

Emotional Intelligence, Work-Family Conflict, Psychological Resilience, and Employee Commitment in the Banking Sector of Pakistan

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Abstract

This study examines the effect of emotional intelligence on employees' commitment with mediating role of work-family conflict and moderating role of psychological resilience. Data was collected from the employees i.e., managers, assistant managers, credit officers, and cash officers of 254 bank branches (77 Islamic and 177 Conventional) working in Pakistan by using the seven-point Likert scale instrument. Mediation of work-family conflict between emotional intelligence and employee commitment is tested through hierarchical multiple regression where results show that no change occurred in their commitment due to mediation of work-family conflict. However, emotional intelligence and psychological resilience were found significant with employee commitment. We have concluded that emotionally intelligent and psychologically resilient employees are more committed to their job. Moreover, psychological resilience does not moderate the relationship between work-family conflict and employee commitment.

Keywords: Emotional Intelligence, Employee Commitment, Work-family Conflict, Psychological Resilience.

Introduction

Emotional Intelligence is an ability to have better cognition and thinking patterns (Jordan et al., 2002). It has four dimensions (Salovey & Mayer, 1990). We have used the dimensions established by (Davies et al., 1998). i.e., 1. Self-emotion appraisal is an aptitude to comprehend its emotions and convey them naturally, 2. Other's emotion appraisal is an aptitude to comprehend others' emotions and feeling through body language and gestures (Jasper, 1998), 3. Use of emotions is the capability of employees to direct their emotions towards better performance (Gross & John, 2003), 4. Regulation of emotions is the employee's capability to control or regulate the distressing emotions to get peace in a particular situation when he/she faces destructive emotions (Greenberg & Paivio, 2003).

If emotional intelligence (EI) is considered only in the field of psychology is wrong as emotional intelligence is being used in almost every aspect of life whether it is personal or professional. It is being studied in different areas of HRM to assess the relationship and emotional regulation of workers at workplaces. Thus, emotional intelligence in the banking sector has greater significance due to the very sensitive roles performed by employees as well as banking sector plays an important part in the growing economy of the state (Berry et al., 2002).

According to Saeed et al., (2014), emotional intelligence contributes to the accomplishment of jobs that serves organizations in more flourishing manner. Davenport and Prusak (1998) opinionated those circumstances are being changed with the modern world which has created

an air of competition and it has given emotional intelligence a vital part in management sciences. Emotional intelligence deals with the regulation of emotions effectively, individuals who have got this capability of controlling and directing their emotions in the right direction stay motivated and can easily master the skill of managing the tasks in work environments. According to Cote and Miners (2006), employee commitment is affected positively by emotional intelligence.

The work-family conflict tends to emerge when there is an imbalance of expectations about job hours and the time an employee can spare for their family. Work-family conflict (WFC), initially starts disrupting family life which ultimately becomes problematic when a person is not able to fulfill commitments to the job and his performance gets low in the workplace (Akintayo, 2010). Three dimensions of WFC were used: i) Strain-based conflict can emerge when stress is experienced in one person sent to another person (Frone et al., 1992). Time-based conflict emerges when time requests dedicated to one person limited the amount of time in another person (Frone et al., 1992). Behavior-based conflicts seem when specific conduct required in one job is improperly applied to the next job (Frone et al., 1992).

Working ladies need to achieve duties both for family and association; in this manner WFC in married working ladies is high. Numerous specialists related the work WFC with gender orientation and contend that gender contrasts influence decent work and everyday life (Duxbury et al., 1994). Hochschild (1989) and Staines and Pleck (1983) find that females have to spend more time covering their tasks at home as compared to males.

Psychological resilience is the ability to stand firm in times of stressful and challenging situations. Psychological resilience is considered to be beneficial for mental health (Ong et al., 2006). According to Grothberg and John (1997), resilience can be defined as the “human ability to face and overcome and even be supported by involvements of difficulty”. Kruger and Prinsloo (2008) stated that resilient individuals take stressful environments as a chance to grow and enhance their mental strength. Many researchers have proved that an organization can flourish and perform effectively if they have resilient staff/employees (Villavicencio-Ayub et al., 2014).

