

**The Impact of Employees' Emotional Competence on Customer Orientation of Banking Employees:
The Moderating Role of Employees' Technical Competence**

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Abstract

This review paper investigates the influence of the emotional competence of employees on the customer orientation of the banking employees with specific focus on the moderating influence of the technical competence of the employees. Customer orientation in the contemporary banking industry has emerged as a key to attaining customer satisfaction, loyalty and competitive advantage. With a high level of emotional competence, such employees can comprehend the needs of customers more effectively, engage in interactions with others, effectively address complaints, and establish positive service experiences. Such abilities would encourage increased customer-oriented behaviour of the banking staff. The article critically examines available literature on emotional competence, customer orientation, technical competence in service organizations and specifically in the banking industry. It covers the impact of emotional competence on the capability of employees to develop rapport, empathize and communicate effectively with customers. Simultaneously, technical competence as job knowledge, product expertise, and operational skills among the employees are examined as the moderating factor that may reinforce the relationship between the emotional competence and customer orientation. Employees with the ability to integrate emotional skills with technical expertise are in a better position to provide efficient and personalized banking services. This paper has indicated that although emotional competence has a positive contribution on customer orientation, it is more effective when employees have high technical competence. The article adds to the existing amount of research on employee abilities in service environments and offers some practical implication to the management of banks. It suggests joint training programs based on emotional and technical skills development to enhance the quality of services, customer relations and organizational performance.

Keywords: Emotional Competence Behavior, Empathy, Service Quality, Customer Orientation, Employees Technical Competence.

1. Introduction

Banking is a service-based, high-contact industry where employee-customer frontline interaction is a key

determinant of perceived service quality, customer satisfaction, and long-term relationship performance (Delcourt et al., 2016; Pakurár et al., 2019; Lamichhane et al., 2025). In spite of the rapid digitalization, human interaction is necessary, especially in complicated and high-risk financial decisions that are based on trust and require human advice, reassurance, and relationship building (Nwachukwu et al., 2025; Mazurchenko et al., 2022; Ewim et al., 2021). Customer-focused banking institutions become more popular in competitive banking settings, particularly in emerging economies, where institutions shift to customer-centric models, which focus on learning the customer needs, establishing lasting relationships, and improving branch performance by customer-oriented behaviors (Ghlichlee & Bayat, 2020; Mediano and Ruiz-Alba, 2019). The ability of service employees to recognize, comprehend, and meet the needs of clients and to take appropriate steps to create, develop, and sustain trust, loyalty, and positive word-of-mouth is usually referred to as customer orientation of service employees (COSE) (Mediano and Ruiz-Alba, 2019; Raza et al., 2023). Retail banking data shows that frontline employees are willing to listen and take customer issues seriously, offering personalized explanations and eventually enhancing business performance and customer loyalty (Ghlichlee & Bayat, 2020).

In this service-oriented environment, the notion of emotional competence, which is often defined in terms of the use of emotional intelligence in the workplace, has become an important factor of successful customer interaction. Emotional competence is the ability to recognize, interpret, and control both personal and customer emotions when interacting with customers (Elbirou, 2024; Dewasthale et al., 2025; Delcourt et al., 2016; Radha and Nirubarani, 2024; Nguyen, 2025). Perceived emotional competence of employees by the customers helps to establish a suitable service climate, control customer emotions, establish rapport, increase customer satisfaction, and promote loyalty intentions (Delcourt et al., 2016). Qualitative studies that involve front-office banking employees also show that being able to perceive and manage emotions allows employees to exhibit empathy, change their behavior, manage conflicts constructively, and develop trust, which are the main elements of customer-oriented behavior (Elbirou, 2024; Raza et al., 2023).

