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THE INVESTIGATION OF THE RELATIONSHIP OF EMOTIONAL INTELLIGENCE DIMENSIONS WITH DEVELOPMENT-CREATING LEADERSHIP STYLE OF THE NEW BANKING SYSTEM AND ITS IMPACT ON CUSTOMERS' SATISFACTION (PRESENTING A CONCEPTUAL MODEL, IRAN)

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ABSTRACT
In this research, the concept of emotional intelligence and its dimensions was studied, and some related definitions on the development-creating leadership style and its characteristics were extracted, based on the viewpoints of the experts and specialists. The research's background and performed studies related to the field of research were dealt with. The main purpose of the research was to examine the relationship of emotional intelligence dimensions with development-creating leadership style and its secondary objectives, however, to extract the components of the research's title. Moreover, the theoretical framework of the research was made clear, and the relationships between dimensions of emotional intelligence and development-creating leadership style was focused on and illustrated as the applied components in the research. Despite the technology of information and communications has become well-timed and immediate, the new banking system (electronic banking) has not been lagging behind in this regard. Then, the new banking system was defined and kinds of existing systems and their services were dealt with. The present research aims at investigating the effective factors, and presents a conceptual model to examine the dimensions of the relationship of emotional intelligence with development-creating leadership style of new banking system in line with greater satisfaction of the real customers and electronic clients. In conclusion, some applied suggestions in the field of training the development-creating leaders, staff, and customers were given and the role of technology of information and communications in the new banking system as well as in the world economy was made clear.

Keywords: Emotional Intelligence, Development-Creating leadership style, New Banking System, Customers, Satisfaction, Conceptual Model

INTRODUCTION
Nowadays, leadership is the most significant reason that the mankind witnesses it in all domains in any form in different societies. Indeed, it is the human factor that has characterized the outstanding differences of the past time conditions. Moreover, if such a factor is removed from one's ordinary life, growth and development is, accordingly, deleted from his/her life.To change and move towards better conditions, in addition to factors such as capital, primary materials and so on, man power is considered as the most important one. The man power is, in fact, is an integral capital of a human society.In the present research, the development-creating and systematic leadership style together with man power and its capitals and ever-increasing growth of the new technologies in the electronic banking system is no doubt of a great significance to us. Here, the topic of competitive benefit comes into fashion. The condition managers equipped with powerful tools try to influence their intra-organizational and also extra-organizational man power so as to easily reach their pre-determined major goals. One of these vital and efficient tools is emotional intelligence. The emotional intelligence signifies that in our social relations and in particular affective and psychological conditions, what action seems to be appropriate and what is inappropriate? However, it is very important for the persons to remain hopeful and also keep the hope

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alive in other individuals in various conditions. In other words, individuals must sympathize others, realize other people's feelings and emotions, and give up the trivial rewards with the purpose of obtaining the greater ones, and do not allow the anxiety to disorganize their thought and reasoning, tolerate the problems and maintain their motivation in any condition. The emotional intelligence is a kind of capacity which determines how to make optimal use of one's skills. Nowadays, the surrounding environment has become more dynamic than before, in other words, it is very necessary for organizations to advance towards development in order to gain success. The development-creating leadership as one of the paradigms of leadership, manages to anticipate the environmental changes so as to promote the organization performance in today's changing atmosphere, moreover, to motivate the staff and develop an organizational culture in which moral procedures are considered as a behavioral norm. The new century has brought about the new waves of change. The surrounding environment of organizations has become much more dynamic than before and such dynamicity has caused organizations to positively go along with novelty. Therefore, to succeed and survive in such environments, organizations should necessarily move on with flexibility and dynamicity, and avoid stagnation. The results of the research clearly indicate that dimensions of the emotional intelligence such as sympathy, social skills, self-awareness, self-governance, motivation, confidence-making, dependability and so on, have a positive and effective relationship with development-creating leadership style in the new banking system. However, in the new banking system and its concurrent and new technologies, it is emotional intelligence which results in customers' loyalty and their satisfaction in the new banking system.