Employees with high emotional intelligence have the capability of solving problems effectively in the workplace (Cote & Miners, 2006; Lam et al., 2021). The employees who are going through work-family conflicts do not seem to be fully committed to their work (Lambert et al., 2020). Hence, psychologically resilient people can effectively keep a balance and resolve work-family conflicts and meet the expectations of their jobs (Ong et al., 2006; Sarwar et al., 2021). This study focuses on the impact of emotional intelligence on employees' commitment through work-family conflict in the presence of psychological resilience in the employees of the banking sector of Pakistan.

Literature Review

Emotions work constructively; to enhance the productivity and motivation of workers and staff (Cooper, 1997). According to Lee and Johnson (1991), a higher rate of commitment has been shown in permanent workers who work permanently rather than employees who have got temporary contracts.

Hom, Caranikas-Walker, Prussia, and Griffeth, (1992) debated, that work-family conflict has a significant relationship with employee commitment. Meyer and Allen (1991) stated, that a person possibly “gives up” a more suitable approach towards an institute that may get better

treatment or dealing from their company as the supervisor is considered a central figure in any company. Davies, Stankov, and Roberts (1998) have measured emotional intelligence with four dimensions. i) Self-Emotion appraisal is an employee's capability that he can make observations and comprehend his emotions to express them logically. Other's Emotion appraisal (OEA) deals with one's capability to understand the emotions of other individuals as they use their body language or different gestures in expressing them (Jasper, 1998).

Use of Emotions (UOE) deals with an internal capacity of an employee to use his emotions in a constructive/productive manner which later on increases his overall performance positively (Gross & John, 2003). Regulation of Emotions (ROE) is related to one's ability to regulate his emotions and can find a way out through his disturbing emotions. Commitment is a complete dedication or devotion to the firm. Commitment is based on three important factors (Mowday et al., 2013). Affective Commitment is a sort of commitment in which workers have got a feeling of attachment to their organizations because they are being allowed by the organization to work with their potential and work devotedly as they found themselves emotionally involved in their organization. Continuous Commitment is an assessment that employees made that what would be the consequences if they leave their current organization. It is a condition in which workers assess the investments they will have to return if they leave the job. Normative Commitment is like an ethical responsibility, that workers find necessary and obligatory to be a part of an organization. Workers stay as a part of the company and fulfill their commitments towards it, and it becomes a priority for them to work in that organization (Bentein et al., 2005).

For organizations to work successfully it is important to develop trust and commitment among employees (Laschinger et al., 2000). For sustaining competition, employee commitment plays a vital role for organizations, though it depends strongly on the environment of the company, payments, values, attitudes, and behavior of employers. According to Romzek (1990), workers getting a good amount of advantages from investments are more expected to be faithful to their corporation.

Regular employees of a company that has families often go through a conflict of interest (Lapierre & Allen, 2006). Greenhaus and Beutell (1985) have presented three points which are the core causes of work-family conflicts i) Strain-based, ii) Behavior-based and iii) Time-based Conflict.

According to Frone et al. (1992), strain-based conflict is stress at a time of one role which is transferred to another role, Time based conflict is time demanded from one role restricts the amount of time that is demanded from the other role (Frone et al., 1992). Behavior-based conflicts occur if the particular behavior that is desirable in one character is in unsuitably applied to other characters.

Psychological resilience is an employee's capacity to stay strong and keep a firm hold on his nerves in times of pressure and stress. Psychological resilience is not restricted to the personal level only but it has importance in a wide range of organizational and management sciences as it works on the team level as well (Britt et al., 2016). Egeland, Carlson, and Sroufe (1993) have expounded psychological resilience as a blend of inner and outer influencers that work together to get positive results in a challenging environment.

Banking sectors have an urge to develop and practice different techniques and skills, as it has to provide services to customers, emotional intelligence is important to be implemented for better performance of service providers and enhanced satisfaction of the customers (Khalil, 2008). Previous studies have shown that efforts, yield, emotional intelligence, and work performance are positively related to each other (Mayer et al., 2001).

