

## The Effect of Emotional Intelligence on the Recognition Level of the Importance Usage of Relationship Marketing (An Analytical Study of the Views of Commercial Banks Branch Managers in Jordan)

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### Abstract

*The study aimed to determine the effect of emotional intelligence ( with its dimensions; self-awareness, self-management, self-motivation, recognizing and understanding emotions, human relationship management ) on the recognition level of the importance usage of relationship marketing ( with its dimensions; the client, retain relationship with the client , developing methods of service delivery, maintain contact to retain the client).The research group consists of (13) commercial banks and its (336) branches in Amman, and the research sample was a (100) branches, the questionnaire were distributed to its managers. The valid forms for analysis were (82) questionnaire forms.The results of the study showed that the impact of Emotional Intelligence is significant on the awareness level of the importance of relationship marketing among branch managers of the commercial banks, And that all the characteristics and dimensions of Emotional Intelligence affect the perception of the importance of relationship marketing, this confirms to the banks management the importance of the Emotional Intelligence characteristics of the of managers, its impact on the continued interest in the customer, and to build a long-term relationship with him.*

**Keywords:** Emotional Intelligence, Level of Perception, Relationship Marketing, Branch Managers, Commercial Banks, Jordan.

### 1. Introduction

Marketing relationship is a strategic approach and a different style of performance than the traditional marketing one. It focuses not only on customer search and acquisition, but on a philosophy that based on the customer's first interest as the target and as a future feature in dealing with Customers built upon foundations other than the traditional basis of the management, and building long-term relationships with the client to earn his or her trust, and then retain it as a partner not an external party, and thus achieve more profitability. This trend has taken root after many studies indicated that customer retention is slower than searching for a new customer, (Egan2014, Kotler, keller2016).Therefore, the marketing trends of many organizations have changed, especially after the acquisition of customers is not easy in markets where competition has intensified. It has been found that the organizations producing the services especially the banks, are the most needed to use and apply the relationship marketing, because of its impact on building and maintaining the relationship with clients. In the Jordanian banking sector, which is characterized by strong competition between banks to provide better banking services, and to obtain a greater market share, it becomes important to recognize the importance of using the bases of Relationship Marketing by managers, one of the most important aspects, that banks managements should pay attention to, and focus on,to achieve the best competitive advantage results. (Al-Zoubi, 2016).Hence the importance of the research springs from looking at one of the aspects that support, and improve the managerial work performance of the commercial banks through investing inEmotional Intelligence properties and skills ofthe managers, (so they can encourage employs to apply successful practices with customers, and to think that the communication success with the customers, represent an additional layer to the general structure of the company and not merely an achievement of sales) (Tawfiq, 2007).

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Therefore the study of the effect of Emotional Intelligence on the recognition of the importance of the use of Marketing Relations in the Jordanian commercial banks, has its role in building an ideal model relationship with customers to earn their loyalty, where banks managements, investments in leadership abilities of the managers whom have the characteristics of Emotional Intelligence to encourage employees in taking advantage of the use of the bases of Relationships Marketing.

## **2. Research General Framework**

### **2.1. The research obstacle**

The implementation of Emotional Intelligence content and dimensions in some departments of business including banks management still fairly new, and this may require increased attention to benefit from its contents, which enables them to encourage employees, raise their level of performance, and obtain better positive results, especially from the point of building and sustaining relationships with the clients, meaning; recognising the importance of applying the principles of Relationships Marketing. Multiple previous studies two of which are; Hamphere 2002, Goleman, 2006, found that individuals with a high level of Emotional Intelligence are more successful in their careers, and their performance is higher because of the social, emotional, and the leadership skills they posies. Therefore, the research obstacle can summed through the following set of questions:

Is there an impact of Emotional Intelligence with its dimensions (self-awareness, self-management, self-motivation, awareness and understanding of emotions, human relations management) at the level of Jordanian commercial banks branch managers, regarding the importance of using marketing relations, maintaining relationship with clients, developing customer service delivery methods, following up to customer retention)?

From the above question arise the following exclamations :

- Is there an effect of Emotional Intelligence ( with its dimensions) at the level of the branch managers of commercial banks regarding the importance of the client?
- Is there a follow-up of Emotional Intelligence (with its dimensions) at the level of the branch managers of commercial banks to build relationship with the client?
- Is there an effect of Emotional Intelligence (with its dimensions) at the level of branch managers of commercial banks to maintain relationship with the client?
- Is there an effect of Emotional intelligence (with its dimensions) on branch managers of commercial banks on the providing methods of service to the client?
- Is there an effect of Emotional Intelligence (with its dimensions) on branch managers of commercial banks to maintain contact with the client in order to retain the client ?

### **2.2. The Research Importance**

The research importance is emphasized through its focus on the need to adopt marketing methods that are consistent with the directions imposed by the concept of Relationship Marketing ( as a new concept ) on business organizations including banks, the necessity required of these banks to be successful in the Jordanian market due to an increasing competitiveness . The research importance also stems from the importance of studying the managers emotional intelligence skills, which many studies have noted its positive impact and the effectiveness of its role. This aspect which is needed by banks as business organizations in Jordan to combat competition in a changing environment, requires intelligent leadership that elevates performance to high levels, recognises the importance of practicing the principles and the foundations of its services marketing . Therefore, this study emerged to clarify the effect of the managers emotional intelligence in acknowledging the importance of using the bases of relationship marketing at Commercial banks.

### **2.3. Research Objectives**

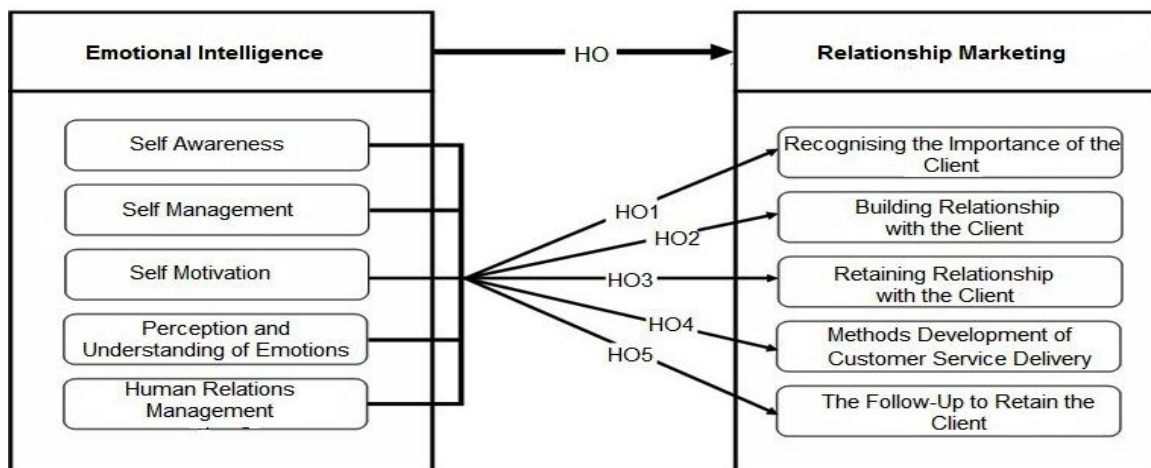
In light of the research obstacle and the questions raised, research objectives can be summarized through the following:

- 1 Nature and importance of emotional intelligence in enhancing the performance abilities of the commercial banks departments will be highlighted.
- 2 Point out the significant and impact of emotional intelligence and its dimensions, on the Jordanian commercial banks directors, regarding the importance of using relationship marketing and its dimensions, as an outlook to achieve positive work results for banks.
- 3 Measuring the effect of emotional intelligence ( with its dimensions: self - awareness, self - management, self - motivation, perception and understanding of emotions, Human Relations management) on commercial banks branch managers understanding, regarding the importance of the use of relationship marketing.
4. Specific conclusions on this matter to be reached, and then come up with proposals that increases the banks administrations capacity usage of the core aspects of the relationship marketing.

**2.4. The Model and the Variables of the Study.**

To explain the problem of the study and achieve its objectives, a default model should be built in order to specify the independent variable (emotional intelligence) and the dependent variables (commercial banks branch managers, regarding the importance utilization of relationship marketing ) as illustrated in the figure(1) below:

**Figure 1. The Model of the Study**



Source: (Charted by the researchers, benefiting of Goleman 2006, Egan 2004, Shafiq 2005, Muhammad 2011, Aboud 2013).

**2.5. Research Hypotheses**

**Main Hypothesis-**At the indicator level ( $\alpha \leq 0.05$ ), of emotional intelligence in its dimensions ; self-awareness, self-management, self-motivation, perception and understanding of emotions, and human relation management, there is no effect of statistical significant on commercial banks branch managers, regarding the importance utilization of relationship marketing in its dimensions; the client, retain relationship with the client , developing methods of services delivery, and maintain contact to retain the client.

**First sub-Hypothesis-**At the indicator level ( $\alpha \leq 0.05$ ), of emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions, and human relation management, there is no effect of statistical significant on the acknowledgement of the importance of the client.

**Second sub-Hypothesis-**There is no effect of statistical significance at the indicator level( $\alpha \leq 0.05$ ) of emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions, and human relation management, upon relationship building with the client.

**Third Sub-hypothesis-**There is no effect of statistical significance at the indicator level( $\alpha \leq 0.05$ ) of emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions, Human relation management, to retain relationship with the client.

**Fourth Sub Hypothesis-**There is no effect of statistical significance at the indicator level ( $\alpha \leq 0.05$ ) of emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions, human relation management, on the development of customer service delivery methods.

**Fifth Sub-hypothesis-**There is no effect of statistical significance at the indicator level ( $\alpha \leq 0.05$ ) of emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions, and human relations management, on the follow-up to retain the client.

## 2.6. The research population and its design

Thirteen national commercial banks in Jordan's capital Amman, are represented as the research population. Ten of these banks identified to have 336 branches out of 592 the total number of branches in the Kingdom, (Report 37 of the Association of Banks in Jordan 2015). For the capital is the centre of economic, commercial activities and more than 60% of the number of branches located there, the three banks that were excluded from the research because of the small number of branches in the capital are; Arab Jordan Investment Bank, Society General Bank - Jordan, and Capital Bank of Jordan. Therefore, the ten banks included in the research population, led to sampling unit consisted of the directors of 100 branch of the 10 commercial banks in Amman, out of 100 questionnaires distributed according to the ratio of the number of branches per bank, 82 out of returned 91 questionnaires were valid for analysis.

## 2.7. Data collection methods

Two methods of data collection were adopted. To cover the theoretical side, the first one was through the available previous work materials of references, researches and studies. In relation to the preliminary data side and for the purpose of collecting field data, a questionnaire was constructed according to Likert Scale. Utilising the Previous studies of; Goleman 2006, Al-Anqari 2014, Muhammad 2011, and Abboud 2013, for the emotional intelligence side of the questionnaire construction, and the studies of; Egan 2014, Shoura 2005 and the student study 2002 in relation to the relationship marketing side, was beneficial. Also, to verify the validity of the questionnaire, a number of professors in the field of marketing and business management (list of their names in the research annexe) were consulted and their observations were taken into account.

## 2.8. Previous studies:

**-Shoura 2005**, came in connection to relationship marketing, its aim was to identify the nature and the importance of relationship marketing for five stars Hotels managers in Jordan. The study revealed that there is a broad recognition among the managers of the concept of relationship marketing and a positive approach to its applications to build relationships with clients and to retain them.

**-Ismail 2009**, looked at the requirements of relationship marketing and its impact on relationship strengthening with the client, and to know the moral effect reflected by these requirements on enhancing the organization relationship with its customers and clients. The study showed, that customers database building ranked first and constructing a Personal relationship with clients ranked last.

**-Muhammad 2011**, after aiming to identify the level of organizational learning culture, and the emotional intelligence level at Jordanian universities, to measure the impact of the two on the organizational performance at these universities. The study results showed the following; learning culture effect on performance is present, there is an effect of emotional intelligence in its dimensions on the organizational performance and the level of emotional intelligence skills of the academic leadership are excellent.

**-Abboud 2013, aimed** to determine the effect of emotional intelligence on the transformational leadership of the middle and executive administrations of the Jordanian commercial banks.

The study found that there is an effect of emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, empathy, and social skills. It concluded also, that there is no relevancy of the emotional intelligence effect level on the transformational leadership, can be attributed to age, gender or social status.

**-Khan, et al. 2013**, aimed to identify the effects of emotional intelligence on the performance improvement of employees at four Pakistani companies.

The study results was; that emotional intelligence plays an important role in enhancing the employees performance , a linkage between employees performance and self-awareness and Self- management, a statistical significant connection between social- awareness and employees performance, and the emotional intelligence of the employees strengthen the ability in knowing the others through communication and influence skills . Finally, emotional intelligence is a vital tool, can be used to enhance organizational productivity through the efficiency of employees performance.