Statement of the Problem
The ring of influential relationship with customer, together with the assistance of emotional intelligence is a key and fundamental point of any development-creating manager within the realm of technology of information and communications. In competitive environments of banking, managers need effective tools for marketing. One of the most significant tools is the advent of new electronic and commercial technologies which are used in various industries and service industries in particular. The modern marketing is something more than production of suitable products, appropriate price-setting, and customers' easy access to the goods. Therefore, banks need to establish a constructive relationship with customers knowing that such a good relationship never takes place by chance. The emotional intelligence has the capability of absorbing the new customers and of keeping the loyal ones. However, if a bank manages to maintain its customers, it should place the emotional intelligence at the top of its development-creating management style in the new banking system in order to bring about a desirable level of customers' satisfaction. The electronic services have become invested with a considerable position in the new banking system in such a way it establishes the financial communications without any restriction. In addition, the dimensions of emotional intelligence are able to meet both short-term and long-term needs and objectives. In other words, the development-creating managers should be able to establish mutually constructive relations among the bank staff and electronic customers in such an electronic banking environment. Thus, particular attention must be paid to such significant goals.

In this research, the emotional intelligence as the most valuable and crucial tool based on development-creating leadership plays a key role in the success of the new banking system. Since two decades ago, the marketing phenomenon of services has got a considerable and meaningful growth and changed into a new aspect which is attached a great importance in management. In today's electronic world, the banks and financial and monetary institutes play a key role in the countries' economy considering that there is a close relationship between developing funding and monetary market and economic growth. The new banking without viewing the clients' demands is no doubt like playing music in an empty salon. Moreover, maintaining the customers is the most effective and appropriate strategy for the banks. Nowadays, in presenting the bank services to the clients, it is on the part of the managers to realize the clients' demands and inclinations and meet their needs. In today's marketing, the cost of losing a

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customer is equal to wasting the interests related to those services that customer requires during his/her life.

The main purpose of the research
The relationship of the emotional intelligence dimensions with development-creating leadership style in the new banking system and its impact on customers' satisfaction.

The secondary purpose of the research
Investigating the emotional intelligence and its dimensions
investigating the development-creating leadership style
investigating the new banking system (electronic system)
investigating the customers' satisfaction of using the tools of information and communications technologies related to banking system.

Review of Literature
So far, a little study on the relationship of emotional intelligence with the development-creating leadership style has been carried out in Iran. However, two theses on emotional intelligence have ever been completed under the following titles:
"Investigating the Relationship of emotional intelligence with middle-level managers performance". The obtained results of which showed a meaningful relationship between emotional intelligence and the performance of managers. In addition, there was a meaningful relationship between such components as self-awareness, motivation, social skills, and the performance of managers. (Torabi, 2003).
"Investigating the relationship of emotional intelligence, job attrition with mental health of the Staff of Iran Khodro", whose results indicated that there was a meaningful relationship between emotional intelligence and mental health of the staff(Asadi,2003).In another research, psychologists lay a great emphasis on cognitive aspects of intelligence such as memory and the ability to solve problems, moreover, many researchers have so far focused on the human cognitive as well as affective aspects. If we take a look at Ohayo's studies on leadership in the 1940s, we see that paying attention to individuals versus duty, is taken into account as one of the main factors of effective and development-creating leadership whose art is to view the clients with respect and trust, and establish friendly relations with them. As a result, the non-cognitive (affective) aspects of human behavior is a key factor of the leaders' success (Cherniss, 2000).
As another study, Golparvar and his co-workers conducted a research on the workers and staff in Isfahan, indicated that among most components of emotional intelligence, were capable of promoting the business, but optimism, social accountability, self-assertion, and sympathy had one-sided and meaningful relationship with job development (Golparvar et al., 2005). Salvi & Myer tried to know why some intelligent persons cannot succeed. They found that such individuals due to lacking sensitivity, and interpersonal social skills, as components of emotional intelligence, were not able to become successful in their career (Richard L. Haghes et al., 1999). In another study, it was proved that persons who have certainty and confidence in their feelings, showed more ability and skill in conducting and controlling the events in their life, and were regular and firm in making personal decisions, moreover, they were more optimist and faithful to others, taking affairs and responsibilities geared to their ability. Ebrahimi (2006). argued that the most outstanding sign of self-awareness is to think about the self, stating that the self-aware individuals often allocate a time for thinking in privacy. This characteristic allows them to reflectively deal with the problems rather than giving sensational reaction. However, to some this thinking may include prayer, and for others it may be in the form of philosophical searching aimed at self-realization. Studies indicate that emotional intelligence has a positive impact on the individuals' mental health and is an influential strategy for empowering the families. But, a considerable point is that the emotional intelligence in not something which is fixed at birth, however, it can be potentially formed

