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RELIABILITY OF SERVICE PROVIDER EMOTIONAL EMPATHY IN
IMPROVING CUSTOMER RESPONSE: APPLIED STUDY IN CIVIL
BANKS OPERATING IN AL-QADISIYA GOVERNORATE

Hussein Ali Abdel Rasoul Al-Janabi¹, Saif Ali Jassim², Murtada Tuama Sultan³

^{1,2,3} Department of Business Administration, College of Administration and Economics,
University of Al-Qadisiyah, Iraq.

Email: aseel.mezher@qu.edu.iq ²admin.mang21.11@qu.edu.iq

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ABSTRACT:

In order to collect data, a sample of the clients was surveyed for a group of private banks operating in Al-Qadisiya governorate. He distributed 150 forms to clients, and after retrieving the forms it became clear that the forms that are valid for analysis were represented by 133 forms, indicating a response rate of 89%, and in order to achieve study goal, a number of methods were used to test the application side of study, and the most common of these methods represented in the arithmetic mean and the standard deviation. The results showed that there is a moral correlation to the Emotional Empathy of the service provider and the customer's response to the service. In addition, there is a negative impact on the emotional apathy of the service provider in order to show the informed banks' awareness of the importance of developing the capabilities of the service providers with a view to improving their ability to deal with and satisfy the customer's tastes and requirements, which will guide the customer's awareness of the bank's role in putting more time, efforts and funds from This contributes to the customer's response to the services provided by the bank.

INTRODUCTION:

Most companies suffer from a weakness in the capabilities of dealing with customers' tastes and intent, which led to an increase in competition among companies whether on the local or regional levels. This has led to an increase in customer complaints against these companies (VINH,2017:177). Therefore,

it has become a priority for companies to support service providers in order to improve their emotional capacity to improve their customer response and achieve the goals that companies seek to maintain customers, improve the organization's capabilities in building the quality of services provided and attract the largest number of clients possible. Companies should therefore anticipate customers' requirements by indulging in customer requirements (Tait et al.,2002:193), but the problem that companies will face is to choose the way in which the customer's response to the bank's services can be directed. It must develop the emotional refaculties of the service provider to address this situation in order to ensure successful handling of customer complaints. The problem of study can be determined whether the emotional reconsideration of the service provider will play an effective role in ensuring the customer's response to the service?.

PART ONE: RESEARCH METHODOLOGY

First: Problem of Study

Most of the private banks suffer from the intense competition with banks operating in the same sector, which is due to developments and developments in the communications environment as a result of changes and events that may affect the tastes and requirements of customers, which creates a challenge for the private banks to enhance the customers' response to improve their banking performance. Therefore, meeting customer requirements is the underlying engine by which banks can focus on meeting them and making them their main objective, so study problem can be reflected in the fundamental question (what behaviors can be followed to improve the emotional reflection of the service provider to achieve the customer's response?)

Second: Importance of Study

The importance of study lies in the following points:

- 1) Study's interest is to urge banks to develop the emotional reprobability of the service provider to improve the customer's response.
- 2) Study has helped to define the studied banks' emotional sucking of the service provider in order to improve the customer's response.
- 3) To indicate the level of importance of study variables (emotional impact of the service provider, and the response of the customer) in the private banks, and to determine the level of the reluctance of banks to each variable.

Third: Objectives of Study

The main objectives of study are to be reflected in the following points:

- 1) Determine the availability of study variables (emotional impact of the service provider, customer response) at the local banks.
- 2) Determine the level of need of the NCBs for each of study variables (emotional impression of the service provider, customer response).
- 3) Indicate the nature and type of relationship between study variables.

Fourth: Hypothesis of Study

In the light of the above problem, the importance and objectives of study, a hypogonal study outline has been prepared to reflect the relationship between study variables, see Figure 1, and therefore study variables can be reflected in the following points:

- 1- **Independent variable:** – EMEM is a one-dimensional variable, as the standard (Wieke,2015) is adopted.
- 2- **Dependent variable:** - Customer response (CR), this variable was measured by three dimensions (satisfaction (CRS), oral word CRW, and intention to transform (CRR)) and a metric (Smith et al.1999) was adopted; Martin & Lueg , 2013 ; Gall & Olsson, 2012).

