



Impact of Emotional Intelligence on Word of mouth Mediating Customer retention in Egyptian Commercial Banks

تأثير الذكاء الوجداني على الكلمة المنطوقة في ظل توسط الاحتفاظ بالعميل في البنوك التجارية المصرية

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Abstract

This study examines the effects of employees emotional intelligence on word of mouth mediated by customer retention. Data were collected from a sample of 396 bank customer in Egypt. Utilizing path analysis, the results indicated that emotional intelligence has direct effect on customer retention and word of mouth. Also, emotional intelligence has indirect effect on word of mouth mediated by customer retention. These findings provide important implications for employees and management in Banking industry.

Key words: Emotional intelligence, Customer retention and Word of Mouth.

المخلص

تدرس هذه الدراسة تأثير الذكاء الوجداني للموظفين المباشر على الاحتفاظ بالعميل والكلمة المنطوقة كذلك تدرس التأثير غير المباشر للذكاء الوجداني على الكلمة المنطوقة عند توسيط الاحتفاظ بالعميل في البنوك المصرية. تم جمع البيانات من خلال ٣٩٦ من عملاء البنوك المصرية. وباستخدام تحليل المسار توصلت الدراسة لوجود تأثير مباشر للذكاء الوجداني على كلا من الاحتفاظ بالعميل والكلمة المنطوقة, مع وجود تأثير غير مباشر للذكاء الوجداني على الكلمة المنطوقة عند توسيط الاحتفاظ بالعميل. تسهم نتائج الدراسة في تطبيقات وتوصيات هامة لإدارة البنوك وموظفيها لانعاش وتحسين الخدمة في قطاع البنوك.

الكلمات المفتاحية: الذكاء الوجداني, الاحتفاظ بالعميل, الكلمة المنطوقة.

1- Introduction

The success or failure of any organization is dependent on the level of customer value it delivers in its selected markets. Customers have been described as the lifeblood of businesses, and every firm that is unable to attract, satisfy and retain customers will fail (Asamoah et al., 2021).

The EI concept has gained much attention in the service industry, where interaction between service employees and customers occurs frequently. Employees with high levels of EI are better able to generate positive emotions in their customers. As such, employees with high EI manage their emotions impactively by displaying favorable attitudes and emotions while delivering service (Oh and Jang, 2020).

Individuals with high levels of EI expand their knowledge and skill bases to improve their ability to communicate and cooperate impactively for successful project outcomes. The researchers argue that emotionally intelligent project managers are more likely to communicate impactively and participate in problem-solving activities with stakeholders (Khosravi et al., 2020).

WOM marketing has been increasing popular these years, especially when social media gets more widely use. It aims to promote the brand in limited time, attracting as many people as possible to purchase their products (Sun and Tan, 2020). Humans love to talk and when they do, others love to listen. In fact, over 80% of consumers are willing to accept and follow suggestions made by other individuals because unlike brand messages, they offer a high level of source credibility (Septianto et al., 2020).

Due to the burgeoning consumer market, there has been a long-lasting issue of customer relations and customer retention. As the market becomes more competitive, customer retention becomes more and more expensive. Particularly in the telecommunication industry, cost of customer churn is approximately around \$10 billion per year. Moreover, study suggests that companies end up spending much

higher charges in a race to gain new customers than to retain the existing ones. Thus, there is no doubt that an efficient technique to predict the customer churn can greatly reduce the company expenditure in customer relations (Momin et al., 2020).

The banking sector is one of the most important economic sectors in Egypt, as the financial position of banks operating in Egypt, other than the Central Bank, amounted to 7119.9 billion pounds at the end of November 2020, and deposits with banks operating in Egypt, including government deposits, amounted to 5126 billion pounds at the end of November 2020 (Source: Statistical Bulletin Monthly issued by the Central Bank: January 2021).

These numbers showed the importance of the role of banks in the economic activity and its impact on the Egyptian economy. So, these banks need to search for what enables it to attract more new customers and retain current ones. The competition between banks pushes them to enhance their brand image in the banking market and improving word of mouth about them. Banks also need to raise both efficiency and effectiveness of their employees in general and specially their frontline employees to achieve its goals of continuity, stability and maximizing shareholders wealth.