Emotional intelligence also makes contributions to the overall performance of the team and leadership qualities. Emotional intelligence is an ability or a capability that is possessed by any individual and he or she can polish it by practicing it (Murphy & McCormick, 2008). Wong and Law (2002) formulated a questionnaire named “sixteen items emotional intelligence questionnaire”, based upon diverse aspects of emotional intelligence and covers its dimensions.

Emotionally intelligent people have capabilities that are necessary for managing emotions as this skill is considered to be a blessing for a person as it helps in recognizing, communicating, realizing, and regulating emotions in any field of life (Yadav, 2011). Prior studies have concluded a positive correlation between employee satisfaction and employees’ commitment to their company (Eskandarpour & Amiri, 2012). According to a model known as the “stress screening tool model”, a positive correlation has been found as emotional intelligence is related to employee commitment (Nikolaou & Tsaousis, 2002).

Emotionally strong people are often known as goal achievers as they are encouraged enough to get their goals and follow the strategies which are needed in the process of achieving these goals (Pinder, 2014). Studies have shown that emotional intelligence, motivation, level of education, salary, age, and marital status with gender exclusion has a major relationship with commitment (Salami, 2008). Kunnanatt (2004) has explained emotional intelligence as an understanding of a person toward emotions and using it accordingly for accomplishing favorable results.

Emotionally intelligent individuals appropriately know about the emotions of their own and others and also how to practice them effectively in an organization (Davies et al., 1998). Meyer and Allen (1991) have elaborated that employees may have different reasons to stay as a part of the company with full commitment and gain job satisfaction. Organizational support and commitment reduce the conflict in family and work relationships.

Gutek, Searle, and Klepa (1991) balanced time spent on both lives that is professional and personal leads to a better understanding of managing personal and professional fields. Work-family conflict (WFC) can be reduced if a schedule is easy and supervision is done carefully (Thomas & Ganster, 1995). Employees have family-friendly policies, their performance at work improves and there is a reduction in work-family conflicts (Judge & Colquitt, 2004).

A significant relationship is found between organizational commitment, emotional intelligence, and workers’ performances (Rangriz & Mehrabi, 2010). Vasudevan (2013) concluded that a major connection between emotional intelligence, creativity, and worker commitment. A reduction in performance is seen if an employee has lost emotional commitment work-family conflict and commitment are negatively correlated (Ali & Baloch, 2009). According to Ahmad (2008), work-family conflict becomes a cause of employee emotional exhaustion and leads to low-level performance.

According to Burke (1988), the work-family conflict is surely linked to leaving a current organization and going in search of some other company to work with. Organizational commitment is not limited to a single dimension rather it works multi-dimensionally and is linked to work-family conflict which is dependent on the method which is adapted to make assessments about organizational commitment (Allen & Meyer, 1996). Though, previous researchers have not presented the methods of measuring organizational commitment and work-family conflicts (Organ, 1988). The research of Cabrita and Perista (2006) clarified that workers' commitment to any company or organization can be amplified by the independence to perform the job as it increases workers' commitment to it.

Work-family conflicts are the cause of distress in families if they are being neglected because an individual has to meet extra demands of work (Adebola, 2005). According to Tait (2008), psychologically resilient people are effective in regulating their emotions. The direct relationship between EI and psychological resilience, as is adopted in situations and conditions that are stressful (Mayer et al., 2001). Masten (2001) revealed the benefits of psychological resilience which produces positive and beneficial outcomes that help in emotional growth. Curtis and Cicchetti (2007) anticipated that emotionality and inabilities to regulate emotions are associated with psychological resilient functioning. Fredrickson (2003) has discussed emotions playing a mediating role in psychological resilience and rapid recovery from stress and also in emotional recovery. Langvardt (2007) described that people who have increased levels of psychological resilience were found to be highly dedicated to any variation in the time of organizational revolution.