However, emotional competencies are not enough in an industry that is typified by complicated financial products, tough regulatory mandates, and high-paced technology change. Among the key drivers of service quality and customer satisfaction in banking, technical and digital skills are mentioned again and again, such as product knowledge, regulatory knowledge, system skills, analytical skills, and problem-solving ability (Mahat, 2025; Mazurchenko et al., 2022; Lamichhane et al., 2025). The competences of employees such as their knowledge, skills, abilities, and self-control are important and have a positive impact on customer satisfaction, which is why banks invest much money in the training process of creating multi-skilled and customer-oriented employees (Mahat, 2025; Pakurár et al., 2019). During the age of Banking 4.0 and digital payment ecosystems, techno-competence is one of the factors that are more critical to productivity, the efficiency of operations, and efficient service delivery (Mahat, 2025; Mazurchenko et al., 2022).

Preliminary conceptual and empirical literature indicates that emotional and technical competences are complimentary and not competing skills. Technical competence provides employees with accurate advice, effective problem-solving, and credible advice, whereas emotional competence allows them to comprehend customer issues, handle emotions, and build trust (Delcourt et al., 2016; Pakurár et al., 2019; Delpechitre et al., 2018). Relationship banking and engagement models put more emphasis on the idea that trust and emotional attachment should be supported by effective and reliable service provision in order to attain the growth of customer loyalty and organizational development (Raza et al., 2023; Nwachukwu et al., 2025; Delpechitre et al., 2018).

It is against this background that the current research is based in a developing economy background and addresses the direct influence of emotional competence on customer orientation on frontline banking employees, building on previous literature connecting emotional intelligence and employee emotional competence with customer-oriented behaviors and performances in the financial service industry (Elbirou, 2024; Raza et al., 2023; Delcourt et al., 2016; Radha and N Moreover, the paper examines the moderating

impact of technical competence and hypothesizes that high technical competence enhances the connection between emotional competence and customer orientation, and low technical competence can prevent emotionally competent workers to transform empathy and rapport into successful, solution-focused service (Mahat, 2025; Pakurár et al., 2019; Mazurchenko et al., 2022;

1.1 Problem Statement

Banking industry has grown to be much competitive with customer orientation being regarded as a major factor that will dictate the level of service quality, customer satisfaction, customer loyalty, and eventual success of an organization. Frontline employees play a significant role in banks as they are the ones who are in direct contact with customers and affect their service experiences. Nevertheless, several banking organizations still have to deal with customer complaints, poor relationship management, communication lapses, and lack of consistency in the delivery of services. Such problems are common when employees cannot effectively empathize with customer feelings, respond in an empathetic way or handle service encounters in a professional manner.

The emotional competence among staff has been identified as a crucial component that helps employees to perceive, regulate, and express emotions appropriately when dealing with consumers. Patience, empathy and responsiveness are crucial aspects of customer orientation that are more likely to be exhibited by emotionally competent employees. Although the subject is significant, the available literature has largely emphasized on emotional competence in general service settings whereas little has been done on its precise role in influencing the customer orientation within the banking industry.

Moreover, banking services demand not only emotional and interpersonal skills but also good technical competency, the knowledge of products, and operational expertise, and problem-solving skills. Employees can be emotionally competent but lack adequate technical competence and that they might not meet the needs of the customers adequately and deliver efficient and accurate services. Thus, technical competence can potentially moderate the relationship between emotional competence and customer orientation which is either strengthened or weakened.

Whereas previous research has studied the issue of emotional intelligence, the quality of services provided, and customer satisfaction individually, there is no systematic review-based knowledge about the impact that the emotional competence of employees has on customer orientation and how the technical competence interacts with the relationship between the two in the banking setting. This loophole leaves researchers and practitioners with a question on how to come up with effective employee development and improvement strategies to enhance service delivery.

Hence, this review paper seeks to fill this gap by critically examining the available literature on the emotional competence and customer orientation of employees as well as investigating the moderating effect of technical competence of employees in the banking industry.

1.2 Importance of the Study.

This research is important as it has given a detailed insight on the impact of the emotional competence of employees to the customer orientation in the banking industry, and the mediating role of the technical competence of the employees. Customer-oriented employees are imperative in the current banking world which is very competitive and which requires the creation of strong customer relationship, better customer satisfaction and customer retention. Thus, the discovery of those factors that positively impact the customer orientation is of interest to both scholars and banking professionals.

