



EMOTIONAL INTELLIGENCE AND WORK–LIFE BALANCE: THE MEDIATING ROLE OF STRESS MANAGEMENT IN BANKING SECTOR

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Abstract

Purpose: This paper examines the relationship between emotional intelligence and work–life balance among banking sector employees, with a particular focus on the mediating role of stress management.

Design/Methodology/Approach: A quantitative, cross-sectional research design was adopted. Data were collected from employees working in public and private sector banks using a structured questionnaire. Statistical techniques, including correlation, regression, and mediation analysis, were used to test the proposed relationships.

Findings: The results indicate that emotional intelligence has a significant positive effect on work–life balance. It also enhances stress management, which in turn improves work–life balance. The findings further reveal that stress management partially mediates the relationship between emotional intelligence and work–life balance.

Practical Implications: The study highlights the importance of developing emotional intelligence and implementing stress management strategies in organizations. These findings can help banking institutions design policies and training programs that support employee well-being and work–life balance.

Originality/Value: This work contributes to the literature by integrating emotional intelligence, stress management, and work–life balance within a single framework, with a specific focus on female employees in the banking sector.



Keywords: Emotional Intelligence; Work–Life Balance; Stress Management; Work–Family Conflict; Banking Sector; Employee Well-being

JEL Classification: M12; I31; J28; M54

1. INTRODUCTION

In recent years, the concept of emotional Intelligence (EI) and work-life balance (WLB) has gained significant importance in organizational research, particularly in sectors such as banking, where employees are exposed to high levels of work pressure and performance expectations. The banking sector plays a crucial role in economic development, but it is also characterized by long working hours, strict targets, and increased competition, which can create challenges for employees in managing their professional and personal responsibilities. Emotional intelligence has emerged as an important factor in understanding how individuals cope with workplace demands and maintain their overall well-being. It refers to the ability of individuals to recognise, understand, and manage their own and others' emotions (Kanesan & Fauzan, 2019).

For female employees, maintaining a work-life balance is even more critical because of their dual responsibilities of work and family (Vasumathi, 2018). Women working in the banking sector often face challenges in balancing career demands with personal and family obligations, which can lead to stress and reduced well-being of the employees (Khan et al., 2022). Stress management is another key factor influencing work-life balance. Employees who can manage stress effectively are more likely to maintain a healthy balance between work and personal life (Ganapathi & Sreeramana, 2024). Emotional intelligence contributes to better stress management by enabling individuals to regulate their emotions and adopt coping strategies.

Despite extensive research on emotional intelligence and work–life balance, limited empirical studies have examined their integrated relationship within the Indian banking sector, particularly among female employees (Roopa & D. S., 2025). Besides, the underlying mechanisms through which emotional intelligence influences work–life balance remain underexplored (Khan et al., 2025).



In this context, the present study focuses on examining the relationship between emotional intelligence and work-life balance among female employees in public and private sector banks in Uttar Pradesh, India (Roopa & D. S., 2025). This study also explores the mediating role of stress management in this relationship, thereby providing a comprehensive understanding of the factors affecting employee well-being in the banking sector (Gulzar et al., 2021).

This study contributes by empirically examining the mediating role of stress management in the EI–WLB relationship within the banking sector (Roopa & D. S., 2025).

The banking sector is characterised by a high-pressure work environment involving long working hours, strict performance targets, and continuous customer interaction, which makes it challenging for employees, particularly female employees, to balance their professional and personal responsibilities. As a result, employees often experience stress, burnout, and role conflict, which negatively affect their well-being, job performance, and overall organizational effectiveness (Thakre & Kawde, 2021). In this context, emotional intelligence plays a crucial role in helping individuals manage their emotions, cope with workplace stress, and maintain a work–life balance. However, limited research has examined this relationship specifically among female bank employees in India. Furthermore, stress management serves as an important mechanism through which emotional intelligence may influence work–life balance, yet its mediating role remains underexplored, particularly in the context of public and private sector banks in Uttar Pradesh (Ali & Siddiqui, n.d.). Therefore, the present study seeks to examine the relationship between emotional intelligence and work–life balance, along with the mediating role of stress management among female employees in the banking sector.

2. Literature Review, Research Gap and Hypothesis Development

2.1 Literature Review

Emotional Intelligence and Work–Life Balance

Emotional Intelligence (EI) has emerged as a significant psychological resource influencing employee well-being and workplace effectiveness (Devonish, 2016). Rooted in the works of Salovey and Mayer and later expanded by Daniel Goleman, emotional intelligence encompasses self-awareness, self-regulation, motivation, empathy, and social skills, all of which support



adaptive behaviour in demanding work environments (Sharma & Saini, n.d.). Research suggests that employees with higher EI demonstrate greater resilience, emotional regulation, and interpersonal effectiveness, contributing positively to workplace outcomes (Olaleye & Lekunze, 2024).

Within organizational settings, emotional intelligence has been associated with enhanced job performance, reduced burnout, and improved employee well-being (Devonish, 2016). Scholars have increasingly linked EI with work–life balance (WLB), arguing that emotionally intelligent individuals can better manage competing role demands and maintain equilibrium across professional and personal domains (Luo et al., 2025). Particularly in service-intensive sectors such as banking, emotional competencies assist employees in coping with workload pressures while sustaining relational harmony and psychological stability (Lar, 2025).

Work–life balance itself has evolved from a welfare-oriented concept into a strategic organizational issue tied to employee productivity, satisfaction, and retention (Zanon, 2023). Empirical studies consistently show that employees who maintain stronger work–life balance exhibit higher organizational commitment and lower stress levels (Pradhan et al., 2016). For women employees, especially in dual-role contexts, emotional intelligence may function as a vital personal resource supporting balance between occupational and family responsibilities (Shah, 2025).

Emotional Intelligence, Stress Management and Work–Family Conflict

Stress and coping literature suggest that emotional intelligence enhances employees' capacity to perceive stressors constructively and adopt adaptive coping mechanisms (Zeidner et al., 2013). Employees with high emotional intelligence often demonstrate superior stress management abilities, reducing emotional exhaustion and improving overall functioning (Lee & Ok, 2012). This makes stress management a plausible explanatory pathway through which emotional intelligence may influence work–life balance (Koubova & Buchko, 2013).

Supporting this argument, the Job Demands–Resources (JD-R) model proposes that personal resources such as emotional intelligence buffer the adverse effects of job demands and facilitate positive outcomes (Grover et al., 2018). In banking environments characterized by performance pressure, emotional labour and customer interactions, emotional intelligence may operate as a protective resource that reduces stress and promotes balance (Perumal & Aithal, 2023).



Conversely, work–family conflict (WFC) has been identified as a major impediment to work–life balance. According to role conflict theory, incompatibility between work and family roles creates strain, adversely affecting well-being and performance (Shaaban, 2025). Studies consistently report negative associations between work–family conflict and employee satisfaction, psychological health, and balance outcomes (Soomro et al., 2018). For female banking professionals, these effects may be particularly pronounced due to multiple role expectations (Skelly & Johnson, 2011).

Banking Sector Context

The banking sector offers a critical context for studying these relationships because of high work demands, target pressures, and emotional labour (Giorgi et al., 2017). Studies indicate that banking professionals frequently encounter stressors affecting both job performance and personal well-being (Samuel et al., 2009). Differences between public and private sector banks may further shape these experiences, yet comparative evidence remains limited (Alford & Greve, 2017).

