

Role of Clusters of Emotional Intelligence - Establishing Association Between Effect of Job Stress on Work-Life Balance Among Employees- A Case Study of SBI.

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ABSTRACT

The purpose of this study is to find out the role of clusters of emotional intelligence on the effect of job stress on work life balance among the selected employees at SBI. The term "work-life balance" refers to strategies for striking a balance between the demands of employees' personal (family) and professional (work) lives. Workplace responsibilities and pressures make it tough to carve out time for work-life activities. Organizations should assess current work processes and practices on a regular basis to see which one causes inefficiency and employee stress. The current study uses cluster analysis to identify the degrees of emotional intelligence among SBI's selected employees, and multiple regression analysis to analyse the role of emotional intelligence clusters on the effect of workplace stress on work-life balance among SBI's selected employees. In this study individuals with high emotional intelligence, compared to those with low emotional intelligence, can decrease or transform negative consequences to improve their work-life balance or lessen their influence to a tolerable amount. Workers with low emotional intelligence are less likely to deal competently with difficult events and manage their emotions and actions. As a result, employees with high emotional intelligence are more likely to recognise their stress early on, manage it effectively, and avoid allowing stress to negatively impact their life satisfaction and pleasure. The results of this study demonstrate that SBI workers with a high emotional quotient might reduce the association between workplace stress and work-life balance.

Key words: Emotional intelligence, Job stress, Work-life Balance, Clusters of Emotional Intelligence.

INTRODUCTION

As the foundation of financial institutions, the banking sector is essential to the global economy because it facilitates money flows, controls risk, and fosters economic expansion. The sector has seen significant changes in recent decades due to advancements in technology, modifications to regulations, and shifting consumer demands. Customers' interactions with financial institutions have been completely transformed by digital banking, smartphone apps, and artificial intelligence, which have improved accessibility, speed, and customisation.

Fintech firms are also posing a threat to established banking structures by providing simplified services frequently at reduced prices. Banks have been forced by these disruptions to make investments in cybersecurity and innovation to stay reliable and competitive. Meanwhile, due to greater financial inclusion and digital usage, emerging markets—especially those in Asia and Africa—have emerged as new hubs for banking expansion.

The banking sector is crucial for more reasons than just personal transactions; it helps governments enact monetary policies, grows businesses, and facilitates global trade. Banks also serve as stabilizing agents during uncertain economic periods by providing credit and liquidity. In a financial world that is evolving quickly, the industry's resiliency and continued relevance will depend on its capacity to adjust to global changes and technology advancements. The work pressure of employees in banks are very high due to the development in banking.

Employees in the banking industry already deal with a certain amount of stress in their personal lives, and they experience additional stress due to the demands of their jobs. Many workers find it difficult to adjust to the quick changes occurring in their workplaces. The main sources of stress for banking employees include role conflict, client service, contribution, rapid technological change, and slow customer reaction. Any firm must maintain employee satisfaction to prevent disruptions to work and to effectively and efficiently accomplish its goals.

Due to globalization, the information technology revolution, and the speed of life, people encounter job stress in their organizations and daily lives. The most significant effects of these can be seen in the corporate world, where they emerge as changes in organizational structures, strategies, activities, and technologies. Employees who want to handle new roles and duties need to be efficient in their intelligence quotient (IQ) and emotional quotient (EQ) in the decision-making and problem-solving processes, and organizations that are constantly changing impose new roles and duties on their employees, which has an impact on their work-life balance. It is hard to live a stress-free existence, and stress has become a human trait (Sirin 2007)¹.

