Emotional intelligence at the heart of customer orientation: the front-office bank employee perspective

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Abstract

Purpose – This study aims to discern and refine the role of emotional intelligence (EI) in the development of customer orientation among banking employees in Morocco. This analysis seeks to enhance understanding about the significance of this emotional skill within the Moroccan banking sector.

Design/methodology/approach – The research embraces an interpretivist philosophical perspective to gain insight into the subjective meanings and experiences of study participants. The methodology employed is qualitative, involving data collected from semi-structured interviews conducted with 21 front-office bank employees. The analysis of the data was conducted through employing thematic analysis.

Findings – The findings of this study conclude that emotional intelligence fosters and stimulates customer orientation for bank employees. The perception, understanding and effective management of emotions – both those of the contact personnel and their customers – enable employees to better comprehend customer reactions. They experience heightened empathy through the impact of accumulated professional experience, adapt their behaviors according to the emotional state of the customer, maintain a positive relationship with them and ultimately gain their confidence.

Originality/value – This study offers clear theoretical explanations and conceptualizations that have identified and linked pertinent literature on the topic. It focuses on a salient subject, investigating how emotional intelligence influences the customer-oriented behavior of front-office bank employees. Notably, this study represents one of the first attempts to explore this relationship within the Moroccan context. As a result, it contributes to the enhancement of managerial practices and human resource policies, thereby fostering a more productive and harmonious working environment.

Keywords Emotional intelligence (EI), Customer orientation, Front-office bank employees, Semi-structured interview, Moroccan banking

Paper type Research paper

Introduction

Emotions have considerable influence over a broad spectrum of human activities and behaviors that extend into the professional sphere. With the evolution of management practices, the significance of emotions in the workplace has experienced a notable surge in interest, prompting extensive deliberation (Kruml and Geddes, 2000; Dougherty and Krone, 2002; Kramer and Hess, 2002). The heightened emphasis on emotions is justified by their pivotal role as a crucial aspect of organizational dynamics as they are construed as regulated conduct and interactions within the professional arena, constituting an integral component of competencies essential across all service sector activities (Thévenet, 2000). The continuity, or even the development, of research on this topic reflects the importance of emotions in all areas derived from the humanities and social sciences, leading to the emergence of the concept of emotional intelligence.

Goleman's (1998) initial findings first popularized the concept and have generated unprecedented interest ever since. The origins of emotional intelligence (EI) can be traced back to Salovey and Mayer's (1990) work on social intelligence, which pertains to the ability to understand and manage interpersonal relationships. Goleman (1998) reintroduced the concept of EI as influencing the thinking process and behavior of workers and representing a set of skills that guide and regulate an individual's emotions in relation to work and performance (Dulewicz and Higgs, 2000; Goleman, 1998).

In the context of the banking sector in developing countries such as Morocco, the industry emerges as a dynamic entity grappling with significant challenges, particularly the escalation of competitive forces and the assimilation of cutting-edge technologies. Central to these strategic challenges is the principal role assumed by employees engaged in direct client interactions, underscoring their pivotal contribution in orchestrating interactions during the provisioning of banking services. The interactions established between front-office employees and customers are seen as social capital that reinforces a company's structure and contributes to its sustainability (Jones and Taylor, 2012). Given this context, the sustainability of the banking sector relies on the implementation of a new business process, namely, the customer orientation of front-line staff (Ouattara, 2022). On the other hand, within this context, interpersonal interactions are necessary, even indispensable, especially for salespeople who interact directly and frequently with customers. EI is therefore an important ability that can influence the way customers are served.

Research and publications on EI contribute to an increased awareness of the human dimension inherent in organizational dynamics and can guide practical actions within businesses and raise awareness among key stakeholders about its significance for organizational success. While a burgeoning body of literature on EI is evident across various domains, a recent review of the literature has brought to light a notable gap in the comprehension of EI, specifically within the banking sector (Vasudevan, 2020).

To the best of our knowledge, no study has been undertaken to investigate the impact of EI among front-office bank employees on their customer-oriented behavior within the Moroccan banking sector context. Customer service is a fundamental pillar of the sector and employees with high EI are adeptly equipped to understand and respond to customers' emotional needs. Consequently, this proficiency can yield enhanced customer satisfaction, heightened loyalty and a better reputation for the bank and it is imperative to pay particular attention to this area of research.

To address this gap, the purpose of this study is to discern and refine the role of EI in the development of customer orientation among banking employees in Morocco and its analysis seeks to enhance understanding of the significance of this emotional skill.

This study makes two significant contributions to the field. Firstly, in alignment with Mayer and Salovey's framework, it investigates the theoretical implications surrounding how dimensions of EI influence customer-oriented behavior of employees. Secondly, it provides managerial insights into the effective implementation of EI to enhance customer-oriented behavior among banking employees. The article is structured as follows: the initial section provides a succinct review of pertinent literature concerning EI and customer orientation. The research methodology is delineated and data presented, followed by an in-depth discussion of the study's findings and implications.