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through giving necessary education and developing the self-awareness.Therefore, employing effective ways of educating the parents on the subject of emotional intelligence helps to promote the mental health of the family and consequently, the mental health of the society.

The Concept of emotional intelligence

Dating back to almost two decades, the concept of emotional intelligence is based on two terms of "intelligence" and "emotion". Salvi and Myer applied the term of emotional intelligence to explain the quality and realization of persons' feelings, sympathy with others' sensations, desirable communication and management. This type of intelligence includes the recognition of both self and other people, and is used to make appropriate decisions in life; moreover, it is a factor which creates motivation in persons when encountering failure, causing individuals to establish constructive relations with people (W. Gerrod Parrott, 2012). As Brown, R.B (2009) says, contrary to other creatures, human beings are sensational, and these feelings and emotions have strong impact on the human beliefs, motivation, behaviors, and interactions, in other words, such sensations are closely interwoven into the persons' life. The emotional intelligence is an attractive concept that is used in psychology and management sciences, and is recently focused on in commercial cycles.Nowadays, commercial colleges educate managers and students on how to be intelligent and manage the feelings and excitements of the staff. In addition, emotional intelligence is an effective strategy for dealing with ups and downs of life. It is, in other words, a collection of the personality characteristics which has a great influence effect on the individual's destiny and life style. Such personality features cause individuals to employ appropriate strategies for running the life stages, be more satisfied with their way of living, think optimistically and positively about their future, and show more accountability to their assumed duties, and finally establish good relations with other people.

Dimensions, Criteria, and sub-criteria of Emotional Intelligence

"Golman" states two dimensions and five criteria each of which having its own sub-criteria which are as follows:

1-**IndividualMerits:**individual's self management, such dimension itself includes three criteria of self-awareness, self-regulation, and motivating the self.

1.1-**Self-awareness**: person should have insight and be aware of his internal state, both strong and weak points and of his internal resources. This criterion includes three sub-criteria:

1.1.1- **emotional awareness**: person's awareness and recognition of the emotions and of their impacts.

1.1.2- **Exact and meticulous self-evaluation:** which means person's awareness of his strong points and also limitations.

1.1.3- **Self-confidence**: individual's having confidence in his values and capacities.

1.2- **Self-regulation**: the second criterion, including emotions management, and also managing the internal states and resources itself has five sub-criteria as follows:

1.2.1-**Self-control**: managing the emotions and destructive wills.

1.2.2- **Reliability**: maintaining the criteria of being faithfulness and authenticity so as to create confidence in people.

1.2.3-**Dutifulness**: being accountable to the individual performance

1.2.4-**Adaptability and compatibility**: exerting the changes quickly, replacing the priorities and constant management of the multiple demands.

1.2.5-**Creativity**: Searching for the new ideas from various sources and creating the novel ideas.

1.3-**Motivating the self**: Controlling the emotional leanings which gets easy through achieving the objectives. It consists of four sub-criteria as listed below:

1.3.1- **Guiding the success**: trying to gain and improve the excellent standards of performance.

1.3.2-**Commitment**: persons' convergence with the goals of organization acting in such a way they do the assumed responsibilities with self-devotion so as to reach the goals.

1.3.3-**Pioneering**: readiness to make use of opportunities; based on which individuals seek higher needs and expectations.