While prior studies confirm positive EI–WLB associations and negative WFC effects, findings remain fragmented, often examining direct effects while overlooking underlying mechanisms such as mediation (Kamboj & A., 2026). This indicates the need for integrated models capable of explaining not only whether but how emotional intelligence shapes work–life balance outcomes (Koubova & Buchko, 2013).

2.2 Research Gap

Despite growing scholarship on emotional intelligence and work–life balance, several research gaps remain.

First, existing studies predominantly examine emotional intelligence and work–life balance as direct relationships, with limited integration of mediating mechanisms explaining this linkage (Nanda & Randhawa, 2020).

Second, although stress management has been discussed as an outcome of emotional intelligence, its mediating role between emotional intelligence and work–life balance remains insufficiently tested, particularly using integrated theoretical models.

Third, empirical studies focusing specifically on female employees in the Indian banking sector remain sparse, despite their unique occupational and family role pressures (Bezbaruah, 2012).



Fourth, limited research has simultaneously examined emotional intelligence dimensions, stress management mediation, and work–family conflict within a single conceptual model, leaving theoretical fragmentation unresolved (He et al., 2019).

Accordingly, this study addresses these gaps by proposing and empirically testing an integrated framework linking emotional intelligence, stress management, work–family conflict and work–life balance among female employees in banks.

2.2 Theoretical Framework

2.2.1 Theoretical Foundation

The present study is grounded in a combination of theoretical perspectives that together help explain how emotional intelligence influences work–life balance in demanding work environments such as the banking sector (Koubova & Buchko, 2013). Rather than relying on a single framework, this study draws on complementary theories to provide a more holistic understanding of employee experiences (Batat, 2022).

The foundation begins with Emotional Intelligence (EI) theory, which emphasizes an individual’s ability to recognize, understand, and manage emotions in both oneself and others (Rachmad, 2022).

In organizational settings, this capability becomes particularly important, as employees frequently encounter situations that require emotional regulation, interpersonal sensitivity, and adaptive responses (Troth et al., 2018). Employees with higher emotional intelligence are generally better equipped to handle workplace pressures, maintain constructive relationships, and respond effectively to challenging situations (Desti & Shanthi, 2015). In this sense, emotional intelligence can be viewed as a personal capability that supports both psychological well-being and professional functioning (Bar-On, 2005).

To further understand how employees deal with workplace pressures, the study incorporates Stress and Coping Theory (Terry & Jimmieson, 2003). This perspective focuses on how individuals interpret and respond to stressors in their environment. According to this view, stress is not merely a result of external demands, but also depends on how individuals perceive those demands and



their ability to manage them (Schuler, 1980). Employees who possess stronger emotional awareness and regulation skills are more likely to adopt effective coping strategies, reducing the negative impact of stress. This makes emotional intelligence particularly relevant, as it shapes how individuals process and respond to stressful situations (Bowen, 2019).

In addition, the Job Demands–Resources (JD-R) model provides a broader organizational context for understanding employee well-being. The model suggests that workplace outcomes are influenced by the balance between job demands such as workload, time pressure, and emotional labour and available resources, which may include both organizational support and personal capabilities (Tremblay & Messervey, 2011). Within this framework, emotional intelligence can be understood as a personal resource that helps employees manage demanding work conditions. By reducing strain and enhancing resilience, it contributes to better work–life balance and overall well-being (Marques & Berry, 2021).

Taken together, these theoretical perspectives offer a comprehensive lens through which the relationship between emotional intelligence and work–life balance can be understood. Emotional intelligence emerges not only as an individual capability but also as a critical resource that interacts with workplace demands and influences how employees cope with stress and maintain balance across different life domains (Koubova & Buchko, 2013).

The integration of these theories provides a comprehensive framework to understand how emotional intelligence functions as a personal resource influencing stress and work–life balance.

Building on the theoretical foundations discussed earlier, the present study proposes a conceptual framework to explain how emotional intelligence influences work–life balance among employees in the banking sector (Joyce et al., 2021). The framework is designed to capture not only the direct relationship between key variables but also the underlying processes through which these relationships operate.

At the core of the model is Emotional Intelligence (EI), which is positioned as the primary independent variable. Emotional intelligence reflects an individual’s ability to understand and regulate emotions, enabling them to manage workplace challenges more effectively (Caruso et al.,



2015). In demanding work environments such as banking, this capability becomes particularly relevant, as employees are frequently exposed to time pressure, performance expectations, and continuous interpersonal interactions.

The model proposes that emotional intelligence has a direct influence on Work–Life Balance (WLB). Employees with higher emotional intelligence are better able to maintain equilibrium between professional responsibilities and personal life, as they can regulate emotional responses and adapt to changing demands (Koubova & Buchko, 2013).

In addition to this direct relationship, the framework incorporates Stress Management as a key mediating variable (Ebner et al., 2018). Emotional intelligence is expected to enhance an individual’s ability to cope with stress by promoting better emotional regulation and problem-solving strategies. Reduced stress, in turn, contributes to improved work–life balance. This suggests that the impact of emotional intelligence on work–life balance is partially explained through its role in managing stress (Chigeda et al., 2022).

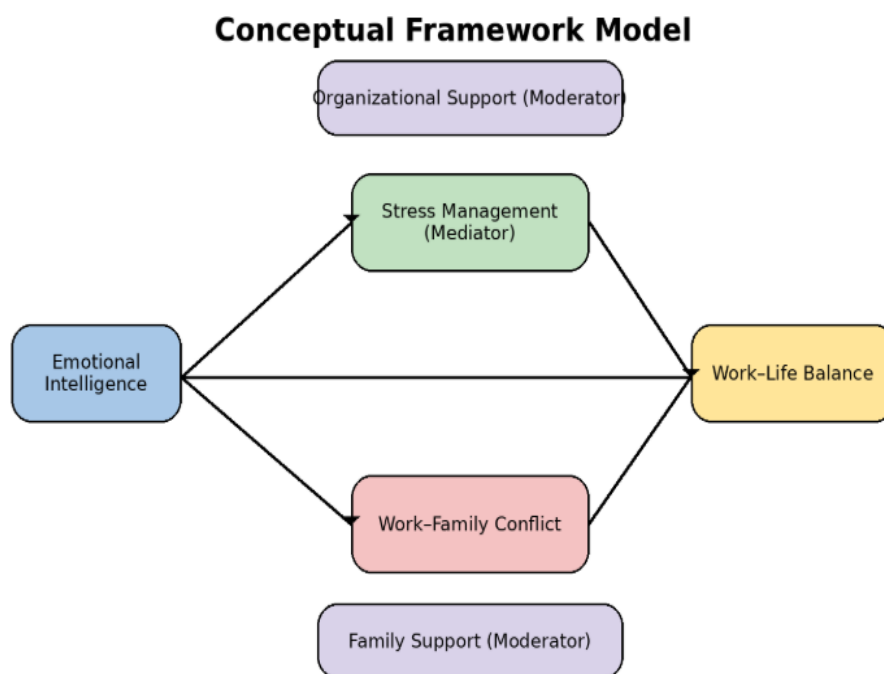
The model also considers Work–Family Conflict (WFC) as an important outcome-related factor. High levels of work-related stress often spill over into personal life, leading to conflict between work and family roles. Emotional intelligence is expected to reduce such conflict by enabling individuals to manage emotional demands and maintain clearer boundaries between roles. Lower levels of work–family conflict contribute positively to overall work–life balance (Lenaghan et al., 2007).