An overview of the literature
Emotional intelligence: approaches and dimensions
The conceptualization and introduction of the EI construct within scholarly discourse are attributed to the seminal work of Salovey and Mayer (1990). In their initial formulation, they defined EI as "the subset of the social intelligence that involves the ability to monitor one's

own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions" (Salovey and Mayer, 1990, p. 185). However, each subsequent publication addressing EI introduced a distinct definition (Mayer *et al.*, 2004). In this section, the two predominant and widely-adopted approaches that seek to conceptualize EI across diverse dimensions will be examined: the first is the ability approach that perceives emotional intelligence as a concept intricately linked with other forms of intelligence, characterized by a set of cognitive abilities; in contrast, the mixed approach conceives EI as conventional personality traits and various cognitive abilities (Rivers *et al.*, 2020).

The cognitive skills approach

The pioneers of EI, Mayer and Salovey, persisted in research and delineated four skills that contribute to a more comprehensive definition of EI. Each of these skills encompasses a spectrum of abilities that constitute the foundational elements of EI, progressing from rudimentary competencies to more intricate ones. This trajectory of skill progression is explicated in their four-dimensional model:

(1) *Perception and expression of emotions:* involve recognizing one's own emotions through an assessment of physical states, thoughts and feelings, and appropriately articulating them, along with the capability to discern authentic emotions from deceptive ones (Rivers *et al.*, 2020).

(2) *Facilitating thought using emotions:* pertains to the skill of distinguishing and identifying emotions, prioritizing those that influence cognitive processes (Rivers *et al.*, 2020).

(3) *Understanding of emotions:* refers to the ability to grasp complex and contradictory emotions, such as love and hate, or mixtures of emotions, such as fear mixed with respect. It also includes the ability to recognize the transition from one emotion to another (Rivers *et al.*, 2020).

(4) *Managing emotions:* involves the proficient navigation of both personal and others' emotional states with the aim of realizing desired objectives. This skill involves the assessment and implementation of strategies for the regulation of emotional responses, as well as the vigilant evaluation of the rationality of emotional reactions. Openness to both positive and negative emotional experiences, facilitates the extraction of valuable information from the emotional context (Rivers *et al.*, 2020).

The mixed approach

Various conceptualizations of EI have emerged in the academic literature succeeding Salovey and Mayer's (1990) ability model of EI. These models have expanded the inventory of EI components beyond cognitive abilities related to the use of emotions to inform thinking and the use of thinking to regulate emotions, but also incorporating various traits and attributes. Termed as "mixed" models, these frameworks incorporate at least one of the core abilities outlined in Salovey and Mayer's model (e.g. emotion regulation) along with non-ability attributes like happiness (Mayer *et al.*, 2000).

The debate surrounding different conceptualizations of EI has intermittently been characterized as an assessment of the precision of either the ability model or the mixed model. Nevertheless, it is not inherently a matter of positing the exclusive validity of one over the other (Petrides and Furnham, 2001) but the discussion is in large part over the question of which model should assert the designation of "emotional intelligence". The utilization of multiple constructs under the same identifier adds ambiguity to the field (Cherniss, 2006;

Mayer *et al.*, 2008), and it is plausible that one model indeed specifies a more elucidating explanation of how emotional abilities are effectively deployed and implemented in a manner consistent with the concept of "intelligence". In essence, intelligence is postulated as an aptitude rather than a disposition, requiring a combination of interrelated abilities evaluated through performance measures (Mayer *et al.*, 1990). In evaluating intelligence, individuals are not required to subjectively report their perceived level of intelligence (self-report), or solicit evaluations from family or peers concerning their intelligence level (other-report). Rather, individuals are asked to execute specific tasks to demonstrate their intelligence (performance). Therefore, it is contended that the four-branch model of EI (cognitive skills approach) presents the most precise depiction of "emotional intelligence".

In this study, the approach of Mayer and Salovey (1997), chosen for its comprehensive examination of the cognitive proficiencies' imperative for the success of sales professionals, has been adopted. The ensuing tabular exposition (Table 1) succinctly outlines the facets of EI, providing a consolidated representation of relevant capacities along with illustrative instances pertinent to the milieu of relational selling.

Customer orientation

The concept of customer orientation has been extensively investigated within the realms of human resource management and relationship marketing, originating from the seminal work of Saxe and Weitz (1982). At the individual level, this concept pertains to sales force conduct and manifests as employee eagerness to prioritize and promptly address customer needs with efficiency (Awwad and Agti, 2011) and delineates the proclivity and emotional dedication of personnel towards delivering high-quality service to customers (Cha, 2005). Within the domain of intangible services, customer orientation is concerned with the significance and value attributed by the frontline employee to the needs, desires and expectations of the customer. Saxe and Weitz (1982) characterized employee customer orientation as a form of "commitment" to behaviors fostering enduring customer satisfaction, as opposed to immediate personal interests.