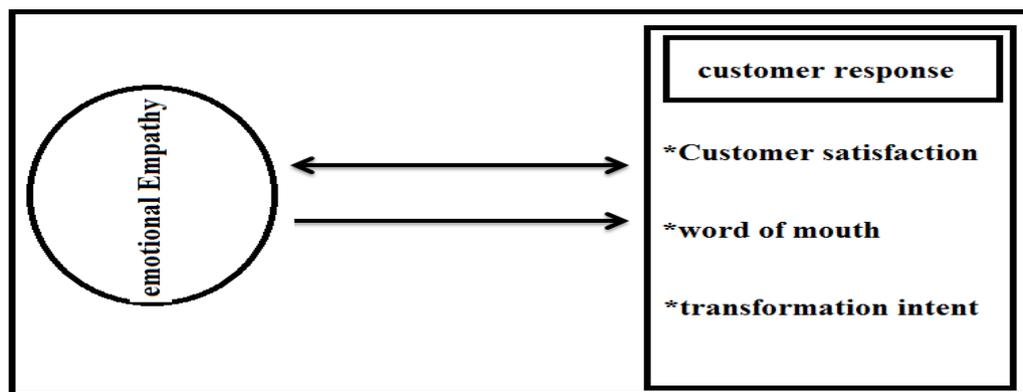


Figure 1 hypothesis of study

Fifth: Study Hypotheses

- 1. There is a statistically significant correlation between the service provider's Emotional Empathy and the customer's response.
- 2. There is a statistically significant effect on the Emotional Empathy of the service provider in the response of the customer.

Sixth: Statistical Methods

In order to analyze and stabilize data and to establish the validity of the hypotheses relating to study, a number of statistical methods were used using the statistical program SPSS and the following were found:

- 1- Mean: —Used for the purpose of finding the average answers of sample members.
- 2- Standard deviation: - Used for the purpose of identifying the dispersal of the responses of the members of banks considered on their mean.
- 3- Correlation coefficient Pearson: - Used for the purpose of determining the correlation between quality data
- 4- The alpha chronbach coefficient: —Ensures that study scale is consistent and that the vertebrates are consistent.

5- Impact coefficients per software (AMOS.v 26)

PART TWO: THEORETICAL BACKGROUND

First: Emotional Empathy

The Concept of Emotional Empathy

Emotional Empathy, according to social psychologists, is an indirect emotional response of the organizational service provider to the customer (Paul,2000:194), and social feelings develop to adapt to the customer's requirements and influence the quality of the relationships and well-being that govern the relationship (Beadle,2009:3-4), The ability to embody, respond, share and understand customer feelings creates perception and awareness of the needs and desires of the customer (Cunico et al., 2012:2016; Hefelich& Preston, 2012:119) and achieving a positive emotional response to the customer toward the organization (Khanjani et al., 2015:80).

Negative feelings will not play a role in the Emotional Empathy of the service provider as they limit the service provider's creativity in dealing with the customer (Arnocky& Stroink, 2010:3; Yang& Hung, 2015:217), Emotional Empathy contributes to ensuring that the organization communicates with customers in order to create an emotional response that is compatible with the well-being and perceived requirements of customers (Motomura et al., 2015:1-2; Sassenrath et al.,2016:6). In other words, emotion improves positive relationships, reduces negative emotions, and promotes the sharing of ideas and feelings between the service provider and customers in order to build social behaviors aimed at enhancing customer well-being (Furnham & Sjokvist,2017:31), Some perceptions of the concept of emotional reprofiling of the service provider toward the customer can be presented through the definitions in Table (1)

Table (1) concept of Emotional Empathy

No.	Researcher	Concept
1	McBan,1995:352	A conscious ability and skills that enable the service provider to position itself in the customer's position or condition, meaning that it is a complete understanding of the customer's mind and feeling.
2	Mehrabian& Epstein,1997:525	A shared emotional state between two people produced to achieve the goals of both sides.
3	Agnihotri& Krush,2015:166	The ability of the service provider to anticipate or predict customer feelings, reactions, hidden responses, internal emotions and beliefs.
4	Oliver et al.,2015:15	The ability of the provider to participate and interact effectively with the customer's emotional experience
5	Salminen et	The service provider responds to the

	al.,2021:1	customer's feelings, promotes positive relationships, reduces negative relationships, and a positive and clear view of the customer toward the organization.
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Based on the foregoing, it can be said that Emotional Empathy represents the degree of emotional harmony of the service provider in order to understand and satisfy the requirements and needs of the client as much as possible by investing the capabilities, skills, emotional experience of the client and positive feedback of the client.