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1.3.4-**Optimism**: persisting in working hopefully, and trying to obtain goals despite difficulties and obstacles on the way.

2. **Social merits**: such merits symbolize the features based on which individual can manage his relationships with others. This dimension is composed of two criteria as: social awareness and social skills.

2.1. **Social awareness**: dealing with the awareness of feelings, needs, others' attention, and attention to the issues of others' interest, which has four sub-criteria:

2.1.1-**Accountable**: Predicting, recognizing and procuring the customers' needs, however, promoting the loyalty and satisfaction level of the clients.

2.1.2-**Developing and improving the others**. Feeling the need of the others to promote and reinforce their abilities.

2.1.3-**Awareness of persons' differences**: placing the individuals in the positions based on their abilities in order to bring about growth and improvement in the environment.

2.1.4-**Political awareness**: Recognition of the key power relations, and of social networks and forces which change the persons' beliefs.

2.2-**Social skills**: person's skills in establishing effective interpersonal relations, with eight sub-criteria as follows:

2.2.1- **Tactics of influence**: using effective tactics and ways of persuading the persons.

2.2.2- **Influential relations**: communicating as much intelligible and certain messages as possible so as to cause reciprocal understanding.

2.2.3- **Leadership**: inspiriting and directing the persons and groups in line with having better performance.

2.2.4- **Skills of the change management**: persons endowed with such skills, recognize the change and removal of obstacles, and encourage the persons to participate in their activities.

2.2.5- **Contradiction management**: it deals with negotiation and settlement of the disputes; people invested with this sub-criterion are in search of win-win solutions to the problems and contradictions.

2.2.6-**Making commitment**: creating the relations among informal networks in organization, and examining those relations which have two-sided interests.

2.2.7-**Cooperation and coalition**: working with others so as to achieve common goals.

2.2.8-**team merits**: group cooperative achievements in line with the fulfillment of goals (Golman, 1995).

In another research, the dimensions of emotional intelligence and their impact on the leadership have been investigated and defined by Bradbery and Geriyoze as follows:

A- **Self-awareness**:

Self-awareness and recognition of the feelings when occurring, is a key part of emotional intelligence. Control and moment by moment management of the feelings is a sign of realizing the self and psychological insight. Thus, leaders having level of self-awareness are normally honest to themselves and others and know how strong the feelings can affect them, other persons and especially their performance.

B- **Self-management**:

Control and management of the feelings, is a skill which is formed based on self-awareness. Leaders can create an environment of confidence and equality, and their feature of self-regulation is crucial in terms of a competitive viewpoint. In an environment that companies become worn-out and business technology encounters quick changes, only those individuals who have overcome their feelings can adapt themselves to such changes.

C- **Social awareness**:

The art of establishing relations with others is taken into account as the skill of controlling and directing the other persons' feelings. This skill is a kind of ability that reinforces the popularity, power of management and personal influence. The social awareness can be considered as a key to management capabilities in the companies. Since the manager's duty is to fulfill the job with the assistance of the other

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individuals. Therefore, managers need to effectively direct the relationships, but it is the social skills that make such relations possible.

D- Management of relationships: Management of relationship is a personal skill, and thoughtful managers take the staff's feelings and emotions together with other factors into consideration when making decisions. Such managers show a great deal of sympathy, as a key part of management, with their surrounding individuals (Bradbery, Trawiss, Geriyose, Jean, 2005).

Considering the conducted studies so far, we can classify the emotional intelligence as four general skills as follows:

1. **self, 2. others, 3. awareness, 4. action.** Now with combination of such skills, the components of emotional intelligence are obtained as listed below:

1-**Self- awareness**, including self-evaluation, self-confidence, and the ability to realize the emotions of the self and evaluating their impact.

2- **Individual management**, including the control of destructive emotions, reliability and self-restraint, conscience of adaptability, motivation and innovation.

3- **Awareness of the community**, which covers such components as: realizing the feelings of others and their social positions, sympathy, organizational awareness, and motivation of service.