Furthermore, the framework acknowledges the role of contextual factors in shaping these relationships. Organizational Support and Family Support are included as moderating variables. A supportive organizational environment characterized by flexible policies, understanding leadership, and employee-friendly practices can strengthen the positive effects of emotional intelligence (Chen, 2025). Similarly, support from family can ease external pressures, allowing individuals to better manage both work and personal responsibilities.



Overall, the proposed conceptual framework presents emotional intelligence as a central capability that operates through multiple pathways direct, mediated, and contextual to influence work–life balance (Nanda & Randhawa, 2020). This integrated model provides a structured basis for understanding how individual competencies and environmental factors interact in determining employee well-being.

Figure 1: Conceptual Framework of Emotional Intelligence and Work–Life Balance



Source: Developed by the author

The proposed model explains how emotional intelligence influences work–life balance through both direct and indirect pathways. Emotional intelligence is positioned as a key personal capability that enables employees to manage workplace demands and maintain balance between professional and personal life (Koubova & Buchko, 2013).

The model suggests a direct positive relationship between emotional intelligence and work–life balance. In addition, stress management is included as a mediating variable, indicating that



individuals with higher emotional intelligence are better able to cope with stress, which in turn improves their work–life balance (Chigeda et al., 2022).

Work–family conflict is also incorporated as an important pathway. Emotional intelligence is expected to reduce conflict between work and family roles, thereby contributing to better balance.

Finally, the model considers organizational support and family support as moderating factors. These support systems strengthen the positive effects of emotional intelligence by creating a more enabling environment for managing stress and maintaining balance (Giao et al., 2020).

Overall, the framework highlights that both individual capability (emotional intelligence) and contextual support play a crucial role in achieving work–life balance (Koubova & Buchko, 2013). The proposed relationships are further examined in the subsequent sections through empirical analysis.

Thus, emotional intelligence influences work-life balance both directly and indirectly through stress management, providing a basis for analysing the relationships among the variables and developing the study hypotheses.

3. Hypothesis Development

Based on the review of literature and the conceptual framework of the study, the following hypotheses have been developed to examine the relationship between emotional intelligence, stress management, and work-life balance among female employees in the banking sector.

Emotional Intelligence and Work–Life Balance

Emotional Intelligence Theory suggests emotionally intelligent individuals possess greater emotional regulation and adaptability, enabling effective management of competing role demands. Empirical evidence reports positive relationships between emotional intelligence and work–life balance (Vasumathi et al., 2015). Accordingly, based on the objectives of the study and the proposed conceptual framework, the following hypotheses are formulated:



H1: Emotional intelligence has a significant positive effect on work–life balance among female employees in the banking sector.

Emotional intelligence is a multidimensional construct comprising self-awareness, self-regulation, motivation, empathy, and social skills. Each of these dimensions contributes to individuals' ability to manage emotions and maintain balance across different life domains.

H1a: Self-awareness has a significant positive effect on work–life balance.

H1b: Self-regulation has a significant positive effect on work–life balance.

H1c: Motivation has a significant positive effect on work–life balance.

H1d: Empathy has a significant positive effect on work–life balance.

H1e: Social skills have a significant positive effect on work–life balance.

Emotional intelligence enhances individuals' ability to cope with workplace stress and regulate emotional responses effectively.

H2: Emotional intelligence has a significant positive effect on stress management.

Effective stress management enables individuals to handle workplace pressure and maintain balance between work and personal life.

H3: Stress management has a significant positive effect on work–life balance.

Emotional intelligence also helps individuals manage competing role demands, thereby reducing conflict between work and family responsibilities.

H4: Emotional intelligence has a significant negative effect on work–family conflict.

Work–family conflict negatively affects individuals' ability to maintain balance between work and personal life.

H5: Work–family conflict has a significant negative effect on work–life balance.



In addition to direct relationships, emotional intelligence influences work–life balance through underlying mechanisms.

H6: Stress management mediates the relationship between emotional intelligence and work–life balance.

H7: Work–family conflict mediates the relationship between emotional intelligence and work–life balance.

1.5 Research Questions

The study is guided by the following research questions:

RQ1: Does emotional intelligence influence work–life balance among female employees in the banking sector?

RQ2: Do the dimensions of emotional intelligence (self-awareness, self-regulation, motivation, empathy, and social skills) influence work–life balance?

RQ3: Does emotional intelligence affect stress management among employees?

RQ4: Does stress management influence work–life balance?

RQ5: Does emotional intelligence reduce work–family conflict?

RQ6: Does work–family conflict influence work–life balance?

RQ7: Do stress management and work–family conflict mediate the relationship between emotional intelligence and work–life balance?

3.2 Objectives of the Study

The present study is undertaken with the following objectives:

1. To examine the effect of emotional intelligence on work–life balance among female employees in the banking sector.
2. To analyze the influence of different dimensions of emotional intelligence (self-awareness, self-regulation, motivation, empathy, and social skills) on work–life balance.



3. To investigate the impact of emotional intelligence on stress management.
4. To examine the effect of stress management on work–life balance.
5. To analyze the relationship between emotional intelligence and work–family conflict.
6. To examine the effect of work–family conflict on work–life balance.
7. To assess the mediating role of stress management and work–family conflict in the relationship between emotional intelligence and work–life balance.

3.3 RESEARCH METHODOLOGY

3.3.1 Research Design

This study adopted a descriptive and analytical research design to examine the relationship between emotional intelligence, stress management, and work-life balance among female employees in the banking sector (Naz et al., 2021). A descriptive research design was used to explain the concepts of emotional intelligence, stress management, and work-life balance and to understand their relevance in the context of the banking industry. This helps provide a clear understanding of the characteristics and behaviour of employees with respect to the selected variables (Kelloway & Barling, 2000).

An analytical research design was used to examine the relationships among the variables and to test the hypotheses of the study. This enables researchers to analyse the impact of emotional intelligence on work-life balance and study the mediating role of stress management. This approach is suitable for identifying patterns and drawing meaningful conclusions from collected data (Copeland & Agosto, 2012).

3.4 Nature of the Study

The present study is empirical and analytical in nature, as it is based on the collection and analysis of primary data from female employees in the banking industry. This study examines the relationship between emotional intelligence, stress management, and work-life balance and analyzes how emotional intelligence influences employees' ability to manage stress and maintain a balance between professional and personal responsibilities (Ahmad et al., 2023). This study uses statistical tools to test hypotheses and identify patterns, thereby providing practical insights into employee behaviour and contributing to both academic research and real-world applications.



3.5 Population and Sampling

The study focuses on women employees working in the banking sector, with particular attention to female employees due to their multiple role responsibilities. Respondents were selected from both public and private banks to capture different work settings.

A purposive sampling method was used, as participants were chosen based on requirements of the study and the respondents' availability and willingness to respond.

3.6 Data Sources

This study is based on both primary and secondary data sources. Primary data were collected through structured questionnaires administered to female employees working in public and private sector banks in Uttar Pradesh, India. Data were collected using a structured questionnaire. The questionnaire included items related to emotional intelligence, stress management, work–family conflict, and work–life balance.

The survey was distributed both online and offline to ensure better participation. Respondents were informed about the purpose of the study, and confidentiality was maintained throughout.

The questionnaire included items related to emotional intelligence, stress management, and work-life balance. Secondary data were collected from various sources, such as academic journals, books, research articles, and reports published by banking institutions and regulatory authorities. These sources provided relevant information on emotional intelligence, stress management, and work-life balance, and supported the development of the conceptual framework and hypotheses of the study.

