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| Article: | Emotional Intelligence: A Key to Maintain Balance between Work-Life and Job-Satisfaction |
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ABSTRACT

An equilibrium state is a pivotal and major aspect of a human being's life. It is effortful to maintain balance in all walks of life including work, family and self. This desire to attain balance made an individual more competitive and 'fittest for survival' on the job as well as in family life. All the regulators and ethical practicing organizations sternly emphasize maintaining the balance between work and life. In this research, we aimed to investigate the link between "*work-life balance (WLB) and job satisfaction (JS)*" in the employees of various banks. The study further aimed to investigate the mediational role of emotional intelligence (EI) with the other two variables; WLB and JS. Three different reliable and valid measures: Work-life Balance (Fields, 2002), Minnesota Job Satisfaction Questionnaire (Spector, 1997), and Emotional Intelligence (Boyatzis, Goleman, & Rhee 2000) were used for data collection. The sample was recruited across Pakistan and consisted of N=198 employees from various banks (Quetta: $n=32$, Islamabad: $n=34$, Karachi: $n=32$, Lahore: $n=34$, Sahiwal: $n=31$, and Peshawar: $n=35$). The sample's age varies from 28 to 58 years with working experience of five years or above in the banking industry. Data analysis revealed a substantial relationship between the balance in work and life, satisfaction with the job, emotional intelligence, and well-being. Results highlighted that both WLB and EI are positive predictors of employee job satisfaction. EI significantly mediates the relationship between WLB and JS. Our findings concluded that employees in banks would be encouraged to develop/enhance their EI. This enhancement in EI would not only influence the WLB but also elevates job satisfaction. Thus, the outcome would be more productivity, relaxed and satisfied employees.

Keywords: Employees, Work-life Balance, Job Satisfaction, Emotional Intelligence, Mediational Model and Productivity

Introduction

Pakistan is an evolving economy with rising industries and organizations, making the services industry the largest industry here. The major trend among the population is to get a job after completion of university education. Consequently, being satisfied with the jobs is a critical element for both employees as well as employers. This job satisfaction incentivizes employees to adequately fulfill their responsibilities, and attain overall organizational objectives. With the increase in work pressure, impacts of globalization, and technological advances maintaining a healthy work-life balance (WLB.), a major aspect of job satisfaction (JS.), has also become difficult (Goretzki et al.,2022; Erro-Garces et al.,2022; Brough et al.,2008). Adding the recognition and regulation of an array of emotions that employee experience during a workday in this dynamic maintaining optimum job satisfaction has become more and more challenging (Weiss & Merlo, 2020; Money & Peter, 2014).

Satuf and colleagues (2018) define the JS. as *“job satisfaction is the level of contentment a person feels regarding the job”*. The sense of contentment is primarily a subjective perception of an employee and is influenced by various factors at the place of employment (Adikaram, 2016). Maintaining a satisfied workforce is crucial because a satisfied employee extends more effort towards their work thus increasing the overall performance of an organization (Nguyen & Malik, 2022), and helps in building and maintaining employee's commitment with the organization (Kumaresan & Sujatha,2019; Bakir, 2018). Therefore, plenty of organizations take measures to ensure employee satisfaction (Vuong et al., 2021). It was a common misconception that salaries and monetary benefits are what affect job satisfaction; however, the latest studies have postulated that additional remunerations only work when other employment characteristics are fulfilled (Aruldoss et al., 2021).

“Work-life balance” according to Samuel (2022) is a perceived equilibrium between ‘work and the other aspects of one's life’ (Samuel et. al. 2022. This balance proportion between work and life is subjectively defined i.e. work-life balance for single employees might be different from that of married ones, and so on, and evolves with time with the inclusion and exclusion of responsibilities and roles. These practices enable an employee to be effective in both personal and professional life thus giving them more control and enhancing the quality in both aspects (Cahill et al., 2015; Ruikar & Abhyankar, 2015; Asiedu-Appiah et al., 2013). Excessive work demands and this imbalance between work and life negatively affect the personal and work life of an employee. Later, it may cause serious physiological and psychological discomfort for the individual (Birimoglu & Begen, 2022; Pace et al.,2021; Fetherston et al.,2021).

