

Exploring the Impact of Emotional Intelligence on Employee's Job Satisfaction and Work-Life Balance in Banks: A Study in Kanpur City

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Abstract

The purpose of this study is to examine the significance of emotional intelligence with respect to job satisfaction among its employees and their work-life balance improvement focusing on the bank employees in Kanpur city. In this study, cross-sectional descriptive research design was applied on a purposively selected sample of one hundred and thirty (130) respondents from five banks. In this study EI was found to have a very strong relationship between the level of JS and WLB and it is a critical component required in the current work environment. The descriptive results also showed no gender and bank difference on all the variables hereby proved that emotion intelligence can be implemented regardless of gender and institution.

The data signify that the employees exhibiting higher the level of emotional intelligence is; more job satisfaction and better work-life balance are expected. This correlation indicates that employees who possess emotional intelligence are probably happier in their professions and more capable of managing their personal and professional lives effectively. Given the increasing stress and demands in the banking sector, our study emphasizes the necessity for organizations to invest in emotional intelligence development programs. Such initiatives could enhance employee well-being, boost job satisfaction, and foster a more balanced workforce, ultimately leading to improved organizational performance.

This research offers valuable insights for HR professionals, organizational leaders, and policymakers in the banking industry and beyond. Employers may foster a more encouraging and effective work environment by identifying and developing EI. The finding contributes to the existing literature and offers useful recommendations for enhancing employee well-being in today's fast-paced and challenging work settings. Our findings advocate for a strategic focus on emotional intelligence as a tactic to enhance the harmony between work and home life and job fulfilment, making it a valuable asset for contemporary workplaces.

Keywords: Emotional Intelligence (EI), Job Satisfaction (JS), Work-Life Balance (WLB), Employee's Well-being, Bank Employees.

Introduction

In the fast-paced and demanding banking industry, employees frequently encounter the difficulty of juggling their work and personal obligations. Achieving a balance between job and family obligations has grown more difficult yet essential in the challenging and fast-paced professional situations of today. Thus,

it is necessary to maintain work-life balance to preserve employee wellbeing and guarantee peak organisational performance. Work-life balance is the coordination between job-related responsibilities and leisure pursuits. It is a vital component that affects workers' mental well-being, job satisfaction, and general quality of life (Greenhaus & Allen, 2011).

In today's ever-changing employment environment, achieving work-life balance and job happiness continues to be a top priority for businesses everywhere. These issues are especially prominent in the banking sector, which is known for its high-pressure work culture and exacting client expectations. Work-life balance is crucial, especially in the banking industry where employees frequently work long hours and under intense pressure (Burke, 2002). Bank workers must balance maintaining their personal and professional well-being with satisfying strict performance targets. This paradox highlights the vital significance of emotional intelligence (EI), both a theoretical idea and a useful instrument for improving performance at work.

EI refers to the ability to recognize own emotions as well as those of others and self-moods or those of others. It is significant not just for personal growth, but also for organisational performance (Goleman, 1995). Emotional intelligence (EI) has gained prominence in the field of workplace psychology due to its significant influence on worker motivation, resilience, and overall job performance. (Mayer and Salovey, 1997). The banking industry puts a lot of strain on employees' emotional resources because of its customer-focused operations and high-pressure work environment (Brackett et al., 2011). Emotional intelligence is important in the banking industry since bank workers routinely face stressful events, manage financial transactions, and negotiate complex customer relationships (Carmeli, Yitzhak-Halevy, & Weisberg, 2009). Within the banking sector, work-life balance and job satisfaction have grown in importance. Employee stress levels and job satisfaction are typically negatively impacted by long work hours, strict goals, and the unrelenting pursuit of financial objectives (Ongori & Agolla, 2008). Furthermore, these difficulties are made worse by the blending of work and personal obligations, which has an adverse effect on workers' general well-being (Johns et al., 2008).

Literature Review

Emotional Intelligence (EI): Conceptual Foundations

Emotional intelligence (EI) was defined by Salovey and Mayer (1990) as an aptitude to apprehend, analyze, and explicate the sensations of one's or the other's self. This capacity is vital in most working environments as it is the foundation of all communication processes where decision-making, stress management, and interpersonal connections are important (Goleman, 1995). In their 2002 model, Mayer, Salovey, and Caruso highlighted the four branches of emotional intelligence (EI) that work together to support effective leadership and organisational behaviour. These branches include sensing emotions, understanding emotions, controlling emotions, and utilising emotions to promote cognition.