4- **Social skills,** including the ability to direct emotions into the group, power of influencing, leadership, management of contradiction, and establishing relation and group work. The concluded skills are illustrated in picture 1 as follows:
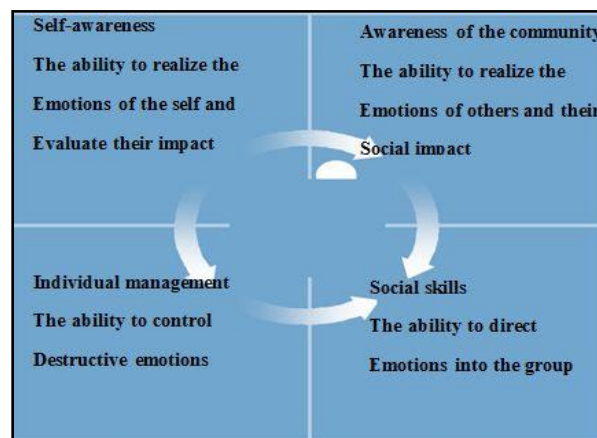
Picture1:the quadruple concluded skills of emotional intelligence.

The development-creating leadership

The development-creating leadership is a kind of leadership in which the leaders are endowed with divine asset, providing theirstaff with spiritual motivation and particular attention, conducting them through influencing their hearts. Such leaders try to create a dynamic organizational outlook and constantly encourage the staff to work in line with creativity. They, however, establish close and friendly relations among the employees so as to develop a sense of intimacy, coalition, and collective cooperation. The existence of development-creating leaders in organizations is necessary and influential for some reasons such as:a) they can either unite their subordinates, or change their beliefs and objectives, b) these leaders present a clear picture of an outlook of the future in order to motivate the personnel to fulfill more functions than expected and take part in that outlook. According to Pavar and Eastman, the effectiveness of development-creating managers is the result of three crucial factors:a) their acceptance of change and considering dynamicity so that the organization moves forwards to obtain pre-determined goals, b)their capability of bringing about the conformity of development-creating process with the process of leadership itself which causes success and development, and c) their capability of fulfilling the

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appropriate process of creating development. However, the external environment in which the organization works, plays a role in the interpretation of executive operations as effective or inefficient. The pattern of development-creating leadership concentrates more on what the leader accomplishes rather than on the leader's personal characteristics. In changing environments, the development-creating leaders sound more effective since they search for the new ways of working, seek the opportunities for facing risk, prefer effective responses to those efficient, and show less support for the existing situation. Hence, they may react more influentially to the external changes. The development-creating leadership may appear in couple of forms. Bronze has ever recognized two types of such leadership as: a) reformist, and b) evolutionist. The reformist one acts on the particulars while the evolutionist works on the whole. The reformist is in search of reforms concordant with existing processes, and compatible with common principles and theories. On the contrary, the evolutionist tries to determine the direction, prevents or refuses the theories, and changes the fundamentals. Pavar and Eastman, have also introduced two dimensions of the development-creating leadership: like those reformist and evolutionist types of Bronze, the leadership which controls the organizational texture (controlling), and the development-creating leadership that reacts to the organizational texture (reactive). The controlling development-creating leadership operates when acceptance is high while the reactive development-creating leadership operates when the acceptance is low. In development-creating leadership in the recent decades, interpersonal skills are viewed as a fundamental part of the effective leadership, and those leaders who have ever worked, controlled, planned with the assistance of others and supervised the whole organization, spread positive beliefs in the business environment, and create a sense of cooperation among the staff (Palmer, B Walls, M. Burgess, Z. and Stough, C. 2001). Thus, the emotional intelligence, in addition to Intelligence Quotient, is a potential characteristic of each development-creating leader. The inspiring motivation of development-creating leader, in fact, focuses on the internal motivations rather than daily exchanges between the leader and subordinate. Individual considerations include personal differences of the followers, communicating with every person, and motivating the staff by assigning them responsibility to perform. The development-creating leadership operates in the existing framework and is concerned with the interactions among the leader and his/her subordinates (Moghli, 2012). Bronze clarified that development-creating leaders are invested with insight and make the others try to accomplish the exceptional and challenging business. To Bronze, against development-creating leadership, the exchange leadership is placed. Such leaders deal with their subordinates' incumbent needs through concentrating on process of the two-sided exchange (Gardner, L. and Stough, C. 2002).