Dimensions	Description	A sales example
The ability to perceive and assess emotions	This dimension involves the non-verbal reading of emotional expression	A salesperson who distinguishes between an honest and dishonest customer expression
The ability to utilize emotions in cognition	Evaluating emotions and their reactions, which are considered appropriate	A salesperson who feels the customer's feelings, who knows what emotions are being communicated and how these emotions affect him or her
The ability to understand emotions	Understanding emotional problems, such as recognizing which emotions are similar and what they transmit to us	A salesperson has a clear advantage when he or she understands, for example, that an anxious customer is likely to feel frustrated
The ability to manage one's own emotions and those of others	The salesperson's ability to maintain composure in the presence of negative emotions and to positively influence the customer's emotional reactions	A salesperson who manages his or her emotions well can increase customer enthusiasm while reducing frustration and anxiety

Source(s): Mayer *et al.* (2004, p. 199)

Table 1.
The dimensions of emotional intelligence and sales examples

At the individual level, the concept of customer orientation also encompasses personality traits.

Research conducted by Esslimani and Hamadi (2009) posits personality as a predictive factor for the customer-oriented conduct of sales employees. Their findings underscored that within the framework of the "Big Five" model, the personality dimensions most indicative of sales force customer orientation are "agreeableness" and "conscientiousness". Previous work by Brown *et al.* (2002) and Donavan *et al.* (2004) characterized customer orientation as a surface-level personality trait, susceptible to influence from underlying personality traits.

Companies characterized as "customer-oriented" consistently maintain proximity to their clientele to identify, comprehend and proactively anticipate their needs which necessitates a robust market orientation (Kirca *et al.*, 2005). Indeed, for a company to embody customer orientation, its human capital must espouse customer-oriented values (Neill and Richard, 2012; Stock and Watson, 2003). It is noteworthy that the conceptualization of customer orientation encompasses two principal perspectives: one emphasizing employee attitudes and the other centering on observable behavior (Stock and Watson, 2003).

Customer-oriented behavior and emotional intelligence

In exploring the correlation between EI and the customer-oriented conduct of sales employees, it is evident that there is a paucity of studies investigating the influence of this emotional capacity on the customer-oriented behavior of salesperson. Aware that the customer-oriented approach of frontline employees continually garners interest among researchers, numerous studies have been conducted within this realm. Several research studies have been carried out focusing on factors likely to determine or even promote this behavior, including personality traits, job satisfaction, organizational commitment, professional experience, psychological empowerment, perceived organizational support and gender dynamics (Esslimani, 2006; Esslimani and Igalens, 2008; Elbirou and Esslimani, 2022). Nonetheless, scant attention has been directed toward exploring the nexus between EI and customer orientation in extant research literature.

The inaugural study, constituting a qualitative exploratory examination of EI in the sales context, emerged in the early 2000s (Deeter-Schmelz and Sojka, 2003). This research laid the groundwork for subsequent empirical inquiries (Rozell *et al.*, 2004), in particular the quantitative investigation conducted by Rozell *et al.* (2004), which revealed that sales professionals with elevated levels of EI exhibit enhanced decision-making capabilities when navigating sales transactions. Given the frequent and direct interactions between salespersons and customers, a heightened level of EI empowers sales personnel to adeptly manage these engagements (Nikolaou and Tsaousis, 2002). This aligns with Andersen and Kumar's (2006) assertion that emotional dimensions exert a profound impact on the evolution of the customer-salesperson relationship, emphasizing that such interactions are inherently imbued with emotional dynamics.

Nevertheless, the capacity of a salesperson to discern and adeptly utilize emotional information significantly impacts their interactions and interpersonal relationships (Kidwell *et al.*, 2020). Furthermore, the fundamental tenet of customer orientation lies in the employee's adept response to customer needs. In this vein, the propositions of (Bagozzi *et al.*, 2010) posit that sales professionals endowed with emotional intelligence increasingly treat customers' expectations and interests with gravity, fostering the establishment of trust and the sustenance of positive relationships. The research by Homburg *et al.* (2009) underscored the pivotal role of empathic comprehension in the realm of relationship selling, enabling salespersons to effectively address customer expectations. Elfenbein *et al.* (2007) deduced that salespeople capable of discerning emotions in negotiation contexts can enhance mutual value, concurrently realizing their own interests and those of their clients. Correspondingly,

Hennig-Thurau *et al.*'s (2006) investigation within the service sector corroborated this assertion, revealing that frontline employees endowed with heightened EI possess the capacity to influence customers' affective states and thereby fulfill their satisfaction. At an individual level, these proficient individuals demonstrate an enhanced capacity to optimize sales performance and cultivate enduring relationships with clientele.

Methods

By employing a qualitative approach, this study aimed to capture and comprehend the cognitive skills of participants and required a deeper understanding of how EI affects customer-oriented behavior of front-office bank employees. A thorough analysis was deemed necessary to delve into the context and experiences and this approach was chosen because Morocco is characterized by its cultural and linguistic diversity, influenced by Arabic, Amazigh, African and European elements. This cultural diversity is also evident in the banking sector, where financial institutions consider the diverse cultural norms, practices and expectations of their clientele.

