Emotional Intelligence of Frontline Employees and Customer Retention Mediated by Customer Satisfaction Across Telecommunication Organizations in Maldives

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ABSTRACT

This review paper emphasized assessing the past literature on the relationship between emotional intelligence and customer retention and satisfaction. Several recent studies from 2019 to 2025 were reviewed to assess the role of emotional intelligence on customer satisfaction and retention. Particularly 23 papers were selected that appeared in Google Scholar which are relevant to telecommunication sector. The review of the past literature indicated that four components of emotional intelligence such as self-awareness, self-regulation, social awareness along with relationship management of frontline employees in the service sector play an important role in improving customer retention and satisfaction. Also, the past literature revealed that customer satisfaction plays a mediating role in harnessing the relationship between emotional intelligence and customer retention. This review paper has several practical and theoretical implications which were discussed in the last section of this paper.

Keywords: Emotional intelligence, Customer Satisfaction, Customer Retention, Telecommunication Sector, Front line employees

RESEARCH BACKGROUND

The Maldivian telecommunications sector is highly service-oriented. The majority of customer-facing telecommunications services involve numerous customer interactions and serve as a principal source to determine customer perceptions regarding telecommunications service quality. Moreover, as telecommunications companies offer increasingly similar products and pricing packages, the emotional experiences associated with personal service interactions have become increasingly important in how customers perceive value. Therefore, Emotional Intelligence (EI) has developed into an essential competency for service employees because it reflects how effectively employees will manage customers' emotional responses and how employees will respond to customer inquiries or issues with patience, compassion and clarity (Saleh & Saha, 2023).

Long-term customer behavior in telecommunications is determined by a customer's level of satisfaction. Satisfied customers are highly likely to remain loyal, advocate on behalf of their telecommunications supplier, and experience lower levels of intent to switch to competing brands. Furthermore, Emotional Intelligence affects customer satisfaction by impacting the relationship between service provider representatives and customers during service transactions. Telecommunications providers in the Maldives consider customer retention, or continued patronage of their service, as a major strategic objective given the small market size and intense competition that exists within Maldivian telecommunications. Notwithstanding the significance of both customer satisfaction and retention, limited research has been published in the Maldives regarding the impact that EI has on both constructs simultaneously.

Problem Statement

Telecommunications providers in the Maldives continue to receive ongoing customer feedback about poor service experiences, insufficient support and perceived lack of empathy from employees as well as inconsistency

in communication. In addition to technical issues such as network performance, many customers also experienced frustration related to the emotional aspects of their interactions with staff. In these instances, the emotional intelligence (EI) of employees can significantly influence the overall customer experience; however, many frontline employees lack the skills necessary to manage emotionally charged interactions with customers (Rahman et al., 2021).

There remains little empirical or conceptual research examining the relationship between EI and customer retention in the Maldives. While research conducted globally indicates that customer loyalty is often mediated through customer satisfaction, the Maldivian telecommunications industry has not yet investigated this mediational process. Additionally, without creating a model that combines these constructs based on Social Exchange Theory and Expectation Confirmation Models, companies will not be able to fully address the emotional and psychological components associated with customer loyalty.

There is, therefore, a need for focused research on how EI influences customer satisfaction and retention in the Maldives telecommunications industry.

Research Objectives

Based on the aforementioned problem statement, the research objectives are proposed as follows:

1. To analyze the relationship between frontline employees Emotional Intelligence and customer retention in telecommunications organizations in Maldives.

2. To evaluate how customer satisfaction mediates the connection between Emotional Intelligence and customer retention.

3. To assess how Emotional Intelligence affects customer satisfaction in telecommunication service encounters.

LITERATURE REVIEW

The literature review provides an overview of key constructs, theories, empirical findings, and conceptual gaps related to Emotional Intelligence, Customer Satisfaction, and Customer Retention. This section covers definitions, Behavioral Foundations, Theoretical Mechanisms, International Evidence, and Contextual Relevance of Telecommunication in Maldives.