Contrary to exchange leadership, the development-creating leader influence their staff in such a strong manner that the staff consider the future outlook as belonged to themselves, working hard to achieve it (Cacioppe, R. 1997).

The characteristic of development-creating leadership

The development-creating leader forms an outlook in an attractive and transparent manner, explaines how to achieve it, acts with confidence and hopefulness, transferring this confidence to the staff, focuses on the values, and empowers the personnel with the purpose of reaching that outlook. The theory of development-creating leadership was first proposed by Bronze in 1978 with the aim of distinguishing between that class of the leaders which establish strong and motivating relations with their subordinates and followers, and those leaders which massively focus on exchange for the creation of results.

Boss and Avliv, developed the Bronze's idea of leadership and created the concept of development-creating leadership. They believe that when the leader promotes and develops the interests of his staff, creates the awareness and acceptance for the group's mission and destination, and motivates the staff to view the beyond of his interests, then the development-creating leadership forms. The development-creating leaders with deep realization and recognition of themselves, internalize the idea of change and development by focusing on individuals' abilities in the organizations. Moreover, they try to familiarize the staff with their new strategic outlooks and objectives, and meet their higher needs through the

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establishment of strong relationships with them. Picture 2 illustrates the main forming components of development-creating leadership.
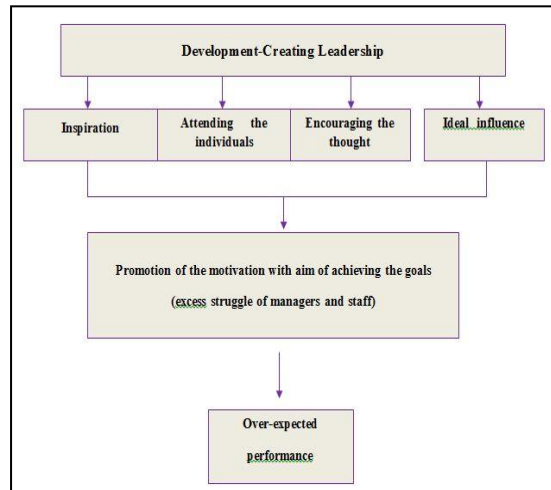
Picture2: The main forming components of development-creating leadership.

The new banking system and customers' satisfaction with its performance

The electronic baking deals with the use of advanced software and hardware technologies based on telecommunications and network to electronically exchange the resources and financial information which has caused the deletion of the customer's physical presence in the branches. The electronic banking accelerates the speed rate of all banking transactions and leads to delivering more different services to the clients. Some services given through new banking system are as follows:

Gate:It covers all places, systems, and communicative tools operating between the bank and customers. Some current gates in use are: branch, automatic telling machine (ATM), branches terminal (Pin Pad), shop sales terminal (POS), Internet, fixed telephone, mobile phone, and kiosk.

The accepting bank: a bank that customers refer to its gates to accomplish their banking affairs.

Acceleration transactions: these are financial operations done via card accounts between two different bank gates.

Account number: each account is identified by a particular number which is allocated to its owner by the system after the person has opened a concentrated saving account. The different banking operations are done on the card through notebook, card, Internet, telephone,…).

Enter code (first code): To enter into the electronic banking system and do non-financial operations such as viewing the account balance, account bill, etc. the card owner should first enter the first entering code of the card.

The financial transaction authentication fixed code (fixed second code): it is a multi-digit number that is used by the customer to endorse any remotely done financial withdrawal. However, it is of high significance not to expose such a number to any person.

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The financial transaction authentication variable code (variable second code): it is a code sent to the customer through the mobile phone in the form of massage in each financial withdrawal from the account.