The idea was made popular by Goleman (1995), who developed this paradigm further by adding abilities that are necessary for navigating complicated social settings and improving organisational results. According to these views, those with greater EI are more suited to deal with difficulties at work, which improves job satisfaction and performance. Goleman's paradigm, which emphasises the importance of EI in leadership, teamwork, and employee performance, has had a particularly significant impact on work environments. These components underscore how important it is to recognize and deal with one's own feelings, to comprehend and influence the emotions of others, and use EI in informing behavior and decisions in organizational settings.

Job Satisfaction (JS)

Job satisfaction is a difficult topic with extensive research within the subject of organisational behaviour literature. A positive emotional condition arising from an assessment made on the relevant job or experiences at work is what Locke (1976) characterised as job satisfaction. This definition brings job satisfaction closer to the concept of emotional intelligence because it centralises the affective facet of the construct

Employee job satisfaction therefore depends on their emotional intelligence levels. Research has revealed that employees who have a lot of EI are in a better position to manage stress, preserve good working relationships, and adjust to shifting work requirements—all of which contribute to increased job satisfaction (Sy et al., 2006). Improved interpersonal connections are one way that EI raises job happiness. Higher EI workers typically possess superior empathy, communication, and conflict-resolution skills (Goleman, 1995). According to Bracket et al. (2011), these abilities allow for a friendly and cooperative work atmosphere that promotes greater job satisfaction. Research by Carmeli, Yitzhak-Halevy, and Weisberg (2009), revealed that workers with higher emotional intelligence levels had higher job satisfaction because they were better able to form enduring bonds with coworkers and superiors. In the critical area of stress management, emotional intelligence is important. According to Wicherts (2008), workers with strong emotional intelligence (EI) are more skilled at solving problems and positive reappraisal as coping mechanisms for work-related stress. A greater level of job satisfaction is a result of these people's capacity to retain resilience and emotional stability. Employers with higher EI levels reported increased job satisfaction, according to Sy, Tram, and O'Hara (2006), mainly because these workers could manage stress at work better.

Work Life Balance

The equilibrium between the demands of work and the obligations of a person's private life is known as work-life balance or WLB. Four categories were identified by Greenhaus and Beutell (1985) as the determinants of work-life balance which includes balancing time, participation, contentment, and pressure. The division of time between job and home life is known as time balance, whereas psychological presence in both work and non-work realms is known as participation balance. Role conflicts can cause conflict or stress, which is what strain balance deals with. Satisfaction balance is concerned with the satisfaction that comes from roles in both domains.

Objectives

The major objectives of the study are:

1. To determine the relationship between EI and work happiness.
2. To demonstrate the effect of EI on WLB.
3. To ascertain if work-life balance and job satisfaction among bank employees are correlated with emotional intelligence.

Hypothesis

- **H₁**: The degree of JS among bank professionals is positively correlated with emotional intelligence.
- **H₂**: EI plays a significant role among bank professionals to maintain a healthy WLB.
- **H₃**: Emotional intelligence significantly predicts the level of job satisfaction and work-life balance of bank professionals.

Research Methodology

The study employed cross sectional descriptive survey design to investigate the association across independent variable (EI) and dependent variables, WLB & JS among the banks in Kanpur City. The non-probability sampling technique used was purposive sampling to get a selected sample of bank employees who have been working in the bank for more than one year as they would have had more exposure to what the study was concentrating on: their work environment, and work-life imbalance. This study limited the scope of target population by defining it strictly as only the bank employees in Kanpur City. Finally, concerning power calculations, the sample size had to be realistic. A formula that is appropriate to be used in the determination of the sample size for estimation of a population proportion was employed in the computation of the sample size with 95% confidence level, $\pm 10\%$ margin of error

$$n = \frac{Z^2 \times p \times (1-p)}{e^2}$$

where:

- Z implies that Z-value is normally set at 1.96 when a confidence level of 95% is considered.
- p refers to estimated proportion of people, usually taken as 0.5 since it represents maximum variation.
- e implies margin of error that has been set at 0.10

$$n = \frac{(1.96)^2 \times 0.5 \times (1-0.5)}{(0.10)^2} = 96$$

To enhance robustness, the sample size was increased to 150 participants. Out of the 150 distributed questionnaires, 135 were returned. After data cleaning, 130 responses were deemed valid for analysis. The final sample consisted of 130 bank employees from several Kanpur city banks, among which 82 are males and 48 are females.