**-Abdullah 2014**, aimed to identify the importance of adopting the concept of internal marketing at Saudi universities and the impact of its application on the emotional intelligence and the degree of satisfaction of faculty members. The research showed, that there is relevancy of a statistical significant between internal marketing and both , the emotional intelligence the degree of satisfaction of Saudi universities faculty members.

**-Durrah 2015**, aimed to identify the emotional intelligence level of a group of managers, heads of departments and services providers in nine banks in the Jordanian banking sector, as well as, to evaluate the role of emotional intelligence in improving the effectiveness of work groups.

The study concluded that the emotional intelligence level of the banking sector employees is high and the order of its dimensions mostly practiced by the workers are ; use of emotions in the first place, followed by emotions management, and finally recognising and understanding emotions.

**-Al-Zoubi 2016**, the aim of this study is to know the impact of marketing intelligence variables (intelligence product, competitor's intelligence, database, customer understanding, understanding the market) on technological innovation. The JTC is chosen for this study. The importance of the study comes from the fact that marketing intelligence is one of the important topics in the continuous technological developments, entrepreneurship and fast connection where the global business environment has become more competitive and faces many challenges, which require conscious and systematic approach by departments and organizations. Despite the adoption of recent technologies in different business areas for technological and managerial organizations, there is still a failure by organizations in the use of marketing intelligence systems, which gives organizations strengths and ability to last and becomes unique. We must not forget role of these systems in technological innovation, which help organizations in providing new products and services. The questionnaire was developed to collect data from the study's community, which includes 150 employees in order to achieve the objectives of the study and testing of hypotheses. The main conclusions and recommendations of this study are the existence of statistically significant impact for marketing intelligence dimensions in technological innovation, the need of organizations to adopt modern technology in developing their work due to its high precision in business achievement. Also, establish the concept of technological innovation in organizations, which gives it competitive advantage in the market. Continuous attention for technology analysis and data manipulation tool in the telecom company offers advanced analysis of data structure and support the decision-making process. Continuous development and updating of the database by JTC since it is a large databases that store huge amounts of data. In addition to that, we the need to understand the customer because the core all organizations.

### **3. Research theoretical frame**

#### **3.1. Relationship Marketing**

The launch of relationship marketing as a concept, is fairly modern (during the 1980s) in comparison with traditional marketing one. It is a development of the traditional concepts as a new philosophy, direction and a theoretical enrichment of what the bases of traditional marketing founded upon. Although marketing theorists differed on defining its definition, its foundations became clear, therefore the views of researchers may vary depending on what they perceive, never the less, one should not depart from the agreed upon bases and principles which was acknowledged as fundamentals of the relationship marketing concept. Thus, relationship marketing is seen as a strategic direction for organizations, through focusing on retaining existing client and developing relationships with them rather than continuously concentrating on attracting new customers (Lovelock 2001),also as(Kotler & Keller 2016: 174)pointed out, that the adaptation of relationship marketing is the key for client retention. Relationship marketing viewed as; creating, maintaining, enhancement of strong relationships with consumers and shareholders, and directed toward a long-term, with the aim of giving an extended value for consumers (Kotler & Armstrong 2012: 451).

Therefore, it is necessary to explore the most important bases and principles on which this approach is founded, and in doing so, the marketing management will have the ability to formulate a clear strategy, governed with applications, to guide the administrative leaders on marketing, these bases and principals summed in are ( Egan, 2004: 25):

1. Create new added value for customers through their consumption or the merchandise usage or the provided service.
2. The recognition of the main role of the consumer in determining the value and benefits that he or she wishes to achieve.
3. To work on identifying the communication process between the seller and the buyer, in a manner that supports the perceived value of the consumer.
4. The continuous support for cooperation and coordination between customers and marketers.
5. The awareness of time importance for clients.
6. Building a relationships network with clients, as well as a relationships network between the organization various branches the like of; suppliers, distributors, brokers and other businesses owners dealing with the organization.(Al-Zoubi,2016)

Therefore, relationship marketing has gained an exceptional importance for business organizations ( especially the ones marketing for banking services) due to the imposed challenges on banks, forcing its departments firstly to increase both, customer care and continuous communication .

Secondly to combat intensified competition after; foreign banks entry, the development of communication and information technology, the adaptation of methods in E-Selling through the Internet and in its various forms, via mobile phones as part of E-Marketing activities and the use of the Instant Banking Services. These interactions forced business organizations to re-examination the selling and distribution methods of their products, in reflection to the positive impact of the electronic sale on increasing their performance effectiveness (Al - Samarrai2012:171).Thirdly, the occurring change in the banking environment, cast the task of orientating business to suit these changes on banks management.

### **3.2. Emotional Intelligence**

During the last two decades, the concept of emotional intelligence developed. Organizations took interest in its applications, especially business organizations, hoping to increase its ability to improve their performance and to obtain positive and successful results, to enable them to reach their goals. Emotional intelligence has been defined as the individual ability of the to recognize his or hers emotions and the emotions of others, making him able to achieve success in professional and life interactions. Emotional intelligence is a combination of abilities that includes self- awareness, self-control, empathy, and social skills (Goleman 1995), also Robbins( 2001) noted that emotional intelligence is a combination of non-cognitive skills and the ability to achieve success, and the tolerance of environmental requirements. The studies of intelligence field have evolved from conventional intelligence to emotional intelligence, where the later emphasizes on the leadership abilities and characteristics, for the one who possess the characteristics of emotional intelligences an intelligent leader (Hamphere, 2002), also Goleman (1998) stated, that the intelligent leader possess of the emotional intelligence characteristics the; ability to oneself recognition, self-control, committed persona, and the ability to; communicate, interact and influence others, as well as the ability to innovate and take risks.

Therefore, emotional intelligence is relevant to the good performance of business organizations, and for that, organizations started to look for managers who possess the abilities and skills of emotional intelligence. It should be noted, that emotional intelligence dimensions were mentioned from multiple perceptions according to the perspectives of the researcher. For the purposes of this research, he following dimensions mentioned by Goleman (2006: 185-211), has been adopted to measure the emotional intelligence of commercial banks branch managers. • Self-awareness: the managers ability to knowledge, observe the emotions of the employees, and to guide it in a manner that achieves good performance.