Importance Of Emotional Empathy

The importance of emotional empathy in dealing directly and indirectly with customers and improving the Organization's ability to accurately understand and impart customer requirements, through:

- a. Emotional response to customer reactions.
- b. Build a positive relationship between customers and the organization.
- c. Improving client-oriented attitudes toward the organization, contributing to positive outcomes for the organization (D’Ambrosio et al., 2009; Turner et al.,2019 ; Noten et al.,2019).
- d. As seen (Wingefeld et al.2018; Grimm et al.,2017) the importance of Emotional Empathy is to take more personal care of customers in order to gain customer satisfaction and loyalty.
- e. Barrett, 2016:238. QuedNow,2017:55) Emotional Empathy brings well-being to the customer by responding to their perceived requirements.

SECOND: CUSTOMER RESPONSE

The Concept of Customer Response

In today's business environment, the main concern of most organizations is to know how customers respond to the services provided, as it has a significant impact on the organization's profitability, market share and competitiveness (Roos, 1999:69). The customer looks at receiving the service as a trade-off process - what they pay and what they get in return - as the customer feels satisfied if their expectations are met or met. Conversely, customers' awareness of service quality may be negative when they face unsatisfactory experiences or service failure - i.e. service performance failure to meet expectations - (Kotler & Armstrong, 2012:20). Dissatisfaction represents a negative emotional state, which is a special case of negative emotions such as (disappointment, regret and anger) (Zeelenberg & Pieters, 2004:447). (Gelbreich, 2010:580) pointed out that anger increases the customer's tendency to spread negative publicity to family, friends and co-workers aimed at retaliating against the organization. It was also observed that the failure of the service caused anger and complaint and generated the intention of the customer to terminate the relationship with the organization (Voorhees et al. 2006:517). (Sparks & Fredline:2007:243) also confirmed that there are a number of possible responses by the customer to failures, including

dissatisfaction, participation in activities such as spreading negative publicity, taking legal action to request compensation from the organization, and converting to another brand. Generally speaking, the customer's response is "a response (emotional and behavioral) to the services provided during the service interview or service repairs that are defective".

In the light of the above, the elements of the customer's response to the banking service (customer satisfaction, word of mouth (oral publicity), and intent of conversion) will be addressed in this study as follows: (Bitner, 1990:71), (Spring et al., 1995:16), Maxham, 2001:14), (Severt, 2002:22)

Dimensions of Customer Response

Customer response can be measured in three dimensions:

Satisfaction

Customer satisfaction has become one of the most important objectives that you consider to be a top priority for any organization seeking a long-term relationship with customers. There is a lack of consensus among researchers on the subject of customer satisfaction, because they have considered the concept from different perspectives. He (Zaire, 2000:332) pointed out that a client's satisfaction or dissatisfaction is (- "cognitive or emotional reaction " - a reaction to one or a lengthy set of service interviews). Customer satisfaction consists of three basic components: The type of response (cognitive, emotional or will); The focus of attention or topic on which the response has focused; The moment the assessment is taken (IRFAN, 2014:78). However (Heskett et al. 2008:122) they affirm that the literature is not very clear about the distinction between quality and satisfaction. Satisfaction is "experience (post-consumption) comparing perceived quality to expected quality", while quality of service refers to "a comprehensive assessment of the Organization's service delivery system". According to (Kanji & Moura, 2002:15), customer satisfaction is "a complex conceptual structure and can be approached in different ways". (Mackeviciute, 2013:16), expressed satisfaction in general, as "customer attitude toward the service provider". Customer satisfaction was also described as "an emotional (emotional) response, focusing on product performance against some pre-purchase standards during or after consumption" (Gustafson et al., 2005:216). So (Agyapong & Ghana, 2011:203) has proved that satisfaction is "varying attitudes or valuations on continuity of pleasure focused on the product or service, which is evaluated after consumption or receipt".

Word Of Mouth

Customers are exposed around the clock to powerful influences that later shape their buying behavior and decisions, especially after technological advances and the openness of individuals to multiple sources of knowledge and space. Organizations have left no communication tools available to them - whether personal or not - to use them to build a positive image of them and their brand, including such channels of information; The channel of communication "the word of mouth, oral

propaganda, spoken word or word of mouth - Word of mouth Communication the acronym WOM, through recommendation or advice, is the most important and reliable personal communication tool (Suedan, 2009:4).