Work-life balance is important because a lack of balance can lead to increased stress, burnout, and reduced job satisfaction. When individuals are unable to effectively manage work and personal responsibilities, they may feel overwhelmed and unable to meet the demands of either. This can result in increased stress, anxiety, and exhaustion, which can negatively impact both personal and professional wellbeing. Work-life balance entails being focused and committed in all that we do while also taking pleasure in the numerous experiences that life has to offer. What matters is how healthy we are, which is mostly determined by the type of food we consume, our exercise programme, and our ability to keep our mind and soul happy. Work-life balance will be achieved via achievement and enjoyment in all areas. Work-life balance is the achievement and enjoyment of daily goals in all areas of life, including work, family, friends, health, and spirit. There are numerous factors that can contribute to QWL, including adequate and fair compensation, safety and healthy working conditions, security and growth opportunities, opportunities to use and develop creativity, respect for individual personal rights, and finally, work and family life, which includes transfers, schedules of work hours, field work, and other activities that affect an employee's emotional intelligence.

Emotional intelligence:

Emotional intelligence (EI) is a social intelligence that enables people to recognize their own, and other peoples' emotions. Moreover, emotional intelligence enables people to differentiate those emotions, and to make appropriate choices for thinking and action (Cooper and Sawaf, 1997; Mayer and Salovey, 1993)². The ability to sense, control, and assess emotions is referred to as emotional intelligence (EI). Some academics believe emotional intelligence can be taught and improved, while others believe it is a natural trait. It is also defined as the ability to use your awareness and sensitivity to understand the feelings that underpin interpersonal communication, and to avoid the need to reply impulsively and thoughtlessly, instead acting from receptivity, honesty, and candour (Ryback 1998)³.

People who are emotionally intelligent are individuals who can control their emotions using a logically consistent model of emotional functioning. Employees with emotional intelligence can think more creatively and solve difficulties by using their emotions. Emotional intelligence, according to Daniel Goleman, appears to be an important set of psychological abilities linked to work-life balance and life success. Empathy and communication abilities, as well as social and leadership skills, will be crucial in balancing your job and personal lives. Another facet of emotional intelligence that has been linked to a healthy work-life balance is the ability to manage feelings and stress. Knowing when and how to express emotions is a big part of emotional intelligence.

Job Stress

Job stress is a widespread issue that affects people from all professional and occupational backgrounds. It is responsible for a great deal of mental and physical sickness. Additionally, it is costly to organizations and businesses due to poor employee performance, higher absence from work, medical bills and worker disability, and money for new recruiting (Enjezab B et al.)⁴. Emotional intelligence is one of the methods used by

individuals to cope with occupational stress. The researchers investigated the link between emotional intelligence and stress management in managers. They discovered that emotional intelligence and stress management had a strong connection. Furthermore, the researchers discovered that stress management (the ability to resist stress or coping abilities) might be regarded components of emotional intelligence based on the results of correlation and regression in the latter study (Ramesar et al.)⁵.

Another study looked at the impact of teaching emotional intelligence skills on adolescent stress management. The findings of this study revealed that teaching emotional intelligence skills to teenagers considerably lowered psychological stress. This research revealed that emotional intelligence should be considered when forecasting occupational stress as well as other types of stress (Sahravan F ,2007)⁶

Work -life balance

"Work-life balance" is a word used to describe workplace policies that recognize and support employees' needs for striking a balance between their personal (family) and professional (work) lives (Jivan jyoti Maini et al.2004)⁷. Work-Life Balance is a difficult issue for managers in all industries and at all levels of their careers, and it has drawn the attention of academics. Work-life balance, according to the Work Foundation, refers to people having some control over when, where, and how they work. A sense of accomplishment and happiness at work is an important component of work-life balance. It also represents success and pleasure in the other three areas of one's life: family, friends, and self. Employee retention, reduced absenteeism, enhanced motivation, and productivity are all influenced by work-life balance. Employees' physical and psychological well-being are affected when these are out of balance. To establish a balance between work and home, an individual's and an organization's roles are critical.