Instead of surrounding resilience (Bar-On, 1997), emotional intelligence is considered the precursor to psychological resilience (Zeidner et al., 2002). Young adults who have rated higher in psychological resilience were found to have fewer mental health difficulties, mental disorders, or low performance (Rew et al., 2001). Ong et al. (2006) claimed in their study individuals with high psychological resilience tend to overcome difficulties by using positive emotions and respond positively to any problematic or traumatic situation. Suliman and Al-Shaikh (2007) high leveled emotional intelligence individuals suffer less from encounters and have usually got a higher level of organizational commitments. Gambles, Lewis, and Rapoport (2006) identified the fact that workers who are employed for extended hours in off timings are rewarded with benefits to keep them motivated and committed to the company. Psychological resilience develops skills to cope with stressors and stressful conditions effectively which also decreases the stress (Bande et al., 2015). Mathieu and Zajac (1990) older workers are seen as more devoted to the business than matched to young employees. Psychological resilience is used to reduce stress as it supports employees' commitment (Bardoel et al., 2014). Neenan (2009) psychological resilience is not limited to any specific person; rather one can practice and develop it and attitude is considered the core component of resilience. Bande et al. (2015) concluded that sometimes, the institutes are also responsible for work-family conflict (WFC) and employees need to keep stability in the family as well as work-life to keep things functional.

Hypotheses of the study

H1: Emotional intelligence is significant with employee commitment.

H2: Work-family conflict is significant with Employee commitment.

H3: Work-family conflict mediates the relationship between Emotional intelligence and Employee commitment.

H4: Psychological Resilience has a significant relationship with employee commitment.

H5: Psychological resilience moderates between Work-family conflict and Employee commitment.

Methodology

Data is collected from the banking employees i.e., managers, assistant managers, credit officers, and cash officers of 254 bank branches (77 Islamic and 177 Conventional) working in Pakistan by using the seven-point Likert scale instrument.

The instrument consisted of 36 items for all variables which are adopted from different sources in which emotional intelligence has four dimensions and that is measured with 16-items (Wong & Law, 2002), 6-items for Psychological Resilience (Smith et al., 2008), and Work-Family Conflict each (Kopelman et al., 1983), 8-items for Employee commitment (Nadeem & Abbas, 2009). The responses of the respondents are collected by an instrument consisting of seven Likert scales. Table-1 shows the Cronbach's Alpha values against each variable that is around 0.7 to 0.9 means that the adopted scale is highly reliable.

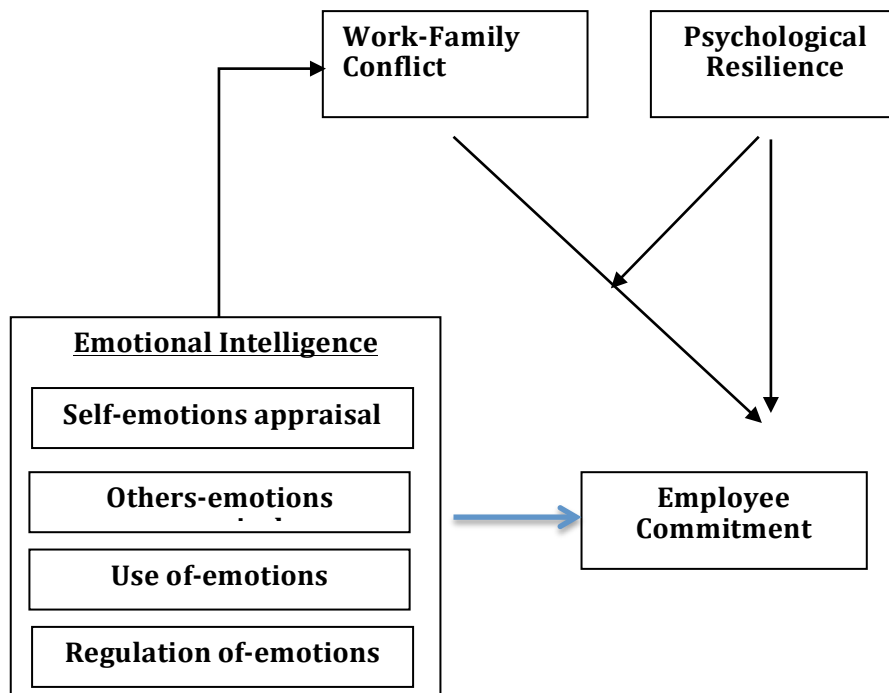


Figure 1: Theoretical Framework

Data Analysis

Data is collected by using the convenient sampling technique. Questionnaires are distributed among 360 respondents through self-administered and peer help techniques. 290 questionnaires out of 360 are collected whereas some of the questionnaires were found incomplete which are excluded so 265 questionnaires were found complete in all respect.