Saynatjoki (2019) asserted that Banks have started to understand the benefits of analytical tools in customer retention and their usage is growing all the time as a part of customer relationship management efforts .Worldwide banks are already building churn models in order to predict if a particular customer aims to defect, since banks see it important to be able to anticipate and understand the possible needs of their customers.

Few studies investigated the relation and impact among emotional intelligence , customer retention and word of mouth. very few studies have analyzed emotional intelligence within a sales context (Bande et al.,2015) and this is the research gap that this study will launch from.

To overcome these shortcomings, we explain and evaluate a model that explains the importance of emotional intelligence, customer retention and word of mouth as a mechanism for understanding how emotional intelligence of employees can directly and indirectly influence customer retention and word of mouth.

While the results of previous studies offer meaningful insights into the link among study variables, While the results of these studies offer meaningful insights into the link among emotional intelligence, customer retention and word of mouth, they do not provide us with a comprehensive image about such impacts.. Therefore, the research addresses the following questions:

RQ1: Does emotional intelligence of employees directly impact customer retention?

RQ2: Does emotional intelligence of employees directly impact word of mouth?

RQ3: Does customer retention directly impact word of mouth?

RQ4: Does emotional intelligence of employees indirectly impact word of mouth mediating customer retention?

So, this study focuses on the emotional intelligence of banks employees and to examine its direct impact on both customer retention and word of mouth. Our study used a model to examine how customers shared perceptions of employees emotional intelligence and its impact on their intention to retain with their banks and generating word of mouth . Our paper is structured into four sections. The literature review about the study variables is demonstrated and a conceptual framework was developed. The methodology is indicated and results are demonstrated. Finally, we demonstrate the discussion and implications.

2. Theoretical background and hypotheses development

The popularity and significance of emotional intelligence has been documented by a stream of primary empirical studies (Miao et al., 2020). Recent research highlights the importance of emotional intelligence as a predictor in important domains such as academic performance ,job performance, negotiation, leadership, emotional labour, trust, work-family conflict, and stress (Chong et al., 2020). Sanchez et al. (2020) explained that Emotional Intelligence is a type of social intelligence that involves the ability to control one’s own emotions and those of others, discriminate between them and use the information to guide thought and actions” and EI in particular, are considered to play an important role in the success of high-level managers in the workplace.

Hembree (2018) defined Emotional intelligence as a subset of intelligence that involves a person’s ability to monitor his/her feelings and emotions, process and evaluate them to help guide their thoughts and actions. Social-awareness, self management:self-awareness and relationship-management are terms to describe the four dimensions of emotional intelligence (Goleman, 1995).

Due to Hembree (2018) and Goleman (1995) emotional intelligence consists of four branches as follows:

Self-Awareness. the ability to be aware of one's behavior and how it impacts others.

Self-Management. the ability to regulate and change behaviors once one has become aware of the impact of that behavior on others.

Social-Awareness. the ability to be aware of social surroundings and behavior that effects the mood and tone in each situation.

Relationship-Management. the ability to successfully manage and maintain healthy relationships with others.

Saynatjoki (2019) argues that The success of any organization primarily, depends upon the sustained relationship with its customers and that retaining the customers for the lifetime of the business has to be a priority. In today's competitive and turbulent environment the number of competitors and the intensity of competition cannot be over-emphasized. As a result, attention is focused on the customer. Customers are becoming the focal point of businesses and organizations are trying to satisfy the needs of their customers through customized services with the aim of retaining the customers and sustaining the long term and flourishing relationships with their customers.

Customer retention refers to actions taken by an organization to ensure client loyalty and avoid client migration, including tasks such as one-to-one marketing, loyalty programs, and complaints management. Retaining existing clients is usually easier and less expensive than gaining new clients. (Derby,2018; Schaeffer and Sanchez, 2020). The one most important attribute that separates competitors is the quality of service delivered to the customers by trying to bridge the gap between the customers' expectations and experience. This has made the banking sector change their approach from transaction based marketing approach to a relationship based approach that has at its core the recognition of lifetime value of the customer (Prasad,2012).