An effective work-life balance requires flexible, cooperative solutions between employers and employees in today's professional environment, especially in industries like banking where remote work has blurred the lines between home and professional spheres. Since those with higher emotional intelligence are better able to handle stress, maintain relationships with others, and foster a positive work environment—all of which improve both personal and professional well-being—emotional intelligence is crucial in this situation. Furthermore, businesses and employees must work together to develop flexible and innovative solutions that improve productivity without jeopardizing employees' health, family relationships, or other elements of their lives. Employees with greater levels of emotional intelligence are thought to have a better work-life balance. This is because employees with higher emotional intelligence can deal with the consequences of stress, but those with lower emotional intelligence will be unable to cope with stressful conditions. Furthermore, employees with greater EI will be able to affect the emotions of others in a group situation, allowing them to maintain a happy personal and professional life.

LITERATURE REVIEW

Organizations use emotionally intelligent people to attract and service customers in a pleasant manner, which leads to improved performance. The importance of EI can be understood from the conclusions of the study, having a high level of emotional intelligence reduces the tension and stress that comes with working in a stressful setting (Kalantari et al.2012)⁸.

Gohm and Clore, (2002)⁹ he proposed a novel concept: emotional intelligence in the workplace has the potential to minimise burnout in burnout-prone occupations. Schwartz (2011)¹⁰ also discovered that a sense of happy emotions at work results in a more positive impact on job attitudes as well as higher productivity. Lenaghan et al. (2007)¹¹ feel that regulating emotions is the key to achieving balance in the tug-of-war between job and family.

Akintayo (2010)¹² is of the opinion that people who are emotionally intelligent are better able to deal with the stress and tensions that arise from work-family life. Emotionally intelligent people are highly motivated at job as well as for family obligations, and they experience less stress in their daily lives. The EI competencies have a part in developing an individual's ability to better manage stress in the job. Previous research has shown that EI people have strong emotions and a positive attitude toward stressful occurrences. Individuals with EI

competencies can pick various courses of action to deal with stress without collapsing, to be positive in solving a problem, and to feel in control of the situation (Slaski and Cartwright, 2002)¹³.

Workplace stress increases managerial demands, lowers productivity, and causes people to get ill in a variety of ways, the evidence for which is continually accumulating. Organizational stress has an impact on brain performance, as well as work-related abilities such as learning, memory, and concentration. Workplace stress also poses a significant danger of litigation for all organisations and employers, resulting in significant liability for negative publicity, reputational harm, and financial loss. Emotional intelligence comes to our aid here, guiding us to respond effectively to various circumstances. Emotional Intelligence aids in the management of stressful situations. As a result, creating an emotional balance between a prospective stress condition and one's reaction to it is crucial to stress management.

When an employee's job requirements do not meet his or her capacity, resources, or needs, he or she will experience job-related stress. Employees in many organisations, regardless of industry, experience job stress on a regular basis. According to Wickremasinghe (2012)¹⁴ Job stress is a negative reaction that occurs when an individual is subjected to excessive pressure or responsibilities at work. Job stress, on the other hand, can have a good impact in the workplace since it drives people to use all their strengths (Jarinto, 2011)¹⁵. Job stress can jeopardise an individual's and an organization's objectives (Michie, 2002)¹⁶.

The paper explores empirical research on emotional intelligence (EI) and how it relates to job stress, pointing out that nurses with greater EI had lower rates of burnout and work-related stress, which improves their general mental health and job satisfaction (Powell et al., 2015)¹⁷.

Malaysian Army personnel's work-life balance is adversely affected by workplace stress. Work-life balance is positively correlated with emotional intelligence aspects, particularly understanding others' feelings, utilizing emotions, and managing emotions. However, there is no discernible correlation when evaluating one's own feelings. Furthermore, anxiety and depression have a detrimental impact on work-life balance. These results demonstrate how crucial mental health and emotional intelligence are to fostering a better work-life balance within the company (Baker et al., 2024)¹⁸.

According to the study, emotional intelligence (EI) is associated with a lower perception of workplace stress, which might have a favourable impact on work-life balance. A more positive work environment, increased job satisfaction, and maybe improved work-life balance management are all facilitated by higher EI. Although work-life balance is not specifically discussed in the research, the results imply that lowering job stress through emotional intelligence (EI) can improve workplace health and hence help people successfully manage their personal and professional lives (García del Castillo-López & Pérez Domínguez, 2024)¹⁹.