Table 1: Reliability Statistics

Variables	Cronbach's Alpha	No. of Items
Emotional Intelligence	.934	16
Employee Commitment	.743	8
Work-Family Conflict	.895	6
Psychological Resilience	.666	6

Male respondents out of the total respondents are around 80% and female' respondents are about 20%. Percentage of age group of 20-24 is 14%, 25-29 is 31%, 30-34 is 26%, 35-39 is 16% and above the age of 39 is 13%. 64% of the respondents are married and 36% are unmarried. The educational level of 25% of respondents was bachelors, 49% of Masters, 14% of MPhil, and 12% of others. Designations of respondents are classified out of which 15% were from managers, 15% from credit officers, 26% from cash officers, and 34% from others. Job experience is grouped as 1 to 3 years 44%, 4 to 6 years 31%, 7 to 9 years 16%, and above 9 years 10%. 28% of the respondents are getting a monthly salary of Rs. 30,000 or less, 28% receiving Rs. 31,000-40,000, 24% receiving Rs. 41,000-50,000 and 21% receiving above Rs. 50,000.

Table 2. Correlation coefficient

	Emotional Intelligence	Psychological Resilience	Work-Family Conflict	Employee Commitment
Emotional Intelligence	1			
Psychological Resilience	.272**	1		
Work-Family Conflict	-.139*	-0.118	1	
Employee Commitment	.203**	.326**	-0.119	1

** . Significant at the 0.01 level (2-tailed).

*. Significant at the 0.05 level (2-tailed).

In Table-2 the values of the Pearson correlation show if an employee is emotionally intelligent and has high psychological resilience will be more committed to his work although no conflict was found between work and family

Analysis of Mediation

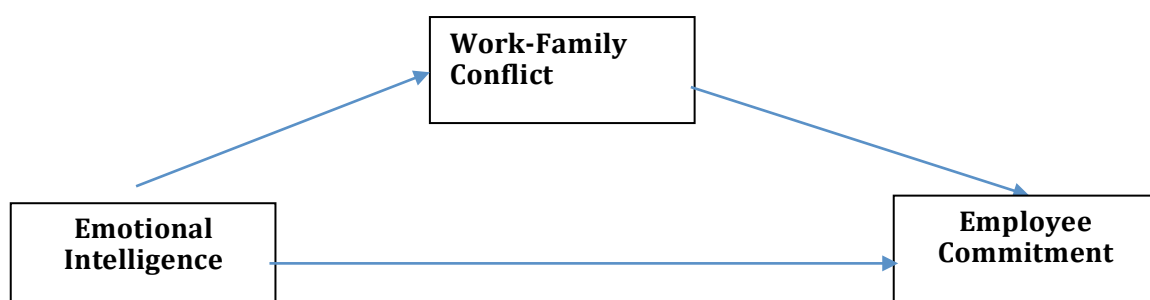


Table 3. Model Summary

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	.203a	.041	.038	1.23797
2	.223b	.050	.042	1.23487

a. Predictors: (Constant), Emotional Intelligence

b. Predictors: (Constant), Emotional Intelligence, Work-Family Conflict

In Table-3 R-square value of 0.041 in model-1 is representing the influence of Emotional Intelligence on Employee Commitment, other value of R-square (0.050) in model-2 represents the contribution of both emotional intelligence as well as of work-family conflict in explaining the Employee's Commitment.

Table 4. ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	17.373	1	17.373	11.336	.001b
	Residual	403.064	263	1.533		
	Total	420.437	264			
2	Regression	20.913	2	10.456	6.857	.001c
	Residual	399.524	262	1.525		
	Total	420.437	264			

a. Dependent Variable: Employee Commitment (EC)

b. Predictors: (Constant), Emotional Intelligence (EI)

c. Predictors: (Constant), Emotional Intelligence (EI), Work-Family Conflict (WFC)

The ANOVA Table-4 shows that model-1 accounts for 17.373 points of variation out of 420.437 points. The P-value (less than .05) indicates that the overall model is significant and variation in this model is not because of the chance. The value of the sum of squares in Model-2 accounts for 20.913 points of variation in the model out of 420.437 points. The Sig-value (0.01) indicates that the overall model is significant and the variation explained in this model is not due to chance.