The word mouth is defined as "positive or negative feedback due to a service used by a customer and transmitted to another person" (Lovecock & right, 2002:55). It was defined as "an act transmitted by the customer to other customers in connection with the service provided by the Organization, such contact consists of personal statements, which are presented by parties other than the organization concerned to convey to the public a picture of what the service is actually about".

Speaking word communications about service performance are of particular weight as a source of information, because they are in the service area because customers have difficulty in evaluating services before the purchase process and because they experience the service directly (Goyette et al., 2010:7). (Silverman, 2011:28) referred to the word "communication concerning services provided by organizations between clients, and this word is sensitive to the services of the organization and is either positive or negative". He also pointed out (Hoffman & Bateson, 2011:60) that the word mouth is a personal source of information (such as family, friends and other opinion leaders) used by customers to gather information about services. (Kotler & Keller, 2012:546) defined it as "a personal connection about a product between buyers and groups such as friends, family members and business partners". (Habas, 2015:14) was defined as "a live-verbal or non-verbal-interactive, non-paid, highly credible communication tool, whose effectiveness is determined by the nature of the questions posed by the liquid, the nature and quality of the information provided by the respondent and the method of confidence used, and may be positive, negative or neutral.

Intention To Transform

The intent of a customer transition is defined as "the customer's thinking of deciding to stop buying a particular service or sponsored by a service company, resulting in a gradual breakdown of relationships due to the problem or problems they have encountered over time" (Ranaweera & Prabu, 2003:83). The intention to shift was also defined as "customer abandonment of product/service and conversion to another product" (NDUBISI& Ling, 2005:68). It is "the customer's migration from one service supplier to another" (Ranganathan et al., 2006:271). The intention to shift was referred to as "an effective response to dissatisfaction, which is demonstrated by ending the relationship with a particular party." Whether it's a particular brand, specific products, retailer, or supplier" (Liu, 2006:32). He also described the customer's split (or transformation) as the end of the customer's relationship with the service provider (Duffy et al., 2006:114).

The intention to transform is a sign that the customer's relationship with the existing service provider is partially or completely terminated, as partial transformation allows customers to maintain the relationship with the existing organization while adopting new behaviors (Wagner& Friedl, 2007:704). A

shift intent is a condition that arises when real performance falls below expected performance, and a major reason for customer transformation is service failure.

It can be said that the intention to shift is to consider the customer's termination of the relationship with the current service provider and to move to another service provider, as a result of some problems being unaddressed by the organization in the appropriate or acceptable way, or having better alternatives and options with another service provider.

PART THREE: THE PRACTICAL ASPECT

First: description of study variables

Emotional Empathy

The results of Table 2 note that the level of agreement of banks that studied the emotional repression variable reached 77%, a high mean of 3.87, a standard deviation of 0.687, and an answer to the agreement, which indicates that respondents are not biased toward the emotional repression paragraphs and at a value of T=25.235. This means that well-informed banks recognize the importance of appreciating the efforts and roles of service providers in their emotional response and in their self-interest through their interest in good dealing, building friendship with customers, and observing the customs, traditions and societal norms that rule them during the service meeting to avoid a collision with customers and to cause an unnecessary complaint. A negative spoken word is causing the bank. It showed the harmony, convergence and interest of the banks studied in the fifth paragraph with a high accounting mean (3.95), a standard deviation equal to 0.913, a high response level, a relative importance (79%) and a value (t) for impartiality (20.991). This helped encourage service providers to develop their emotional skills toward customers with an account mean of 3.94, a standard deviation of 0.949, and a relative interest of 79%. This added to the third paragraph an account mean (3.74), a standard deviation equal to (1.037), and a relative interest of (75%) to indicate that the respondents are not biased by the amount of (14.387).

Table (2) Description of study sample responses to the emotionally ripping variable

No.	mean	S.D	T-test	Relative importance	Availability level	Order of importance
EMEM1	3.84	0.999	16.959	77%	Good	11
EMEM2	3.84	0.964	17.728	77%	Good	10
EMEM3	3.86	1.003	17.389	77%	Good	8
EMEM4	3.74	1.037	14.387	75%	Good	12
EMEM5	3.95	0.913	20.991	79%	Good	1
EMEM6	3.94	0.949	20.081	79%	Good	2
EMEM7	3.86	0.904	19.336	77%	Good	7
EMEM8	3.85	1.001	17.194	77%	Good	9

EMEM9	3.87	0.964	18.288	77%	Good	5
EMEM10	3.87	0.978	17.984	77%	Good	6
EMEM11	3.9	0.942	19.347	78%	Good	3
EMEM12	3.9	0.958	19.128	78%	Good	4
EMEM	3.87	0.697	25.235	77%	Good	***

Customer Response

The results in Table 3 indicate that respondents are not biased toward a second-distance preference, which is indicated by the T-test (17.387), with relative interest (77%), a high arithmetic average (3.85), and a standard deviation equal to 0.986. And to invest time, effort and resources to make the personal relationship a success.