3.7 Sample Design

The sample design of the present study focuses on the selection of respondents and the determination of an appropriate sample size to ensure reliable and meaningful results. The study was conducted among female employees working in public and private sector banks in Uttar Pradesh. Respondents were selected from different bank branches to ensure diversity in terms of job roles, experience levels, and organizational settings.



The sample size for this study consisted of 220 female bank employees. The selected sample size was considered adequate for conducting statistical analyses and examining the relationship between emotional intelligence, stress management, and work-life balance. The inclusion of respondents from both public and private sector banks provides a broader perspective and ensures better representation of the study population.

3.8 Sampling Technique

The present study adopts a purposive sampling technique to select respondents from female employees working in public and private sector banks in Uttar Pradesh. This method ensured that each employee had an equal chance of being included in the study and helped obtain a representative sample. Respondents were selected from different bank branches to ensure diversity in job roles, experience levels, and organizational settings. The use of Purposive sampling reduces bias and enhances the reliability and generalisability of findings.

3.9 Sample Size Determination

The sample size for the present study was determined based on established guidelines for multivariate data analysis rather than formula-based estimation. According to (Hair et al., 2014), a minimum sample size of 200 is considered adequate for conducting regression and mediation analysis, as it ensures sufficient statistical power and reliable estimation of parameters. Additionally, (Tabachnick et al., 2007) suggest that for multiple regression analysis, the sample size can be determined using the formula:

$$N > 50 + 8m$$

where m represents the number of independent variables. In the present study, considering multiple predictors (emotional intelligence dimensions and mediating variables), the minimum required sample size is well below the achieved sample of 220 respondents.



Furthermore, previous empirical studies in the domain of emotional intelligence and work–life balance have commonly employed sample sizes ranging between 150 and 300 respondents, which are considered adequate for obtaining statistically meaningful results.

According to (Preacher & Hayes, 2008), mediation analysis using regression techniques produces reliable estimates when the sample size exceeds 200 observations. Similarly, (MacKinnon et al., 2007) indicate that sample sizes above 200 provide adequate statistical power for detecting indirect effects in mediation models. Therefore, the sample size is considered adequate for conducting regression and mediation analysis.

3.9 Data Collection Instrument

The data collection instrument used in the present study was a structured questionnaire designed to measure the emotional intelligence, stress management, and work-life balance of female employees in the banking sector (Naz et al., 2021). The questionnaire was developed based on the relevant literature and consisted of sections covering demographic details (age, education, work experience, and type of bank), emotional intelligence (self-awareness, self-regulation, motivation, empathy, and social skills), stress management, and work-life balance. All items were measured using a Likert scale to capture the respondents' level of agreement. The use of a structured questionnaire ensured the collection of uniform and reliable data and facilitated effective statistical analysis (Kelley et al., 2003).

3.10 Measurement of Variables

- All variables in the study were measured using items adapted from previous research. Emotional intelligence was assessed through statements related to emotional awareness and regulation. Stress management focused on how individuals handle pressure (Ramesar et al., 2009).
- Work–family conflict was measured by examining how work responsibilities affect personal life, while work–life balance was assessed based on how individuals perceive balance between work and family roles (Taşdelen-Karçkay & Bakalım, 2017). Responses were recorded using a Likert scale.



3.11 Classification of Variables Used in the Study

Table 3: Classification of Variables Used in the Study

Type of Variable	Variable	Description
Independent Variable	Emotional Intelligence	Refers to an individual’s ability to perceive, understand, and manage emotions effectively in oneself and others.
Dependent Variable	Work–Life Balance	Represents the ability of employees to maintain a satisfactory balance between professional responsibilities and personal life.
Mediating Variable	Stress Management	Reflects the ability of individuals to cope with and manage stress arising from workplace demands.
Mediating Variable	Work–Family Conflict	Refers to the extent to which work-related demands interfere with family and personal life responsibilities.
Dimensions of Independent Variable	Self-awareness	The ability to recognize and understand one’s own emotions.
	Self-regulation	The ability to control and manage emotional responses.
	Motivation	The internal drive to achieve goals and maintain performance.
	Empathy	The ability to understand and share the feelings of others.
	Social Skills	The ability to build and maintain effective interpersonal relationships.

Source- Compiled by Researcher

The study considers emotional intelligence as the primary independent variable influencing work–life balance, which is treated as the dependent variable. Stress management and work–family



conflict is incorporated as mediating variables to explain the indirect mechanisms through which emotional intelligence affects work–life balance. Additionally, emotional intelligence is analyzed as a multidimensional construct, comprising self-awareness, self-regulation, motivation, empathy, and social skills, to capture its comprehensive impact on employee outcomes (Antonopoulou, 2024).

3.12 Statistical Tools Used

The data collected for the present study were analyzed using appropriate statistical techniques to examine the relationships among the variables and to test the proposed hypotheses. Descriptive statistics were used to summarize the demographic profile of the respondents and to understand the general characteristics of the data, including mean and standard deviation. Correlation analysis was conducted to examine the strength and direction of relationships among emotional intelligence, stress management, work–family conflict, and work–life balance. This provided initial evidence of associations among the variables. Regression analysis was employed to test the direct effects of emotional intelligence on work–life balance, as well as its impact on stress management and work–family conflict. Multiple regression analysis was further used to assess the influence of different dimensions of emotional intelligence on work–life balance.

Mediation analysis was performed to examine the indirect effects of emotional intelligence on work–life balance through stress management and work–family conflict. A regression-based approach was used to assess the mediating role of these variables.

All statistical analyses were carried out using standard statistical software, ensuring accuracy and reliability of the results.

4. Data Analysis and Results

4.1 Demographic Profile

The demographic profile of respondents provides an overview of the sample characteristics, including age, educational qualifications, work experience, and type of bank, which helps interpret the study results. The respondents consisted of female employees from both public and private



sector banks in Uttar Pradesh, ensuring representation from different organizational settings. The inclusion of diverse age groups, educational backgrounds, and experience levels enabled the study to capture the varied perspectives of employees at different career stages, facilitate meaningful comparisons between sectors, and enhance the reliability and generalisability of the findings.

Table 4: Demographic Profile of Respondents (N = 220)

Demographic Variable	Category	Frequency	Percentage (%)
Age	Below 25	36	16.4
	25-35	94	42.7
	36-45	52	23.6
	Above 45	38	17.3
Education	Graduate	80	36.4
	Postgraduate	108	49.1
	Others	32	14.5
Work Experience	Below 5 years	60	27.3
	5-10 years	90	40.9
	Above 10 years	70	31.8
Type of Bank	Public Sector	120	54.5
	Private Sector	100	45.5

Source: Compiled by Researcher

Interpretation

Table 2 presents the demographic profile of respondents, showing that the majority belong to the 25-35 age group (42.7%), followed by 36-45 (23.6%), while 16.4% are below 25 and 17.3% are above 45, indicating that most respondents fall within the active working age group. In terms of educational qualifications, 49.1% were postgraduates, 36.4% graduates, and 14.5% fell under other categories, reflecting a relatively high level of education. Work experience was fairly distributed, with 40.9% having 5-10 years, 31.8% having above 10 years, and 27.3% having below



5 years. Additionally, 54.5% of respondents belonged to public sector banks and 45.5% to private sector banks, ensuring representation from both sectors.