“Emotional Intelligence is defined as the ability to monitor one's own and others' emotions, distinguish between them, and use the information to guide one's actions and thoughts (Paskaran & Azman, 2022; Salovey & Mayer, 1990)”. Ansari and Kumar (2022) determined that emotional intelligence is considered to be the basis for personal qualities, such as integrity, confidence, and self-awareness. Additionally, Varshney and Varshney (2020) stated that emotional intelligence is a requisite to perform well in today's demanding and challenging workplace. It helps an employee to be effective at self-management as well as interpersonal

relationships thus leading to a remarkable overall performance resulting in the betterment of the organization on the whole (Ferguson & Rivera, 2022; Desti & Shanthi, 2015; Money & Peter, 2014).

The association between satisfaction at work and work-life balance has been extensively researched throughout the years (Oyewobi et al., 2022). Several of these studies are being discussed in this article. Kasbuntoro et al. (2020) studied the “positive significant relationship between job satisfaction and work-life balance among IT professionals”. The researcher found similar results when examining these two characteristics among private banks of Sri Lanka and university teachers (Adikaram, 2016; Arif, & Farooqi, 2014). Many scholars examined the association of “emotional intelligence, job satisfaction, and work-life balance” (Sajuyigbe et al., 2022; and Kumarasamy et al., 2022;). Findings concluded a positive correlation between them likewise, several more researchers came to the same conclusion (Sajuyigbe et al., 2022; Kumarasamy et al., 2022; Gandhi, 2022; Murtza et al., 2021; and Miao et al., 2017).

As far as gender difference is concerned, research in emotional intelligence revealed mixed results. Few studies found a clear gender difference, reporting women having more emotional intelligent compare to men (Fida et al., 2018; Cabello et al., 2016). Whereas, Fischer's (2018) studies showed an absence of difference based on gender (Meshkat & Nejati, 2017; Shehzad & Mahmood, 2013). Moreover, a significant difference is also noted between men and women where work-life balance is concerned (Uddin, 2021; Jayasingam et al., 2021). Furthermore, in terms of job satisfaction, mixed gender differences were concluded by various studies. Few researchers concluded no gender differences when overall job satisfaction is studied (Marasinghe & Wijayaratne, 2018), whereas, others' research established the presence of gender disparities in job satisfaction. (Miao et al., 2017).

In the indigenous setting, job satisfaction had been studied to an extent in the banking sector (Bhutto & Leghari, 2012; Khalid & Irshad, 2010). Moreover, Work-life balance (Bhutto & Leghari, 2012), and emotional intelligence (Naeem et al., 2008; Rahim, & Malik, 2010) in banking sector employees were also probed to some extent. However, notwithstanding these researches, all these three factors, and their relationship, despite being such important factors in the life of the employees, were not explored in depth and with each other.

Employees in the banking sector are under immense pressure and are facing numerous problems. Their nine-to-five job usually extends to long working hours and a strict dress code. This, along with the constant pressure and caution that comes with being a financial institute, following rules and regulations imposed by the government, and being extra vigilant while handling cash takes a toll on a person's job satisfaction (Rogers et al., 2021). Dealing with customers on a routine basis is just icing on an already pretty stressed cake. Moreover, being an Islamic society, we have to be inherently cautious of the interest system that banks operate on, this adds a factor of cognitive dissonance into an individual's life and forces them to either quit or remain in forever misery and doubt. In light of all these factors, it is very difficult for a banking employee to maintain job satisfaction. Therefore, an employee needs emotional maturity to deal with stressors and dissonances that come with the occupation, as well as, to

keep steadiness among personal as well as professional lives, a key contributor to the stress of the employees (Shaikh & Wajidi, 2021; Rose & Palattiyil 2020).

The study was carried out to accomplish the following objectives:

1. Aiming to explore the relationship and association of “*emotional intelligence with job satisfaction and work-life balance*” among banking employees.
2. To find the differences in male and female employees on “*emotional intelligence, job satisfaction, and work-life balance*”.
3. To further investigate whether “*emotional intelligence* mediates the interaction between *work-life balance and job satisfaction*”.

Hypotheses

H1: There is likely to be a significant correlation between “*emotional intelligence, job satisfaction, and emotional intelligence*” in bank personnel.

H2: “Work-life balance and emotional intelligence” are likely to be significant determinants of job satisfaction among bank employees.

H3: There are likely to be significant gender variations would be expected in “*work-life balance, emotional intelligence, and job satisfaction*”.