Table (3) Description of study sample responses to the emotionally repping variable

Dimension	mean	S.D	T-test	Relative importance	Availability level	Order of importance
Customer satisfaction	3.85	0.986	17.387	77%	Good	1
Word of mouth	3.93	0.995	18.910	79%	Good	2
Intention to transform	3.03	0.909	30	61%	Good	3
Customer response rate	3.60	0.748	20.778	77%	Good	***

Second: Measuring Tool Stability

The results of the table (4) indicate the stability of alpha-chronbach measurement management, with the emotional recitation stability coefficient for the provider (0.760) and for the dependent variable (customer response) (0.749) indicating the appropriateness of the measurement tool with the studied national drains.

Table (4) cornbach Alpha coefficients

Variables	Cronbach's alpha variable	Dimensions	NO.	Cronbach's alpha Dimensions
service provider emotional Empathy	0.760	one dimensional	12	0.760
customer response	0.749	Customer satisfaction	8	0.751
		word of mouth	4	0.741
		transformation intent	4	0.773

Third: Test hypotheses

The results of Table 4 show that the emotional reprofiling of the service provider and the customer's response have reached the strength of the relationship (0.810), showing that the emotional reprofiling of the service provider as an effective variable contributes to improving the customer's response by improving the provider's ability to achieve customer satisfaction and enhancing the word of mouth. Containing the intent of the customer to transform, this supports the validity of the first hypothesis.

Table (4) correlation matrix

	CR	EMEM
CR	1	
EMEM	0.810**	1
** . Correlation is significant at the 0.01 level (2-tailed).		

The results also show that the emotional imitation of the service provider as an effective variable has contributed to improving customer response verbal abuse with an interpretation coefficient of 0.656, the residual value of 0.344 is outside study limits, and, as shown by the sample response results, this shows that the second hypothesis is valid.

Table (4) Standard results of the impact of investing on the brand recognized to counter verbal abuse

path		Estimate	S.E	C.R	R ²	P	
EMEM	--->	CR	0.749	0.037	20.243	0.656	0.001

PART FOUR: CONCLUSIONS AND RECOMMENDATIONS

First: Conclusions

1. A positive relationship between the emotional empathy of the service provider and the customer's response, indicating the interest of the companies concerned in improving the emotional imperfection of the service provider in order to attract customers toward the service provided.
2. The bank is keen to provide secure services at reasonable prices and quality, improving customer responsiveness, in a cycle that will generate customer satisfaction through customer awareness of the value of the bank.
3. The majority of the sample surveyed agreed at a high level that they would get back by participating in the oral publicity of positive toward the company. This indicates that banks care for their clients and offer them distinguished services, which leads them to recommend them to others to deal with them and encourage them to increase their future dealings with these banks, support banks and defend their trademark before other banks' clients, and they do not pass on the experiments of mistakes that occur when dealing with banks.
4. The rapid response positively affects customers' perception of the fairness of bank procedures, the fairness of their employees' interaction, and

the fairness of the distribution of results. This points out that banks seek to solve the problem to which customers are exposed quickly and at one go and make sure that they do not wait unnecessarily.

5. The higher the customer becomes aware of the emotional imperfection of the service provider, the greater the effect will be to recognize the amount of effort the bank is making to maintain and improve the customer's responsiveness.

Second: Recommendations

1. The need for the studied banks to fulfill the needs and requirements of the clients and satisfy their different tastes, in order to gain the satisfaction of the customers, which leads to an increase in the customer's contribution toward the studied banks.

2. It is important that well-informed banks develop a positive relationship with customers in order to ensure a positive reputation for the services provided.

3. The need to instill a spirit of cooperation and trust among service providers toward each other, which will be reflected positively toward improving customer response.

4. The need to increase the interest of the research banks in the current customers through improving the services provided to them and responding quickly to their complaints.

5. Banks should work hard to deal with customer complaints as this enhances customers' confidence in the company and reduces their intention to shift.

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