Theoretically, this review adds to the body of existing literature, by combining three key constructs emotional competence, customer orientation, and technical competence. Whereas past studies have tended to analyse these variables independently, little studies have investigated the relationship between the two together especially in the context of banking. This study fills this gap by summarizing and analyzing

previous results and providing a more precise conceptual insight into future researchers.

In the managerial sense, the research offers valuable managerial implications to the bank management and human resource professionals. It highlights the fact that the emotional competence is not explained as adequate to create the high customer orientation without the assistance of the good technical competence. The results motivate banks to develop balanced training and development programs which address interpersonal-emotional skills and job-related technical expertise. These programs are capable of enhancing employee performance, efficiency of service delivery and customer experiences.

Policy makers and training institutions working with the financial sector are also interested in the study because it focuses on the development of the workforce. It emphasizes the necessity to incorporate emotional intelligence, communication skills, and technical banking knowledge in the employee development frameworks. This will help in developing a more efficient and consumer-oriented workforce.

Lastly, this research is valuable as it provides strategic suggestions that can enable banks to increase the quality of services, competitive advantage, and overall organizational performance by managing the competencies of employees better.

1.3 Research Objectives

The primary aim of this review study is to investigate the effect of emotional competence in employees on customer orientation of banking employees, and the moderating effect of technical competence of employees. In particular, the research will review the literature available concerning emotional competence of employees in the field of banking and service industries, and examine the meaning and relevance of customer orientation in the banking workers. It also aims to test the association between the emotional competence of employees and customer orientation, as well as explore how the technical competence of employees mediates the association of emotional competence on customer behavior, making it stronger or weaker. Moreover, the research seeks to offer theoretical contributions by incorporating emotional competence, technical competence and customer orientation into one conceptual framework. Lastly, the research will aim at providing practical advice to the banking management on the training of employees, enhancing the quality of service provision and development of the workforce.

2. Literature Review

As a bank, you will need to possess emotional competence in the delivery of banking services.

Emotional competence (EC) extends emotional intelligence and indicates real emotion-related skills and behaviors, including perceiving, understanding, and regulating emotions, which are manifested at work (Delcourt et al., 2016; Giardini and Frese, 2008; Davis and Qualter, 2020). These competencies are the focal point in banking and other financial services, as they are the key to managing customer interactions with emotionally colored responses, as well as influencing service outcomes (Giardini and Frese, 2008; Elbirou, 2024; Radha and Aithal, 2023).

Emotional competence is usually understood as a set of interrelated abilities involved in the perception, understanding and management of your own and other people emotions, which is closely related to self-awareness, self-regulation, empathy, and social skills (Giardini and Frese, 2008; Antonopoulou, 2024; Максимчук, 2024). Several researchers theorize EC as a behavioral expression of emotional intelligence and not a personality trait (Delcourt et al., 2016; Giardini and Frese, 2008; Mehler et al., 2024; Davis and Qualter, 2020). These elements are operationalized in the workplace using mixed emotional intelligence models and instruments like the Emotional Competence Inventory (Antonopoulou, 2024; Mehler et al., 2024; Makkar and Basu, 2019).

In the service context, increased employee EC improves the affective experience and service encounter evaluation by customers, which leads to greater satisfaction, loyalty, and rapport (Delcourt et al., 2016; Giardini and Frese, 2008; Delcourt et al., 2013). Consultants EC within banking setting was identified to

enhance their own positive affect which in turn enhanced customer satisfaction with the particular service encounter as well as the bank in general (Giardini and Frese, 2008). In addition, customer-perceived EC also anticipates customer satisfaction and loyalty, both directly and indirectly by trust building (Delcourt et al., 2013).

The competence of emotions is especially important in cases of service failure and recovery. With increased EC, higher-level employees can more effectively perceive and regulate negative emotions of customers, which results in increased post-recovery satisfaction, trust, positive word-of-mouth, and repurchase intentions (Fernandes et al., 2018; Delcourt et al., 2017; Saleem et al., 2025). Moreover, EC enhances the effect of technical competence: technical proficiency increases service delivery only when high EC accompanies them when dealing with emotional communication (Delcourt et al., 2017).