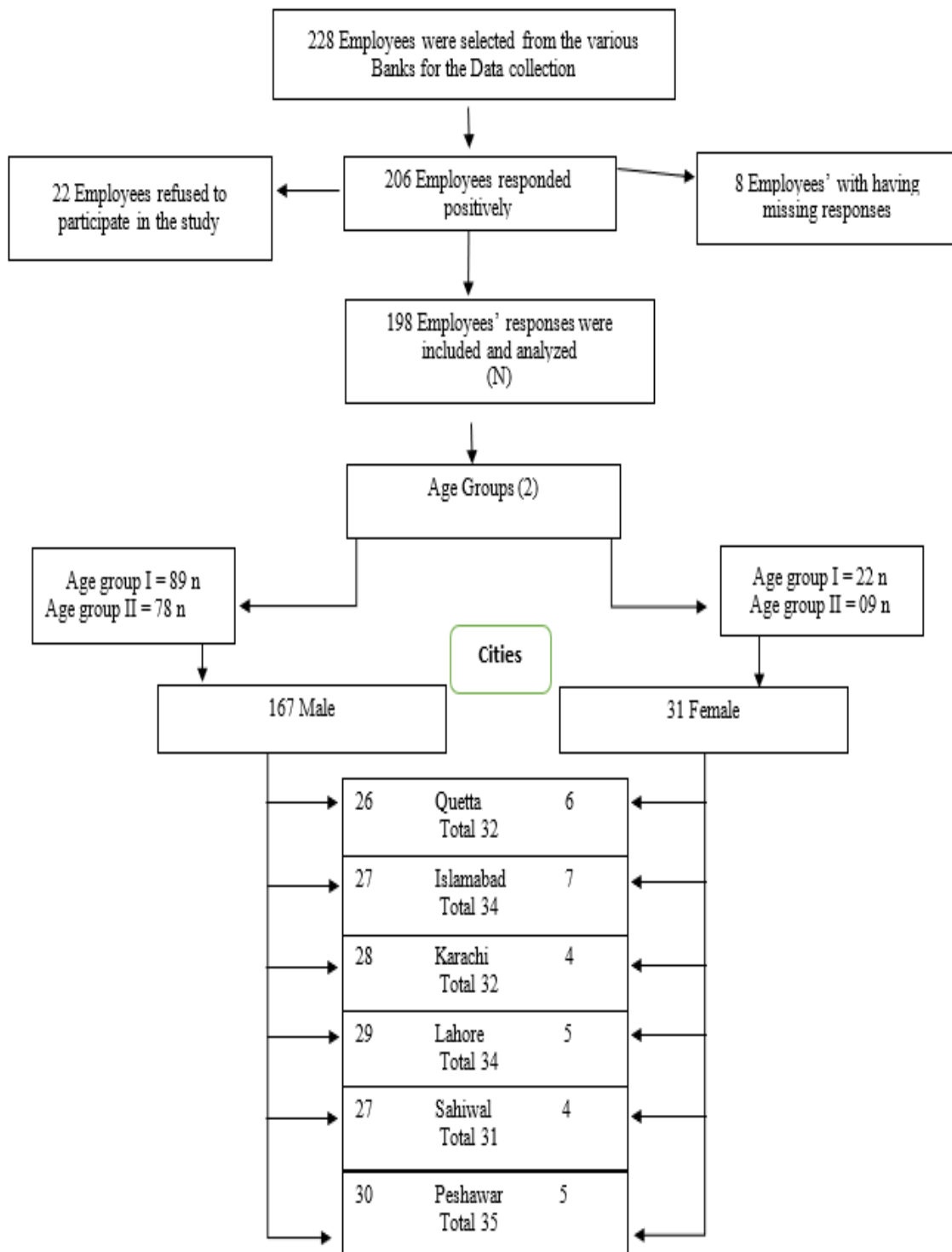
H4: Employees’ “*work-life balance and job satisfaction*” are likely to be mediated by emotional intelligence.

Method

Research Design. The association between the variables was assessed by using a correlational research survey design.

Sample. The sample consisted of N=198 employees from various Pakistani banks, including males ($n=167$) and females ($n=31$); from various cities *i.e.*, Quetta ($n=32$), Islamabad ($n=43$), Karachi ($n=32$), Lahore ($n=35$), Sahiwal ($n=31$) and Peshawar ($n=36$). The age range of employees was between 27 to 58 years. Data was collected through an online research survey from the employees of various banks.