The financial transaction authentication compound code: it is a variable code which is formed by the combination of a code from the code-making system (token) with a fixed number (fixed code) with the purpose of fulfilling the financial operations.

Code-making system (One Time Password (OTP) Token): This system produces single use codes with the purpose of increasing the security quotient of the customers' financial transactions in the bank gates including Internet banking, and telephone banking.

Credit-assessing code of the card (CVV2 Card Verify Value):three of four-digit numbers used to assess the card authentication over such electronic operations as the Internet purchasing and university registration, in the bank gates in the absence of the customers.

SHAHAB: The inter-banking conduction system is a network by which a considerable part of the telecommunication costs and speed during various monetary transactions is saved.

SHETAB: it deals with a network of the inter-banking information exchange in the central bank of the Islamic Republic of Iran.

SATNA: The immediate gross liquidation system allows the customers to transfer every bill into any different account while referring to any branch of the banks. SATNA is, in fact, an alternative to the formerly used inter-banking encoded checks which applies the inter-banking electronic communications instead of traditional paper tools.

PAYA: the electronic clearance room is taken into account as the main infrastructure of the inter-banking bulky monetary exchanges. In addition to accomplishing the different banking transactions, it has other capabilities such as: electronic payment of installments, monthly salary, stocks interest, and stock exchange.

TABA: it is considered as the basis of liquidation of the electronic stocks exchanges, however, it operates as one of the elements of the comprehensive system of payments, causing the increase in the efficiency of the stocks exchanges, creating the cash for the liquidation of transactions in SATNA , decrease in the expenses and in the risk of carrying paper.

Basic service: it is the most fundamental banking operation performed on the individual's account which includes such operations as sending money, withdrawal, and reform.

Added value system:these are services which giving a more value to the basic services of the bank, for instance, entering into the mobile phone bank, and Internet payment of installments.

Failed Transaction:a transaction done in such bank gates as ATM, POS, Internet, and so on, during which money is subtracted from the account while no real service has been accomplished.

Reformatory operations: such operations are performed in order to correct the failed banking transaction, for example, the returning of the un-transferred money to the customer's personal account. According to the performed studies, and extracting their components from the subjects under study, a conceptual model of the relationship of emotional intelligence dimensions with development-creating leadership style of the new (electronic) banking and its impact on customers' satisfaction, is illustrated in picture 3 as viewed below.

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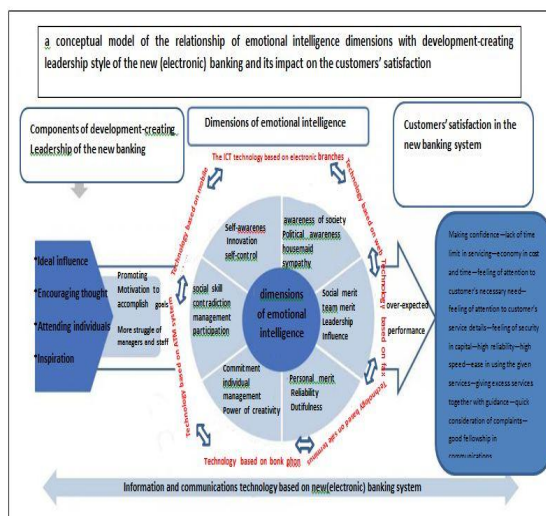
Picture 3: A conceptual model of the relationship of emotional intelligence dimensions with development-creating leadership style of the new (electronic) banking and its impact on the customers' satisfaction.

Based on the presented conceptual model, the technology of information and communications plays a significant role in the new (electronic) banking system. The development-creating leadership, with its dominance over human resources, can potentially affect the new banking system, and create innovation and novelty through the encouragement of the human capitals. The development-creating leader as a client, in the proposed conceptual model, looks at the requirements from the electronic customers' personal viewpoint. In addition to such banking services as financial services, marketing, counseling, investment, and so on, the development-creating leader tries to introduce new banking services with their particular added value for the electronic customers. Nowadays, all valid banks, in addition to their current activities such as presenting different financial and monetary services to people from every walk of life, create various domains of the new banking in their independent formations and structures with different models and processes with the purpose of meeting the needs of the customers, and being accountable to their demands and wishes. Of course, all of these auspicious events and services occur within the framework of the new (electronic) banking system based on technology and emotional intelligence.