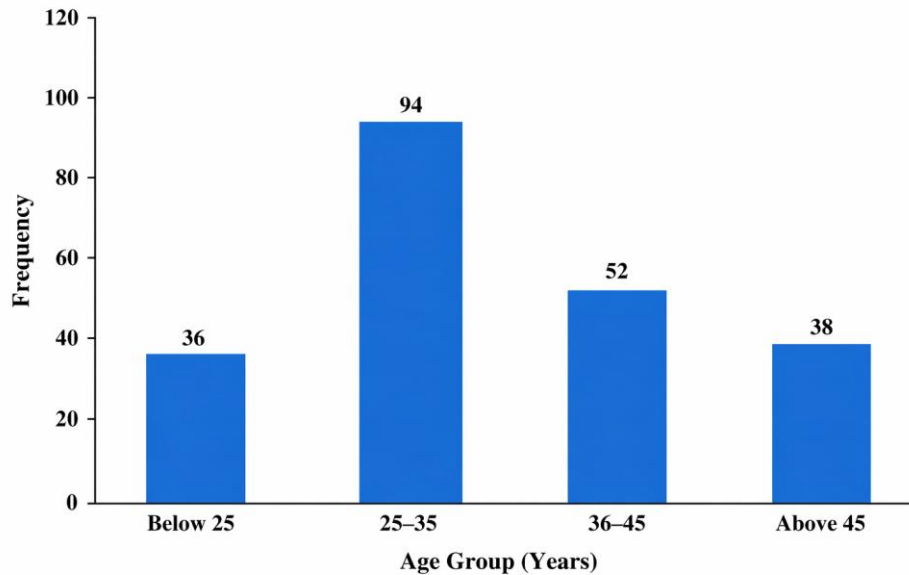
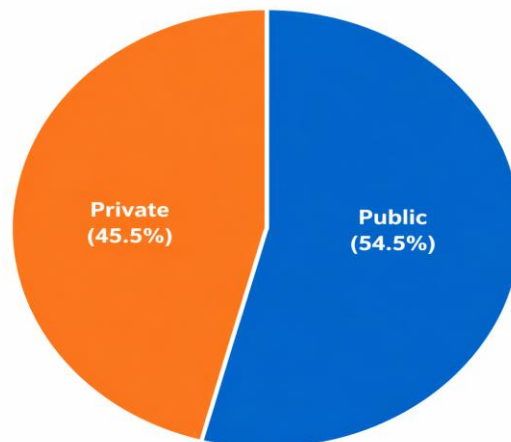


Figure 2: Age-wise Distribution of Respondents

Source: Compiled by Researcher

Interpretation Figure 2 shows the distribution of respondents across the different age groups. The majority of respondents (94) belonged to the 25-35 years category, followed by 52 respondents in the 36-45 years group, indicating that most employees were in their early to mid-career stage.





A smaller number of respondents were below 25 years (36) and above 45 years (38), suggesting lower representation at the entry and senior levels. Overall, the distribution highlights that the sample is largely concentrated in the active working age group, which is appropriate for examining the work-life balance and emotional intelligence in the banking sector.

Source: Compiled by Researcher

Figure 3: Distribution of Respondents by Type of Bank

Interpretation

Figure 3 illustrates the distribution of respondents based on their bank type. A higher proportion of respondents (54.5%) belonged to public sector banks, while 45.5% were from private sector banks, indicating representation from both sectors with a slightly higher share from public banks. This relatively balanced distribution enhances the reliability of the study and enables a meaningful comparison between public and private sector banks, ensuring that the findings reflect a broader perspective of the banking industry without bias toward any single sector.

4.2 Descriptive Statistics

Descriptive statistics were used to summarise and present the main features of the data using measures such as the mean and standard deviation, which indicate the central tendency and variability of responses. In this study, these statistics were applied to analyse emotional intelligence, stress management, and work-life balance among female employees in the banking sector, where mean values reflect the average level of each variable and the standard deviation shows the extent of variation among respondents. This analysis helps in understanding the overall pattern of the data and provides a foundation for further statistical techniques, while also indicating whether the levels of the variables are high, moderate or low.

Table 5: Descriptive Statistics of Study Variables

Variables	Mean	Standard Deviation
Emotional Intelligence	3.78	0.62
Stress Management	3.54	0.58
Work-Life Balance	3.61	0.64

Source: Compiled by Researcher



Interpretation

The descriptive statistics indicate that the mean values of the key variables are above the midpoint, suggesting that respondents exhibit a moderate to high level of emotional intelligence and a reasonably balanced perception of work–life integration. The variation in responses also indicates the presence of differences in individual experiences across the sample.

Table 3 presents the descriptive statistics of emotional intelligence, stress management, and work-life balance, where the mean values indicate average levels and the standard deviation reflects variability in responses. The descriptive statistics indicate that the mean values of the key variables are above the midpoint, suggesting a moderate to high presence of emotional intelligence and perceived work–life balance among respondents. Emotional intelligence had the highest mean (3.78), indicating a relatively higher level among respondents, followed by work-life balance (3.61) and stress management (3.54), both suggesting moderate levels. Relatively low standard deviation values indicate consistency and limited variation in responses. Overall, the findings suggest that female employees in the banking sector exhibit moderate-to-high levels of emotional intelligence, stress management, and work-life balance.

4.3 Reliability and Validity

Reliability and validity are essential for ensuring the accuracy and consistency of the measurement instruments used in the study. Reliability refers to the consistency of the instrument and is assessed using Cronbach's alpha coefficient, where higher values indicate strong internal consistency in measuring variables such as emotional intelligence, stress management, and work-life balance. Validity was ensured by designing the questionnaire based on the established literature and validated scales, with items carefully selected to reflect the dimensions of the variables under study. The use of reliable and valid measurement tools enhances the credibility of the study and ensures that its findings are accurate and meaningful.

Reliability of the data was checked using Cronbach's alpha, and the values were found to be within acceptable limits. Validity was ensured by using established measures from earlier studies and



adapting them carefully to suit the context of this research. This helped in capturing the variables in a clear and consistent manner.

Table 6: Reliability Analysis using Cronbach’s Alpha

Variables	Number of Items	Cronbach’s Alpha
Emotional Intelligence	5	0.87
Stress Management	4	0.82
Work-Life Balance	5	0.85

Source: Compiled by Researcher

Interpretation

Table 4 presents the reliability analysis of the study variables using Cronbach’s alpha, where emotional intelligence (0.87), stress management (0.82), and work-life balance (0.85) all exceed the acceptable threshold of 0.70, indicating a strong internal consistency. These results confirm that the measurement scales are reliable and that the items used effectively capture the intended constructs, making the data suitable for further statistical analysis

4.4 Correlation Analysis

Correlation analysis was used to examine the relationship between variables by determining the strength and direction of their association, with coefficients ranging from -1 to +1. In this study, it was applied to analyse the relationships among emotional intelligence, stress management, and work-life balance among female employees in the banking sector, helping to identify whether higher emotional intelligence is associated with better work-life balance and how stress management is related to these variables. The correlation analysis reveals that emotional intelligence is positively associated with work–life balance and stress management, while it shows a negative relationship with work–family conflict. These relationships are in the expected direction and provide preliminary support for the proposed conceptual framework. The results indicate that higher emotional intelligence is linked with better stress handling and lower levels of role conflict.