Figure 1. Sample Distribution Flow Chart



*Age group-I Employees from the age range 28-40

*Age group-II Employees from the age range 41-58

Table 1.

Frequency Distribution of the Employees Category Experience-wise (N=198)

| Variables | <i>f</i> | (%) |
|----------------------------|----------|------|
| Experience-wise Categories | | |
| 5-10.5 years | 15 | 7.5 |
| 10.6-15.5 years | 98 | 49.5 |
| 15.5-20.5 years | 28 | 14.5 |
| 20.6-25.5 years | 57 | 29.0 |

*Note. *f*= Frequency of the Data, (%) =Percentage.

Inclusion/Exclusion Criteria

The survey included individuals who had been working in banks for more than five years with an age range from 28 to 58. However, contractual employees and those who have worked for less than five years were excluded from the study.

Measures

The following research measures were employed in this study to collect data and establish a sound theoretical background on each variable.

Work-Life Balance. It is a 09 items 5-point Likert-type rating scale with an alpha level of $\alpha = .81$ developed by Fields (2002). The measure is highly reliable for use in research.

Minnesota Job Satisfaction Questionnaire. The questionnaire was developed by Spector (1997). It is consisted of 34 items, and five points responses scale (i.e., “1=Completely Disagree” to “5=Completely Agree”). It assesses two separate aspects of job satisfaction (e.g., intrinsic job satisfaction and the second is extensive job satisfaction). Spector (1997) defines that intrinsic job satisfaction is the experience and feeling about the daily job-related responsibilities while the second is an extrinsic job satisfaction feeling regarding the nature or situational expects of the job. Cook et al. (1981) first established the test re-test reliability of the scale with alpha coefficient ranging from $\alpha = .80$ to $\alpha = .96$. Further, study also derived the psychometric properties of the scale (Buitendach & Rothmann, 2009; Basson et al., 2006). On the basis of the given evidences regarding reliability coefficient estimates it can be concluded that it is a valid and reliable measure to use in this study.

Emotional Intelligence Scale. Boyatzis, Goleman, and Rhee (2000) developed this research instrument. It is comprised of 30 items with 5 points Likert rating (“1=Strongly Disagree”, “5=Strongly Agree”) having four sub-components. The scale's confirmed validity on the current sample is *emotionality* $\alpha = .60$, *self-control* $\alpha = .80$, *self-control* $\alpha = .80$, *sociability* $\alpha = .60$, *wellbeing* $\alpha = .80$, and overall reliability of the scale is $\alpha = .80$. The determined reliability indicates that it is a valid and reliable measure to use.

Procedure. Permission was sought from the organizations to conduct this research on its employees. Participants' consent was also obtained and briefed regarding the study's objectives and confidentiality. Questionnaires were handed over to the participants and any queries were catered to.

Results

Table 2.

Reliability Estimates of the Research Instruments (N = 198)

| Variables | <i>M (SD)</i> | α |
|------------------------|---------------|----------|
| Work-life Balance | 67.31(13.04) | .81 |
| Job Satisfaction | 80.75(9.38) | .92 |
| Emotional Intelligence | 73.34(6.71) | .92 |
| Emotionality | 22.68(3.03) | .60 |
| Self-control | 46.32 (5.50) | .80 |
| Sociability | 19.8(2.34) | .60 |
| Wellbeing | 9.68(2.81) | .80 |

Note. *M(SD)*= Mean (Standard Deviation), α = Coefficients Estimates of Cronbach's alpha

The reliability analysis was carried out to explore the psychometric properties of the scales on the employees' sample (see Table 2). Results showed all the research instruments and their subscales were found valid and reliable for this research having acceptable psychometric properties *i.e.*, work-life balance ($\alpha=.81$), job satisfaction ($\alpha=.92$), and emotional intelligence ($\alpha=.92$). Furthermore, the sub-scales of emotional intelligence have good Cronbach's alpha coefficient estimates *i.e.*, self-control $\alpha=.80$, sociability $\alpha=.60$, and wellbeing $\alpha=.80$ respectively.