In banking companies, emotional intelligence and emotional competence are always linked with superior workplace behaviour, such as better client relationship, conflict resolution, stress management, and leadership effectiveness (Radha and Aithal, 2023; Radha and Nirubarani, 2024; Radha and Aithal, 2023). Empirical research in public and private banks proves that an increased EI/EC leads to increased job performance, flexibility, collaboration, and job satisfaction (Radha and Aithal, 2023; Makkar and Basu, 2019). The meta-analytic research on frontline emotion management also shows that there are small yet significant correlations between frontline emotion management and burnout, performance, and customer outcomes, which underscore the value of organizational support to maintain the effective application of EC in stressful situations (Shulga et al., 2024).

Notably, emotional competence is said to be trainable. Emotional intelligence, empathy, or emotion regulation workplace interventions have been found to yield moderate yet consistent improvements in emotional capabilities in diverse occupations (Mehler et al., 2024). Such effects are commonly lasting beyond three months, which implies that EC in banking can be strategically improved with the help of systematic training initiatives focused on self-awareness, emotional control, empathy, and interpersonal skills (Antonopoulou, 2024; Mehler et al., 2024).

2.1 Banking customer orientation:

Customer orientation has been popularly defined as a behavioral and cultural inclination to comprehend, satisfy and maintain customers. It is perceived as a continuation of relationship marketing and a key aspect of market orientation in service sector, specifically in the banking industry (Gonu et al., 2023; Huh and Kim, 2023; Mistrean, 2021; Rudevska, 2022; Mediano and Ruiz-Alba, 2019). Customer orientation, instead of short-term sales transactions, puts more emphasis on the ongoing recognition of customer needs, customization of service offerings, and the establishment of long-term relationships that are long-term and trust-based (Gonu et al., 2023; Huh and Kim, 2023; Mistrean, 2021; Rudevska, 2022).

Customer orientation of service employees (COSE) is the ability and competencies needed to recognize, know, and adequately address client needs in service environments (Mediano and Ruiz-Alba, 2019; Aburayya et al., 2020). It involves learning about customer issues and offering the right solutions, personalized and relationship based interaction and including the customers in the service process. It also involves providing honest and ethical advice and not resorting to aggressive or strictly sales-driven approaches (Gonu et al., 2023; Huh and Kim, 2023; Shetty and Basri, 2018; Aburayya et al., 2020). At the organizational level, customer orientation in banking is defined as a strategic partnership approach whereby customer needs are anticipated and value is created together. The orientation is anchored in organizational structures, processes, and culture, and it impacts segmentation strategies, service design, and employee training programs (Mistrean, 2021; Rudevska, 2022; Komulainen and Saraniemi, 2019).

Empirical studies of both commercial and Islamic banking constantly indicate that an increased customer orientation positively influences perceived service quality, especially in terms of reliability, empathy, and responsiveness, and results in increased customer satisfaction (Gonu et al., 2023; Aritonang and Andriani,

2025; Huh and Kim, 2023; Eren et al., 2013; Maghames The quality of service is often a mediating variable between customer orientation and customer satisfaction, indicating that a customer-oriented philosophy needs to be converted to a consistent high-quality service experience that would produce positive customer ratings (Gonu et al., 2023; Aritonang and Andriani, 2025; Huh and Kim, 2023).

Relationship quality, trust, and customer loyalty are also enhanced by customer-oriented behaviors and relationship marketing orientation, especially via effective communication, bonding, and commitment (Alrubaiee and Al-Nazer, 2010; Huh and Kim, 2023; Shetty and Basri, 2018; Wongsansukcharoen, 2022; Mediano and Ruiz-Alba, Some studies indicate positive correlations between customer orientation and organizational financial performance with employee satisfaction, customer satisfaction, and loyalty as mediators (Eren et al., 2013; Maghamesi and Abadi, 2016; Rashid et al., 2020; Komulainen and Saraniemi, 2019). Nevertheless, as recent studies indicate, the correlation between customer orientation and customer loyalty might be indirect or situation-specific and strengthened by high service quality and customer experience (Huh and Kim, 2023; Sihombing et al., 2025; Rashid et al., 2020).