- Self-management: the managers ability to control their behaviour and the behaviour of others, and the ability to act rationally to be able to adapt according to the work environment changes
- Self-motivation: how managers self-motivate their emotions and others through taking the lead to accomplish works and create an initiative spirit to motivate others, to improve performance and to show their passion regarding work performance.(Al-Zoubi,2016)
- Recognising and understanding the emotions of others: It means the managers ability to understand the employees feeling, the acknowledgement of their needs, help them, and to establish a good relationship with them, to enable them to accomplish the required work.
- Human relationship management: managers have the ability to communicate with and influence employees by using methods that attract them, improve and maintain the relationship with them.

Emotional intelligence is considered one of the aspects that helps the manager to think logically, work purposefully to adapt to his dynamic and rapidly changing environment, and thus, the manager or the administrative leader can gain access to success, and to ensure a better goals achievement for his organization and him or her personally, and The dimensions of emotional intelligence also play an important role in the investment possibility of the manager's mental skills, based on emotions to try to influence others (Mohammed 2011: 64).

#### 4. The research practical framework.

##### 4.1. Results Presentation and analysis.

###### Characteristics of the study sample:

Table (1) shows the personal and positional characteristics of the study sample members in terms of; education qualification, specialties , years of experience in banking, and age. The results presented in Table (1) shows that 84.1% of the study sample members have a bachelor's degree, and they are the largest proportion that specialises in management and finance, the majority age wise are 30 years old, and the largest percentage for years of experience more than 10 years, This means that respondents are aware of the nature of the subject matter and that will have a positive impact on the results accuracy.

**Table 1. Distribution of the study sample according to personal and positional characteristics**

Variable	Category	Frequency	% Percentage
Education Level	General Secondary School	-	-
	Diploma	7	8.5
	Bachelor	84.1	84.1
	Master	5	6.1
	PHD	1	1.2
Specialties	Marketing	11	13.4
	Business Management	20	24.4
	Banking and finance	24	29.3
	Economy	10	12.2
	Other	17	20.7
Years of Experience	5 years	5	6.1
	5-9 years	13	15.9
	10-14 years	42	51.2
	15-19 years	16	19.5
	20 years	6	7.3
Age	25-29 years old	13	15.9
	30-34 years old	34	41.5
	35-39 years old	22	26.8
	40-44 years old	9	11
	45 years old	4	4.9
Total		82	100

## 4.2. Search variables results

• **Research tool Stability:** Cronbach's alpha, was used to measure the internal consistency of the respondents responses to all the questions. Although the measuring rules for the value must be obtained are not specified, accumulating internal consistency of  $\text{Alpha} \geq 0.60$ , is generally acceptable from the applied insight of administrative and human sciences (Sekaran & Bougie, 2010), and Table (2) shows the results of the stability tool for this study.

**Table 2. Coefficient stability of the questionnaire dimensions internal consistency (Cronbach alpha scale)**

T	Variable	No of Elements	Cronbach Alpha
1	Emotional Intelligence	25	0.821
1-1	Self-awareness	5	0.682
1-2	Self-management	5	0.691
1-3	Self-motivation	5	0.551
1-4	Perception and understanding of emotions	5	0.685
1-5	Human relations management	5	0.708
2	Relationship marketing	25	0.795
2-1	Recognising the importance of the client	5	0.697
2-2	Building relationship with the client	5	0.699
2-3	Retaining relationship with the client	5	0.610
2-4	Developing methods of service delivery to the client	5	0.729
2-5	The follow-up to retain the client	5	0.738
	The questionnaire as a whole	50	0.846

The above Table (2) shows the stability values of the study main variables for emotional intelligence at (0.846), and at (0.795) for relationship marketing. Cronbach alpha indicators above points to, that the study tool is generally incorporated by a high stability coefficient, and its ability to achieve the study purposes. In order to determine the importance level of emotional intelligence dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions and human relations management in the Jordanian commercial banks, as well as the order of each dimension elements, arithmetical averages and standard deviations were used as shown in table (3), (4), (5), (6), and (7). Table (3) shows the statistical averages and standard deviations of the sampling unit responses in conjunction with each element and its order for the self-awareness dimension. In general, it appears that the importance level of this dimension is very high in commercial banks.

**Table 3. Average arithmetic and standard deviations of self-awareness level**

T	Self-Awareness	Average arithmetic	Standard deviation	Importance order of the element	The level
1	The manager controls his own feelings that effect directing his goals.	3.548	0.957	5	Medium
2	The manager recognizes the points of his weaknesses and strengths in order to continue learning and developing one's self.	4.182	0.569	2	High
3	The manager recognizes his ability value making him able to take the right decisions.	4.231	0.594	1	High
4	The manager possess the ability to react calmly when faced with a stressful situation.	3.817	0.771	4	High
5	The manager is able to express his emotions about the employee's.	3.951	0.735	3	High
	Average arithmetic & standard deviation for Self-Awareness	3.946	0.452	-	High



Table (4) shows the arithmetical averages and the standard deviations of the sampling unit responses for each paragraph and its order for the self-management dimension. In general, and from the sampling unit point of view, the level of this dimension in the commercial banks is high.

**Table 4. Average arithmetical and standard deviations of self-management level**

T	Self- Management	Average arithmetic	Standard deviation	Importance order of the element	The level
6	The manager puts applies criteria's when dealing with others.	4.219	0.703	2	High
7	The manager returns honesty standards at work.	4.548	0.650	1	High
8	The manager is able to adapt with his surrounding changes at work.	3.987	0.657	4	High
9	The manager deals with flexibility regarding employees requirements.	3.914	0.612	5	High
10	The manager counters others outbursts with wisdom.	4.036	0.727	3	High
Average arithmetic & standard deviation for Self- Management		4.141	0.385	-	High

Table (5) shows the statistical averages and standard deviations of the responses of the sampling unit for each paragraph and its order for the self-motivation dimension. In general, and from the sampling unit point of view, the level of this dimension in commercial banks is high.

**Table 5. The average arithmetic and the standard deviations of the self-motivation level**

T	Self-Motivation	Average arithmetic	Standard deviation	Importance order of the element	The level
11	The manager possess the will to accomplish which helps him to guide results consistent with work goals.	4.292	0.555	2	High
12	The manager searches for new opportunities to reach goals.	4.231	0.672	3	High
13	The manager takes the initiative to do the work without asking the higher management.	3.939	0.806	5	High
14	The manager feels the enjoyment after accomplishing what is required of him.	4.622	0.536	1	High
15	The manager takes the initiative out of helping others to accomplish their work not to get a reward.	4.097	0.763	4	High
Average arithmetic & standard deviation for Self-Motivation		4.236	0.403	-	High

Table (6) shows the arithmetical averages and standard deviations of the sampling unit responses for each paragraph and its order for the perception and understanding of emotions dimension. In general, and from the sampling unit point of view, the level of this dimension is high in commercial banks.

