

"Impact of managers emotional intelligence on marketing creativity in Jordan commercial banks"

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Impact of managers emotional intelligence on marketing creativity in Jordan commercial banks

Abstract

This study aims to investigate the impact of managers emotional intelligence on marketing creativity in Jordan commercial banks.

The study uses the descriptive analytical approach since such approach is suitable for studying the relationship between emotional intelligence and marketing creativity in Jordan commercial bank. The study population consists of all employees in Jordan's commercial banks amounting 13 banks. Due to the number of the study population which is large enough, the researcher selected a convenient sample totaling 500 employees. The questionnaire was distributed over the sample, 392 ones were collected that is 78.4% of the whole sample.

The study results indicated that there is high impact of emotional intelligence and its components, namely self-awareness, and emotions control, motivation, social skills, empathy, on marketing creativity in Jordan commercial banks. As well, this impact does not differ according to staff member's personal and functional variables (sex, age, education, marital status and experience).

This study is considered to be the first study conducted in this topic in Jordan and it can be used as a starting point for further researches in this field.

Keywords: emotional intelligence, marketing creativity, Jordan commercial banks.

Introduction

Goleman (1998) defined emotional intelligence as "the ability to recognize our personal sense and others as well, in order to stimulate ourselves, and to manage properly our passion in our relationship with others". Emotional intelligence has a role in helping the individual to control his feelings through intervening between the thinking and feeling or between the behavior and feel (Alaadili, 2008).

Emotions and feelings control may help in meeting the individuals' needs and motivating them effectively. There is a belief that claims that a leader who has emotional intelligence is more loyal to the organization he works with and more happy in his work (Abraham, 2000). In addition, he has the ability to use intelligence in raising decision-making level, and has the skill to introduce happiness, joy and trust and cooperation between his staff through his personal relationships (Jennifer, 2000). He is able to achieve success in a comprehensive manner and not in achieving organization's objectives, neglecting employees and their needs. Scholars found that individual success and happiness in his life are not depending only on his mental intelligence only. There is an importance for existence of several qualities and skills represented by emotional intelligence.

Therefore, both emotional intelligence and mental intelligence are complementary to each other, and there is no value for mental intelligence without the capability to move inner self and understand-

ding its needs and motivating it, then controlling any thing outside the self through social relationships, and emotions reading.

Based on the above and due to importance of emotional intelligence and its growing role in influencing marketing creativity of commercial banks of Jordan, this research aims to study and to answer the following question: Does managers' emotional intelligence has an influential role on marketing creativity in Jordan commercial banks?

1. Research problem

Managerial work within any organization requires the existence of effective leadership that can guide employees at work and can also lead individuals to achieve their common goals, which forces organizations to pay more attention to human element and behavior. This makes achievement of high performance and building intelligent organization with less conflicts effective leader priorities. Due to many conflicts between individuals within organizations and the increased conflicts and disputes which affect the organizations progress, the focus on concept of emotional intelligence is essential due to its positive impact on organizations lives, which requires that further efforts should be exerted in this framework for revealing the role of emotional intelligence in leadership and organizations' environment. Therefore, the research attempts to investigate the impact of emotional intelligence on marketing creativity in Jordan commercial banks. The increased ability to recognize and understand individuals feelings and managing these feelings, emotions, and behaviors may achieve success and development in work environment. The emotional intelligence is a key

factor of individuals ability in order to be active socially and professionally (Jennifer, 2000).

Therefore, the study attempts to identify the impact of managers' emotional intelligence on marketing creativity of commercial banks in Jordan, and thus research problem can be determined as an attempt to answer the following questions:

- ◆ Is there any impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks from employee's perspective?
- ◆ Are there any significant differences towards the impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks due to personal and functional variables (education, sex, age, marital status, and experience)?

