so that relationships with high trust can be established in which various products and services can be sold. The concept of trust is very prominent in the context of the financial services sector because customers do not have a strong position to evaluate service quality objectively. But the multidimensional model for trust is like the model proposed by Johnson and Grayson (2005), that emotions-based trusts have a cognitive component. Cognitive trust is the belief that customers are willing to rely on the competency and reliability of service providers. Johnson and Grayson (2005) found that service provider expertise (evaluated based on the level of knowledge and experience of service providers regarding focal services) is an antecedent of cognitive trust. Our research seems to fit this finding by showing that the level of competency-based trusts of relationship managers correlates strongly with performance.

The findings relating to *H1* advance multidimensionality trust by identifying that trusts in the financial sector consist of three constructs: dependability, knowledge, and exceeding expectations. This is consistent with the research cited earlier by this study which emphasizes the existence of various types of trust. Blois (1999)[5] states that "blanket trust" is rarely applied to other parties. Namely, we trust someone in a certain context and / or for certain purposes. Similarly, Johnson and Grayson (2005) show that various dimensions of trust can be distinguished empirically and have the same and unique antecedents. Understanding trust as a multidimensional concept has important implications for managers that are increasingly proven by considering H2 findings.

The results and second hypothesis show that total trust correlates significantly but weak with performance. But, knowledge (or competency-based trust) correlates strongly with performance. This finding helps answer important questions in relationship marketing, that is, can

trust and trustworthiness be created (Blois, 1999)[5]. Clearly, not all efforts to build trust will produce the same results in relation to performance in relation to performance if little attention is paid to what aspects of trust are relevant to the context of specific business relationships. One important implication is that the simplistic view that the results of trust development efforts will inevitably have to be rejected and that managers must pay attention to the types of behavior that build and erode customer trust (Sirdeshmukh et al., 2002)[39].

Banks can see that the challenge is to help relationship managers build a total trust relationship with their clients (Hart and Johnson, 1999)[22] but ironically the effort to build trust can have undesirable consequences of eroding trust if the motives are in doubt. Blois (1999)[5] suggests that trust cannot be created due to the practical problem that the more people try to show their trust, the more likely they are to arouse suspicion so that they behave with manipulative intentions. For example, one common technique for financial advisors in building effective trust is to recommend products that do not involve personal profits or commissions and by stating this in order to win the trust of customers. If the customer knows such a technique, the trust can be damaged. However, if the financial advisor knows that his expertise is relied on by the customer, he will be more focused on communicating that expertise rather than achieving effective trust.

Although mutual trust cannot be created, we may be able to create a context in which trust can be perceived (Halliday, 2003)[21]. Namely, in a context where the parties involved show the ability to able to fulfill promises. Relationship managers must be able to provide evidence of capabilities and competencies, which their clients believe are relevant as a prerequisite for being considered trustworthy. Establishing contracts that can be fulfilled is one way to show trust.

Another way to utilize the expertise of relationship managers is to build a reputation for organizational trust. For example, Hart and Johnson (1999)[22] provide the following practical suggestions:
• hold a mentoring program that enhances the expertise of more experienced agents;
• intensify product training programs; and
• establish a "product expertise center" that provides specific information to agents and their customers when they need it.

Furthermore, financial service providers can show their knowledge or expertise by identifying latent financial problems that are unknown to the customer. Namely, financial service providers can change their attitude towards business from the attitude of selling products that are closely related to the attitude of selling individual solutions based on the relationship approach.

Training in terms of increasing trust is recognized as important for relationship managers but further research is needed to help companies identify training needs that are specific to their needs. It makes sense that in an effort to

build trusting relationships between financial advisors and clients, companies will improve their training in terms of interactive skills / people. But given the importance of competency-based trusts, it would be wiser for us to follow the old adage: employ people's skills and practice technical skills if possible (Chambers and Craft, 1998)[7]. The third hypothesis in this study examines the relationship between relationship marketing / selling and EI activities. The findings show that the higher the level of EI owned by a relationship manager, the higher their profitability for the bank. Therefore, this research adds to the limited research on the field of EI and relationship marketing. From several studies that have been conducted, qualitative research on 11 sales professionals by Sojka and Deeter-Schmeiz (2002) and quantitative research on employees at a call center by Higgs (2004) have similar findings with this study. However, this study used the EI ability test (Mayer-Salovey-Caruso Emotional Intelligence Test, MSCEIT V.2). Furthermore, this is the first research in its category held in the banking sector.

Several other studies have found a relationship between EI and performance. Furthermore, EI is associated with transformational leadership (Daus and Askanasy, 2005), career success (Daus and Ashkanasy, 2005)[10] and team performance (Feyerhem and Rice, 2002)[14]. Research also shows a positive relationship between EI and individual job performance. However, the question of whether there is a clear relationship between EI and performance is a controversial question (Antonakis, 2005)[3], and that trust and its relative importance in the work context might be an intermediary factor.

This finding has several implications for business practices. First, relationship managers must know the concepts of EI, their EI level and how they can improve various EI elements. This is because the increase in EI will result in improved relationship management capabilities and ultimately can increase profitability. Although giving a warning not to expect too much from EI (Mayer et al., 1999), for many people, little is taught and although some basic learning about emotional reasoning and emotional management can provide many results in improving social function. Furthermore, the bank's HR department must consider EI when recruiting staff to relationship manager positions. Staff who have high EI, and know the importance, will be better able to produce effective relationships, especially in customer service positions (Mayer et al., 2004a).

6. WEAKNESSES AND CONCLUSIONS

This research has two main disadvantages. First, there are problems related to the performance data collected by the bank. Because we don't collect this data, we don't have a real way to find out the reliability and validity of the data. Although this study does not find a significant relationship between trust, EI, and financial performance, more reliable and valid performance data is expected to

increase the significance of usable statistical findings and techniques.

The second weakness is related to the sample. Although the overall sample is appropriate (n = 221), the sample size for relationship managers is limited (n = 92). Furthermore, samples come from various branches of one large international bank in regional Australia (Australia regional refers to all Australia except the main capital). Therefore, the generalisability of the results is doubtful. Furthermore, future research is recommended to be held in other banks and also across cultures. Relationship marketing and relationship selling are very important for most, if not all, organizations if they want to succeed in the market. One of the most important skills in relationship marketing or relationship selling is a person's ability to be able to build relationships. Therefore, we assume that a person's ability to build trust and to manage their emotions and the emotions of others will help the relationship building process. However, there are few studies that link EI and relationship marketing and relationship selling (Rozell et al., 2004)[36]. This paper is an important step in emphasizing the significance of EI and trust in the field of relationship marketing or relationship selling. The findings indicate that the EI level and relationship manager's ability to build trust have important implications for the banking sector. However, this is a tentative first step towards this field of banking industry and hence further research is needed.

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