CONCLUSION
The application of emotional intelligence to the new banking system with the support of development-creating leadership, however, with recognition of the staff and inter-personal relations, brings about business development in the electronic system. In deed, such a development can no doubt improve the management and help it obtain further advancement. Giving particular attention to individuals' participation, appropriate use of co-workers' technical skills, and creating an environment for the group cooperation, are all closely interwoven into the concept of emotional intelligence which was focused on in this development-creating leadership style in the new banking system.
Developing the emotional intelligence through educational programs helps the employees have dynamic and creative business hours, inspirit their co-workers and get encouraged as the result of working with their partners. Thus, it results in collective activities like decision-making, planning, increasing the sensational capacity, tolerating the contradictions and hardships, and thinking together of the appropriate solutions to the problems on the way of giving services, also, developing the emotional intelligence leads to the establishment of strong and healthy interpersonal relations among the collection staff. Naturally,

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the flow of growth and development is always accomplished in two dimensions of quantitative scales and qualitative prescriptions, in other words, the organization should focus on both the technological and technical capitals and not to ignore the social-organizational capital, organizational culture and particularly the human capital. Of course, we should keep in the mind that any achievement is product of the human's either hand or brain.

Suggestions

According to this conducted research, it is argued that in any big business requiring a high rate power and activity, education comes to play a vital role, thus, we finally mention some suggestions that help better establish such an important affair:

-Organizing both the longitudinal and cross-sectional courses for educating the leaders of the banking system on emotional intelligence with the purpose of creating of a ground for the absorption of individuals' participation in decision-making processes, providing persons with enough opportunities to have positive interaction with each other and improve their self-confidence.Moreover,such an educational program with its concentration on the emotional intelligence domain can result in the appearance of a self-control system, directly or indirectly encourages the creative and dutiful staff, and motivates them so as to breed their internal capabilities.

-Setting longitudinal and cross-sectional training programs on emotional intelligence for the new banking system so that a bank clerk, an operator, or an expert on banking affairs can directly or indirectly establish the web-based communication, know such dimensions as individual merit, social merit, awareness of the society, power of innovation, creativity, individual and social skill of the self and of the other persons and behave in accordance with them.

-Setting remotely supplied educational programs on emotional intelligence, and quality of the banking leadership to customers of the new banking system.

-Sharing some of banking issues with customers and providing them with a question-answer portal in the bank systems.

-The presence of the emotional intelligence-based new (electronic) banking in the world economy; the banking industry has an effective role in each country's economy. At present, such an industry undergoes massive changes and developments daily, and since the banking industry and its related financial services is one of the biggest industries of the world, hence, it brings about practical changes in its surroundings on the way of its developments. Across the globe, financial and monetary institutes are now advancing towards the process of integration, their number is decreasing day by day while their average size is increasing. Therefore, universalization of banking is now experiencing an immense change from a light fancy into an undeniable reality, moving the world towards the network community in such a way that it forces to the nations close in their social, political, economic, and cultural capacities. Such an integrated system, while totally exploiting the world's financial resources, increasing the exchanges, and improving the commercial system, removes the economic borders of countries.

So far, no comprehensive studies on capacities, also, positive or negative outcomes of the new banking system have been conducted, as a result, no clear results of merits and demerits of the emotional-based new (electronic) system have been issued in our country. Since the new banking has a different role and function and supplies massively complex forms of services to customers, its unplanned development plus its not considering the outcomes, can endanger the life of some traditional cycles of the economy. Also, any inattention to its timely development may damage the banking industry in the region and in the world, and challenge its survival. This subject is worthy of attention and discussion in terms of its social, political, and cultural aspects. At the end, such an important affair is in need of firm decision of the country's economic managers to regulate, with their scientific and efficient management, the direction of the country' banking industry development in line with the national interests.

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