2. Research importance

- ◆ Research importance consists in investigating the impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks, thus enriching the scientific knowledge in this field, since it focuses on the most important new literature regarding emotional intelligence and its impact on marketing creativity. It may also help researchers in academic field to investigate the impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks.
- ◆ Research results may be helpful practically in local working environment which helps to modify, develop behaviors at work, which in its turn will positively reflect organizations and improve work output and decisions effectiveness as well as understanding human behavior.

2.1. Research objectives. The research aims to achieve the following objectives:

- ◆ To verify the relationship between emotional intelligence and marketing creativity in Jordan commercial banks, through analysis of emotional intelligence components of self-awareness, and emotions control, motivation, social skills, empathy and their impact on Marketing creativity in Jordan commercial banks.
- ◆ To know if staff members' personal and functional variables, sex, age, education, marital status and experience, have an impact on the relationship between emotional intelligence and marketing creativity in Jordan commercial banks.
- ◆ The possibility to present a set of recommendations for those who are concerned in improving managerial behavior in banks in the manner that helps to increase marketing creativity in Jordan commercial banks.

3. Research hypotheses

Hypothesis 01: There is no impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks.

Hypothesis 02: There is no significant impact of self-awareness on marketing creativity in Jordan commercial banks.

Hypothesis 03: There is no significant impact of emotion control on marketing creativity in Jordan commercial banks.

Hypothesis 04: There is no significant impact of motivation on marketing creativity in Jordan commercial banks.

Hypothesis 05: There is no significant impact of social skills on marketing creativity in Jordan commercial banks.

Hypothesis 06: There is no significant impact of sympathy on marketing creativity in Jordan commercial banks.

Hypothesis 07: There are no statistical significant differences of impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks due to demographic and functional variables – sex, age, educational qualification, marital status and years of experience.

4. Literature review

4.1. The concept of emotional intelligence and its importance. Caruso et al. (2002) defined emotional intelligence as a kind of social intelligence linked with the ability of self-control, his emotions, feelings, and others emotions, distinguishing between them, and using the resulted information in thinking, decision-making and behavior rationalization.

Emotional intelligence has been defined as “abilities to perceive, appraise, and express emotion; to access and/or generate feelings when they facilitate thought; to understand emotion, emotional knowledge; to regulate emotions to promote emotional and intellectual growth” (Mayer & Salovey, 1997, p. 10). Abraham (2000) defined emotional intelligence as a set of skills that contribute to self-assessment of exact emotions, as well as to revealing others emotional signals, and using emotions and feelings to motivate individuals to achieve success in their lives.

4.2. Branches of emotional intelligence. According to Mayer and Salovey (1997), emotional intelligence has four branches which are as follows:

- ◆ identifying emotions: to know how you feel and how others feel;
- ◆ using emotions: it is the ability to generate emotions and reasons that lead to its building;

- ◆ understanding emotions: to know and understand emotions as a whole and emotions series, and how feelings move from one stage to another;
- ◆ managing emotions: it refers to organizing managing ability in the person himself and in others, including self-calming, get rid of anxiety and others.

4.3. Marketing creativity concept. Marketing creativity is setting new ideas or non-traditional concepts of marketing practices. It may focus on product element, either a good or a service, price element, promotion element, or distribution element, or all of these elements simultaneously.

Scientific research and educational studies agreed that innovation and creativity consists of five main elements:

- ◆ Fluency: refers to producing large quantity that exceeds the general average produced by an individual within a specified period of time. Fluency may be verbal, intellectual, or expressive.
- ◆ Flexibility: it consists in the ability to move from one situation to another, and dealing with all together. In this frame, a person can show some automatic flexibility, which means the ability to give various responses to a various problem, and adaptive flexibility which means that individual can adapt and modify his behavior in order to solve the problems he is facing.
- ◆ Originality: refers to individual's ability to generate new ideas.
- ◆ The ability to feel with problems and realize their nature.
- ◆ The tendency to show the details (elaboration) and derived creatively (Al-Dhmour, 2003, p. 21).