Today, the goal of marketing is not only to achieve customers' purchase, but also to achieve the participation of customers (customer engagement) with the brand. One of the behavioral expressions of customer engagement is word-of-mouth (WOM). WOM is one of the factors that contribute to the social value of the brand, which, in turn, positively affects brand equity value. Brand

equity, in turn, positively impacts business performance of the enterprise (An et al., 2019).

2.1.Emotional Intelligence and Customer Retention

Due to Delcourt et al. (2013), previous studies have used employee self-reports or supervisor reports of EEC, both of which have significant limitations when used in service encounters to predict customer outcomes. Furthermore, they essentially capture an employee's potential to behave in an emotionally competent way while service managers are interested in the actual display of emotionally competent behaviors as perceived by customers. Accordingly, to overcome these issues, Delcourt et al. (2013), adopted a customer perspective of EEC and uses customer perceptions of EEC to predict customer outcome. Prior research has predominantly adopted an employee or supervisor perspective. However, employee self-reports or supervisor reports have several limitations when used in service encounters to predict customer. The role of EEC in service encounters should thus be further investigated from a customer perspective (Thiel, 2018).

Prasad, (2012) used a quantitative research to study the relationship between the employees' emotional intelligence, their service performance and customer retention in the Indian banking sector. explores the link between the factors of EI influencing an employees' service performance and its impact on retaining the customers. The result proves that the service performance of the employees and their capability to retain the customer is dependent on the following emotional intelligence dimensions namely; social awareness, self-regulation and self-awareness. However, the results also state that as social awareness increases the service performance declines while the capability to retain the customer declines as self-regulation increases. In this research study the population refers to the bank employees. Kidwell et al.(2011) concluded that Sales professionals with higher emotional intelligence are not only superior revenue generators but also better at retaining customers.

Based on the above argument and as demonstrated in Fig. 1, we propose that emotional intelligence is related to customer retention.

H1. Emotional intelligence of employees (Self-Awareness, Self-Management, Social-Awareness and Relationship-Management) has a positive direct impact on customer retention.

2.2. Emotional intelligence and word of mouth

studies have demonstrated that emotional intelligence is significantly advantageous in the business world as a leadership tool (Oliver, 2020). individuals with high levels of emotional intelligence expand their knowledge and skill bases to improve their ability to communicate and cooperate effectively for successful project outcomes. The researchers argue that emotionally intelligent project managers are more likely to communicate effectively and participate in problem-solving activities with stakeholders (Oh and Jang, 2020).

Word of mouth marketing has been increasing popular these years, especially when social media gets more widely use. It aims to promote the brand in limited time, attracting as many people as possible to purchase their products (Sun and Tan,2020).Word of mouth (WOM) has been well-recognized in the consumer behavior literature as an informal type of communication which influences the consumer purchase decision-making process (Shankar et al., 2020).

Abd Aziz et al. (2016) examined the impacts of emotional labor—deep acting and surface acting—on customer loyalty, as measured by engagement of positive WOM. findings showed that perceived employee deep acting and perceived surface acting were significantly related to perceived customer orientation (PCO) and perceived service quality (PSQ), but in different directions. which was found to affect significantly WOM.

Based on the above argument and as demonstrated in Fig. 1, we propose that emotional intelligence is related to word of mouth.

H2. Emotional intelligence of employees (Self-Awareness, Self-Management, Social-Awareness and Relationship-Management) has a positive direct impact on word of mouth.

2.3. Customer retention and word of mouth

Retention is a barometer to help determine customer satisfaction and organization profitability. It is a critical key driver of an organization's profitability and is a critical aspect in customer profitability models. Maintaining and increasing retention rates needs to be an organization's priority for customer focused management. Stabilizing and growing a customer base supports long-term profitability. Academics and practitioners explore customer retention and its antecedents and consequences because of the significant impact of retention on customer lifetime value (Choi, 2020).

Ansary and Hashim, (2018) state that marketers wish to better understand word of mouth (WOM) because traditional forms of communication (e.g. advertising) are tending to lose their effectiveness. In other words, word of mouth has become a much more influential factor on consumer behavior compared to other forms of marketing communications, such as advertising and publicity.