2.2 Technical competence

Technical competence in banking relates to the job-related knowledge and skills which employees possess, such as financial products, regulatory requirements, digital systems, and risk management, which allow them to deliver services accurately, in compliance and efficiently. Even though the technical skills differ between the banking functions of credit, treasury, and operations, studies have found that there are common core aspects, such as a good command of financial expertise, and knowledge of risk and capital management, as well as the proper use of banking processes (Azizzadeh et al., 2022; Shanujas and Ramanan, 2021; Ramagiri, 2025; Agusinta Product knowledge and regulatory awareness, information and communication technology (ICT) skills, analytical capacity, problem-solving capacity, and sound decision-making are also included in technical competence (Azizzadeh et al., 2022; Shetty and Suresh, 2025; Mazurchenko et al., 2022; Ramagiri, 2025).

Due to the introduction of digitalization and Banking 4.0, digital literacy and techno-competence have become the main elements of technical competence. Now, employees are supposed to efficiently operate core banking systems, digital payment systems, customer relationship management (CRM) and cybersecurity (Shetty and Suresh, 2025; Mazurchenko et al., 2022; Wattilete et al., 2025; Mahat, 2025; Martini et al., 2025). This is why banks are becoming more and more in need of people who are able to process data, adapt to new technologies, and include digital tools in everyday work (Mazurchenko et al., 2022; Ramagiri, 2025; Ibrahim et al., 2025; Santoso et al., 2021).

Technical competence has been directly related to customer satisfaction and perceived service quality by empirical evidence. As an illustration, technical competency proved to have a strong positive correlation with customer satisfaction in cooperative banks, but emotional competency was insignificant, which is why the provision of correct and competent services is particularly essential (Shanujas and Ramanan, 2021). In the same vein, literature finds competence in employees, such as professional knowledge of banking services, the absence of errors in transactions, and the capacity to offer adequate customer support, to be among the most potent foretellers of customer satisfaction and trust (Khashman, 2023). The effect of customer-oriented behavior on satisfaction is further reinforced by technical selling skills and overall product knowledge that tend to mediate the relationship between customer orientation and service outcomes (Aslam et al., 2021). Moreover, job performance and service accuracy can be improved with the help of good knowledge management systems and access to recent policy and product information (Almuayad and Chen, 2024; Sekartaji and Sushandoyo, 2025; Sahadevan, 2025).

Digital communication skills, ethical data handling practices, and cyber risk awareness are becoming a part of technical competence in the current risk-focused and digital banking world. Increased employee performance, enhanced risk management, and promotion of financial and investment products safely have

been documented to be greatly enhanced by digital literacy (Shetty and Suresh, 2025; Mazurchenko et al., 2022; Wattilete et al., 2025; Mahat, 2025; Campanella et al., 2023). The competencies, which are risk-management-oriented, such as data analysis, financial modeling, and cognition of prudential regulations, are also becoming crucial in the development of resilient financial institutions (Ramagiri, 2025; Campanella et al., 2023; Ibrahim et al., 2025). Banks, in turn, are investing in training programs, professional certifications, knowledge management systems to fill skill gaps and make sure that employees constantly advance their technical skills (Azizzadeh et al., 2022; Mazurchenko et al., 2022; Sekartaji and Sushandoyo, 2025; Shukla, 2025; Ibrahim et al., 2022).