Table. 3

Correlation among the Study Variables on the Bank Employees Population (N = 198)

| Variables | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|-----------------|------------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|
| 1. WLB. | - | | | | | | |
| 2. JB. | .49* | - | | | | | |
| 3. EI. | .39* | .33* | - | | | | |
| 4. Emotionality | .33* | .33* | .85* | - | | | |
| 5. Self-control | .38* | .34* | .84* | .70* | - | | |
| 6. Sociability | .25* | .19* | .79* | .52* | .41* | - | |
| 7. Wellbeing | .24* | .11* | .51* | .26* | .34* | .34* | - |
| <i>M(SD)</i> | 67.31 (13.04) | 80.75 (9.38) | 73.34 (6.71) | 75.60 (10.11) | 77.20 (9.17) | 71.53 (9.98) | 69.05 (4.75) |

Note: $p^* < .01$, WLB. = Work Life Balance, JS. = Job Satisfaction, and EI. = Emotional Intelligence.

Table 3 displays the correlation coefficients for emotional-intelligence, job-satisfaction, and work-life-balance. Work-life-balance was shown to be positively associated with emotional-intelligence and job-satisfaction ($p < .01$). It was also discovered that all of the emotional-intelligence subscales were positively connected with work-life-balance and job-satisfaction too ($p < .01$).

Table 4.

Emotional Intelligence and Work-life-Balance Predicting Job-Satisfaction in Banking Sector Employees (N=198)

| Predictors | B | SE | β | CI 95% | | p |
|------------------------|-------|------|---------|--------|-------|------|
| | | | | UL | LL | |
| Constants | 34.38 | 6.20 | | 46.60 | 22.15 | .001 |
| Emotional Intelligence | .36 | .08 | .26 | .54 | .19 | .001 |
| Work-Life Balance | .64 | .10 | .40 | .84 | .44 | .001 |
| R^2 | .30 | | | | | .001 |
| ΔR^2 | .14 | | | | | .001 |
| F^2 | 36.98 | | | | | .001 |
| ΔF^2 | 42.47 | | | | | .001 |

Note; ** $p < .01$, * $p < .05$, CI= Class Interval, LL= Lower Limit, UL=Upper Limit, β = Regression Coefficient.

Sample linear regression analysis was conducted to investigate the predictors of the job satisfaction in banking sector employees (see Table 4). Results revealed that emotional intelligence and work-life balance significantly predicted job satisfaction in banking employee. Furthermore, the value of R^2 (.30) explains the 30% with the frequency of $F^2=36.98$ in the job satisfaction.

Table 5.

Mean Differences between Men and Women on the Study Variables (N=198)

| Variable | Men | | Women | | <i>t</i> (198) | <i>p</i> | 95% <i>CI</i> | | Cohen's <i>d</i> |
|------------------------|-----------------|-----------|----------------|-----------|----------------|----------|---------------|------|------------------|
| | <i>(n</i> =167) | | <i>(n</i> =31) | | | | LL | UL | |
| | <i>M</i> | <i>SD</i> | <i>M</i> | <i>SD</i> | | | | | |
| Work-Life Balance | 67.46 | 12.84 | 66.45 | 14.29 | .39 | .25 | -4.0 | 6.05 | 0.07 |
| Emotional Intelligence | 73.29 | 6.86 | 73.62 | 5.91 | -.25 | .29 | -2.92 | 2.25 | 0.05 |
| Job Satisfaction | 80.65 | 9.37 | 81.34 | 9.59 | -.37 | .78 | -4.32 | 2.92 | 0.07 |

Note; ** $p < .01$, * $p < .05$, CI= Class Interval, LL= Lower Limit, UL=Upper Limit

The results of independent sample *t*-test indicated that men and women employees exhibit similar levels of work-life balance, emotional intelligence, as well as job satisfaction respectively. Regarding these variables no significant gender differences were found ($p > .01$). Furthermore, the values of Cohen's *d* also showed the non-significant standardized effect size (i.e., work-life balance $d = .07$, emotional intelligence $d = .05$, job satisfaction $d = .07$).

Figure 2. Work-life balance has a consistent direct impact on employees' job satisfaction ($N = 198$)