**Table 6. The average arithmetic and standard deviations of the level of perception and understanding of emotions**

T	Perception and Understanding of Emotion	Average arithmetic	Standard deviation	Importance order of the element	The level
16	The manager has the desire to listen to others at work	4.390	0.680	3	High
17	The manager understands the needs of customers as the foundation of the Bank's success	4.609	0.561	1	High
18	The manager builds cooperative relationships with employees to make them able to get them to work	4.451	0.591	2	High
19	The manager seeks to understand the employees' requirements and how to accomplish them	4.329	0.567	4	High
20	The manager appreciates the opinions and values of others when dealing with them	4.207	0.538	5	High
Average arithmetic & standard deviation for Perception and Understanding of Emotion		4.397	0.361	-	High

Table (7) shows the statistical averages and standard deviations of the sampling unit responses for each paragraph and its order for the human relations management dimension .In generally, and from the sampling unit point of view, the level of this dimension in the commercial banks is high.

**Table 7. The average arithmetic and standard deviations of the level of human relations management**

T	Human Relation Management	Average arithmetic	Standard deviation	Importance order of the element	The level
21	The manager has the skills to communicate with others to facilitate their direction	4.341	0.592	1	High
22	The manager deals wisely with contingencies in work	3.890	0.753	5	High
23	The manager uses an attractive approach to influence others	4.207	0.514	4	High
24	The manager seeks to achieve harmony among employees	4.292	0.598	2	High
25	The manager works to improve and maintain the relationship with the staff	4.292	0.577	2	High
Average arithmetic & standard deviation for Human Relation Management		4.204	0.415	-	High

To comprehend the order of importance of relationship marketing dimensions; recognising the importance of the client, building relationship with the client, maintaining relationship with the client, methods development of service delivery to the client, and the follow-up to retain the client, at Jordanian commercial banks, in addition to know the elements order of each dimension, arithmetical averages and standard deviations and the importance of the element were used, as shown in table (8), (9), (10), (11) and (12). Table (8) shows the arithmetical averages and standard deviations of the sampling unit responses for each paragraph and its order for the recognising the importance of the client dimension. In general, and from the sampling unit point of view, the importance level of this dimension at commercial banks the is high.

**Table 8. average arithmetic & standard deviations for the level of perception of client importance**

T	Recognizing The Importance Of The Client	Average arithmetic	Standard deviation	Importance order of the element	The level
26	We consider the customer as the cornerstone in building our marketing strategy to deliver the service	4.561	0.589	3	High
27	Our business guide understand and identify customer needs	4.573	0.567	2	High
28	We put in priority publicly offering the best service	4.829	0.378	1	High
29	We act as a competitive standard to provide the service that best meets the customer's situation	4.280	0.614	5	High
30	We seek by all means to obtain customer satisfaction	4.426	0.609	4	High
Average arithmetic & standard deviation for Relationship Marketing		4.534	0.375	-	High

Table (9) shows the arithmetical averages and the standard deviations of the sampling unit responses for each paragraph and its order for the building the relationship with the client dimension. In general, and from the sampling unit point of view, the importance level of this dimension at the commercial banks is high.

**Table 9. average arithmetic standard deviation for the level of building relationship with the client**

T	Building Relationship With The Client	Average arithmetic	Standard deviation	Importance order of the element	The level
31	We constantly follow the needs of our clients by all means and we work to meet them	4.353	0.595	4	High
32	We are keen to provide accurate and appropriate service to the needs and desires of clients	4.378	0.621	3	High
33	We are keen to know the opinions and suggestions of clients and care about them	4.243	0.746	5	High
34	We follow the performance of the two operations to ensure their satisfaction	4.475	0.549	2	High
35	We maintain an up-to-date client database	4.512	0.689	1	High
Average arithmetic & standard deviation for Building Relationship With The Client		4.392	0.399	-	High

Table (10) shows the arithmetical averages and the standard deviations of the sampling unit responses for each paragraph and its order for maintaining the relationship dimension with the customer. In general, and from the sampling unit point of view, the importance level of this dimension at commercial banks is high.

**Table 10. The average arithmetic & the standard deviations for the level of retaining relationship with the client.**

T	Retaining relationship with the client	Average arithmetic	Standard deviation	Importance order of the element	The level
36	The Bank informs the clients of new services via communication means	4.426	0.588	3	High
37	The Bank is training the employees on the sense of dealing with clients	4.658	0.549	2	High
38	The Bank has an administrative unit to follow-up on clients proposals and complaints	4.768	0.479	1	High
39	The bank directs staff to building friendly relationships with the clients	4.353	0.673	4	High
40	The Bank is keen to present the client with gifts to on special occasions	3.939	0.673	5	High
Average arithmetic & general standard deviation for retaining relationship with the client		4.429	0.347	-	High

Table (11) shows the arithmetical averages and standard deviations of the responses of the sampling unit for each paragraph and its order for the methods development of service delivery to the client dimension. In general, In general, and from the sampling unit point of view, the importance level of this dimension at commercial banks is high.

**Table 11. average arithmetic & standard deviations for the level of methods development of customer service delivery**

T	Methods development of customer service delivery	Average arithmetic	Standard deviation	Importance order of the element	The level
41	We work to reach the client and offer him the best value for him	4.317	0.541	3	High
42	We are keen to follow-up and develop the service delivery methods	4.524	0.571	2	High
43	We follow the needs development and desires of the client and his purchasing behavior	4.268	0.667	4	High
44	Sometimes we go to a specific segment of clients to gain their continues dealing with the bank	4.000	0.647	5	High
45	We continuously develop electronic service delivery processes	4.609	0.515	1	High
Average arithmetic & standard deviation for Methods development of customer service delivery		4.343	0.410	-	High

Table (12) shows the arithmetical averages and standard deviations of the sampling unit responses for each paragraph and its order for the follow-up to retain the customer dimension. In general, and from the sampling unit point of view, the importance level of this dimension at commercial banks is high.