Based on the above argument and as demonstrated in Fig. 1, we propose that customer retention is related to word of mouth.

H3. Customer retention has a positive direct impact on word of mouth.

H4. Emotional intelligence of employees (Self-Awareness, Self-Management, Social-Awareness and Relationship-Management) has a positive indirect impact on word of mouth mediating customer retention.

Depending on the previous arguments, the study model presented in fig. 1 as follows:

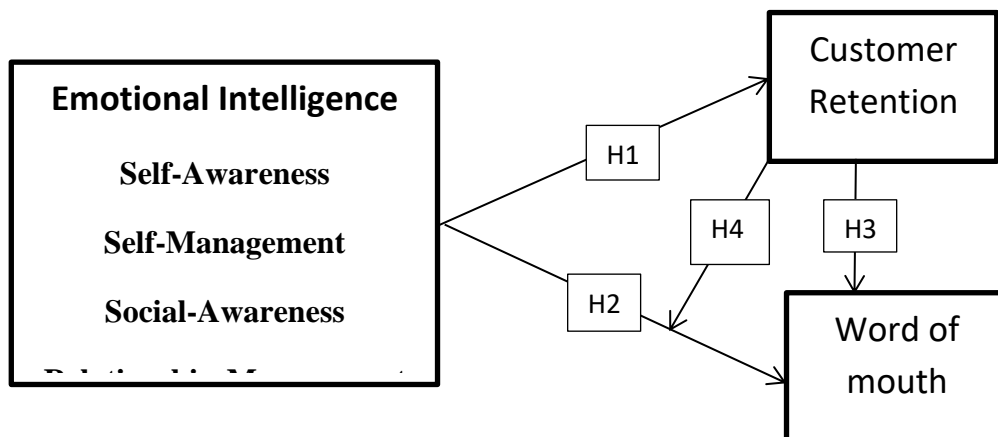


Fig. 1: Hypothesized Model

3. Methods

3.1. Sample and data collection

A regular intercepted Internet sample was drawn from the study population (banks customers). The study questionnaire was published via the Internet based on Google Drive, in three time stages with a fixed time rate. 396 responses were collected.

Measures

Valid and reliable scales were adopted from prior studies to measure our study variables. Our study measured emotional intelligence using a 22-item measurement from Akins (2015). We adopted (Han et al.,2020) 4-item scale to measure customer retention variable and (Xu et al.,2020) and (Bujisic et al.,2019) 6-item to measure word of mouth variable. Table. 1 shows alpha Chronbach to measure these measures reliability and validity.

variable	Self-Awareness	Self-Management	Social-awareness	Relationship-Management	Customer Retention	Word of Mouth
No. of items	3	12	3	4	4	6
Alpha Chronbach	0.763	0.953	0.833	0.884	0.947	0.905

Table 1 shows that alpha Chronbach for all variables measures are greater than 0.7 that means that all variables measures are reliable and valid. All scale items associated with the constructs of interest were administered using five-all point (1 = Strongly Disagree, 5 = Strongly Agree) Likert scales. The content validity of the research measures was validated by five academic marketing experts.

4. Data analysis and results

In this study we used SPSS 23 to analyze demographics of the sample, to check the reliability and validity variables measures, and Warp pls 7 to test the hypotheses.

4.1. Sample Demographics

In this study the demographic variables were gender, age, education, number of years being bank customer. The sample characteristics were 306 men (77.2%) and 90 female (22.8%). The age distribution was 40-60 years 238 surveys (60%), 25-40 years 150 surveys (37.9%) , more than 60 6 surveys (1.5%) and 18-25 2 surveys (0.005). The education level of the respondents was 323 (81.5%) college graduates, high studies was 48 (12.2%) and middle qualified was 25 (6.3). Regarding the number of years being bank customer, more than 10 years customers was 150 surveys(37.9%), 7-10 years 144 surveys(36.4%) and 3-6 years 102 surveys (25.7).