The choice of the Moroccan banking sector specifically stems from its economic significance and its potential to provide meaningful insights into customer service dynamics and their importance in a multicultural context. The banking domain constitutes a fundamental component of the Moroccan economy and stands out as one of the most robust in Africa (Ministry of Economy and Finance, 2016). Understanding how the EI of front-office bank employees influences their customer-oriented behavior can have significant implications for the overall performance of the sector.

Study population and data collection procedure. The data were collected between February and June 2023. The study comprised 21 employees from the banking sector, including 12 males and nine females, as outlined in Table 2, which details participants' characteristics. The sample of interviewees aimed to ensure a diverse representation of demographic characteristics, including variables such as gender, age and tenure. The selection process

Participants	Age	Gender	Years in service
Participant 1	28	Male	3 Years
Participant 2	33	Male	5 years
Participant 3	29	Male	4 years
Participant 4	37	Female	7 years
Participant 5	35	Male	8 years
Participant 6	29	Female	5 years
Participant 7	26	Female	3 years
Participant 8	42	Female	10 years
Participant 9	38	Female	9 years
Participant 10	41	Male	11 years
Participant 11	33	Female	7 years
Participant 12	31	Male	6 years
Participant 13	35	Male	8 years
Participant 14	29	Male	5 years
Participant 15	44	Female	13 years
Participant 16	33	Female	9 years
Participant 17	32	Male	7 years
Participant 18	29	Male	6 years
Participant 19	33	Male	7 years
Participant 20	36	Male	10 years
Participant 21	39	Female	8 years
Source(s): Table by the author			

Table 2.
Demographic
characteristics of
participants

employed a purposeful sampling methodology to recruit participants in front-office positions. Specifically, only customer service representatives who engage in direct daily contact with customers were interviewed as such participants were considered likely to possess pertinent information essential to achieving the research aim and objectives (Saunders *et al.*, 2019). We expanded the network by recruiting participants through referrals from the initial participants as the first four participants were acquaintances of the researcher, and a snowball sampling technique was utilized where initial participants nominated others who met the survey criteria (Creswell and Creswell, 2017). Interviews lasted 40–50 min and were conducted face-to-face. All interviews were recorded on a dictaphone after obtaining the agreement of the interviewees.

A semi-structured interview began with an extensive discussion of general perceptions of customer orientation and emotional intelligence, which allowed participants to talk about their vision and own lived experiences. The interviews then transitioned to discussions on specific aspects of EI and its role in the customer-oriented behavior of interviewees. Initially, predefined open-ended questions were asked, but subsequent questions went further and allowed participants to freely comment beyond the predefined questions. Some of the questions asked included: in your daily interactions, how do you support your clients in understanding and fulfilling their needs? How do you go about perceiving and comprehending the emotions of customers during interactions? When faced with an exchange with a customer who is embarrassed or frustrated, how do you typically respond?

Prior to the commencement of the interviews, explicit consent was obtained from all participants to ensure the anonymity and confidentiality of the gathered information. Participant identities were safeguarded by employing pseudonyms represented by assigned numbers (e.g. Interviewee 1).

Data analysis method. In order to analyze participant responses, a thematic analysis was carried out using content analysis techniques. Interviews were transcribed, word for word, immediately after being conducted. To reinforce the validity of the data, we took notes during interviews and used them to corroborate the information gathered from the interviews. A descriptive coding process was followed to identify the specific data relevant to the research request. This process brought a degree of investigator triangulation to the study, allowing different views to be put forward based on the interpretation of the encoded transcripts (King and Horrocks, 2010). A manual coding and thematic processes was applied to derive primary code and consolidate the code to create concept categories. To this end, the data and literature were thoroughly reviewed (cognitive skills approach), looking for similarities, relationships and differences (Gibson and Brown, 2009) and five overarching themes emerged. This protocol also strengthened the validity of the data and enabled researchers to provide theoretical explanations consistent with the data obtained (Gibson and Brown, 2009).

Findings

This research delved into the influence of EI on the customer orientation exhibited by bank employees and this study's findings are based on an analysis of individual perspectives. The analysis of the data revealed five main themes: (1) perception of customer orientation; (2) perception of emotional intelligence; (3) the role of perceiving and comprehending emotions; (4) the role of employee emotion management in customer orientation behavior; and (5) managing customer emotions and their impact on customer-oriented behavior.

Perception of customer orientation
According to our data, the majority of participants characterized a salesperson's customer orientation by assessing their ability to fulfill customer satisfaction and responsiveness to their needs and expectations, as illustrated by the following quotes:

For me, it means being responsive to customers, for example, if a customer comes to you with a need and if you manage to satisfy that need, then you are customer-oriented (Participant 16).

In addition to ensuring customer satisfaction, a participant underscored the importance of aiding customers by offering explanations and providing information about the products.