Emotional Intelligence

Emotional Intelligence or EI is represented as people's ability to identify and appropriately respond to emotions, both their own as well as others. Analyzing 82 independent samples across service industries, Miao et al. (2019) confirmed that emotional intelligence has a statistically significant positive effect on service quality, which in turn enhances customer satisfaction. In this sense, EI encompasses Self-awareness, Self-regulation, Empathy and Social Skills and will enable people to effectively manage their interactions with others and/or in emotionally charged environments. Research indicates that through impacting communication, Service Orientation, Conflict Resolution and Relationship Building, EI positively impacts the way in which Frontline Employees deal with customers in service-based settings (Gerhardt et al., 2025).

Frontline Employees working in Telecommunications frequently interact with customers who are often stressed, confused, anxious and/or frustrated due to billing or disruption issues. Employees with a high level of EI can recognize emotional cues from customers, adapt their communication style to match the emotional state of the customer, and express empathy to help de-escalate the customer's emotional response or interaction. In addition, EI assists employees in successfully managing their own emotions (when dealing with high workloads, repeatedly responding to complaints and/or through conflicts) and prevents negative emotional contamination (Ahmed, Ali & Hassan,2025). Employees who show authentic listening, patience and emotional stability are

better equipped to provide customers with an enjoyable and rewarding emotional experience (Prentice & King, 2019).

Therefore, Emotional Intelligence is both an individual competency as well as a Relational Skill that impacts the customer's perception of Service Quality (Kotsou et al., 2019). As more and more businesses move to the Experience Based Service Model, EI will be a strong predictor of customer outcomes.

Customer Satisfaction

Satisfaction is an affective evaluation of a service encounter, whereby the degree to which a customer's expectations for the service get met or exceeded (Saleh & Saha, 2023). A customer's expectations for the service are formed based on the customer's previous service encounters, word of mouth, marketing communications, and perceptions of the company. Customer satisfaction increases when employees exhibit friendliness, respect, competence, and emotional intelligence (Ahmed *et al.,* 2025).

In the telecommunications industry, two dimensions can be considered; the technical aspect which includes call quality, network reliability, speed of data transmission, and accurate billing and the interpersonal aspect which includes employee active listening, explaining service information, addressing concerns, and practicing emotional intelligence. Customers care about an employee's human interaction and display a greater tendency to properly assess employees during a network failure than they do about how quickly employees resolve issues (Voon, 2019). A customer experiencing a failure may judge the speed of the resolution and how much concern the employee had for the customer while resolving the problem.

Customer satisfaction and emotional experiences are closely linked, and therefore emotional intelligence is an important factor to a customer's overall satisfaction with a service (Voon, 2019). Customers who feel appreciated, respected, and emotionally supported by the company will be more likely to develop positive emotional experiences toward the service and develop customer satisfaction. Customer satisfaction can in turn lead to customer loyalty and retention (Raza et al., 2020).

Customer Retention

Customer retention refers to a customer's ongoing long-term relationship and repeated use of a company's products or services (Hur et al., 2020). Retention is a key competitive advantage in the service industry as keeping existing customers is less expensive than obtaining new customers (Rahman et al., 2021). Retention also increases lifetime value, stabilizes revenue and enhances a company's competitive advantage.

In the telecommunications industry, retention relies on price, service quality, network performance, economic value and the emotional bond created with customers because telecommunications services are repetitive, customers reassess their experiences on a regular basis. Negative experiences with employees may lead to switching, particularly in smaller markets where other options are available (Idris et al., 2019).

The emotional aspect of every service interaction is becoming increasingly linked to retention. Customers may be able to accept short-term technical problems if they have a positive interpersonal interaction; however, negative experiences can erode perceived technical adequacy (Sikri et al., 2024). Therefore, customer interactions driven by Emotional Intelligence (EI) have a direct correlation to customer retention.

Emotional Intelligence and Customer Satisfaction

Studies confirm that EI improves customer satisfaction. The frontline employees who are aware of their emotions and, correspondingly, customers, create smoother interactions and reduce negative reactions. Empathy is one of the central dimensions of EI, which provides employees with the ability to recognize customer feelings. From survey results from 246 service employees in Poland, Szczygieł & Bazińska (2020) confirmed a statistically significant positive relationship between emotional intelligence, adaptive emotion regulation strategies, and outcomes under customer-related stressors. (Szczygieł & Bazińska, 2020). When customers feel understood, they develop emotional comfort, which influences their satisfaction.