The results in Table-5 of model-1 show that employee commitment is significantly (sig-value=0.001) and positively ($\beta=0.312$) affected by emotional intelligence. Sig-value of Emotional intelligence (0.002) in model-2 shows the direct effect on Employee commitment whereas the sig-value of Work-Family Conflict (0.129) shows that there is no mediating effect.

Table 5. Coefficients

Model		Unstandardized Coeff.	Standardized	T	Sig.
1	(Constant)	2.689	.558	4.817	.000

	Emotional Intelligence	.312	.093	.203	3.367	.001
2	(Constant)	3.279	.678		4.834	.000
	Emotional Intelligence	.292	.093	.190	3.130	.002
	Work-Family Conflict	-.260	.171	-.093	-1.524	.129

a. Dependent Variable: Employee Commitment (EC)

As per the 1st conclusion, workers in the banking sector with having good emotional intelligence and greater employee commitment, it is seen that there is also an important and positive link between these two variables. A correlation has also been established between emotional intelligence and employee commitment in diverse areas (Wong & Law, 2002). The findings of Rangriz and Mehrabi (2010) also supported the results of this study.

This study has led us to conclude that emotional intelligence is assistive in making predictions of employee commitment in banking sectors. The results further highlighted that emotional intelligence is considered a capability to make predictions about commitment.

Analysis of Moderation

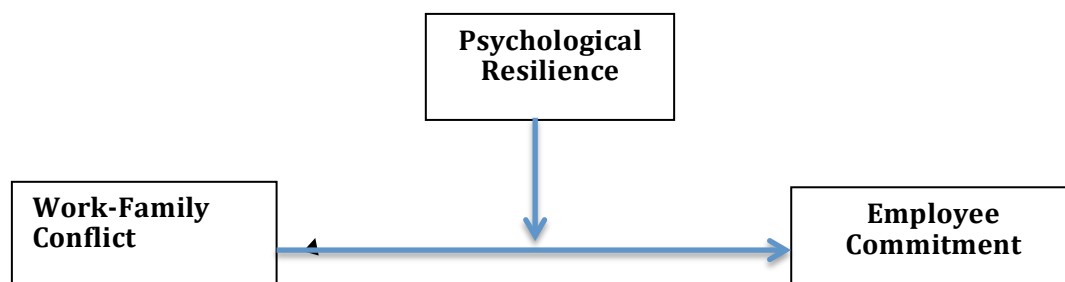


Table 6. Model summary

Model	R	R2	Adj. R2	SE	Change Statistics				
					ΔR^2	ΔF	df1	df2	Sig. ΔF
1	.336	.11	.106	1.1930	.11	16.68	2	262	.000
	a	3		9	3	0			
2	.337	.11	.103	1.1950	.00	.130	1	261	.719
	b	3		8	0				

a. Predictors: (Constant), Psychological Resilience (PR), Work-Family Conflict (WFC)

b. Predictors: (Constant), Psychological Resilience (PR), Work-Family Conflict (WFC), interaction

Employee Commitment is regressed by the Psychological Resilience and WFC, in Table-6 the value of R-square (0.113) in model-1 shows the variation in employee commitment due to the PR and WFC and the R-square value of model-2 is the same in which PR is used as a moderator on the relationship of WFC and EC.

Table 7. ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	47.487	2	23.743	16.680	.000b
	Residual	372.950	262	1.423		
	Total	420.437	264			
2	Regression	47.673	3	15.891	11.126	.000c
	Residual	372.765	261	1.428		
	Total	420.437	264			

a. Dependent Variable: Employee Commitment (EC)

b. Predictors: (Constant), Psychological Resilience (PR), Work Family Conflict (WFC)

c. Predictors: (Constant), Psychological Resilience (PR), Work Family Conflict (WFC), interaction

In Table 7, the sum of squares in model-1 (where dependent variables = EC, independent variables = PR and WFC) shows that PR and WFC account for 47.487 points of variation in EC out of 420.437 points. The value of the sum of squares in Model-2 showing, that this model has 20.913 points of variation out of 420.437 points. The sig-values indicate that the overall model is significant and this variation in the model is not because of a chance.