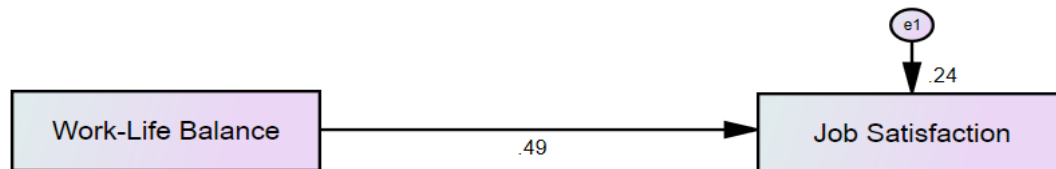
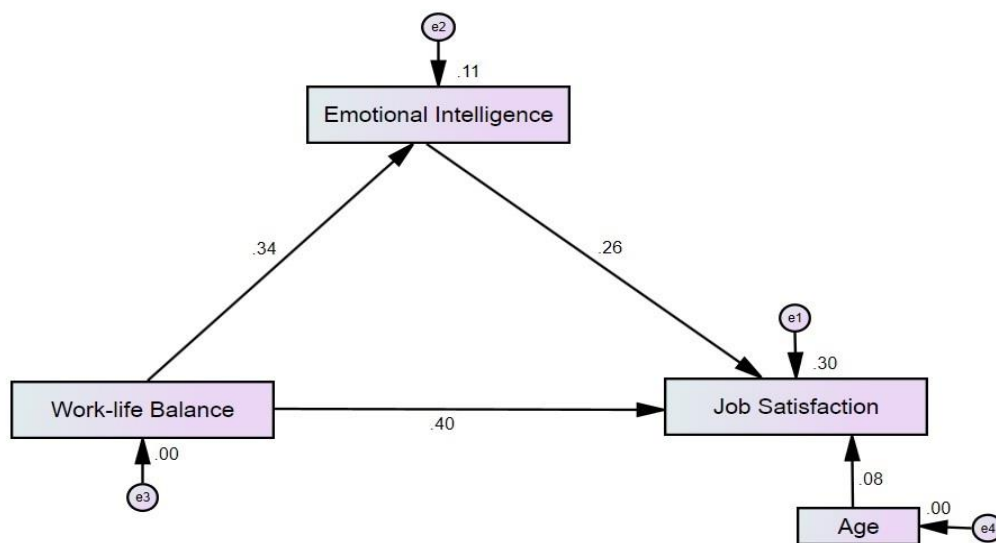


Figure 3: Standardized Mediation Model Emotional Intelligence as a Mediator Under the Influence of Covariate ($N = 198$)



Note. * $p < .05$, ** $p < .01$.

The mediation model demonstrated a significant indirect path coefficient estimates from work-life balance to emotional-intelligence ($\beta = .34$), emotional-intelligence to job satisfaction ($\beta = .26$), work-life-balance to job-satisfaction ($\beta = .40$). Furthermore, emotional-intelligence significantly ($p < .01$) mediated the relationship of work-life-balance and job-satisfaction. However, age of the employees as a covariate impacts the outcome variable ($\beta = .08$). The mediation analysis has partitioned the total impact of work-life-balance on banking sector employees' job-satisfaction $c = .488$, into a "direct" effect $\hat{c} = .40$ and a mediated effect $(.34 \times .26) = .088$ (Arbuckle, 2008).

Table 6.

Standardized Mediation Model (N=198)

| X to Y | Mediator | Indirect Effect | B | 95%CL | |
|--|------------------------|-----------------|-----|-------|-----|
| | | | | LL | UL |
| <i>Work-life Balance</i> → <i>Job-Satisfaction</i> | Emotional Intelligence | (.40**, .26**) | .01 | .08 | .18 |

Note: * $p < .05$, ** $p < .01$; β = Regression Coefficient, LL= Lower Limit, UL= Upper Limit.

The findings of the mediational analysis exhibited the significant mediation of the emotional intelligence between the association of the “*work-life balance and job satisfaction*” in employees. Additionally, the model fit indexes (χ^2 (2)=2.21, $p=.05$, GFI=.99, CFI=.90, RMSEA=.05) showed that model is well fitted for the statistics parameters (Iftikhar & Malik, 2014).

Discussion

This study examined the effects of “*emotional intelligence and work-life balance*” on the level of “*job satisfaction*” among bank employees. Employees of various banks throughout Pakistan were approached for the data collection. The included sample consists of 198 employees of varying ages and years of experience. Measures used to collect data depict significant reliability and validity making them a sound instrument to collect data.

A strong correlation was postulated between “*job satisfaction, work-life balance, and emotional intelligence*” of the employees, and was supported by the results. The correlation between job satisfaction and work-life balance is also supported by several previous studies (Kumarasamy et al., 2022; Faisal et al., 2022; Adikaram, 2016). Employees who are satisfied with their work-life balance can adequately concentrate on the obligations of their employment and are thus highly content with their job-related responsibilities than other individuals who have difficulty juggling their personal and professional aspects of life and are in turn unable to fulfill either role well.