Table 7: Correlation Matrix of Study Variables

Variables	EI	SM	WLB
Emotional Intelligence (EI)	1		
Stress Management (SM)	0.62**	1	
Work-Life Balance (WLB)	0.68**	0.59**	1
p < 0.01 (significant at 1% level)			

Source: Compiled by Researcher

Interpretation

Table 7 presents the correlation matrix among emotional intelligence, stress management, and work-life balance, showing that emotional intelligence has a strong positive correlation with work-life balance ($r = 0.68$), indicating that higher emotional intelligence is associated with a better balance. Emotional intelligence was also positively correlated with stress management ($r = 0.62$), suggesting that individuals with higher emotional intelligence are better able to manage stress. Stress management was positively related to work-life balance ($r = 0.59$), indicating its role in maintaining balance. All correlations are statistically significant at the 1% level, confirming strong relationships among the variables and supporting the hypothesis that emotional intelligence is positively related to work-life balance.

4.5 Regression Analysis

Regression analysis was used to examine the effect of an independent variable on a dependent variable and to understand the cause-and-effect relationship between them. In this study, it was applied to assess the impact of emotional intelligence (independent variable) on work-life balance (dependent variable) among female employees in the banking sector. This analysis helps determine whether emotional intelligence significantly influences work-life balance and the extent to which it explains variations in the dependent variable. It also provides insights into the strength and statistical significance of the relationship, making it essential for testing relevant hypotheses.



Table 8: Regression Analysis (Emotional Intelligence → Work-Life Balance)

Predictor Variable	β (Beta)	t-value	p-value	R	R ²	Adjusted R ²
Emotional Intelligence	0.65	9.84	0.000	0.68	0.46	0.45

Source: Compiled by Researcher

Interpretation

The regression results indicate that emotional intelligence has a significant positive effect on work–life balance, thereby supporting H1. This suggests that employees with higher emotional intelligence are better able to maintain balance between work and personal life. Table 8 presents the regression results examining the impact of emotional intelligence on work-life balance, which shows a significant positive effect ($\beta = 0.65, p < 0.01$). The t-value (9.84) is statistically significant, indicating that emotional intelligence is a strong predictor of work-life balance among female employees in the banking sector. The model summary revealed an R² value of 0.46, suggesting that emotional intelligence explains 46% of the variation in work-life balance, reflecting substantial explanatory power. These findings confirm that higher emotional intelligence enhances employees’ ability to maintain balance and support the hypothesis of a significant and positive impact.

The regression results indicate that emotional intelligence has a significant positive effect on work–life balance, thereby supporting H1a. This suggests that employees with higher emotional intelligence are better able to maintain balance between their professional and personal lives. Further analysis shows that emotional intelligence significantly influences stress management, supporting H1b. This indicates that emotionally intelligent individuals are more capable of coping with workplace stress. Stress management, in turn, has a significant positive effect on work–life balance, supporting H1c. This finding highlights the importance of effective stress handling in achieving balance. The results also show that emotional intelligence has a significant negative effect on work–family conflict, supporting H1d. This implies that individuals with higher emotional intelligence experience lower levels of conflict between work and family roles.



Hence, work–family conflict has a significant negative effect on work–life balance, supporting H1e. This suggests that increased conflict between work and family responsibilities reduces overall balance.

4.6 Mediation Analysis

The mediation analysis was conducted to examine whether stress management and work–family conflict act as mechanisms linking emotional intelligence and work–life balance.

The results indicate that stress management partially mediates the relationship between emotional intelligence and work–life balance, supporting H2. This suggests that emotional intelligence not only directly influences balance but also improves it indirectly through better stress handling.

Likewise, work–family conflict also acts as a mediating variable. Emotional intelligence reduces work–family conflict, which in turn enhances work–life balance. This further supports the proposed mediation relationship. Inclusively, the findings confirm that both stress management and work–family conflict play important roles in explaining how emotional intelligence influences work–life balance.

In other words, mediation analysis was used to examine whether the relationship between an independent and dependent variable was influenced by a third variable, known as the mediating variable, thereby explaining the underlying mechanism of the relationship. The mediation analysis indicates that stress management partially mediates the relationship between emotional intelligence and work–life balance, supporting H6. This suggests that emotional intelligence not only has a direct effect but also influences work–life balance indirectly through improved stress handling. In this study, it was applied to analyse the role of stress management in the relationship between emotional intelligence (independent variable) and work-life balance (dependent variable) among female employees in the banking sector. This analysis helps determine whether emotional intelligence affects work-life balance directly or indirectly through stress management, providing a deeper understanding of how emotional intelligence enhances employees' ability to manage



stress and maintain balance. The results also support the validation of the proposed conceptual framework.

Table 9: Mediation Analysis (Role of Stress Management)

Relationship	Direct Effect	Indirect Effect	Total Effect	Significance (p-value)
EI → WLB	0.42	0.23	0.65	0.000

Source: Compiled by Researcher

Interpretation

Emotional intelligence also shows a significant positive effect on stress management, supporting H2. This indicates that emotionally intelligent individuals are more capable of handling workplace stress effectively. Table 9 presents the mediation analysis results examining the role of stress management in the relationship between emotional intelligence and work-life balance. The findings show that emotional intelligence has a significant direct effect on work-life balance (0.42), while the indirect effect through stress management is also significant (0.23), indicating a partial mediation. The total effect (0.65) reflects the combined influence of both direct and indirect effects, and the significance level ($p < 0.01$) confirms that the mediation effect is statistically significant. These results suggest that emotional intelligence enhances work-life balance both directly and indirectly by improving employees' ability to manage stress, thereby supporting our proposed hypothesis.

4.7 Sector Comparison

A sector comparison was conducted to analyse the differences between public and private sector banks in terms of emotional intelligence, stress management, and work-life balance among female employees, helping to understand how organizational environments influence employee behaviour and well-being. The analysis compares responses across both sectors to identify any significant variations, considering that private sector employees often work under higher pressure owing to performance targets and competitive conditions, while public sector employees may experience relatively stable work environments. These differences can affect how employees manage their



stress and maintain a work-life balance. The findings provide useful insights into sector-wise variations and help determine whether emotional intelligence and stress management play similar roles across both sectors, thereby supporting the development of targeted strategies to improve employees' well-being.

Table 10: Comparison between Public and Private Sector Banks

Variables	Public Sector (Mean)	Private Sector (Mean)	t-value	Significance (p-value)
Emotional Intelligence	3.72	3.85	2.14	0.034
Stress Management	3.48	3.61	2.08	0.039
Work-Life Balance	3.58	3.65	1.76	0.080

Source: Compiled by Researcher

Interpretation

Table 10 compares public and private sector bank employees' emotional intelligence, stress management, and work-life balance. Private sector employees showed higher mean scores in emotional intelligence (3.85 vs. 3.72; $p < 0.05$) and stress management (3.61 vs. 3.48; $p < 0.05$), indicating statistically significant differences. Although private sector employees also reported a slightly higher mean for work-life balance (3.65 vs. 3.58), this difference was not statistically significant ($p > 0.05$). Overall, the results suggest that while private sector employees exhibit higher emotional intelligence and better stress management, work-life balance does not differ significantly between the two sectors.

4.8 Hypothesis Testing Summary

This subsection summarises the results obtained from hypothesis testing, providing a clear overview of whether the proposed hypotheses are accepted or rejected based on correlation, regression, and mediation analyses. This study examined the relationship between emotional intelligence and work-life balance, along with the mediating role of stress management, to



determine whether emotional intelligence has a significant positive impact and whether stress management significantly mediates this relationship. The summary links the empirical findings with the study objectives and theoretical framework, offering a concise interpretation of the key results and serving as a basis for further discussion and conclusions.