5. Previous studies

There are many previous studies that discussed the concept of emotional intelligence and its impact on several variables. For example, Awad (2003) indicated that emotional intelligence plays positive role in job satisfaction. Borini (2006) argued that there is no statistically significant relationship between emotional intelligence and management performance. AbuYaghi (2005) came to the same conclusion.

Alcardawi (2009) indicated that managers' empathy influences subordinates' career alienation and there are differences in feeling levels of career alienation due to the difference in the managers' levels of emotional intelligence.

But when leadership styles are taken into account in terms of its relation with emotional intelligence, many studies had been conducted. For example, AbuYaghi (2005) revealed this relationship through its application to Jordan banking sector and supported the results.

Haddad & Alghadeer (2004) found that pharmaceutical companies in Jordan realize the importance of appropriate research and development, particularly with regard to new products and development of existing products, but they give less attention to taking advantage of ideas that may seem strange at the first glance. The study also demonstrated that there was a relationship between creative thinking, on the one hand, and all methods of research and development, on the other. There is also a relationship between firm size and use of elements of innovation and creativity.

Tamimi and Hadhrami (2001) indicated that there is a relationship between the management's support and orientation towards innovation. In addition, the study concluded that there was weak positive relationship between new employees and innovation, as well as there is a relationship between banking sector development and state innovation.

Algiashi (2003) indicated that organization's performance is strongly influenced by using marketing innovation situation in the organization, and leads to improving its performance. The results confirmed that marketing innovation in sales and distribution field was the most effective element in sampled companies than the rest of the other marketing activities. The study also indicated that selling innovation impacts all the performance elements separately.

Roberts and Amit (2003) argue that most of bank's creative and innovation activities were from outside the bank, and the bank aims to increase its competitive degree, and to achieve competitive advantage in the Australian banking market.

5.1. Methodology. This study used the descriptive analytical approach since it is suitable to study the relationship between emotional intelligence and marketing creativity in Jordan commercial banks.

5.2. Study population. The study population consists of all employees in Jordan's commercial banks amounting 13 banks.

5.3. Sampling. Because the study population is large enough, the researcher selected a convenience sample totaling 500 employees. The questionnaire was distributed over a sample, 392 questionnaires were collected that is 78.4% of the whole sample.

6. Data collection methods

The study used two data collection methods, namely secondary data collection method and primary data collection method.

Various references were used to cover the theoretical part of the research such as books, periodicals, researches, published articles, and theses that are related to the research topic in addition to many articles and studies published on the websites.

The research used the questionnaire as a tool for information collection which includes a set of questions that measure research variables.

7. Research instrument

To achieve research objectives, there was a need for a questionnaire which was designed according to research questions and hypotheses. The questionnaire consists of three parts:

1. Sample's personal and functional information (gender, age, marital status, educational qualification, and years of experience).

2. Emotional intelligence statements (18) ones:

- ◆ measuring the self-awareness (1-3);
- ◆ measuring emotions control (4-6);
- ◆ measuring motivation (7-10);
- ◆ measuring social skills (11-15); and
- ◆ measuring sympathy (16-18).

3. Marketing creativity statements include the following:

- ◆ innovation in banking products and services (1-6);
- ◆ innovation in the banking pricing (7-9);
- ◆ creativity in promoting banking (10-15); and
- ◆ creativity in the distribution of banking (16-21).

Sample's responses were classified according to Likert scale from 1 (strongly disagree) to 5 (strongly agree) (see Table 1):

Table 1. Classification of responses

Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	2	3	4	5

8. Validity and reliability

8.1. Validity. The questionnaire has been evaluated by a panel of Jordanian universities' professors. Their remarks and comments were taken into consideration.

8.2. Reliability. Cronbach Alpha was used to test the reliability of the scale where α was equal to 0.944, which is good and satisfying for it's because it is greater than accepted 0.6 percent. Moreover, α had an index of 0.892 for emotional intelligence scales and 0.903 for innovative marketing, which reflects the reliability of the two scales (Malhotra, 2004, p. 268)

9. Data analysis

The gathered data was coded and analyzed by using descriptive statistics. Multiple and simple regression and 2-Way ANOVA tests were used to test the research hypothesis.