**Table 12. Average Arithmetic & standard deviations for the level of the follow-up to retain the client**

T	The follow-up to retain the client	Average arithmetic	Standard deviation	Importance order of the element	The level
46	The Bank is keen to determine client satisfaction continuously	4.182	0.611	2	High
47	The Bank takes the views of its clients to choose the location of branches of the Bank	3.475	0.919	5	High
48	We strive to provide a close level of service quality at our branches	3.939	0.726	3	High
49	We follow the reasons for the loss of some clients and their leave	3.890	0.753	4	High
50	We continuously strive to provide new services to suit the evolving needs of the clients	4.317	0.563	1	High
Average arithmetic & standard deviation for the follow-up to retain the client		3.961	0.507	-	High

### 4.3. Testing Hypotheses

**The Main Hypothesis (H<sub>0</sub>):** There is no statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions and human relations management upon the understanding of Jordanian commercial banks branch

managers, for the importance of relationship marketing usage. In order to test this hypothesis, multiple regression analysis was used to investigate the impact of emotional intelligence in its dimensions. Table (13) shows the effect of emotional intelligence in all its dimensions upon the understanding of the Jordanian commercial banks branch managers, regarding the importance of relationship marketing usage.

The analysis results showed ineffective statistical significant at the level of ( $\alpha \leq 0.05$ ) in respect to the perception and understanding of emotions, upon the acknowledgement of Jordanian commercial banks branch managers, for the importance of relationship marketing, and that is, for the correlation coefficient R came at a value of (0.591) at ( $\alpha \leq 0.05$ ). Where the coefficient of determination  $R^2$  was (0.349), i.e., for the value of changes is (0.349) for the perception of the Jordanian commercial banks branch managers, regarding the importance of relationship marketing usage, is indeed, a result due to the change in the perception and understanding of emotions. In the same context, the analysis results showed that the adjusted coefficient  $R^2$  reached (0.306), which reflects the net level of interest for the perception and understanding of emotions, after eliminating the standard error values, resulting from the awareness of Jordanian commercial banks branch managers for the importance of using relationship marketing.

**Table 13. results of the variance analysis and multiple regression analysis regarding the effect of emotional intelligence in its dimensions upon the branch managers recognition for the importance of using relationship marketing**

The dependent variable	(R)	(R <sup>2</sup> )	Adjusted (R <sup>2</sup> )	Calculated F	DF Freedom's degree		Sig* Significant level	Effect degree $\beta$		T	Sig* Significant level
					Regression	Remainders					
Relationship marketing	0.591	0.349	0.306	8.146	Regression	5	0.000	Self-awareness	0.129	1.258	0.212
					Remainders	76		Self-management	0.029	0.274	0.785
					Self-motivation			0.063	0.564	0.574	
					Perception understanding of emotion			0.353	3.031	0.003	
					Human relation management			0.207	1.868	0.066	
Total	81										

\* The effect is statistically significant at ( $\alpha \leq 0.05$ ).

The results of the Coefficients analysis also showed, that the value of the influence degree for the perception and understanding the emotions reached (3530), and it is a significance at the level ( $\alpha \leq 0.05$ ), this significance is confirmed through the calculated value of (T) for the same variable, which amounted to (3.031). This mean; that an increase of one degree in the level of interest, in the perception and understanding emotions, will lead to the Jordanian commercial banks branch managers, to acknowledge the importance of using the relationship marketing of a value of (.3530). The significance of this effect is confirmed by the calculated value of (F) for the effect model which has reached (8.146) and is an indication at ( $\alpha \leq 0.05$ ), and that also confirms the rejection of the main hypothesis. Accordingly a null hypothesis is rejected, and the alternative hypothesis which states; the existence of a statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for the perception and understanding the emotions on the Jordanian commercial banks branch managers acknowledgement, regarding the importance of relationship marketing usage. For the purpose of examining the effect of emotional intelligence in its dimensions; (self-awareness, self-management, self-motivation, perception and understanding of emotions and human relations management) on the Jordanian commercial banks branch managers, and their awareness of each relationship marketing dimension; (recognizing the importance of the client, building the relationship with the client, methods development of customer service delivery, and the follow-up to retain client), the main hypothesis is divided into five sub-hypotheses, as follows:

First Sub-Hypothesis( HO1):There is no statistical significant effect at the level of ( $\alpha \leq 0.05$ ) of emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions and human relations management. Table (14) shows the impact of emotional intelligence in its dimensions on the perception of client importance. The results of the statistical analysis showed a statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for the human relations management on the understanding of the importance of the client, where the correlation coefficient R (0.487) at ( $\alpha \leq 0.05$ ). As for the coefficient of  $R^2$  it has reached(0.238), meaning; that the value of (0.238) in changes in the perception of the importance of the customer is the result of change in the human relations management. In the same context, the results of the analysis showed that the modified adjustment coefficient  $R^2$  reached (0.187), which reflects the net level of interest for human relations management after eliminating the values of standard errors resulting from the recognition of the importance of the client.

**Table 14.Results of variance analysis and multiple regression analysis of the effect of emotional intelligence in its dimensions on the recognition of the importance of the client**

The dependent variable	(R)	(R <sup>2</sup> )	Adjusted (R <sup>2</sup> )	Calculated F	DF Freedom's degree		Sig* Significant level	Effect degree $\beta$		T	Sig* Significant level
					Regression	5		Self-awareness	0.206		
The recognition of the importance of the client	0.487	0.238	0.187	4.735	Remainders	76	0.001	Self-management	-0.087	-0.760	0.450
					Self- motivation			0.086	0.714	0.477	
					Perception understanding of emotion			0.096	0.759	0.450	
					Human relation management			0.317	2.643	0.010	
					Total	81					

\* The effect is of statistical significant at ( $\alpha \leq 0.05$ ).

The results of the Coefficients analysis showed that the value of the influence degree  $\beta$ for human relations management was (.3170), and it is a significance at the level of ( $\alpha \leq 0.05$ ), which confirms the calculated value of T for the same variable which has reached (2.643). This means; that an increase of one degree in the level of interest in the human relations management, will result in the recognition for the importance of the client to a value of (.3170). The distinct of this effect confirmed by the calculated value of Ffor effect model which has reached (4.735) and is a significance at ( $\alpha \leq 0.05$ ). Thus, the discussed above confirms the invalidity of accepting the first sub-hypothesis, leading to the rejection of the null hypothesis and the acceptance of the alternative hypothesis, which states; that there is a statistical significant effect at the significance level of ( $\alpha \leq 0.05$ ) regarding the human relations management.