As far as I know, being customer-oriented is about meeting the needs of the customers effectively. Helping customers make their choices, directing them to the right products, clarifying and explaining the products, so that's what being customer-oriented means to me.

Nevertheless, for a subset of interviewees (two participants), the customer orientation of the salesperson is associated with the enjoyment derived from serving people, exchange with customers, and successfully meeting their needs:

I can say an employee who is close to his customers, he orients them and is always listening to them. and who finds pleasure in the exchange with the customer (Participant 11).

It is when a person finds pleasure in serving people, personally I really enjoy serving people, seeing them satisfied also makes me happy and satisfied (Participant 17).

In addition, some participants agreed that the customer orientation of the salesperson refers to his or her communication skills, know-how and behavioral skills to adopt with customers, as the quote below shows:

That is to say, an employee who concentrates his or her efforts, skills and know-how on satisfying his or her customer portfolio through good follow-up, active listening and good communication (Participant 9).

We can say it is his soft skills; for example, it is the fact of being patient and courteous with the customers and the fact of behaving well with them and doing the maximum possible to satisfy his customers. Sometimes it's not possible to satisfy the customer's need even in that case, you really have to be courteous (Participant 8).

The study's data aligned with a literature review that conceptualizes customer orientation. Moreover, the capacity to fulfill customer needs is imperative for embodying customer orientation and pertains to the inclination of frontline staff to prioritize their clients' interests during their professional activities (Brown *et al.*, 2002). In tandem with this cognitive dimension, as indicated by the data, there is an additional affective aspect involving the experience of pleasure. In this regard, the findings substantiate the discovery by Brown *et al.* (2002), emphasizing that the integration of both cognitive and affective dimensions is essential for a comprehensive understanding of customer orientation at the individual level.

Perception of emotional intelligence
The majority of participants acknowledge EI as a capacity, a know-how that enables them to skillfully manage, control and regulate their emotions and feelings in accordance with the client's context and emotional state.

It is the ability to adapt and control one's emotions so that they do not influence one's behavior. For example, even if you do not feel well, emotional intelligence consists of controlling one's emotions and not revealing them to others, whether they are colleagues or clients (Participant 10).

In the framework of my work, emotional intelligence consists in adapting my behaviors according to the state of the customer: for example, if we are facing an angry or happy customer, etc. So, we have to adapt our way and behaviors according to the emotional state of the client (Participant 6).

Two participants associated EI with the empathy that a sales employee can possess or cultivate toward their customers, as illustrated by the following quotations:

Emotional intelligence is when you get to feel what the customer is feeling, and kind of have empathy for the customer, or for the person in front of you (Participant 17).

It is to have a certain empathy; for example, we will not propose to a customer who has a small salary product which are very expensive. You have to be human first and foremost and put yourself in the customer's shoes, you can offer him packages by taking into account his income, I will try to create a certain arrangement, that is to say that the customer will feel helped and I will indirectly reach an objective which remains minimal but at least you I will have managed the situation (Participant 14).

The relationship between EI and human empathy has been explored in the literature, as outlined by Schutte *et al.* (2001), and findings show that skills associated with EI, such as perceiving and understanding the emotions of others and emotional awareness, suggest a plausible positive relationship between EI and empathy. Contrarily, some authors, including Mayer *et al.* (2008), assert that empathy is an outcome of EI. This contention arises from the perception that an individual's capacity to reflect on their own and others' emotions shapes that individual's ability to accurately interpret and navigate social interactions and emotional experiences.

In addition to these perspectives, one of our participants defined EI as the ability to adapt one's behavior according to the client's psychological state:

In the context of work, emotional intelligence for me means adapting my behaviors according to the state of the client; for example, if we are dealing with an angry or happy client, etc. So, you have to adapt your way and your behaviors according to the emotional state of the client (Participant 13).

According to meta-analysis conducted by Joseph and Newman (2010), EI demonstrates a positive correlation with adaptability, among other factors influencing job performance. Their research indicates that individuals with high EI are more likely to adjust to evolving job demands, acquire new skills and perform effectively in diverse situations.

Despite variations in participants' perceptions of EI, commonalities emerged, aligning with existing literature as well as general models of EI, as outlined in the literature, that share certain key characteristics. Firstly, each model incorporated both a social or interpersonal component and an intrapersonal component (Goleman, 2003, pp. 102, 326; Bar-On, 2006, p. 21). Secondly, they universally addressed an individual's capacity for self-awareness and self-understanding (Bar-On *et al.*, 2000; Livingstone *et al.*, 2002; Mayer *et al.*, 2000). Thirdly, emotional self-management or emotion regulation was a central focus across all models (Bar-On, 2006; Bar-On *et al.*, 2003; Mayer *et al.*, 2000). Lastly, a component of empathy, involving the capacity to comprehend the emotions of others, is a consistent inclusion in most models of EI (Bar-On *et al.*, 2000).