9.1. Characteristics of the sample. Table 2 shows the sample distribution according to demographic varia-

bles. Figures show that the majority – 62.8% of the sample is males and only 37.2% are females. Moreover, most observations of 41.6% have experience of 5 years or less. As to the educational levels, the table shows that 221 observations of the sample, that is 56.4%, have Bachelor degree. Moreover, 52.3% are single. As to the age, the Table shows that 146 observations of the sample, that is 37.2%, are between 36-45 years.

Table 2. Sample distribution

Variable	Frequency	%
<i>Gender:</i>		
Male	246	62.8%
Female	146	37.2%
<i>Age</i>		
Less than 25 years	54	13.8%
25-35 years	136	34.7%
36-45 years	146	37.2%
Above 46 years	56	14.3%
<i>Marital status</i>		
Single	205	52.3%
Married	178	45.4%
Others	9	2.3%
<i>Education level:</i>		
Secondary and less	-	-
Diploma	49	12.5%
Bachelor (B.A)	221	56.4%
Higher studies	122	31.1%
<i>Experience</i>		
5 years or less	163	41.6%
6-10 years	155	39.5%
11-15 years	47	12.0%
16+ years	27	6.9%

9.2. Statistical results. Mean and standard deviation was used to describe attitudes toward the following variables.

Table 3 shows that there are positive attitudes toward questions mentioned in Table 3. It was found that Q 10 which is "The manager has commitment to achieve organization objectives" has the highest mean that reflects high positive attitudes, meanwhile Q 15 which is "The manager tries to avoid bias" has the lowest mean that reflects low positive attitudes.

10. Marketing creativity

Table 4 shows that there are positive attitudes toward questions mentioned in Table 4. It was found that Q 4 which is "The bank provides various banking cards (ATM, Silver Card, Golden Card) to serve customers" has the highest mean that reflects high positive attitudes, meanwhile Q 9 which is "Customer obtains interests that exceed paid costs due to innovation and creativity in pricing fields" has the lowest mean.

Table 3. Attitudes toward emotional intelligence

	Mean	Std. Deviation
1. Manager has test ability to evaluate the situation correctly before taking any decision	3.4694	1.37351
2. Sometimes I observe that the manager has some troubles repeatedly	3.5306	1.28699
3. I observe that the manager knows his strengths and weakness point	3.4668	1.30665
4. The manager took protection measure to non expected troubles in the workplace	3.6607	1.19234
5. The manager deals with fairness and subjectivity with employees	3.6276	1.19421
6. Manager can control his emotions and knows other emotions	3.4541	1.29446
7. The manager motivates others to achieve their works	3.5714	1.20315
8. The manager avails the opportunities in time and prepare him self for with full readiness	3.7270	1.18364
9. He is commitment to achieve organization objectives	3.6760	1.15970
10. The manager has commitment to achieve organization objectives	3.8367	1.04325
11. The manager enhances employees initiative and self confidence	3.6735	1.20761
12. The manager cooperates and works with others to achieve common goals	3.7245	1.14905
13. The manger knows how to keep his positive emotional state for a long time	3.6429	1.20315
14. The manager has the capability to mange conflict and different opinions and conviction	3.6760	1.14862
15. The manager tries to avoid bias	3.4209	1.41200
16. The manager grants low performance employees the chance to increase their performance level	3.4719	1.33772
17. The manager listens carefully to employees	3.4464	1.29614
18. The manager shows his empathy and employees' appreciations	3.6531	1.17390