4.2. Descriptive analysis for Study variables:

Table 2 shows descriptive statistics about the study samples and the variables. The means and standard deviations for Self-Awareness, Self-Management, Social-Awareness and Relationship-Management, customer retention and word of mouth were summarized in Table 2.

variable	Self-Awareness	Self-Management	Social-awareness	Relationship-Management	Customer Retention	Word of Mouth
Mean	3.6	3.49	2.95	3.33	3.55	3.04
Standard Deviation	0.934	0.937	1.050	1.007	0.947	1.055

Measurement Model Assessment

The measurement model assessment consists of four components. The first is to estimate individual item reliability using indicator loadings. The second is to evaluate the internal consistency reliability using composite reliability (CR) and Cronbach's alpha. The third is to assess the convergent validity through measuring the average variance extracted (AVE). Finally, the fourth step is assessing discriminate validity.

Table 4 shows summary of reliability and validity coefficients.

variable	Alpha Chronbach α	Composite Reliability (CR)	Average Variance Extracted(AVE)	Square Roots of AVE
Self-Awareness	0.762	0.864	0.679	0.824
Self-Management	0.952	0.958	0.657	0.811
Social-Awareness	0.836	0.902	0.754	0.869
Relationship-Management	0.885	0.921	0.744	0.863
customer retention	0.947	0.926	0.862	0.929
Word of Mouth	0.933	0.921	0.667	0.817

Table (4), shows that the results of the evaluation tests of the measurement model resulted in good results and acceptable standards, and confirm the reliability and validity of the measurement model.

Testing the research hypotheses

A common procedure before Testing the research hypotheses

is to check the global fit indicators of the model. Three indices are used (Average Path Coefficient, Average R-squared, Adjusted Average R-squared and Average Variance Indicator Factor).

Table (6) shows model fit indices.

Fit Measure	Actual Values	P values	Accepted Fit
APC	0.156	<0.001	P < 0.05
ARS	0.648	<0.001	P <0.05
AARS	0.642	<0.001	
AVIF	4.715		Acceptable if AVIF <5

As shown in table (6), all values of model fit indicators are acceptable.

After assuring that fit indicators are acceptable. The next step is to test the study hypotheses through path coefficients and level of significance to support or reject the proposed hypotheses. In addition, the coefficient of determination (R2) is reported which explains the percentage of change that takes place in the dependent variable through independent variable.

Table 7 shows Summary of path coefficients and direct impacts of dependent variables on independent variables of the study and accepting or rejecting hypotheses.

Hypothesis	Independent variable	Dependent variable	Path coefficient	P- Value	R2	Result
H.1.1	Self-Awareness	Customer retention	0.222	<0.001	0.511	Accepted
H.1.2	Self-Management		0.428	<0.001		Accepted
H.1.3	Social-Awareness		0.127	<0.001		Accepted
H.1.4	Relationship-Management		0.011	0.396		Rejected
H.2.1	Self-Awareness		0.092	<0.001	0.791	Accepted

Hypothesis	Independent variable	Dependent variable	Path coefficient	P-Value	R2	Result
H.2.2	Self-Management	Word of Mouth	0.071	0.037		Accepted
H.2.3	Social-Awareness		-0.054	0.086		Rejected
H.2.4	Relationship-Management		.218	<0.001		Accepted
H.3	Customer retention	Word of Mouth	0.689	<0.001	0.670	Accepted

While table 8 shows Summary of path coefficients and indirect impacts for mediation models.

Hypothesis	Independent variable	Mediating variable	Dependent variable	Path coefficient	P-Value	Result
H.4.1	Self-Awareness	Customer retention	Word of Mouth	0.153	<0.001	Accepted
H.4.2	Self-Management			0.295	<0.001	Accepted
H.4.3	Social-Awareness			0.088	<0.001	Accepted
H.4.4	Relationship-Management			0.007	0.399	Rejected

As demonstrated in Table 7, Self-Awareness had a significant positive impact on customer retention ($\beta = 0.222$, $p < 0.001$). Thus, H1.1 was supported. Self-Management had a significant positive impact on customer retention ($\beta = 0.428$, $p < 0.001$). Thus, H1.2 was supported. Social-Awareness had a significant positive impact on customer retention ($\beta = 0.127$, $p < 0.001$) Thus, H1.3 was supported. But Relationship-Management had an insignificant impact on customer retention ($\beta = 0.011$, $p < 0.396$) Thus, H1.4 was rejected. Hypothesis 1 was partially accepted.