Employees with high EI also regulate their reactions during conflict situations by ensuring that they respond calmly and courteously. This regulation avoids escalation and converts potential dissatisfaction into positive experiences. Through survey results from 312 frontline hospitality employees in South Korea, Hur et al. (2020) confirmed a statistically significant positive relationship between emotional intelligence, emotional labor strategies, and customer satisfaction outcomes.EI will help employees frame explanations clearly and respectfully, thus influencing perceived competence. Furthrmore, Padmanathan et al. (2025) confirmed a statistically significant positive relationship among emotional intelligence, service performance, service quality, and customer satisfaction via a survey results from 2,320 bank employees and customers in India. Service interactions involve emotions. EI guarantees the positivity of these exchanges and results in satisfaction even upon complaints or service failures. This was tested, and more acutely in the telecommunications contexts, where Hastie et al. (2021) used mobile telecom customer datasets (millions of records) to train gradient boosting and deep learning models for churn prediction.

Emotional Intelligence and Customer Retention

Not only does EI drive emotional satisfaction, it also serves as an indicator of future behavioral patterns for customers. The interactions between customers and their frontline service providers create emotional attachments to the organization; therefore, when customers have positive emotional experiences, their trust, loyalty, and emotional attachment will likely increase (Martínez-López et al., 2020).

Emotionally intelligent service staff provide customers with relational value that aids in customer retention (Gerhardt et al., 2025). Customers who interact with emotionally intelligent employees leave with favorable perceptions of that organization, increasing the likelihood of continued patronage. With many organizations competing for the same customer base and limited technical differences in product offerings, companies that have an emotionally intelligent customer service team are better positioned to gain competitive advantage, as the emotional value associated with having a positive experience can differentiate them from their competitors.

The cumulative experiences of customers lead to retention as a result of the customer's behavior. Emotionally intelligent service improves the relational aspect of those experiences, which results in increased customer commitment.

Customer Satisfaction as a Mediator

Customer satisfaction is often the process or mechanism by which an employee's behavior has an effect on retention of the customers. Emotional Intelligence has a direct impact on how the customers feel when being served by the employees. Suchanek & Bucicova (2025) surveyed 1,050 mobile telecom customers post-COVID in Slovakia, developing a new satisfaction model reflecting changed expectations. The feelings that the customers experience during the service will also shape their overall level of satisfaction with the company; therefore, employee satisfaction is the bridge from Emotional Intelligence to retention.

When employees display the ability to empathize and understand the emotions of their customers, it creates comfort and reassurance for the customers to have a satisfaction level that is higher than those who do not receive the same level of empathy or emotional recognition (Hastie et al., 2021). When customers have a high level of satisfaction, they are much more likely to stay with the same service provider; therefore, emotional quality has an impact on the satisfaction level of customers, thus influencing their loyalty decisions.

The mediating role of customer satisfaction is necessary to examine because this clarifies whether or not Emotional Intelligence will have a direct impact on the retention of employees or an indirect impact through the path of customer satisfaction. Towards this aspect, Kaur & Soch (2020) surveyed 412 telecom customers in India, finding that value co-creation and service quality mediate the satisfaction–loyalty link.

Theoretical Foundations

Social Exchange Theory

According to the Social Exchange Theory, evaluating the costs and benefits associated with a relationship is how people become involved with others. Service interactions provide emotional assistance to customers from the

front-line personnel. Prentice & King (2019) conducted a survey among 287 service employees in Australia, and demonstrated that emotional intelligence fosters customer orientation, which significantly improves perceived service quality and satisfaction. Customers return to the company through loyalty, providing positive feedback, and using the service again. Therefore, EI is what provides the emotional benefits that stimulate reciprocal customer loyalty.