It is clear from the review of literature that there is a significant research gap on the precise relationship between work-life balance, job stress, and emotional intelligence in the banking industry. Although these ideas have been studied separately or in pairs in a variety of industries, no thorough study has investigated how emotional intelligence could reduce or mediate the effects of workplace stress on work-life balance in the banking industry particularly. Such a study is both current and required to guide organizational strategies and employee well-being initiatives in this industry, which is recognized for its high levels of stress and challenging job environments.

Statement of the problem

Stress is widely acknowledged as a major threat to the health of employees and the viability of businesses. Job stress may be a major issue for both the employers and the employees. Workplace stress can take many forms. Anxiety, headaches, allergies, back issues, colds and influenza, sadness, nervousness, anger, tension, and sleeplessness are just a few of the physical and mental disorders that people suffer from. Stress may lead to cancer, heart disease, respiratory disorders, strokes, arthritis, ulcers, and high blood pressure, among other significant repercussions (Cooper et al)²⁰. In the presence of stress, however, not everyone develops such issues. This study, on the other hand, investigates the role of emotional intelligence in the effect of job stress on work-life balance. People who are with low emotional intelligence always leads to have more stress and

they may lack the conflict handling procedure. They may not be able to balance their work and life. To inoculate the habit of converting the negative stress into positive stress, proper Emotional intelligence has a stronger impact on employee performance. The person who is with more empathy or self-assessment or self-confidence will tend to reduce the effect of job stress on work-life balance. So, this study helps the employees to manage their stress for maintaining work-life balance.

Objectives of the study

To identify the levels of emotional intelligence among the selected employees of SBI.

To find out the role of clusters of emotional intelligence on the effect of job stress on work life balance among the selected employees at SBI.

METHODOLOGY OF THE STUDY

The present study examined the role of clusters of emotional intelligence on the effect of job stress on work life balance among the selected employees at SBI. This study is descriptive and causal in nature. A well-structured questionnaire consisting of thirty-two items scale of emotional intelligence and twenty-six item scale of job stress and eleven item scale of work life balance was adopted to collect the data from the sample respondents. The study population of employees at SBI from total 25 branches in Kannur, Kerala is 287. The researcher decided to take the sample of 152 respondents from the study population by adopting the Krejcie and Morgan (1970) table at a confidence level of 95 % and 5% margin of standard error since population lies between 250 to 300. Thus, the sampling technique adopted for the study is simple random sampling method. The researcher collected the primary data through google forms from the bank employees with the help of structured questionnaire and the Cronbach's alpha for the emotional intelligence scale is 0.87, job stress scale is 0.76 and work life balance scale is 0.81 that indicates an acceptable reliability of the questionnaire. Hence, present study identifies the levels of emotional intelligence among the selected employees of SBI with the help of cluster analysis and measures the role of clusters of emotional intelligence on the effect of job stress on work life balance among the selected employees at SBI with the help of multiple regression analysis.

RESULTS AND DISCUSSION

Clustering the level of emotional intelligence among the employees at SBI

Table: 1 (a) Final cluster centres on the level of emotional intelligence

Factors of Emotional Intelligence	Clusters	
	1	2
Emotional awareness	3.60	1.86
Self-assessment	3.62	1.69
Self-confidence	3.95	1.73
Self-control	3.69	2.19
Trustworthiness	3.11	2.23
Conscientiousness	3.34	1.16
Adaptability	3.78	1.99
Empathy	3.39	1.44

Conflict Handling	3.79	0.98
Average Score	3.58	1.69

Source: Primary data

The selected employees of SBI can be classified into two categories based on their level of emotional intelligence. The selected employees are classified into two segments because the difference between the coefficients is significant in two cases on the hierarchical cluster. To the classification of selected employees, K-Means cluster is used. Table: 1 (a) shows the mean values for the two clusters which reflect the attributes of each cluster. It is also noted from the table that no factor is heavily loaded on any cluster segment. According to the mean values of each cluster, selected employees are categorized into high and low perceived emotional intelligence group of employees.