Table 8. Coefficients

Model		Unstandardized Coefficient		Standardized Coefficient	t	Sig.
1	(Constant)	3.591	.421		8.524	.000
	Work Family Conflict	-.230	.164	-.082	-1.397	.163
	Psychological Resilience	.282	.052	.316	5.400	.000
2	(Constant)	3.937	1.047		3.760	.000
	Work Family Conflict	-.411	.530	-.147	-.776	.439
	Psychological Resilience	.210	.209	.235	1.005	.316
	Interaction	.039	.107	.100	.361	.719

a. Dependent Variable: Employee Commitment (EC)

In Table-8, the sig-value of Work-family conflict (0.163) displays that WFC has no direct impact on EC while EC is significantly (Sig-value=0.000) and positively ($\beta=0.282$) affected by PR. Results of model-2 in which sig-values of WFC, PR, and Interaction term are greater than 0.05 so all these variables are insignificant which means that there is no moderation of PR on the strength of the relationship between WFC and EC

Results and Findings

The purpose of this study was to assess employees' commitment to the effect of emotional intelligence in the banking sector of Pakistan. Emotional intelligence was measured with four dimensions (self-emotion appraisal, others emotion appraisal, use of emotions, and regulation of emotions). The workers in the banking sector with having good emotional intelligence and greater employee commitment, it is seen that there is also an important and positive link between these two variables. A correlation has also been established between emotional intelligence and employee commitment in diverse areas (Wong & Law, 2002). The findings of Rangriz and Mehrabi (2010) also supported the results of this study.

There is no mediation of Work-family conflict found between emotional intelligence and employee commitment because most of the respondents were male (80%) as compared to females, there might be a significant impact of work-family conflict found if there is a high proportion of female respondents as they have more responsibilities at home (Pleck et al., 1980).

Because of differences between various societies, it was not unexpected that some of the outcomes are not consistent with the research of other societies where work-family conflict exists. Akintayo (2010) discovered that male, unmarried participants are more dedicated to their associations as compared to female and married members. The results of our research contradict with results of Rehman and Waheed (2012) that work-family conflict is negatively significant with employee commitment. It is also seen in research that work-family conflict is low in employees having high emotional intelligence. (Suliman & Al-Shaikh, 2007).

Psychological resilience is positively significant with employee commitment. We discovered that psychological resilience boosts the employee's commitment to any organization. These results look like the outcomes of Gu (2014), which suggests that psychological resilience in teachers encourages them to create and maintain a good sense of moral purposes and commitments. Youssef and Luthans (2007) have explained those workers who have higher levels of psychological resilience were found to be more committed.

The finding has revealed that there is an insignificant relationship between work-family conflict and employee commitment while psychological resilience has a positive significant relationship with Employee Commitment. The results revealed that psychological resilience does not moderate between work-family conflict and employee commitment. The findings of Akintayo (2010) imply, that a negative relationship exists between work-family conflict and commitment and it is contradicted by the study of (Akintayo, 2010) as well as studies of (Ahmed et al., 2012), the reason for this conflict might be that couples who are working in Pakistani society have a joint family system so family members offer support to diminish the intensity of the work-family conflict. Van Rooy and Viswesvaran (2004) discovered that members of an organization with emotional intelligence can better stand the work pressure.

Conclusion

This study has led us to conclude that emotional intelligence is assistive in making predictions of employee commitment in banking sectors. The results further highlighted that emotional intelligence is considered a capability to make predictions about commitment. Additionally, it is seen that emotional intelligence with psychological resilience also increases employee commitment. Employees who have high levels of psychological resilience are found to be

committed. The gotten results of this research supported the results as emotional intelligence and psychological resilience are positively related to employees' commitment.

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