Expectation Confirmation Model

The expectation confirmation model describes how expectations form satisfaction. Before using the service, customers have expectations. When employees display emotional intelligence-driven behaviors, they perform better than expected, creating positive confirmation, emotional gratification and therefore providing customer satisfaction. The higher satisfaction level of customers increases the chances that they will remain loyal to the company which acts as a mediator in the relationship between emotional intelligence and customer retention (Moradi & Najafi, 2020).

Telecommunications Context in Maldives

Telecommunications service in the Maldives supports essential communications, commerce, education, and governmental services. In so much as customers have a very strong dependency on this service, they have very little tolerance for negative experiences with their providers. As a result, frontline representatives are an especially important factor in alleviating the dissatisfaction that arises from technical-related issues when an employee demonstrates Emotional Intelligence. Because word-of-mouth continues to play a critical role in determining how customers perceive the experience, emotional intelligence is even more critical in the context of small island markets (Raza et al., 2020).

Often, customers report feelings of emotional dissatisfaction as opposed to technical dissatisfaction. For example, if a network outage occurs, customers may be more willing to accept disruption in service due to a representative demonstrating Empathetic Communication; however, if an employee does not communicate appropriately or is rude, it will only be exacerbated by the representative's behavior. Therefore, EI will impact customers on the basis of their impression of the service and determine if they have either a positive or negative perception of their experience (Hur et al., 2020).

Given that the telecommunications service provider in Maldives face dramatic increases in customer expectations, the development of an emotional intelligence service strategy will become increasingly important for the success of these businesses (Kotsou et al., 2019b).

Conceptual Framework

Based on the literature and research reviewed, and in line with the objectives sought to be examined, the conceptual framework for this concept paper is proposed as follows:

Figure 1: Conceptual Framework

The independent variable in this framework is Emotional Intelligence (EI) of frontline employees. The mediating variable is customer satisfaction, and the dependent variable is customer retention. This framework posits that

emotional intelligence affects customer satisfaction, which subsequently impacts customer retention. The relationship between these variables is based on social exchange theory and the Expectation Confirmation model.

CONCLUSION AND IMPLICATIONS

Conclusion

In the Maldives and the fast-growing telecommunications industry, Emotional Intelligence is critical in shaping customer related outcomes. Emotional Intelligence acts as a tool or mechanism for employees to accurately identify customer emotions, control their own emotional responses while interacting, and display empathetic, clear communication. When emotionally intelligent employees display these competencies during service encounters, they provide customers with positive experiences, which ultimately shape customers' attitudes towards the organization, their service quality and improving the overall value of the telecommunications organization.

The conceptual framework proposed mediates the relationship between Emotional Intelligence and customer retention via customer satisfaction in the Maldivian context; where the customers have a great reliance on telecommunications for personal communication, digital transactions and daily connectivity. Customers in this context respond predominantly to the emotional tone of service interactions, particularly during service failures and complaint process interactions. The combination of Social Exchange Theory (SET) and Expectation Confirmation Based Customer Satisfaction (ECBCS) provides the theoretical underpinning for this framework illustrating how customers reciprocate emotionally positive service experiences with loyalty and repeated transactions. Therefore, customer satisfaction becomes the method of achieving success in this context.

The Concept Paper asserts that Emotional Intelligence (EI) as more than just a personal trait; it also represents a valuable and strategic organizational resource. As such, Telecommunications companies in the Maldives should include Emotional Intelligence within their definition of Exceptional Customer Service, as increasing EI among staff on the front line of customer interactions can lead to increased levels of satisfaction, combined with increased levels of Trust, and Increased Emotional Engagement resulting in Improved Long Term Customer Retention within an increasingly competitive business environment.

Implications

Theoretical Implications

This concept paper presents a number of valuable contributions to better understanding of customer behaviours in a service environment. This paper develops a comprehensive conceptual model that integrates EI, Customer Satisfaction (CS) and Client Retention (CR). The model clarifies how emotions and relationships work together to influence a customer's experience with a company and ultimately affect their long-term satisfaction/loyalty. The proposed model addresses the limitations of traditional theory, which focuses primarily on technical aspects of service quality and their effect on customer perceptions of service quality

Additionally, this application of SET in a telecommunications context provides further development of the theoretical aspects of EI in service management. This model uses the concept of relational exchange to show how the emotional benefits employees provide customers through their behaviour are returned by the customer with behaviours indicating loyalty. This new perspective provides new insight into EI as more than just an individual skill. Rather, are tools for creating reciprocal relationships between the customer and the organisation they do business with.