The first cluster has highest mean value in all the factors and the average mean score of this cluster is 3.58 which means that they perceived higher level of emotional intelligence. Thus, they can be designated as **‘Employees with High level Emotional Intelligence’**. This cluster of selected employees have higher emotional awareness and it leads to self-confidence, adaptability, and ability to handle conflicts in and outside the organization.

The second cluster has lowest mean value in all the factors and the average mean score of this cluster is 1.69 which means that they perceived low level of emotional intelligence. This means that the selected employees under this cluster perceived less emotional awareness and this may lead to low self-assessment and it decreases the self-confidence and conscientiousness among the employees. Hence, this group can be designated as **‘Employees with Low-level Emotional Intelligence’**. This identifies that this segment of selected employees has less adaptability and conflict handling ability in work and life spheres.

Therefore, it is inferred that emotional intelligence is the capacity to recognise, use, and control one's own emotions in a constructive manner to reduce stress, communicate effectively, sympathise with others, overcome obstacles, and diffuse conflict. Hence, it is concluded from the mean score regarding the level of emotional intelligence; the people with high emotional intelligence can think about other people's views, experiences, and feelings and utilise that information to explain why they behave the way they do. People with lower emotional intelligence are more likely to get into fights, have worse relationships, and have trouble managing with emotions. Therefore, the people with low level of emotional intelligence must improve their self-confidence and self-control for better adaptability in the work spaces and then they can handle the conflict situation smoothly through the help of other mediating factors which improves the work life balance.

Table: 1 (b) ANOVA on the level of emotional intelligence among the selected employees of SBI

Factors of Emotional Intelligence	Mean Square	Df	Mean Square	F	Sig.*
Emotional awareness	51.041	1	.238	214.458	.000
Self-assessment	67.004	1	.245	273.485	.000
Self-confidence	43.523	1	.216	201.495	.000
Self-control	48.977	1	.232	211.107	.000
Trustworthiness	42.012	1	.276	152.217	.000
Conscientiousness	38.921	1	.198	196.570	.000
Adaptability	56.231	1	.267	210.603	.000

Empathy	45.127	1	.277	162.913	.000
Conflict Handling	52.876	1	.256	206.546	.000

Source: Primary data *5% level of significance

The ANOVA table shows that the two clusters differ in mean value of all the nine factors of emotional intelligence. The analysis of variance (Table: 1 (b)) indicates that there is significant difference exists between the two clusters of selected employees, since their mean values are significantly different. The significant value for all the nine factors for testing the level of emotional intelligence among the employees of SBI is 0.000. This means that all the nine factors have significant contribution on dividing the selected employees into two segments based on their level of emotional intelligence criteria.

Table: 1 (c) Clusters of selected employees of SBI

Clusters	Number of Cases in each Cluster	Percentage
1	85	55.92
2	67	44.08
Total Valid Cases	152	100
Missing Cases	0	0

Source: Primary data

Table: 1 (c) indicates that 85 out of 152 selected employees of SBI belong to cluster I who are called as **‘Employees with High level Emotional Intelligence’** and remaining 67 out of 152 selected employees of SBI belong to cluster II who are called as **‘Employees with Low level Emotional Intelligence’**. This means that around 56 percent of selected employees perceived higher level of emotional awareness and intelligence in handling the situations in and around the work and life spheres. It is also found that nearly 44 percent of selected employees perceived low emotional intelligence and this lacks them the self-confidence and adaptability in work spheres and finally leads them to lower level of work life balance.