2.3 Emotional competence and customer orientation.

Emotional competence describes the skill of employees to perceive, comprehend, and control customer feelings when they encounter service (Delcourt et al., 2016; Matute et al., 2018; Delcourt et al., 2017; Delcourt et al., 2013). In contrast to emotional intelligence as a conceptualized, fixed personality trait, emotional competence concentrates on the real expression of emotionally skilled behavior in workplace interactions, especially as viewed by customers (Delcourt et al., 2016; Matute et al., 2018; Delcourt et al., 2013). Emotional competence in service and banking-related situations is the ability to recognize the emotions of customers, adjusting speaking styles, emotional regulation during pressure (Delcourt et al., 2016; Matute et al., 2018; Giardini and Frese, 2008; Khoury et al., 2022). High emotional competence frontline banking staff is in a better position to read customer moods, remain calm when interacting with customers in a challenging manner, and form trust-based relationships (Elbirou, 2024; Khoury et al., 2022). The ability is especially important in emotionally charged and high-stakes scenarios like financial advising, complaints management, and customer service recovery, where the customers might be anxious or frustrated and require the staff to consider both their emotional and functional needs (Fernandes et al., 2018; Saleem et al., 2025; Giardinis and Frese, 2008).

There is a significant amount of literature that attributes emotional competence to a more powerful customer-oriented behavior. There is evidence that employees that are capable of perceiving and regulating emotions are better placed to interpret customer responses, express empathy, modify their communication style, and maintain positive and trusting relationships which are dimensions of customer orientation (Elbirou, 2024). Emotion control has been labeled as the key to going through tough moments in service and ensuring customer trust and satisfaction. Higher customer needs responsiveness and enhanced propensity to direct the customer to an appropriate solution, as opposed to concentrating on sales performance, are linked to higher levels of emotional intelligence in the sales and service setting (Nguyen, 2025; Lama and Karki, 2025; Oh et al., 2024). It is frequently mediated by work engagement and customer-oriented attitudes, meaning that employees with high emotional competence are more motivated and eager to go the extra mile in serving customers (Oh et al., 2024). Meta-analytic and conceptual research also demonstrates that employees with good emotional regulation abilities overcome stress, maintain positive affect, and offer more consistent and high-quality, customer-oriented service, especially in high emotional-demand settings (Gabriel et al., 2016; Giardini and Frese, 2008; Shulga et al., 2024).

Emotional competence that is perceived by the customer is also observed to positively impact rapport, satisfaction, trust, and loyalty intentions (Delcourt et al., 2016; Matute et al., 2018; Saleem et al., 2025; Abbas et al., 2025; Delcourt et al., 2013). Emotionally competent employees are more effective in financial and other personalized services settings, where they can establish a favorable interaction climate, personalized communication, and mitigate negative emotions, thus enhancing the quality of relationships and long-term loyalty (Matute et al., 2018; Saleem et al., 2025; Abbas et al., 2025; Giardini and Frese, 2008). In the banking context, emotional intelligence is often named as a necessary skill at the customer level, which directly affects the perceived service quality and customer satisfaction (Meenaprabha et al., 2025; Khoury et al., 2022; Misron et al., 2025). In general, the literature confirms the anticipation that emotional

competence has a positive impact on customer orientation because it helps employees comprehend and deal with the emotions of customers, respond to communication and deal with stress, which results in better satisfaction, customer loyalty, and longer-term relational results.

2.4 Technical Competence as a moderating role.

There is growing research evidence that technical competence (TC) enhances the positive impact of emotional competence (EC) on customer-related outcomes as opposed to acting independently. EC and TC have been discovered to interact in significant relationships in service encounters that are of high emotional intensity. Experimental data show that in the case of high emotional competence of employees, high technical competence levels have a significant impact on reducing negative emotions and improving customer satisfaction. Nonetheless, in cases of low emotional competence, technical competence will lead to modest changes in the customer outcomes (Delcourt et al., 2017). This observation implies that emotional competencies form the relational basis on which the technical knowledge can be identified, valued and believed by the customers.

In theory, emotional competence helps employees to identify, interpret, and manage the emotions of customers, whereas technical competence is an assurance of providing the correct and efficient solution. Their combination guarantees the customers on an emotional level, as they evoke a sense of care, empathy, and on a cognitive level, as they showcase professional ability and competence (Delcourt et al., 2017; Giardini and Frese, 2008). Emotional competence can be used to reduce anxiety and build trust in complex and high-risk service situations, such as in financial advising, thus enabling customers to process technical information more efficiently and make informed decisions (Giardini and Frese, 2008). In that regard, technical competence can serve as the moderator, which promotes the emotional competence translation into the observable customer-oriented behavior.