The sample comprised employees from four major banks in Kanpur:

- State Bank of India (SBI): 40 participants (30.8%)
- HDFC Bank: 35 participants (26.9%)
- ICICI Bank: 30 participants (23.1%)
- Punjab National Bank (PNB): 25 participants (19.2%)

Data Collection Methods

An organised set of questions with three components was used to collect the data:

- 1. Demographic Information:** On this section, the questions included age, gender, marital status, and years of service.
- 2. Emotional Intelligence:** The scale used for assessment involved Schutte et al (1998)'s Emotional Intelligence Scale as well as an authorized 5-point Likert scale for scoring purposes.
- 3. Job Satisfaction and Work-Life Balance:** To measure job satisfaction, Job Satisfaction Survey (JSS) by Spector, 1994 were used while Work- Life Balance Scale (WLBS) developed by Fisher-McAuley et al. (2003) was employed in finding out work-life balance.

Data Analysis

In this study, the goal of the data analysis was to identify correlation between JS, WLB & EI among employees of the Kanpur City Bank. The analysis encompassed various stages, such as data screening and elimination, descriptive statistics, reliability assessment, correlation examination, and regression analysis. A total of 135 out of 150 issued questionnaires were returned, yielding a 90% response rate. 130 replies

were considered valid for analysis once the data was cleaned. Due to missing information or erratic responses, five submissions were discarded.

Demographic Breakdown Table:

Demographic Breakdown	Number	Percentage
Total Distributed	150	100 %
Returned Responses	135	90 %
Valid Responses	130	86.67 %
Rejected Responses	5	3.33 %
Males	82	63.08 %
Females	48	36.92 %

Through survey questionnaires that have been developed using a Likert 5-point scale rating, data was collected where 1 = Strongly Disagree to 5 = Strongly Agree. Specific questions were developed on self and others' emotional assessment, personal satisfaction at work, and work and leisure balance.

Variable	Mean	(SD)
EI	3.72	0.48
JS	3.55	0.52
WLB	3.50	0.54

On a scale of 1 to 5 with 5 being highest, bank employees have moderate to high EI, JS, and WLB Mean = 3.78, SD = 0.48 for EI, Mean = 3.64, SD = 0.52 for JS, Mean = 3.58, SD = 0.54 for WLB. The percentage standard deviations imply a moderate amount of variability in the given responses; therefore, the sample can be considered as having different ranges on these constructs.

Reliability Analysis

The reliability of the scales that were employed in the research work was determined using Cronbach's alpha (α).

Scale	(α)
Emotional Intelligence	0.88
Job Satisfaction	0.83
Work-Life Balance	0.84

These values indicate high internal consistency for all scales.

Correlation Analysis

The analysis used Pearson's correlation coefficient to assess the hypothesis involving the research variables — EI, JS and WLB. The table below provides an overview of the findings:

Variable	(EI)	(JS)	(WLB)
Emotional Intelligence	1.00	0.62**	0.58**
Job Satisfaction	0.62**	1.00	0.54**
Work-Life Balance	0.58**	0.54**	1.00

Note: **p < 0.01= Statistically Significant

Regression Analysis

The study employed multiple regression analysis to ascertain the degree to which the emotional intelligence model explains work-life balance and job satisfaction.