People with poor emotional intelligence have limited understanding of how their emotions might cause issues. Low emotional intelligence might be indicated by an inability to cope with emotionally intense events. People who have a poor emotional intelligence have a hard time understanding and controlling their emotions. They may lash out in response to something they do not understand, such as what they are truly experiencing or why they are so unhappy. A person who has low emotional intelligence might also have unexpected emotional outbursts that seem overblown and uncontrollable. Low emotional intelligence can lead to issues in a lot of different areas of life. Fortunately, there are things that can be done to improve emotional intelligence. As a result, persons with poor emotional intelligence can enhance their personal and professional connections by developing their capabilities. Thus, steps need to be taken to improve the low level of emotional intelligence; since emotionally intelligent people are considered as good communicators because they can control their emotions while responding to others. They are more sensitive to the needs of others because of their ability to listen properly. Thus, they can emotionally connect with others and create trust in any connection, their open-mindedness and ability for empathy enable them adapt to change.

Role of clusters of emotional intelligence on the effect of job stress on work life balance among the selected employees at SBI

H₀: Job stressors have no effect on the work life balance of employees with high and low level of emotional intelligence.

Here the multiple regression analysis for work life balance of employees (Y) was performed with 8 independent variables of job stress like work expectation (X₁), work conflict (X₂), work ambiguity (X₃), work overload (X₄), repetitive work (X₅), and work tension (X₆).

$$Y = a_0 + b_1X_1 + b_2X_2 + \dots + b_6X_6$$

Where b is the Unstandardized beta coefficients of each variable and a₀ is a constant value.

Inter correlation between the variables of job stress revealed that all the predictor variables were entered simultaneously for regression equation because no multicollinearity exists among the selected 6 predictor variables.

Table: 2 (a) Model Summary showing the effect of job stress on the work life balance of employees with high and low level of emotional intelligence

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Employees with high level emotional intelligence	.812	.659	.644	.338
Employees with low level emotional intelligence	.793	.628	.607	.279
Predictors: (Constant), work expectation (X1), work conflict (X2), work ambiguity (X3), work overload (X4), repetitive work (X5), and work tension (X6)				
Dependent Variable: Work life balance				

Source: Primary Data

The model summary table shows the overall predictability of the regression model. In case of employees with high level emotional intelligence, Adjusted R² value 0.644 states that all the 6 independent variables of job stress have 64.4 percent influence on the dependent variable called work life balance. Similarly in case of employees with low level emotional intelligence, Adjusted R² value 0.607 states that all the 6 independent variables of job stress have 60.7 percent influence on the dependent variable work life balance. Thus, it is identified that the employees with high level emotional intelligence have more effect on work life balance in response to various job stress.

Table: 2 (b) ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
Employees with high level emotional intelligence	Regression	93.397	6	15.56	63.51	.000*
	Residual	35.575	145	.245		
	Total	128.972	151			
Employees with low level emotional intelligence	Regression	80.371	6	13.95	121.3	.000*
	Residual	16.727	145	.115		
	Total	97.098	151			

Predictors: (Constant), work expectation (X1), work conflict (X2), work ambiguity (X3), work overload (X4), repetitive work (X5), and work tension (X6).

Dependent Variable: Work life balance

Source: Primary Data

* 5 Percent level of significance

ANOVA results revealed p-value as 0.000 for both the employees with high level emotional intelligence (F value = 63.51) and employees with low level emotional intelligence (F value = 121.3) is less than 0.05 and it indicates that regression model is statistically significant. So, the null hypothesis is rejected. Hence there is a significant relationship exists between the variables tested in the hypothesis. Thus, it has been identified that the factors of job stress are closely associated and influence the work life balance of employees with high and low level of emotional intelligence.

Table: 2 (c) Coefficients of Multiple Regression Analysis

Model	Variables of Job stress	UC		SC	T	Sig.
		B	SE	Beta		
Employees with high level emotional intelligence	(Constant)	1.026	.252		4.072	.000*
	Work Expectation	.516	.086	.657	10.507	.013*
	Work Conflict	.355	.089	.347	5.612	.011*
	Work Ambiguity	.466	.049	.458	6.534	.000*
	Work Overload	.613	.051	.589	7.027	.002*
	Repetitive Work	.585	.084	.475	6.922	.000*
	Work Tension	.352	.076	.322	4.597	.000*
Employees with low level emotional intelligence	(Constant)	.943	.132		3.171	.000*
	Work Expectation	-.683	.035	-.765	-11.291	.000*
	Work Conflict	-.734	.037	-.799	-12.937	.000*
	Work Ambiguity	-.426	.051	-.459	-5.873	.000*
	Work Overload	-.623	.031	-.610	-9.356	.006*
	Repetitive Work	-.448	.063	-.472	-6.361	.001*
	Work Tension	-.641	.056	-.621	-10.146	.000*
Dependent Variable: Work life balance						