The empirical research results in the banking and other service industries support this moderating view. Technical competence has been demonstrated to have a strong predictive power on customer satisfaction and in others a direct stronger influence than emotional competence when applied individually (Shanujas and Ramanan, 2021; Yahaya and Segbenya, 2023). It is also found that competence-related attributes like ability and efficiency are more important to transactional outcomes such as purchase decisions and share of wallet, and warmth-related attributes are more important to relational outcomes (Günturkun et al., 2020). This difference is consistent with the point that the relational aspect of customer orientation is mainly driven by emotional competence and the substantive and performance-based aspects are supported by technical competence. Moreover, the findings of cooperative banking situations demonstrate that the social and technical competencies have a strong impact on customer satisfaction, and emotional competency may not have much effect only, which suggests that emotional skills without adequate technical skills might not be converted into productive customer-oriented behavior (Shanujas and Ramanan, 2021).

3. Proposed Hypotheses

According to the aims of the research and analysis of the existing literature, the following hypotheses can be put forward:

H1: Emotional competence of employees positively and significantly influences the customer orientation of the employees working in the banking sector.

H2: The technical competence of the employees significantly influences the customer orientation of the banking employees positively.

H3: The relationship between the emotional competence of employees and customer orientation is moderated by employee's technical competence, in the sense that the stronger the technical competence of the employees, the stronger the relationship.

H4: Banking staff (high emotional competence and high technical competence) is more customer-oriented

compared to their staff with a lower level of competence.

3.1 Contributions of the Study

The present work adds to the existing literature on the topic by offering a more extensive review of the correlation between the emotional competence of employees and their customer orientation within the banking industry but considering the moderating role played by the technical competence of employees. It builds on the existing literature by incorporating the three key constructs in a single conceptual framework that has not got much attention in the past. Through this, the paper provides a more insightful perspective into the interaction between emotional and technical competencies in customer-oriented behavior by banking employees.

Another theoretical contribution of the study is that it explains how emotional competence improves the capacity of employees to comprehend customer needs, to control service interactions and to establish positive relationships. It also describes how technical competence can reinforce this relationship as it allows employees to offer correct, efficient, and reliable banking services. This combined view enables future scholars to come up with more holistic models within the context of service management, organizational behavior and human resource development.

Practically, the study can help present the valuable insights to bank managers, policy makers, and training institutions. It emphasizes the necessity of a balance between emotional proficiency and technical proficiency in recruitment, training, and evaluation of the employees. The results can also inform banks to develop employee development programs that enhance services quality, customer satisfaction, and organizational performance.

Lastly, the analysis adds value to the banking sector by pointing out that sustainable competitive advantage cannot be attained by technology, product only, but also by good employees who can offer services to the customers with competence in terms of emotional intelligence and technical expertise.

4. Conclusion

To sum up, this review paper demonstrates that emotional competence of employees is crucial in increasing the customer orientation of banking employees. Employees in service-oriented banking industry who can comprehend, handle, and communicate emotions in a proper way can better establish positive relationships with customers, deal with customer needs and develop customer satisfaction with the service experience. Emotional competence is thus crucial in enhancing customer-oriented behavior and the overall quality of the banking services.

The study also concludes that the emotional competence in itself can be inadequate to optimize customer orientation unless it is complemented by high technical competence. The workers in the banking industry should also have sufficient knowledge of the products, operational skills and problem solving skills so that they deliver efficient and reliable services. Technical competence reinforces the beneficial impact of emotional competence by facilitating the capacity of employees to convert positive interpersonal relationships to effective service delivery.

The study offers a combined insight into the relationship between emotional and technical competencies and customer orientation by analyzing the existing literature. It highlights that banks need not lay stress on either technical training or emotional skills but need to build both technical and emotional skills in a concerted effort through recruitment, training, and performance management practices.

Altogether, the research concludes that emotionally and technically competent staff is an important strategic tool that banks should use to enhance customer satisfaction, loyalty, service quality and long term competitive advantage. The proposed relationship could be further empirically tested in other banking contexts and regions in future research.

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