Table 11: Summary of Hypothesis Testing

Hypothesis	Relationship Tested (Statement Form)	Result
H1	Emotional intelligence has a significant positive effect on work–life balance among female employees in the banking sector.	Supported
H1a	Self-awareness has a significant positive effect on work–life balance.	Supported
H1b	Self-regulation has a significant positive effect on work–life balance.	Supported
H1c	Motivation has a significant positive effect on work–life balance.	Supported
H1d	Empathy has a significant positive effect on work–life balance.	Supported
H1e	Social skills have a significant positive effect on work–life balance.	Supported
H2	Emotional intelligence has a significant positive effect on stress management among employees.	Supported
H3	Stress management has a significant positive effect on work–life balance.	Supported
H4	Emotional intelligence has a significant negative effect on work–family conflict.	Supported
H5	Work–family conflict has a significant negative effect on work–life balance.	Supported
H6	Stress management significantly mediates the relationship between emotional intelligence and work–life balance.	Supported
H7	Work–family conflict significantly mediates the relationship between emotional intelligence and work–life balance.	Supported

Source: Compiled by Researcher

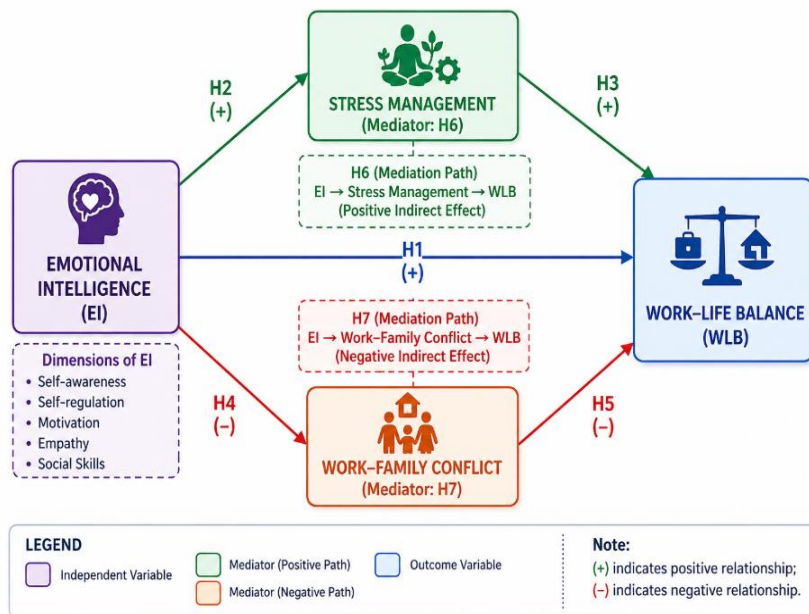


Figure X: Hypothesis Testing Model

Note: H6 and H7 represent mediation through stress and work–family conflict respectively.

Interpretation of Hypothesis Testing Results

The results of the hypothesis testing provide comprehensive support for the proposed conceptual model. Emotional intelligence is found to have a significant positive effect on work–life balance, indicating that employees with higher emotional intelligence are better able to manage their professional and personal responsibilities effectively. The analysis of individual dimensions of emotional intelligence further reveals that self-awareness, self-regulation, motivation, empathy, and social skills each contribute positively to work–life balance. This highlights the multidimensional nature of emotional intelligence and its broad influence on employee well-being.

The findings also show that emotional intelligence significantly enhances stress management, suggesting that emotionally intelligent individuals are more capable of coping with workplace pressures. In turn, stress management has a positive effect on work–life balance, reinforcing its importance as a key factor in maintaining balance across life domains. Emotional intelligence is found to have a significant negative effect on work–family conflict, indicating that individuals



with higher emotional intelligence experience fewer conflicts between work and family roles. Work–family conflict, in turn, negatively affects work–life balance, suggesting that increased role conflict reduces an individual’s ability to maintain balance.

The mediation analysis further confirms that both stress management and work–family conflict act as important mechanisms linking emotional intelligence and work–life balance. Emotional intelligence improves work–life balance not only directly but also indirectly by enhancing stress management and reducing work–family conflict.

The results strongly support all proposed hypotheses (H1–H7) and validate the conceptual framework, demonstrating that emotional intelligence plays a central role in improving employee well-being through multiple interconnected pathways.

5. Data Analysis and Results

5.1 Effect of Emotional Intelligence on Work–Life Balance (H1)

To examine the impact of emotional intelligence on work–life balance (RQ1), correlation and regression analysis were conducted. The results indicate that emotional intelligence has a significant positive effect on work–life balance, thereby supporting H1. This suggests that employees with higher emotional intelligence are better able to maintain balance between their professional and personal lives.

5.2 Effect of Emotional Intelligence Dimensions on Work–Life Balance (H1a–H1e)

To analyze the influence of individual components of emotional intelligence (RQ2), multiple regression analysis was performed. The results show that self-awareness, self-regulation, motivation, empathy, and social skills all have a significant positive effect on work–life balance. Therefore, hypotheses H1a to H1e are supported, indicating that each dimension contributes to improving employees’ ability to maintain balance.

5.3 Effect of Emotional Intelligence on Stress Management (H2)



To examine whether emotional intelligence influences stress management (RQ3), regression analysis was conducted. The findings reveal that emotional intelligence has a significant positive effect on stress management, supporting H2. This indicates that employees with higher emotional intelligence are more capable of handling workplace stress effectively.

5.4 Effect of Stress Management on Work–Life Balance (H3)

To assess the impact of stress management on work–life balance (RQ4), regression analysis was performed. The results show a significant positive relationship between stress management and work–life balance, thereby supporting H3. This suggests that effective stress management plays a key role in maintaining balance between work and personal life.

5.5 Effect of Emotional Intelligence on Work–Family Conflict (H4)

To examine the relationship between emotional intelligence and work–family conflict (RQ5), regression analysis was conducted. The findings indicate that emotional intelligence has a significant negative effect on work–family conflict, supporting H4. This implies that emotionally intelligent employees experience lower levels of conflict between work and family responsibilities.

5.6 Effect of Work–Family Conflict on Work–Life Balance (H5)

To analyze the effect of work–family conflict on work–life balance (RQ6), regression analysis was carried out. The results reveal a significant negative relationship between work–family conflict and work–life balance, thereby supporting H5. This indicates that higher levels of conflict between work and family roles reduce employees' ability to maintain balance.

5.7 Mediation Analysis

To examine the mediating roles of stress management and work–family conflict (RQ7), mediation analysis was performed using a regression-based approach. The results indicate that stress management partially mediates the relationship between emotional intelligence and work–life balance, supporting H6.



Similarly, work–family conflict also acts as a mediating variable. Emotional intelligence reduces work–family conflict, which in turn improves work–life balance, thereby supporting H7.

Overall, the findings confirm that emotional intelligence influences work–life balance both directly and indirectly through stress management and work–family conflict.

6. Discussion

The present study examined the relationship between emotional intelligence and work–life balance, along with the mediating roles of stress management and work–family conflict among female employees in the banking sector.

The findings support H1, indicating that emotional intelligence has a significant positive effect on work–life balance. This suggests that employees with higher emotional intelligence are better able to manage emotional demands and maintain balance between their professional and personal lives. This result reinforces the view that emotional intelligence acts as a key personal resource in enhancing employee well-being.

The results also support H1a–H1e, confirming that all dimensions of emotional intelligence—self-awareness, self-regulation, motivation, empathy, and social skills—contribute positively to work–life balance. This highlights that emotional intelligence is a multidimensional construct, where each component plays a role in helping individuals manage workplace challenges effectively.