The role of perceiving and comprehending emotions

The majority of participants relied on facial expressions, speech patterns and body language to perceive and understand their customer's emotions which allowed them as salespeople to discern customer moods and adapt their behavior based on the customer's emotional state:

It all shows in the face! And with time you can detect the emotions of your clients. The grimaces on the face, the way they speak, sometimes even the way the client opens the door of the agency you can see their emotions. But most of the time facial expressions reflect a lot of things (Participant 6).

Through gestures, facial expressions, tone of voice, even silence can be unpleasant when you explain and re-explain and the client remains silent, which means that he is not convinced or there are ambiguities (Participant 4).

First of all, their gestures, their looks, their energies; I would say sometimes, there are also clients who keep a neutral face when they talk to us, they really have a fixed look, a neutral face, they don't show anything. Sometimes it's not at all easy to understand the emotions of customers (Participant 19).

These research outcomes in this context corroborated the findings of Kidwell *et al.* (2021) as results suggested the capacity to precisely evaluate the emotions of others served as a moderator for the implementation of adaptive selling and customer-oriented selling practices with respect to performance outcomes. Subsequent analyses divulged that, whereas a heightened ability to perceive emotions positively influenced selling, a diminished perceiving ability not only constrained the application of customer-oriented selling but also exerted an adverse impact on sales performance.

In addition, communication seemed to be a lever or a means to understand and know the customer's emotions. One participant commented: "If I don't communicate with the client I can't know. Sometimes we make pre-judgments but they are not always correct. When a client enters at the agency I try to predict his mood; with experience it becomes easy. But sometimes these pre-judgments are not always valid. For me it is always necessary to communicate with the client to have the exact information" (Participant 17). According to Karasneh and Al-Momani (2020) and Perkasa *et al.* (2020), EI is an individual characteristic that enables individuals to process numerous, important and even complex information about their and others' emotional state. In this way, they are prepared to navigate communication that enables them to understand how others think and behave.

The role of employee emotion management in customer orientation behavior
The interviewed employees unanimously emphasized the significance of regulating their own emotions during daily interactions with customers. All felt that possessing the ability to manage emotions enabled salespersons to navigate challenging moments and uphold positive customer relations, thereby bolstering customer confidence, satisfaction and sustaining a strong rapport.

> This ability to manage one's emotions and consequently one's behavior is very important: it allows to keep a relationship of trust with the clients. Personally, I have relationships with some of my clients that go beyond the professional framework and I have become for them a source of trust (Participant 9).

> Self-control or the management of our own emotions is the basis of our job. We spend our day dealing with colleagues and customers and responding to their various requests and this is not an easy task at all! It requires a lot of patience, coolness and work on ourselves (Participant 10).

Emotional regulation is perceived as an essential component of EI owing to its pivotal role in facilitating intercultural adaptation (Yoo *et al.*, 2006). According to Singh (2018), frontline sales employees regularly encounter stressful customer interactions, including challenging selling situations, and, as such, it is essential for salespeople to practice proficient emotional regulation techniques to improve their efficacy in executing sales skills and providing services.

In relation to the customer-oriented behavior, customer's emotional reactions can vary depending on the situation and circumstances, and they often gravitate towards services that align with their current mood (Puccinelli, 2006). As a result, salespeople should initially evaluate customer's emotional information before showing customer-oriented behavior. Several recent studies in service literature (Nart *et al.*, 2019; Zhan et al., 2020; Zhang *et al.*, 2021) have supported the positive relationship between emotional regulation and customer-oriented behavior of frontline employees and for salespersons to maintain high levels of emotional regulation.

Moreover, the accumulated experience in the service domain plays a pivotal role in emotion management:

> Experience plays an important role. By meeting people, clients with different profiles, we learn many things, time and the exercises we do on ourselves we manage to adapt and control ourselves and manage emotions, especially negative ones in critical and difficult situations (Participant 3).

According to human capital theory (Becker, 1962), salespersons can enhance their customer orientation and job performance by accumulating knowledge and skills through increased experience.

In addition to experience, empathy facilitated a deeper understanding of customer frustrations and dissatisfactions, thereby aiding in conflict avoidance or more effective resolution:

> Each client comes to me with a specific need or for a particular reason. It is my responsibility to spend time with them, always maintaining a friendly and welcoming attitude. It is important for me to put myself in their shoes and empathize with them, as this allows me to manage my emotions well and understand their possible dissatisfaction. In the end, I strive to find a solution that works for each client (Participant 15).

This study' findings substantiate the assertions made by Batson *et al.* (1981) regarding empathy's capacity to evoke a desire to assist others, supported by both conceptual and empirical evidence (Batson, 1990; Lazarus, 1991). Specifically, heightened awareness of another person's suffering can incline individuals toward actively contributing to their well-being. Additionally, forgiveness, as defined in social psychology (Penner *et al.*, 2005), entails a motivational shift characterized by reduced vengeance-seeking and an increased disposition toward benevolence (McCullough and Hoyt, 2002).