In addition, the Expectancy Confirmation model reinforces that consumer satisfaction is an important mediating mechanism for consumer actions. While there are many factors that can contribute to satisfaction, such as emotional experiences, it is often thought that this process is primarily a technical process based on a consumer's evaluation of how well a product performs. The addition of this framework allows for future research that examines how a consumer's cognitive evaluations and emotional reactions work in tandem to create behavioral intent.

Lastly, Conceptual Model encourages future research into emotional and psychological variables in technologically advanced industries such as telecommunications. Many studies have examined these industries from an operational/technical perspective, but this conceptual model expands the theoretical framework to include the role of emotional variables. This expansion of the theoretical framework allows for additional future studies to examine more detailed emotional processes, including emotional labor, emotional contagion, and affective trust, as they relate to service encounters.

Practical Implications

Implementing this concept in practice highlights that embedding Emotional Intelligence (EI) into everyday operations is extremely essential for telecommunications companies operating in the Maldives. Structured EI training programs that develop the ability for employees to identify the emotional state of customers, remain calm through pressure, remain empathetic, respond appropriately to emotional fatigue of customers and help resolve complaints will have a tremendous impact on the way telecommunications organizations serve their customers. These Structured EI Training Programs can be built into the recruitment process, on-boarding of new employees, customer service training workshops and through continued education for employees.

Telecommunications Organizations can embed EI assessments into their Recruitment and Selection Processes in order to ensure that they are hiring employees that have the ability to interact with customers over sustained periods of time and provide on-going support for customer needs. Because of the nature of telecommunications interactions and the emotional wear and tear associated with them (e.g. complaint management and conflict resolution) telecommunication employees with good EI will typically provide consistent levels of service quality and will typically assist in the resolution of customer complaints. Telecommunications Organizations may also use EI assessments, role play evaluations, or behavioral interview techniques in order to identify candidates with high emotional awareness and interpersonal sensitivity who will thrive in the telecommunications environment.

Incorporating emotional quality indicators into customer satisfaction assessment will enhance customer satisfaction monitoring. Since most telecom companies currently measure satisfaction based on the accuracy, speed and response time of their services, adding the following: friendliness, empathy, emotional reassurance and tone of communication to the assessment will provide a more well-rounded view of the customer's experience.

Establishing emotional checkpoints within the services provided to customers is an example of how to achieve consistency in delivering an emotionally intelligent customer experience. For example, EI training for customer service employees regarding how to convey empathy during the complaint process will result in an emotionally intelligent and consistent level of service.

These actionable steps demonstrate that Emotional Intelligence is not a secondary skill but a core component of service excellence. Institutions that embed (include) EI within their service offering development, training programs, employee recruitment and performance review processes possess a much more emotionally responsive service culture which supports higher levels of customer satisfaction and increased retention rates.

Future Research Direction

There are numerous opportunities to enhance the proposed conceptual framework in the future through research. For example, researchers could assess the moderating effects of different factors (such as, personality traits, cultural values, or prior service experiences) to understand how different customer segments might react differently to emotionally intelligent service interactions. Secondly, researchers could compare across different types of services in the Maldives to determine if the effects of Emotional Intelligence on satisfaction and retention are specific to one industry or can be generalized across multiple industries. The use of qualitative methods such as interviews and/or focus groups would allow researchers to gain a greater understanding of how customers perceive emotionally intelligent behaviors within actual service encounters. Other potential variables related to employees (such as emotional labor, workplace emotional climate, and job satisfaction) could also be examined in order to provide insight into the ways in which employee experiences (at an internal organizational level) may influence customer experiences (at an external customer level). Finally, researchers may find that

conducting longitudinal studies allows insight into how customer emotional experiences accumulate over time to build a long-lasting loyalty and retention effect.

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