Source: Primary Data

* 5 Percent level of significance

It is identified from the coefficient table that in case of employees with high level emotional intelligence, the variables of job stress like work expectation (Beta Coefficient = 0.657, Sig = .013), work conflict (Beta Coefficient = 0.347, Sig = .011), work ambiguity (Beta Coefficient = 0.458, Sig = .000), work overload (Beta Coefficient = 0.589, Sig = .002), repetitive work (Beta Coefficient = 0.475, Sig = .000) and work tension (Beta

Coefficient = 0.322, Sig = .000) have significant positive effect on work life balance, since all the significant values of predictor variables is less than 0.05. Similarly, in case of employees with low level emotional intelligence, the variables of job stress like work expectation (Beta Coefficient = -0.765, Sig = .013), work conflict (Beta Coefficient = -0.799, Sig = .011), work ambiguity (Beta Coefficient = -0.459, Sig = .000), work overload (Beta Coefficient = -0.610, Sig = .002), repetitive work (Beta Coefficient = -0.472, Sig = .000) and work tension (Beta Coefficient = -0.621, Sig = .000) have significant negative effect on work life balance, since all the significant values of predictor variables is less than 0.05. It reveals that the work expectation has the highest significant positive effect on the work life balance among the employees with high level of emotional intelligence and work conflict has the highest significant negative effect on the work life balance among the employees with low level of emotional intelligence.

It is found that work stress can have a significant impact on an individual's life and career in the organization because it has its own role in decreasing motivation and job performance. Work stress can disrupt the focus and equilibrium of an employee's mental well-being. If they are in a state of instability, they will not be able to meet the goals set by the organization and function effectively. It is identified that individuals with high levels of emotional intelligence also have low levels of job stress and better psychological health. Emotional intelligence also gives an employee the ability to effectively deal with situations contributing to stress and reporting good job satisfaction and general well-being in the workplace. Thus, the employees who can use and regulate their own emotions and colleagues' emotions report lower levels of psychological stress. It is concluded that emotional intelligence has successfully played a role in moderating the relationship between job stress and work life balance significantly. The presence of emotional intelligence in the relationship showed a decrease in the impact of work stress and an increase in work life balance among the selected employees of SBI.

RECOMMENDATIONS

Maintaining a healthy work-life balance has become important to employee productivity and well-being in today's fast-paced workplace, especially in high-pressure sector like banking. Emotional intelligence (EI) is one of the most important factors that determines a person's capacity to effectively manage work-related stress and strike a balance between personal and professional obligations. Employees with higher emotional intelligence (EI) are better able to handle the stressors that come with their work-life balance, according to numerous studies that have shown a beneficial relationship between the two. A decrease in overall job satisfaction, emotional tiredness, and conflict between work and family life are the outcomes of those with lower emotional intelligence struggling in high-pressure situations.

Higher emotional intelligence workers can recognize, understand, and control both their own and other people's feelings. These skills enable individuals to manage stress in a healthy way, uphold healthy relationships with others, and make an important contribution to group dynamics inside the company. They are therefore in a better position to keep their personal and work life harmonious. Conversely, those with lower EI frequently find it difficult with managing their emotions, cope with stress, and communicate clearly, which can intensify work-life conflicts and reduce efficiency at work.