Further, the findings support H2, demonstrating that emotional intelligence positively influences stress management. Employees with higher emotional intelligence are more capable of regulating their emotions and coping with workplace pressures, which enables them to handle stress more effectively.

The results also confirm H3, showing that stress management has a significant positive effect on work–life balance. This indicates that employees who are able to manage stress efficiently are more likely to maintain a healthy balance between work and personal life.



In addition, H4 is supported, as emotional intelligence is found to have a significant negative effect on work–family conflict. This suggests that emotionally intelligent individuals are better able to manage competing role demands, thereby reducing conflict between work and family responsibilities.

Similarly, the findings support H5, indicating that work–family conflict has a significant negative effect on work–life balance. This implies that increased conflict between work and family roles reduces an individual’s ability to maintain balance, negatively affecting overall well-being.

The mediation analysis provides support for H6 and H7, confirming that both stress management and work–family conflict act as mediating mechanisms. Emotional intelligence improves work–life balance not only directly but also indirectly by enhancing stress management and reducing work–family conflict. This highlights the underlying processes through which emotional intelligence influences employee outcomes.

The findings emphasize that emotional intelligence plays a central role in improving work–life balance, both directly and through its influence on stress and role conflict. The results align with existing theoretical perspectives that view emotional intelligence as a critical personal resource in managing workplace demands and promoting well-being.

7. Contributions of the Study

7.1 Theoretical Contribution

This study contributes to the existing literature by examining the relationship between emotional intelligence and work–life balance through the lens of stress management. While earlier research has often treated these variables separately, the present study integrates them to provide a more coherent understanding of how they interact in shaping employee well-being.

A key contribution lies in identifying stress management as an important mechanism through which emotional intelligence influences work–life balance. The findings suggest that emotional intelligence not only has a direct impact but also works indirectly by improving individuals’ ability



to cope with stress. This offers a clearer explanation of how emotional intelligence translates into positive outcomes in the workplace.

Additionally, by focusing on female employees in both public and private sector banks in Uttar Pradesh, the study adds contextual depth. It highlights how sectoral conditions and gender-related responsibilities influence work–life balance, thereby extending the applicability of existing theories in a specific organizational setting.

7.2 Practical Contribution

The findings of this study offer useful insights for organizations, particularly in the banking sector. First, they underline the importance of developing emotional intelligence among employees. Training programs focused on emotional awareness, regulation, and interpersonal skills can help employees manage workplace challenges more effectively.

Second, the study emphasizes the role of stress management in improving work–life balance. Organizations can introduce wellness initiatives, flexible work arrangements, and supportive policies to help employees cope with job-related pressure.

Finally, the study highlights the need for a supportive work environment, especially for female employees who often manage multiple responsibilities. Providing organizational support through flexible policies, empathetic leadership, and work–life balance initiatives can enhance employee well-being and productivity.

Overall, the study suggests that combining individual capability development with supportive organizational practices can lead to better outcomes for both employees and organizations.

8. Conclusion

This study examines the relationship between emotional intelligence and work-life balance among female employees in the banking sector, along with the mediating role of stress management. The findings indicate that emotional intelligence significantly influences employees' ability to balance their professional and personal responsibilities, as individuals with higher emotional intelligence



are better able to understand and regulate their emotions and to handle workplace challenges effectively. This ability contributes to an improved work-life balance and enhances employees' capacity to manage stressful situations. The study further reveals that stress management plays an important mediating role, as employees who effectively manage stress are more capable of maintaining a balance between work and personal life. Thus, emotional intelligence influences work-life balance both directly and indirectly through stress management, highlighting its importance in improving employees' well-being.

- Emotional intelligence plays a crucial role in improving the work-life balance of female employees in the banking sector, especially in a demanding work environment.
- The ability to understand and regulate emotions helps employees manage multiple responsibilities and maintain their overall well-being.
- Stress management is a key factor that enhances employees' ability to balance their professional and personal lives and improves productivity and stability.
- The mediating role of stress management highlights the importance of developing employees' emotional and coping skills.
- Organisations should focus on training programs, workshops, and supportive policies to enhance emotional intelligence and stress management.
- Such initiatives can improve employee satisfaction, reduce stress, and enhance overall organizational performance.
- Overall, emotional intelligence and stress management are essential for achieving a better work-life balance and supporting employee well-being in the banking sector.

9. Implications

9.1 Theoretical Implications

The present study contributes to the existing body of knowledge by providing a deeper understanding of the relationship between emotional intelligence and work-life balance, with the mediating role of stress management. This study extends the theoretical framework by integrating these variables and examining their interrelationships comprehensively.



This study highlights that emotional intelligence is not only directly associated with work-life balance but also indirectly influences it through stress management. This finding adds to the existing literature by emphasising the importance of considering mediating variables when analysing employee behaviour and well-being. Furthermore, this study provides context-specific insights by focusing on female employees in the banking sector in Uttar Pradesh. This enhances the applicability of emotional intelligence theory in real organizational settings and contributes to the understanding of how emotional and psychological factors influence employee outcomes.

The findings of this study can serve as a foundation for future research in this area by encouraging researchers to explore additional mediating and moderating variables in the relationship between emotional intelligence and work-life balance.

9.2 Managerial Implications

The findings of this study have important implications for managers and organisations in the banking sector. This study highlights the need for organisations to focus on developing emotional intelligence among employees to improve their work-life balance and overall well-being.

Organisations can introduce training programs and workshops aimed at enhancing employees' emotional intelligence skills, such as self-awareness, emotional regulation, and interpersonal communication. These programs can help employees better manage workplace challenges, reduce stress, and maintain positive relationships with colleagues and customers.

This study also emphasises the importance of effective stress management practices. Managers should create a supportive work environment by implementing policies that help employees cope with work-related pressure, such as flexible working hours, workload management, and employee assistance programs. Providing support systems can help employees manage stress more effectively and maintain a balance between work and personal life.

In addition, organisations should recognise the differences between public and private sector work environments and design sector-specific strategies to improve employees' well-being. By focusing on emotional intelligence and stress management, organisations can enhance employee satisfaction, productivity, and overall organizational performance.

10. Limitations of the Study



- The study is limited to female employees working in public and private sector banks in Uttar Pradesh; hence, the findings may not be generalisable to other sectors or regions of India.
- Although the sample size of 220 respondents was adequate for analysis, it may not fully represent the entire population of female bank employees.
- The study was based on self-reported data collected through a structured questionnaire, which may have involved response bias.
- This study considered only emotional intelligence, stress management, and work-life balance, and did not include other factors such as organizational culture, leadership style, or work environment.
- Despite these limitations, this study provides meaningful insights into the relationships among the selected variables in the banking sector.

11. Future Research Directions

The present study provides a foundation for future research in the areas of emotional intelligence, stress management, and work-life balance. Future studies can extend this research by including a larger and more diverse sample covering different regions and sectors, which would enhance the generalizability of the findings.

Further research should explore additional variables that may influence work-life balance, such as organizational culture, leadership style, job satisfaction, and employee engagement. Including these variables can provide a more comprehensive understanding of the factors affecting employee well-being.

In addition, future studies may examine the role of moderating variables, such as gender differences, age, or job position, to understand how these factors influence the relationship between emotional intelligence and work-life balance. Comparative studies across industries can provide valuable insights into sector-specific challenges and practices.

Researchers can also adopt longitudinal research designs to study changes over time and better understand the causal relationships among the variables. Such studies would provide deeper insights into how emotional intelligence and stress management contribute to long-term improvements in the work-life balance.



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