Model 1: Predicting JS

- **Dependent Variable:** Job Satisfaction
- **Independent Variable:** Emotional Intelligence

Predictor	B	SE B	Beta (β)	t	p
Emotional Intelligence	0.62	0.07	0.62	8.86	0.000

Model Summary: $R^2=0.38$, $F(1,128) = 78.46$, $p < 0.001$

Model 2: Predicting WLB

- **Dependent Variable:** Work-Life Balance
- **Independent Variable:** Emotional Intelligence

Predictor	B	SE B	Beta (β)	t	p
Emotional Intelligence	0.58	0.07	0.58	8.02	0.000

Model Summary: $R^2=0.34$, $F(1,128) = 64.32$, $p < 0.001$

Interpretation

This study's primary research question examined the association between workers' proposals for work-life balance and EI and JS in Kanpur City's banking sector. In the present study, purposive sampling technique was adopted and the participants used for the study were 130 in number which involved both the male and female staff of different banks. The data were examined using statistics for descriptive purposes, analysis of reliability, correlational analysis, and regression modelling. The results of these tests provide a full understanding of how emotional intelligence affects the target-dependent variables.

The findings from the descriptive statistics provide an initial understanding of the data. The mean score of this variable was calculated as 3.72 (SD = 0.48), suggesting that workers at a bank rated their emotional intelligence as being moderately high overall — indicative of their capacity to understand and influence not only their own emotions but also those of others'. Correspondingly for satisfaction with the job (3.55, SD = 0.52) and balance between work and life (3.50, SD = 0.54), which indicates employees' moderate view about their jobs and ability to harmoniously mix professional with personal responsibilities respectively were observed in this study too, thus the research has strongly supported the hypothesis stated here above. Incorporated EI as having moderate positive correlation with job satisfaction ($r = 0.62$, $sig = 0.01$) and WLB ($r=0.58$, $sig=0.01$) in Kanpur bank employees.

The scalable centre coefficients based on Cronbach's alpha proved higher internal consistency coefficient for the such scales as emotional intelligence ($\alpha=0,88$), job satisfaction ($\alpha=0,83$), and work-life balance ($\alpha=0,84$). Thus, these results show that the scales provide accurate and comparable assessments of the constructs. It becomes essential to guarantee high reliability to verify the accuracy of the outcomes discovered or generated and confirm the stability of the assessment instruments.

The Pearson correlation coefficients showed positive and significant relationships of the major variables. The JS and WLB studies revealed a high positive correlation with EI in the same order as the results of the current study, $r = 0.62$, $p < 0.01$ and $r = 0.58$, $p < 0.01$. In addition, job satisfaction had normal correlation with work life balance which was 0.54 and $p < 0.01$. These relationships suggest that the

enhanced ratio of work to life, as well as the level of job satisfaction, tends to rise in connection with higher scores in EI. It is demonstrated on the graph that JS and WLB are positively correlated, and this implies that these two variables augment each other.

The regression analyses have provided further understanding to the findings regarding the precise impact of emotional intelligence on satisfaction and balance at work. The R^2 value reflects the extent to which the related independent variable(s) accounts for the variation of the dependent variable.

Regression Analysis for Job Satisfaction:

The regression equation of work satisfaction potential was statistically significant for the equation of emotional intelligence as the predictor variable $F(1, 128) = 78.46, p < 0.001$, and an R^2 equal to 0.38. This implies that the emotional intelligence contributes to 38% of the variability of work satisfaction. With a positive beta correlation with the given values $\beta = 0.62^*$ and $p < 0.001$, there is evidence to suggest that among bank employees, greater levels of EI are positively correlated with work satisfaction. There is supporting evidence for the notion that since emotionally intelligent individuals are capable of handling stress related to the job and other interpersonal issues, there is great job satisfaction.

$F(1, 128) = 78.46$: The F-statistic is a measure of whether or not at least one predictor variable has a non-zero coefficient. The model had a p-value < 0.001 indicating that emotional intelligence was significantly predictive in relation to job satisfaction.

Regression Analysis for Work-Life Balance:

The regression model predicting WLB from emotional intelligence with an R^2 value of .34 was statistically significant as well ($F(1, 128) = 64.32, p < .001$). This means that emotional intelligence explains about 34% of the variance in WLB. Improved work-life is associated with elevated EI levels, as shown by positive beta coefficient ($\beta = .58, p < .001$). It follows that individuals who possess an understanding and control over their emotions will be more efficient when it comes to striking a harmony between their private and work life.

Improved WLB is related to increased levels of EI as indicated by positive beta coefficient ($\beta = 0.58, p < .001$). It follows that individuals who possess an understanding and control over their emotions will be more efficient when it comes to maintaining a healthy balance between their private and work lives.