**Second Sub-Hypothesis (HO2):**There is no statistical significant effect at the level of ( $\alpha \leq 0.05$ ).of emotional intelligence in its dimensions; (self-awareness, self-management, self-motivation, perception and understanding of emotions and human relations management) on building the relationship with the client.

Table (15) shows the impact of emotional intelligence in its dimensions on building relationship with the client. Results of the analysis showing; a statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for the emotional intelligence dimensions; self-awareness and human relations management upon building relationship with the client,the correlation coefficient ( R )was(0.602) at the level ( $\alpha \leq 0.05$ ), the coefficient of (  $R^2$  ) is 0.363, meaning that the value of (0.363) of the changes in the building of relationship with the client is the result of the change in the emotional intelligence dimensions; self-awareness and management of human relations.In the same context, the results of the analysis showed, that the adjusted coefficient (  $R^2$  )reached(0.321), which reflects the net level of attention in emotional intelligence dimensions; self-awareness and human relations management, after eliminating the values of the standard errors resulting from building the relationship with the client.

**Table 15. Results of variance analysis and multiple regression analysis of the effect of emotional intelligence in its dimensions on building relationship with the client**

The dependent variable	(R)	(R <sup>2</sup> )	Adjusted (R <sup>2</sup> )	Calculated F	DF Freedom's degree		Sig* Significant level	Effect degree β		T	Sig* Significant level
					Regression	Remainders					
Building relationship with the client	0.602	0.363	0.321	8.644	5	76	0.000	Self-awareness	0.275	2.723	0.008
								Self-management	-0.085	-0.808	0.422
								Self-motivation	0.093	0.836	0.406
								Perception understanding of emotion	0.099	0.854	0.396
					Total	81		Human relation management	0.390	3.558	0.001

**\*The effect is of statistical significant at (a ≤ 0.05).**

The results of the Coefficients analysis also showed; that the value of the degree of influence β for the self-awareness reached (2750), which is a significance at the level of (a ≤ 0.05), for the which is confirmed through the calculated value of (T) for the same variable as it has reached (2.723), also, the value of the degree of influence β for the human relations management was (0.3900), which is a significance at the level (a ≤ 0.05). This significance is confirmed through the calculated value of (T) for the same variable which has reached (3.558). That means; that a one degree increase in the level of attention in the self-awareness and human relations management will lead to building a relationship with the client of a value of; (.2750) for self-consciousness and (.3900) for human relations management . The significance of this effect confirms the calculated value of (F) for the influence model which has reached (8.644) and in fact is a significance at the level of (a ≤ 0.05). This confirms; the invalidity of the second sub-hypothesis, the rejection of the null hypothesis, and the acceptance of the alternative hypothesis, which states: That the existence of a statistical significant effect upon the building of relationship with the client, at the level of (a ≤ 0.05) for emotional intelligence dimensions; self-awareness and human relations management.

**Third Sub-Hypothesis (HO3):** There is no statistical significant effect at the level of (a ≤ 0.05) for emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions and human relations management.

Table (16) shows the impact of emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions and management of human relations to maintain the relationship with the client, the results of the statistical analysis shows a statistical significant effect at the level of (a ≤ 0.05) in relation to the perception and understanding of emotions, to maintain the relationship with the client, the correlation coefficient (R) at the level (a ≤ 0.05) is at (0.564), the coefficient of (R<sup>2</sup>) is at (0.319), i.e.; the changes value of (0.319) in retaining the relationship with the client is the result of the change in the perception and understanding of emotions. In the same context, the results of the analysis showed, that the adjusted coefficient (R<sup>2</sup>) has reached (0.274), which reflects the net level of attention for the perception and understanding of emotions, after eliminating the standard errors values resulted from retaining the relationship with the client.



**Table 16. Results of variance analysis and multiple regression analysis of the effect of emotional intelligence in its dimensions on retaining relationship with the client.**

The dependent variable	(R)	(R <sup>2</sup> )	Adjusted (R <sup>2</sup> )	Calculated F	DF Freedom's degree		Sig* Significant level	Effect degree β		T	Sig* Significant level
					Regression	Remainders					
Retaining relationship with the client	0.564	0.319	0.274	7.108	Regression	5	0.000	Self-awareness	-0.032	-0.308	0.759
					Remainders	76		Self-management	0.116	1.073	0.287
								Self-motivation	0.067	0.590	0.557
								Perception understanding of emotion	0.384	3.217	0.002
					Total	81		Human relation management	0.166	1.467	0.146

\* The effect is of statistical significant at ( $\alpha \leq 0.05$ ).

The results of the regression Coefficients analysis shows that the value of the degree of influence  $\beta$  for the perception and understanding of the emotions has reached (3840), which is a significance at the level of ( $\alpha \leq 0.05$ ), this which is confirmed through the calculated value of for the same variable as it has reached (3.217). This means; that the increase of one degree in the interest level for the perception and understanding of emotions, will perpetuate retaining the relationship with the client at a value of (.3840). The significance of this effect confirmed in the calculated value of (F), of the effect model which reached (7.108) and is a function at ( $\alpha \leq 0.05$ ). This confirms the invalid acceptance of the third sub-hypothesis. Therefore, the null hypothesis is rejected and the alternative hypothesis which states; that there is a statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for the perception and understanding of emotion upon the retaining of relationship with the client is accepted.

**Fourth Sub-Hypothesis (HO4):** There is no statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions and human relations management on the methods development of service delivery to the customer. Table (17) shows the effect of emotional intelligence (in its dimensions) on the methods development of service delivery to the customer, the results of the statistical analysis showed a statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for the perception and understanding of emotions upon the methods development of service delivery to the customer, for the Coefficient of correlation **R** has reached (0.317) at the level of ( $\alpha \leq 0.05$ ), and the coefficient of determination **R<sup>2</sup>** is (0.100), meaning; that the value of (0.100) of the changes in the methods development of the of service delivery to the customer, is a result of the change in perception and understanding of emotions. In the same context, the results of the analysis shows; that the adjusted Coefficient of correlation **R<sup>2</sup>** reached (0.041), which reflects the net level of interest for the perception and understanding of emotions, after eliminating the values of standard errors resulting from the methods development of customer service delivery.