Nevertheless, one participant contended that inadequate regulation of negative emotions not only impacts the client relationship but also extends to interactions with coworkers and influences the overall workplace atmosphere.

> "If we can't control our discontent and discomfort we will always be in conflict, not only with the clients but also with the colleagues. Bad or negative emotions, if not controlled, can cause serious problems in the work (Participant 17). According to Tran (2012), improper emotional regulation on the part of employees (regardless of rank) can have negative effects on other employees, the climate of cohesion in the teams, the customer relationship and the reputation of the company, therefore, the cost of bad emotional regulation is individual (well-being, interpersonal relationships, mental health) as well as organizational (a decline in the brand's reputation).

Managing customer emotions and their impact on customer-oriented behavior
The majority of interviewees acknowledged the challenges associated with regulating both their personal emotions and those of clients within the professional setting (17 out of 21 participants). This skill is deemed essential for effective salesmanship, enabling the salesperson to establish a common ground for interaction with the customer and cultivate a heightened sense of empathy.

> "It's not always easy, especially when you're not feeling well, and you always have to keep your emotions out of it, and that's it. And when it comes to the emotions of the clients, sometimes there are clients who feel annoyed and start to grumble, [and] there are also clients who are super nice, [and] when we say emotions it means positive and negative emotions, so both. When it comes to positive emotions, sometimes clients show positive emotions and when we don't feel good we should take advantage of them, you know, 'positive vibes' and vice versa. Sometimes there are clients with negative emotions, it is important not to take them personally and to try to understand why this person behaves in such a way and to try to find a solution quickly. This is where empathy comes from" (Participant 15).

Generally, this study's findings corroborated Sharma's (2015) claim that salespeople's empathy reflects their ability to place themselves in the perspective of consumers, combined with their capability to comprehend and empathetically convey their emotions. Indeed, this empathy is considered by some to be a prerequisite for customer orientation (Ngo *et al.*, 2020; Gorry and Westbrook, 2011). Moreover, communication between the front-office employee

and the customer can be hampered by a number of barriers, such as misunderstandings or differences in perspective. However, by developing a keen sense of empathy, the front-office employee can overcome these barriers by effectively grasping needs, through his or her ability to pick up on verbal and non-verbal information (Futrell, 2015).

Another participant confirmed that the ability to manage one's own emotions and those of others in a professional setting is a quality that can be learned and developed:

> It's an exercise! At the beginning I was a rather emotional person but it comes with the exercises, they are exercises that we do on ourselves to be able to manage our emotions at critical moments. In normal life we have no problem showing our emotions with our friends and family … but in professional posture, we have to find this state that I personally call the state of the absolute value, as in mathematics there is no positive or negative sign; if we are like that we can easily absorb the energy of the client whether it is positive or negative. If the client is angry and you are too, it won't go very far (Participant 3).

Increasing evidence has also indicated that individuals' abilities in emotion regulation can be developed through systematic training (Baumeister *et al.*, 2006; MacLeod *et al.*, 2009; Tang and Posner, 2009).

> Nevertheless, one participant asserted that the ability to manage customers' emotions reflects a distinctive personality trait of the salesperson: "I think it's quite a complicated thing! To have this ability to control the emotions of your customers, I think it's part of the qualities required for a good salesperson: to know how to keep calm, to know how to find the right words to calm the customer in front of him. Personally, I can do it because it's a personality trait that I have" (Participant 18).

These findings corroborated the mixed models approach, which perceives EI as a combination of basic personality traits and various skills. Specifically, Petrides and Furnham's (2001, 2003) "trait emotional intelligence' model, which defines EI as "a constellation of emotion-related self-perceptions and dispositions, assessed through self-report" (Furnham and Petrides, 2003, p. 40) and this conceptualization as integrated dispositional traits such as adaptability and assertiveness (Petrides and Furnham, 2001). While some studies revealed a discernible correlation between EI and closely related concepts, such as general intelligence and the Big Five personality traits, conversely, other studies assert that EI may simply represent a reconfiguration of the Big Five personality traits or other similar attributes (Brackett and Mayer, 2003; Tett *et al.*, 2005).

Discussion and implications

The primary objective of this study was to examine and enhance understanding of the impact of EI on customer-oriented behavior among Moroccan front-office bank employees. Analysis of the interviewees' responses revealed that EI empowers employees to recognize, comprehend and effectively control their own emotions, alongside those of customers which promoted favorable interactions, cultivated a positive service climate and enhanced the capacity to fulfill customer requirements and expectations. Furthermore, EI played a pivotal role in establishing enduring customer relationships, strengthening trust and nurturing long-term loyalty. Hence, by enhancing their EI, bank employees can greatly enhance their customer orientation, resulting in improved customer satisfaction and loyalty. These findings are in line with the self-regulation theory (Bandura, 1986, 1989) that underscored the importance of developing emotional regulation abilities, including the ability to modulate intense emotions and self-awareness of one's emotional states.