Table 4. Attitudes toward marketing creativity

	Mean	Std. deviation
1. The bank provides service to help in covering customer's or any family member's education expenses against simple installments	3.6633	1.15494
2. The bank provides fire insurance services and products for customer properties and compensate it in case of occurrence	3.6250	1.15972
3. The bank grants it's customers purchasing cards that help them to purchase their needs, any draw, purchasing products, and implementing many banking operations on ATM	3.6607	1.14194
4. The bank provides various banking cards (ATM, Silver Card, Golden Card) to serve customers	3.8597	1.03800
5. The bank grants rotational loan through rotating card to help the customers in meeting their needs	3.8112	1.02405
6. The bank provides many banking loans to customers (housing and commercial loans)	3.8418	1.06104
7. The bank seeks through innovation and creativity to grant customers with financial facilities either in paying or measuring to obtain bank loans with low cost	3.7526	1.13647
8. Customer obtains high revenue on his deposits through innovation and creativity in banking prices	3.8240	1.06665
9. Customer obtains interests that exceed paid costs due to innovation and creativity in pricing fields	3.4490	1.42769
10. Through innovation and creativity the banks seeks the ways of promotion to convince customers to deal with the bank	3.5383	1.28480
11. Through innovation and creativity the banks seeks the ways of promotion to make customer distinguishing rendered services quality	3.4898	1.27734
12. The bank uses new methods in promoting its services through advertisement (Internet, satellite, labels and bangles)	3.4847	1.30306
13. The bank plans the advertisement campaigns correctly in terms of its size, time, place, targeted area	3.5740	1.24273
14. The bank uses innovation and creativity in its sales activations through providing money gifts, memorials, contests and awards for customers	3.5689	1.25735
15. The bank aims to attract competencies and distinguished individual to recruit them in sales, facilities and loans granting	3.5969	1.24526
16. The bank has provided innovations in information technology such as (Internet, phone banking, ATM) so customer can obtain the service from any place (house, workplace and market places)	3.7959	1.14619
17. The bank enjoys network which links all it's branches that enable the customer to perform banking transactions in any branch of the Kingdom	3.7092	1.18478
18. The bank seeks the ways to reduce customer waiting time thorough innovation and creativity by providing ATM	3.7245	1.21188
19. The bank has provided innovation and creativity in services delivery through personal selling, customer contact and finalizing the dealing process regardless of customer place	3.7832	1.15607
20. The bank uses new methods in providing its products and services in comparison with competitors	3.7041	1.23429
21. The bank is using high distribution and sale technologies (appliances, computers, Internet) in comparison with competitors	3.4617	1.42091

11. Hypothesis testing

Hypothesis 01: There is no impact of manager emotional intelligence on marketing creativity in Jordan commercial banks.

Table 5. Test of hypothesis 1

F calculated	P-value	r
247.78	0.000**	0.874

Note: ** Significant at 0.01 level.

Multiple regression was used to test hypothesis 1, as it is shown in Table 5. It was found that calculated value of F is significant at 0.01, with high significant correlation $r = 0.874$ which means that there is impact of manager emotional intelligence on marketing creativity in Jordan commercial banks.

By using stepwise regression it was found that emotion control has the highest effect on marketing creativity.

Hypothesis 02: There is no significant impact of self-awareness on marketing creativity in Jordan commercial banks.

Table 6. Test of hypothesis 2

t calculated	P-value	r
16.13	0.000**	0.633

Note: ** Significant at 0.01 level.

Simple regression was used to test the hypothesis 2, as it is shown in Table 6. It was found that calculated value of t is significant at 0.01 with high significant correlation $r = 0.633$ which means that there is great impact of self-awareness on marketing creativity in Jordan commercial banks.

Hypothesis 03: There is no significant impact of emotions control on marketing creativity in Jordan commercial banks.

Table 7. Test of hypothesis 3

t calculated	P-value	r
19.917	0.000**	0.71

Note: ** Significant at 0.01 level.

Simple regression was used to test the hypothesis 3, as it is shown in Table 7. It was found that calculated value of t is significant at 0.01 with high significant correlation $r = 0.71$ which means that there is great impact of emotion control on marketing creativity in Jordan commercial banks.