**Table 17. Results of the analysis of variance analysis and multiple regression analysis of the impact of emotional intelligence in its dimensions upon the methods development of customer service delivery.**

The dependent variable	(R)	(R <sup>2</sup> )	Adjusted (R <sup>2</sup> )	Calculated F	DF Freedom's degree		Sig* Significant level	Effect degree β		T	Sig* Significant level
					Regression	Remainders					
Methods development of customer service delivery	0.317	0.100	0.041	2.696	Regression	5	0.006	Self-awareness	-0.072	-0.599	0.551
					Remainders	76		Self-management	0.136	1.093	0.278
								Self-motivation	-0.022	-0.170	0.866
								Perception understanding of emotion	0.323	2.353	0.021
					Total	81		Human relation management	-0.246	-1.890	0.063

\* The effect is of a statistical significant at ( $\alpha \leq 0.05$ ).

The coefficients of regression analysis result also showed, that the value of the degree of influence  $\beta$  for the perception and understanding of the emotions reached (0.3230), which is a function at the level of ( $\alpha \leq 0.05$ ). This significance is confirmed by the calculated value of T for the same variable, as it has reached (2.353), which means; that an increase of one degree in the level of interest for the perception and understanding of emotions, will lead to the development of customer service methods of a value of (0.3230), the significant of this effect is confirmed by the calculated value of **F** for the effect model which has reached (2.696), and is a function at ( $\alpha \leq 0.05$ ).

All the above, confirms the invalidity acceptance of the fourth sub- hypothesis, for that the null hypothesis is rejected, and alternative hypothesis which concludes; that there is an existence of a statistical significant effect, at the level of ( $\alpha \leq 0.05$ ), for the perception and understanding of emotions on the methods development of service delivery to the customer, is rightly accepted.

**The Fifth Sub-Hypothesis (HO5):** There is no statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for the emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions and management of human relations, upon the follow-up to retain the client.

Table (18) shows the impact for emotional intelligence in its dimensions ;self-awareness, self-management, self-motivation, perception and understanding of emotions and human relations management on the follow-up to retain the client. The results of the statistical analysis showed, that there was no statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for emotional intelligence (in its dimensions) upon the follow-up to retain the client. As for the Coefficient of correlation R, it has reached (0.234) at ( $\alpha \leq 0.05$ ), and the coefficient of determination R<sup>2</sup> reached (0.055). In the same context, the results of the analysis showed ; that the adjusted Coefficient of correlation R<sup>2</sup> has reached (0.008) which reflects the net level of interest in emotional intelligence in its all dimensions; self-awareness, self-management, self-motivation, perception understanding emotions and human relations management, after eliminating the standard errors values, of the follow-up to retain the client .

**Table18. Results of variance analysis and multiple regression analysis of the impact of the emotional intelligence in its dimensions upon the follow-up to retain the client.**

The dependent variable	(R)	(R <sup>2</sup> )	Adjusted (R <sup>2</sup> )	Calculated F	DF Freedom's degree		Sig* Significant level	Effect degree $\beta$		T	Sig* Significant level
					Regression	Remainders					
The follow-up to retain the client	0.234	0.055	0.008	0.878	Regression	5	0.500	Self-awareness	-0.069	-0.562	0.576
					Remainders	76		Self-management	0.051	0.403	0.688
								Self-motivation	-0.085	-0.630	0.531
								Perception understanding of emotion	0.253	1.802	0.075
					Total	81		Human relation management	-0.186	-1.391	0.168

\* The effect is of statistical significant at ( $\alpha \leq 0.05$ ).

The insignificance of this effect, is confirmed by the calculated value of **F** for the influence model which has reached (0.878), and of no function at ( $\alpha \leq 0.05$ ). Thus, that confirms the acceptance validity of the fifth sub-hypothesis, as well as the null hypothesis which states: that there is no statistical significant effect at the level of ( $\alpha \leq 0.05$ ) for emotional intelligence in its dimensions; self-awareness, self-management, self-motivation, perception and understanding of emotions and human relations management upon the follow-up to retain the client.

## 5. Conclusions and Recommendations

### 5.1. Conclusions

The research findings and the marketing implications can be summarized as follows:

- 1 - It has been concluded, that there is a clear effect and relevancy for the characteristics of emotional intelligence in its dimensions, upon the recognition level of Commercial Banks Branch Managers, toward the adaptation and usage of the relationship marketing contents and bases.
- 2 - Although the emotional intelligence as an aspect, is somehow new to Arabian administrations, it has emerged, that the importance of the characteristics of emotional intelligence in its dimensions for the Jordanian commercial banks branch managers is generally high, which indicates to their high level of awareness regarding the importance of these characteristics in the application of the bases of relationship marketing.
- 3 - It has clarified, that the importance of the elements of each dimension of emotional intelligence to the commercial banks branch managers, was high, except for; the manager controls his/ her feelings that affect the direction of goals, within the self-awareness dimension, where its importance level was medium, and it indicates for the need to increase the attention to this side .
- 4 - It has found that the importance of using the dimensions and contents of relationship marketing for commercial banks branch managers in general is high, and this indicates to their high level of awareness regarding the importance of these dimensions and could have a positive effect on the banking business results.
- 5 - It was found that importance of all the elements of each dimension of relationship marketing, was high, except for; the bank surveys the views of clients to choose the location of the bank, where it was of medium importance, and therefore, this aspect requires increased attention.
- 6 - Due to the competition factors in the Jordanian banking market, the level of interest in the characteristics of emotional intelligence has been found to be high and the usage of the bases of relationship marketing, was also high, because of its positive impact on the commercial banks business results.

## 5.2. Recommendations

**In light of the research results, the following recommendations can be presented:**

- 1 - Emphasizing on the continuity in taking interest and benefiting from; the emotional intelligence characteristics and skills, for it leads to the achievement of elevating the capabilities of commercial banks branch managers, to accomplish the work required and the improvement of the performance level.
- 2 - For the characteristics of emotional intelligence can be learned and developed through training , its vital to increase the interest in holding workshops and training courses for managers, that is designed to improve and develop their abilities and skills in order to understand self-awareness, self-management, interaction and communication with others,.
- 3- Since there is a high level of awareness among commercial banks branch managers for the importance of the usage of relationship marketing bases, and for it is a marketing approach in building long-term relationships with the clients, it is necessary to emphasize on the continuation and the increase of training programs and development of the employees performance in communication skills and dealing with the clients.
- 4- The importance for banking managements to take the clients views in some aspects of their interests, in order to raise the added value received by the client, i.e.; to take their views on the opening of bank branches .

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