Job satisfaction also depicted a significant positive correlation with emotional intelligence. This statement is also supported by several other researchers (Tagoe & Quarshie, 2017; Chib & Anand, 2018). Individuals with high emotional intelligence can adequately deal with stressful situations and are therefore able to effectively manage their emotional stress at work. “*Work-life balance and emotional intelligence*” are also positively related to one another, a statement also backed up by previous research work (Marseno & Muafi, 2021; Irawanto et al., 2021). This can be because emotionally intelligent employees are highly engaging and motivating in their professional and personal activities which helps them to meet their role demands without experiencing too much stress (Stoyanova-Bozhkova et al., 2022).

The findings also validated the second hypothesis of the study that “*work-life balance and emotional intelligence*” are significant determinants of job satisfaction. These research

findings consolidated with the research findings of previous research conducted in Iran on Coaches (Nurjanah & Indawati, 2021). The significant predictions between “work-life balance and job satisfaction” were also backed up by research conducted on university faculty members (Arif & Farooqi, 2014). This is backed up by the fact that an emotionally intelligent individual with proper work-life balance will have a high probability of generating satisfaction from their job as their emotional intelligence will help them to overcome problems and prosper in their professional lives, and with the added incentive of a balanced work-life, they will have no problem concentrating and thriving in their job.

The third hypothesis stated that there might be gender differences in “*work-life balance, emotional intelligence, and job satisfaction*” was not approved. Aforthmention studies done previously on “emotional intelligence and job satisfaction” also showed mixed results, therefore, this result for emotional intelligence (Fischer et al., 2018; Meshkat, & Nejati, 2017) and job satisfaction (Marasinghe & Wijayarathne, 2018) is in part consistent. In these researches, the gender difference was evident among sub-variables of both, however, the overall variable was exempted from any such difference. It is a fact that women are considered equal employees and are dealt with equally in the banking industry in Pakistan. Roles and responsibilities for a man and woman are the same in terms of working hours, workload, work environment and way of communication, etc. Even at the time of annual bonuses and increments, superiors' equal benefit policy is followed. Similarly, regulatory authority i.e. State Bank of Pakistan (SBP) monitors all the processes and releases time to time circulars to remind of the same policies (Khalid, & Nadeem, 2004).

The results supported the fourth hypothesis that there is the presence of significant mediation from emotional intelligence between the relationship between “*work-life balance and job satisfaction*”. Our results are consolidated with archived research conducted on 180 health care professionals (Pradhan et al., 2016), and 263 banking professionals (Karimi et al., 2015). Emotionally intelligent employees are better equipped to maintain the already present relationship between “work-life balance and job satisfaction as emotional intelligence” enables an individual to keep a close eye on the factors that might affect or disrupt this relationship and thus making them more adept at dealing with such issues.

Research Conclusion

The research studied the association between “*work-life balance, emotional intelligence, and job satisfaction*”. All the studied variables were found to be positively correlated. “Emotional intelligence and work-life balance” were explored as significant determinants of job satisfaction. Moreover, gender differences were not found. Emotional intelligence is explored as a significant mediator for “*work-life balance, and job satisfaction*”.

Limitations and Suggestions

The population in the understudy research was employees from private banks in major cities in Pakistan, however, these factors can be manifested in a different form in small cities where circumstances are different. In order to generalize the results, similar research needs to be replicated with small city employees to gain insight into their viewpoint. Moreover, data

collection was done via self-reported surveys which limit the result by opening it up to personal bias and social desirability bias. Other means of data collection can also be employed to ensure an objective and fair viewpoint.

Future Implications

The findings of this research have practical as well as literary implications. The current study shall be a significant addition to the job-satisfaction literature, especially where its relationship with “*work-life balance and emotional intelligence*” is concerned. This addition to the scientific literature would be helpful for future researchers who are keen to explore “*work-life balance, emotional intelligence and job satisfaction*”. As far as practical implications are concerned, this study will assist managers and employers to understand job satisfaction in the light of its association with work-life balance and emotional intelligence. The concerned understanding will help them to modify these variables to get the highest level of job satisfaction, as the more the job satisfaction is, the more will be the employees’ job performance thus increasing the productivity and performance of an organization. Moreover, to enhance the job satisfaction of employees, future research can address the issue of cognitive dissonance regarding interest and religion in banking employees.

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