Also, Self-Awareness had a significant positive impact on Word of mouth ($\beta = 0.092$, $p < 0.001$). Thus, H2.1 was supported. Self-Management had a significant positive impact on Word of mouth ($\beta = 0.071$, $p < 0.037$). Thus, H2.2 was supported. Social-Awareness had an insignificant impact on Word of mouth ($\beta = -0.054$, $p < 0.086$) Thus, H2.3 was rejected. Relationship-

Management had a significant impact on Word of mouth ($\beta = 0.218$, $p < 0.001$) Thus, H2.4 was supported. Hypothesis 2 was partially accepted.

Regarding the third hypothesis, customer retention had a significant positive impact on Word of mouth ($\beta = 0.689$, $p < 0.001$). Thus, H3 was accepted.

Table 8 shows that Self-Awareness had a significant positive impact on Word of mouth mediating customer retention ($\beta = 0.153$, $p < 0.001$). Thus, H4.1 was supported. Self-Management had a significant positive impact on Word of mouth mediating customer retention ($\beta = 0.295$, $p < 0.001$). Thus, H4.2 was supported. Social-Awareness had a positive significant impact on Word of mouth mediating customer retention ($\beta = 0.088$, $p < 0.086$) Thus, H4.3 was supported. Relationship-Management had an insignificant impact on Word of mouth mediating customer retention ($\beta = 0.007$, $p < 0.399$) Thus, H4.4 was rejected. Hypothesis 4 was partially accepted.

5. Discussion and conclusions

5.1. Conclusion

The present paper investigates a mechanism that explains the impact of emotional intelligence components (self-awareness, self-management, social-awareness and relationship-management) on both customer retention and word of mouth and the indirect impact of them on word of mouth mediating customer retention. Results lead to that :

1-emotional intelligence (self-awareness, self-management and social-awareness) have positive significant direct impact on customer retention. But relationship management does not have significant impact on customer retention.

The researchers can explain that when the employees improve their expression of friendly and welcoming relations with the customers, this directly affects the performance of the service, the level of its provision, and his awareness of himself and its capabilities, which directly and positively affects the customer's intention to continue with the bank and thus the bank's ability to retain the customer. Likewise, when the bank customer feels the employee's calmness, and his control over reactions, emotional stability, and his ability to gain the client's confidence and self-manage efficiently and

effectively, this increases the length and depth of the relationship between the customer and the bank and thus affects the customer retention.

Also, when the bank's employees care about customers and seek to satisfy the customer's needs, help them in various ways and perform their job tasks efficiently and effectively, this increases the length of the relationship between the bank and the customer and in turn customer retention.

The results of the study also indicate that there is no significant impact of relationship management on customer retention. This means that there is weakness in this emotional intelligence dimension and thus the need to enhance relationship management . This spots the banks employees need to build and enhance their relationships with customers.

2-emotional intelligence (self-awareness, self-management, and relationship-management) have positive significant direct impact on word of mouth. But social awareness does not have significant impact on word of mouth.

That explains that the banks employees accurate understanding of themselves, their feelings and weaknesses and strengths is reflected in their confidence in their performance of work , their full understanding of banking operations and their good self-awareness have a positive significant impact and increases the customer's generation and production of word of mouth about the bank.

Also, the employees ability to focus and think under pressure, achieving fair dealings with customers, gaining customers' trust through transactions, maintaining ethical standards at work and self-management, increase customer's recommendation of the bank to others and encourages others to deal with this bank and thus its impact on word of mouth.

When the bank's employees interact with customers efficiently and effectively, solving problems and any conflict or disorder, this results in a high level of managing relationships with others, and thus increase customer intention and willingness to continue with the bank and in turn impact and increase customer retention. However, social awareness does not impact word of mouth significantly, that means that there is shortage of employees social awareness, ability to communicate with the customer, and read their feelings.

Result also confirm that customer retention has positive significant impact on word of mouth. Researchers explain that, as customer intents to

continue with the bank, he produces positive recommendations and thus impacts word of mouth.