Furthermore, this research highlighted the crucial role of empathy within the framework of EI, and emphasized its pivotal connection with effective client interaction. The development of empathy is intricately tied to the capacity to not only understand but also

resonate with clients' emotions and, by cultivating this ability, sales professionals can establish a deeper and more meaningful connection with their clients. Additionally, findings emphasized the importance of self-regulation in tandem with empathy. Salespersons who can effectively manage and regulate their own emotions are better equipped to navigate challenging situations, maintain composure and respond empathetically to the diverse emotional states of their clients. This dual emphasis on understanding clients' emotions and self-regulation represents a key avenue for the enhancement of emotional intelligence in the context of sales, ultimately contributing to improved customer relations and overall sales performance.

In addition, accumulated experience in the Moroccan banking sector plays an essential role in emotion management. In the context of this study, the term "experience" refers to the amalgamation of practical knowledge, situational understanding and nuanced expertise acquired over time in the service sector. The centrality of this accumulated experience is reflected in its profound influence on an individuals' ability to effectively navigate and regulate their emotions in dynamic and often exigent environments. This finding aligned with the core of theories, including the social learning theory by Bandura (1977) and the theory of professional expertise by Sternberg (1998). These theories highlight the importance of experience in cultivating practical intelligence, underscoring the role of observation and social interaction in the socio-cognitive learning process.

Theoretical implications

The preceding analysis demonstrated the pivotal role played by the skills approach in comprehending the dynamics of EI and its impact on customer-oriented behavior from the perspective of bank employees. Our contribution to the existing literature is twofold. Firstly, drawing insights from the experiences of employees in the Moroccan banking industry, the model developed by Mayer *et al.* (1997) that encompasses various skills, including the perception and understanding of emotions, reasoning with emotions and regulating emotions in oneself and others, was employed. These skills are applicable in diverse aspects of service relationships, encompassing self-control, relationship management, quality of reasoning and adaptation to the client. This approach has facilitated the identification of dimensions likely to influence employee customer orientation.

Secondly, this study's contribution to the literature on customer orientation underscored the significance of perceiving, understanding and managing emotions in enhancing employee customer orientation. We contend that the comprehension of employees' emotions extended beyond mere emotion regulation; it concurrently nurtures the development of empathy towards customers. This multifaceted perspective incorporated an examination of the influence of employees' experiential background within the service domain and the exploration of the impact of employee experience in customer service can be approached through the lens of organizational psychology. Noteworthy investigations, exemplified by Hackman's (1980) research on job design, underscored the pivotal role played by professional experience in cultivating domain-specific competencies. Consequently, employees with substantial experience in customer service may exhibit an enhanced understanding of clients' needs and expectations, thereby strengthening their capacity for empathy.

Practical implications

From a practical perspective, the results of this study provided many recommendations as it is apparent that EI is at the core of customer-oriented behavior. According to Mayer and Salovey (1997), improvements in EI can be achieved through targeted interventions that focus on emotions. Therefore, top management in the Moroccan banking sector should prioritize the integration of emotional intelligence into training programs through seminars, coaching sessions and workshops.

Furthermore, banking institutions should introduce and encourage empathetic leadership, by understanding employees' emotions, providing support in difficult situations and building a climate of understanding and trust as this kind of leadership has demonstrated its efficacy in improving employee cooperation and motivation. In this respect, a recent investigation conducted in Pakistan by Kumari *et al.* (2022) delved into EI among managers and found that leaders who effectively cater to the needs and expectations of their teams have the potential to foster and reinforce EI among their employees. This being so, based on the assumptions of social exchange theory, employees who feel supported and understood are therefore potentially more able to empathize with customers and provide attentive, personalized service.

Moreover, acknowledging the paramount importance of emotional intelligence, the Moroccan banking sector should integrate emotional intelligence assessments into the recruitment process. This challenge may be effectively addressed through the adoption of behavioral interviews, wherein queries specifically targeting emotional competencies are posed to evaluate candidates' responses in tangible scenarios.

Limitations and recommendations for future research

While this study contributes to the understanding of the crucial role played by emotional intelligence in shaping the customer-oriented behavior of bank employees, it also acknowledges its inherent limitations, which can be perceived as potential avenues for future research.

This research is purely qualitative and founded on in-depth interviews with Moroccan front-office bank employees which might prompt concerns about its generalizability and findings may not be applicable to broader contexts. Future investigation could examine and compare the findings of the current study with institutions in other countries. Through the inclusion of a comparative analysis encompassing various cultures, including the Moroccan context, how cultural disparities can influence emotional intelligence of individuals could be explored further.

Additionally, it would be compelling to examine the perception and significance of EI in customer orientation as perceived by bank consumers. The qualitative study enabled us to understand how each EI dimension conceptualized by Mayer and Salovey (1997) impacted customer-oriented behavior of a bank's front-office employees and future research could employ various methodologies, such as quantitative and longitudinal studies, to perform a more exhaustive investigation.

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