On $F(1, 128) = 64.32$; we can say if at least one predictor has a non-zero coefficient according to F-statistic. The model was statistically significant and this suggests that EI was a significant predictor for work-life balance $p < 0.001$; [64.32].

Findings & Discussion

This research provides insightful information about the critical role that emotional intelligence (EI) plays in improving WLB and job satisfaction among bank workers in Kanpur city. The results emphasise how crucial emotional intelligence is as a cornerstone in the workplace, especially in the banking industry. The ramifications of these findings, how well they correspond with the body of literature, and their usefulness in enhancing workplace outcomes are all covered in detail in this discussion.

The research findings, which include JS and work-life balance, related to positive correlations with the study's measure of emotional intelligence, are a valuable contribution based on empirical evidence. These results are consistent with prior research suggesting that people with high EI are better able to control their work environment, improving workers' quality of life at work or job satisfaction. Thus, emotionally

intelligent individuals possess such behavioral patterns that help in sustaining this link – the ability to handle stress, effectively communicate, and build and sustain proper interpersonal relationships.

Additionally, the positive correlation established between EI and WLB indicates that the individuals possessing higher EI might have a better means of managing the obligations in their personal and organizational lives. As the banking sector is very competitive, stress and burnout rate is quite high, and these factors have to be treated to remain healthy. Another implication of the paper is that emotionally intelligent employees specifically those with well-managed stress stand a better chance at having a good WLB impacting on the level of happiness and job satisfaction they experience.

Consequently, the analysis of the linear regression proved the strong connection between WLB, job satisfaction and one's level of emotional intelligence. Thus, it assertively confirmed that the emotional intelligence is indeed a powerful predictor for job satisfaction and work and life balance since it accounts for 38% of the choice in job satisfaction and 34% of the choice in work life balance. This is because the substantial results reveal both moderation and mediation on these results by emotional intelligence. It could also be understood as the facility for staff training programmes to develop emotional intelligences' positions the concept in offering significant potential gains on the organisational capacity to forecast. Exceptionally so, by training on Emotional intelligence skill, it might be apparent a commendable enhancement to WLB and JS; features that will definitely be integrating the company's benefits as well as its employees' welfare in essence.

The result offers several feasible strategies for HR and bank management personnel. By putting in place EI training programmes, staff members can acquire critical abilities for effective interpersonal relationships and emotional control. Regular professional development initiatives might include these programmes to guarantee ongoing growth. Furthermore, offering tools like mentoring programmes, stress management classes, and counselling services may help staff members develop their emotional intelligence (EI), which will increase their job happiness and work-life harmony. Banks may find and choose applicants who are likely to be happier in their positions and more adept at juggling work and personal obligations by integrating emotional intelligence tests into the hiring process. A more encouraging and productive work atmosphere may also be produced by continuing professional development initiatives that improve emotional intelligence abilities. This might lead to a more motivated and engaged staff, which is necessary to keep the banking industry's competitive edge.

Limitation and Future Research

Nevertheless, the following are the main limitations of this research study. However, a potential weakness of the study that could be considered is the generality of the results from the participants secured to the broader population of the bank workers in Kanpur City. Thus, to get a broader understanding of the effect of EI on job satisfaction, the subsequent researches might enlarge the scope of participation and involve different industries and regions workers. There is also the risk of getting biases such as social desirability bias when using self-report data. A research limitation that could be addressed in future studies is this issue with self-reported EI where one could use objective tests of EI and feedback from others.

Conclusion

This research study has provided strong evidence of the significant relation between EI and JS, as well as WLB and employees' well-being in the banking sector of Kanpur city. The results support the the relationship between EI and stress at work and the nature of personal relationships to reveal that subjects

with a relatively higher EI level reported a more satisfactory work-life balance and higher job satisfaction. These outcomes underscore that the promotion of the formation of emotional intelligence needs to become an element of the organised procedures of banking companies.

It is recommended that organisations implement training interventions with the purpose of increasing employees' emotional intelligence, particularly those within the banking sector. In this way, companies will be able to create a set of prerequisites for the formation of a qualified emotional state of employees recommended for better regulation of the workplace environment and maintaining a work-life balance. Organizations that focus on EI within employees can significantly enhance the organizations and employees' WLB and JS, which ultimately affects overall staff productivity or return on investment.

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