A protective barrier against the adverse effects of work-related stress is emotional intelligence. Employees with emotional intelligence can evaluate their emotions, handle difficult situations with composure, and look for proactive solutions rather than giving up. This improves their performance on an individual basis and creates a more balanced and encouraging work environment. Additionally, these people have greater empathy for their coworkers, which promotes a more peaceful and creative workplace. One of the main recommendations is that senior management and HR managers should spearhead the effort to highlight the value of work-life balance and emotional intelligence. This can be accomplished by leading by example, exhibiting emotionally intelligent conduct, skilfully handling stress, speaking with empathy, and preserving their own work-life balance. Employees are more likely to replicate leadership's actions when they observe these ideals being upheld.

Workshops on stress management, interpersonal communication, conflict resolution, and emotional control can be very helpful. Activities like role-playing, group discussions, self-assessment tools, and mindfulness

exercises can all be a part of these programs. To guarantee that managers and supervisors are prepared to guide their teams with compassion and understanding, emotional intelligence training can also be incorporated into leadership development programs. One creative solution for improving work-life balance is to plan activities that include the families of employees. These occasions—like yearly gatherings, family picnics, sporting activities, or cultural festivals—give staff members a chance to recharge and spend time with their families in an environment that also symbolizes the company's culture. An employee's emotional bond with the company is strengthened and any guilt or conflict that may result from working there decreases when they believe that their employer values and includes their family.

The entire workforce can gain from general training and seminars, but individuals with poor emotional intelligence also require focused interventions. To help these people acquire self-control, emotional management, and self-respect, organizations should think about putting in place skill-enhancement and incentive programs. One-on-one coaching, mentorship, or guided self-development plans are a few examples of these programs. Close interaction with coaches or mentors can help staff members uncover causes of emotion, create coping strategies, and boost self-esteem. Those who require more help can also be offered emotional support services and psychological treatment. Employees can also learn more about their emotional patterns and create healthy coping mechanisms for stress by using resources like guided meditation sessions, relaxation applications, and emotion tracking journals. Employees working in customer-facing positions, like those in banking, where a lot of emotional labour is required, will find these materials very helpful

CONCLUSION

The findings of this study emphasize the significance of emotional intelligence (EI) in determining, how well workers combine job and personal life, particularly in high-stress settings like the banking industry. In today's fast-paced and competitive workplace, an organization's capacity to succeed is closely linked to the mental health and general well-being of its employees. This is especially true in service-oriented sectors like banking, where workers are required to meet performance goals, conduct complex interpersonal relationships, and manage consumer demands often under a lot of strain.

A crucial psychological tool that enables people to manage stress in a healthy way, form wholesome relationships, and lead balanced lives is emotional intelligence. High emotional intelligence workers can perceive and control their own emotions as well as those of others. They can use this awareness to negotiate social difficulties and efficiently handle challenges at work. They can handle stress with empathy, poise, and resilience thanks to these skills, which lessens the possibility that it may negatively affect their personal and professional wellbeing

Employees with lesser emotional intelligence, on the other hand, are more inclined to believe that stressors are overpowering and uncontrollable. They could have trouble recognizing their own emotional reactions, misread other people's feelings, and act rashly or impolitely under trying circumstances. Increased conflict at work, strained interpersonal ties, and eventually an unbalanced work-life balance might result from this. Their incapacity to successfully control their emotions may lead to ongoing stress, which subsequently impairs their general pleasure and life satisfaction.

People who are better at assessing and controlling their emotions were better at regulating the association between work-life balance and job stress, according to a study done among a subset of State Bank of India (SBI) workers. It was shown that these workers used their emotional intelligence to recognize stress early on, control their responses, and apply flexible coping mechanisms that enabled them to balance their personal and professional obligations.

In summary, emotional intelligence is a strategic benefit for businesses as well as a personal strength for workers. Increased productivity, better employee morale, and healthier environments are all benefits of it. Organizations should therefore prioritize developing emotional intelligence through coaching, training programs, and supportive workplace practices, particularly in high-pressure industries. Employers may make sure that their staff members can manage stress, preserving work-life balance, and achieving long-term personal and professional fulfilment by cultivating an emotionally aware workforce.

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