Also, emotional intelligence (self-awareness, self-management, social-awareness and relationship-management) have positive significant indirect impact on word of mouth mediating customer retention. But Relationship-Management does not have such impact. As Relationship-Management does not direct impact on customer retention so the mediating impact will not present.

Furthermore, our study results are compatible partially with prior studies examining emotional intelligence and customer retention (Kidwell et al.,2011; Prasad,2012) and prior studies examined emotional intelligence and word of mouth (Abd Aziz et al.,2016).

5.2. Theoretical implications

From a theoretical perspective, the findings of our study contribute to emotional intelligence, customer retention and word of mouth literature by explaining the impact of emotional intelligence dimensions on customer retention and word of mouth. we provide an overview of emotional intelligence and its dimensions. Few studies bring emotional intelligence to marketing studies. Many studies investigated emotional intelligence dimensions, customer retention or word of mouth alone. But, our study focused on investigating these variables together. Our study is one of the first attempts to empirically examine emotional intelligence impact on customer retention and word of mouth.

Our study further suggested that positive perceptions of banks employees emotional intelligence can improve the level of customer retention and word of mouth. Thus, our study results highlighted the significance of enhancing and increasing employees emotional intelligence to increase customer retention and word of mouth and gain their benefits.

5.3. Managerial implications

This paper provides management and bankers with several implications in banking industry. First The findings of our research assert that emotional intelligence of employees is a key driver of customer retention practices. Bank management should do the following:

1-Design training programs to enhance employees emotional intelligence skills and abilities. 2-Developing guidelines to assist employees in dealing with difficult situations they may be exposed to. 3-Improving the linguistic and verbal abilities of the front staff to raise their words impact on customers and the good selection of words and expressions. 4- Spreading optimism among customers. 5- Increasing the aspects of fun and working on the psychological aspects with customer through the adoption of points or rewards program or a program of trips. We recommend bankers with the following: We provide some recommendations for bankers also:

- 1- Monitoring customers feelings, emotions and body language.
- 2- self-confidence ,self-esteem and knowledge of self-strengths and weaknesses.
- 3-Full and good understanding of banking procedures, operations and associated information.
- 4- Calming down in difficult situations, control of emotions and reactions and focus and sound thinking under pressure.

This study spots the impact of emotional intelligence of employees on word of mouth generated by customer. Thus, Banks management should follow these suggestions: 1-Good selection of bank employees when recruiting them, and putting evaluation questions that measure their emotional intelligence in interviews. 2-Good selection of frontline employees who deal directly with customers. 3-Allow customers to publish their comments and reviews on the bank's websites or the bank's social networking pages, to increase volume of word of mouth.

- 4- Maintaining ethical standards of work, honesty with clients, keenness on their interests and notifying them of that.

For bankers we recommend them to: 1- Establish good social and personal relations with customers without violating the ethical and behavioral rules of the bank.2- Attempting to eliminate the obstacles and problems that customers may face.3-Good listening to customer and giving him space to talk about his needs.

Finally, this study concluded that customer retention impacts word of mouth. So, bank management and bankers should:

- 1- Paying attention to customers' suggestions and complaints , guiding them to deal with these matters and providing the required information from the customer and cooperating with him . 2-Controlling customer reviews and comments on social media pages, whether positive or negative word of

mouth, publishing positive experiences and positive word of mouth, and resolve negative reviews and negative word of mouth.

6. Limitations and directions for future research

Our study is not without caveats. The first limitation of our study is the emotional intelligence model used in this study Goleman model. Using other models of emotional intelligence may offer more details about the extent to which emotional intelligence of employees impacts customer retention and word of mouth. The scope of our study is the banking industry. Future research could apply this model in different services such as hotels ,communication, travel, restaurants, and airline industry. The study sample was collected from Egypt, and therefore we might not be able to generalize these results to other cultures. Researchers can apply our model in different culture context and can also compare different culture to validate our proposed model in different societies. Furthermore, data were collected from a survey instrument. Future studies should consider using other sources of information (i. e., secondary data) for certain of the key variables. Finally, future researches could use different mediating variable such as customer satisfaction brand image or customer loyalty. Also this study can be conducted using different dependent variables such as perceived service quality, customer delight, customer gratitude and electronic word of mouth.

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