Hypothesis 04: There is no significant impact of motivation on marketing creativity in Jordan commercial banks.

Table 8. Test of hypothesis 4

t calculated	P-value	r
16.487	0.000**	0.641

Note: ** Significant at 0.01 level.

Simple regression was used to test hypothesis 4, as it is shown in Table 8. It was found that calculated value of t is significant at 0.01 with high significant correlation $r = 0.641$ which means that there is great impact of motivation on marketing creativity in Jordan commercial banks.

Hypothesis 05: There is no significant impact of social skills on marketing creativity in Jordan commercial banks.

Table 9. Test of hypothesis 5

t calculated	P-value	r
16.654	0.000**	0.645

Note: ** Significant at 0.01 level.

Simple regression was used to test hypothesis 5, as it is shown in Table 9. It was found that calculated value of t is significant at 0.01 with high significant correlation $r = 0.645$ which means that there is great impact of social skills on marketing creativity in Jordan commercial banks.

Hypothesis 06: There is no significant impact of sympathy on marketing creativity in Jordan commercial banks.

Table 10. Test of hypothesis 6

t calculated	P-value	r
17.034	0.000**	0.653

Note: ** Significant at 0.01 level.

Simple regression was used to test the hypothesis 6, as it is shown in Table 10. It was found that calculated value of t is significant at 0.01 with high significant correlation $r = 0.653$ which means that there is significant impact of sympathy on marketing creativity in Jordan commercial banks.

Hypothesis 07: There are no statistical significant differences of impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks due to demographic and functional variables – sex, age, educational qualification, marital status, and years of experience.

Table 11. Test of hypothesis 7

Variable	F calculated	P-value	Result
Sex	1.255	0.147	No difference
Age	0.893	0.835	No difference
Status	0.917	0.630	No difference
Educational qualification	0.936	0.610	No difference
Marital status	0.917	0.63	No difference
Experience	1.123	0.253	No difference

2-Way ANOVA was used to test hypothesis 7, as it is shown in Table 11. It was found that calculated values of F are not significant at 0.05 which means that there are no statistical significant differences of impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks

due to demographic and functional variables – sex, age, educational qualification, marital status, and years of experience.

Results and recommendations

- ◆ There is high significant impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks.
- ◆ There is high significant impact of self-awareness on marketing creativity in Jordan commercial banks.
- ◆ There is high significant impact of emotions control on marketing creativity in Jordan commercial banks.
- ◆ There is high significant impact of motivation on marketing creativity in Jordan commercial banks.
- ◆ There is high significant impact of social skills on marketing creativity in Jordan commercial banks.
- ◆ There is high significant impact of sympathy on marketing creativity in Jordan commercial banks.
- ◆ There are no statistical significant differences of impact of managers' emotional intelligence on marketing creativity in Jordan commercial banks due to demographic and functional variables – sex, age, educational qualification, marital status and years of experience.

- ◆ It was found that emotions control has the highest effect on marketing creativity.
- ◆ Managers in banking sector have high commitment to achieve organization objectives.
- ◆ Managers in banking sector have high level of emotional intelligence.
- ◆ Jordan banks provide various banking cards for their customers (ATM, Silver Card, Golden Card).
- ◆ The manager in banking sector should try to avoid bias in dealing with employees.
- ◆ The customer should obtain interests that exceed paid costs due to innovation and creativity in pricing fields.
- ◆ The manager should listen employees carefully.
- ◆ The manager should grant low performance to give employees the chance to increase their performance level.
- ◆ Focus on the importance of senior management support for innovation and marketing creativity in the commercial banks because of their influential role to encourage innovation and creativity, through the adoption of this trend.
- ◆ Managers in banking sector should be professionally trained to harmonize the emotional intelligence and marketing creativity strategies.

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Appendix. The questionnaire

First part demographic information:

Please tick the option that fit you:

1. Gender:

Male [1] Female [2]

2. Age:

Less than 25 [1] 26-35 [2] 36-45 [3] 46 + [4]

3. Marital status:

Single [1] Married [2] Others [3]

4. Qualification:

Secondary and Less [1] Diploma [2] BA [3] Higher Studies [4]

5. Experience:

Five years or less [1] 6-10 years [2] 11-15 years [3] 16+ years [4]

Part 2

To what extent you agree with the following:

Strongly disagree [1]	Disagree [2]	Neither agree, nor disagree [3]	Agree [4]	Strongly agree [5]
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No.	Questions	1	2	3	4	5
	<i>Emotional intelligence</i>					
	<i>Self awareness</i>					
1	The manager has testability to evaluate the situation correctly before taking any decision					
2	Sometimes I observe that the manager has some troubles repeatedly					
3	I observe that the manager knows his strengths and weakness point					
	<i>Emotions control</i>					
4	The manager takes protection measure to non-expected troubles in the workplace					
5	The manager deals with employees fairness and subjectivity					
6	The manager can control his emotions and knows other's emotions					
	<i>Motivation</i>					
7	The manager motivates others to achieve their works					
8	The manager avails the opportunities in time and prepare himself for full readiness					
9	He is commitment to achieve organization objectives					
	<i>Social skills</i>					
10	The manager enhances employees initiative and self confidence					
11	The manager cooperates and works with others to achieve common goals					
12	The manger knows how to keep his positive emotional state for a long time					
13	The manager has the capability to manage conflict, different opinions and conviction					
14	The manager tries to avoid bias					
	<i>Sympathy</i>					
15	The manager grants low performance to give employees the chance to increase their performance level					
16	The manager listens employees carefully					
17	The manager shows his empathy and employees' appreciations					

No.	Marketing creativity				
	<i>Creativity in banking products and services</i>				
1	The bank provides service to help in covering customer's or any member of his family education expenses against simple installments				
2	The bank provides fire insurance services and products for customer properties and compensate it in case of occurrence				
3	The bank grants its customers purchasing cards that help them to purchase their needs, any draw, purchasing products, and implementing many banking operations on ATM				
4	The bank provides various banking cards (ATM, Silver Card, Golden Card) to serve customers				
5	The bank grants rotational loan through rotating card to help the customers in meeting their needs				
6	The bank provides with many banking loans (housing, and commercial loans)				
	<i>Creativity in banking prices</i>				
7	The bank seeks through innovation and creativity to grant customers with financial facilities either in paying or measuring to obtain bank loans with low cost				

No.	Marketing creativity				
8	Customer obtain high revenue on his deposits through innovation and creativity in banking prices				
9	Customer obtains interests that exceed paid costs due to innovation and creativity in pricing fields				
	<i>Creativity in banking promotion</i>				
10	Through innovation and creativity on the banks seeks the ways of promotion to convince and push customers to deal with the bank				
11	Through innovation and creativity the banks seek the ways of promotion to make customer distinguish rendered services quality				
12	The bank uses new methods in promoting its services through advertisement (Internet, sattelite, labels and bangles)				
13	The bank plans the advertisement campaigns correctly in terms of its size, time, place, targeted area				
14	The bank uses innovation and creativity in its sales activations through providing money gifts, memorials, contests and awards for customers				
15	The bank aims to attract competencies and distinguished individual to recruit them in sales, facilities and loans granting				
	<i>Creativity in banking distribution</i>				
16	The bank has provided innovations in information technology (such as Internet, phone banking, ATM) so customer can obtain the service from any place (house, workplace and marketing places)				
17	The bank enjoys network that link all its branches that enable the customer to perform banking transactions in any branch of the Kingdom				
18	The bank seeks the ways to reduce customer waiting time through innovation and creativity by providing ATM				
19	The bank has provided innovation and creativity in services delivery through personal selling and customer contact and finalizing the dealing process regardless of customer place				
20	The bank uses new methods in providing its products and service in comparison with competitors				
21	The bank is using high distribution and sale technologies (appliances, computers, Internet) in comparison with competitors				