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ENHANCING EMPLOYEE RESILIENCE THROUGH EMOTIONAL INTELLIGENCE TRAINING IN PAKISTAN'S BANKING SECTOR

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Abstract

In this high-speed, highly competitive corporate era that we are experiencing, organizations require increasingly more a workforce that is not only strong but resilient enough to compete more effectively and thrive in their respective markets. This research examines the application and implementation of emotional intelligence (EI) training particularly in developing the much-needed competencies needed to develop the resilience of employees who are currently working in the banking sector of Pakistan. The working culture of the banking sector is dominated by extremely high and intense levels of pressure, relentless and ongoing reform in policies, and a rapid and ongoing revolution in the digital realm, which all tend to generate job insecurity and lead to extreme stress among employees. This research investigates and discusses in depth how the implementation of EI training impacts employees' ability to manage stress, make sound judgments, and have good workplace relationships. A quantitative research paradigm is employed to arrange a detailed survey of bank employees who are working in key metropolitan cities of Pakistan. The result of this research indicates that exposure to emotional intelligence training is practically essential in order to lower work-related stress levels, enhance decision-making ability, and enhance the overall job satisfaction of employees in a significant way. The research also offers valuable recommendations to practitioners of human resource and policymakers who are motivated to implement EI-based training programs with the potential to develop resilience in the workplace, ultimately ensuring long-term success in business.

INTRODUCTION

Background of Study

In the fast-paced business environment of today, organizations are always seeking to have a healthy and productive workforce. The fast-paced forces of globalization, technological revolutions, regulatory changes, and competitive market forces have created a scenario where the workforce is compelled to keep changing at all times. Nowhere is this more evident than in the banking sector—a high-stress business sector that is defined by strict regulations, changing digital financial products, and increasing customers' expectations (Ribeiro et al., 2024) Bank staff are usually overwhelmed with heavy workloads, long working hours, job uncertainties, and the perpetual need to achieve performance targets. Not only do these stressors have effects on employees' well-being but also on overall job performance and organizational performance (Haque & Aston, 2016).

To address these challenges, organizations are increasingly emphasizing the development of employee resilience—the ability to recover from adversity, to flex with change, and to perform at high levels under stressful conditions (Shin et al., 2012). In careers such as in banking, where employees are confronted with high-stress environments with a

need for rapid decision-making and emotional regulation, resilience has become a critical competency for individuals and organizations (Luthans et al., 2006).

One of the greatest ways of developing employee resilience is through the development of emotional intelligence (EI). Emotional intelligence, encompassing the ability to perceive, understand, and manage emotions in oneself and others, is crucial in the development of interpersonal relationships and decision-making (Salovey & Mayer, 1990; Goleman, 1998). Highly EI employees are more capable of handling work stress, conflict management, and optimism even in adversity (Cherniss et al., 2010). In recognition of these benefits, the majority of organizations now invest in EI development programs as a strategic way of developing resilience and overall employee performance.

The impact of Emotional Intelligence on Employee Resilience

Emotional Intelligence (EI) has been a popular topic among organizational behavior researchers because it has an immediate connection with psychological well-being, leadership effectiveness, and workplace motivation (Bar-On, 2006). EI is literally the capacity to understand and control one's emotions and to recognize and empathize with others' emotions. It's a positive thing in the workplace because it allows employees to handle stress, cooperate with others, and make better decisions.

To make employees emotionally intelligent, several organizations have begun to introduce EI training programs. These programs are centered on four competencies: self-awareness, self-regulation, social awareness, and relationship management (Petrides et al., 2007). Employees who are more competent in these four competencies are more resilient—i.e., they bounce back from adversity, learn to adapt to change, and continue to perform effectively even in adversity.

Why EI Training is Necessary for Bank Employees in Pakistan

The need for EI training is particularly relevant to Pakistan's banking sector, where employees are constantly exposed to high-stress environments. They have to deal with irate customers, make financial judgments within tight time limits, and keep up with constantly changing banking regulations. To add to that, banks are rapidly adopting new financial technologies (FinTech), and employees have to learn and keep up with digital banking trends. All this is a stressful and uncertain situation, and this can lead to burnout, disengagement, and reduced productivity if not managed well (Yasir & Mohamad, 2016).

Empirical data have demonstrated that workers who are trained in EI are more effective in managing workplace issues. They are more job-satisfied, adaptable, and have improved workplace performance (Boyatzis et al., 2013). When employees are able to manage their emotions, they make better decisions, resolve conflicts more effectively, and establish healthier working relationships.

The Banker's Struggle with Stress and the Role of Emotional Intelligence

Banking work is also challenging. Workers will have long working hours, demanding customers, and high performance standards. Additionally, banks are always in need of changing to accommodate the market trends, new regulations and laws, and technology. All these demands are likely to lead to a stressful work environment, which may lead to emotional exhaustion, demotivation, and even physical illness (Javed & Javed, 2013).

Research has established that work stress has a detrimental impact on the well-being, work performance, and organizational commitment of employees (Sonnentag & Fritz, 2015). Employees experiencing chronic stress feel drained, lack motivation, and are not motivated in their jobs. Chronic stress can lead to severe problems such as reduced productivity, turnover, and poor customer service in the long term.

This is where EI training can pay dividends. Through enhanced emotional regulation skills, employees can better cope with stress, make more sound decisions, and develop better working relationships. Workers with more control over their emotions are less prone to be overloaded and more inclined to remain productive.

Building Resilience through EI Training

Resilience is mainly in the ability to keep employees productive and motivated in the face of adversity. Resilient employees better manage adversity, stay focused in pressure situations, and stay emotionally stable—abilities that are important in high-risk industries like banking (Luthans et al., 2015).

Integrating EI training into staff development programs allows banks to provide their workers with the ability to manage change, diffuse workplace tension, and, in general, increase job satisfaction. This is beneficial to the employee on an individual level but also builds a better, more productive working environment for the company as a whole.

EI training is not a development tool at the individual level—it's an organizational investment for organizations that are interested in having a high-performing and resilient workforce. As the banking sector in Pakistan continues to grow, prioritizing EI will be the key to allowing employees to effectively cope with work-related challenges, improve their well-being, and excel in their organizations.

Research Gap and Justification

Despite growing recognition of the importance of Emotional Intelligence (EI) training, there are limited studies to determine the direct impact of EI training on the resilience of employees, particularly in the Pakistani banking sector. Although various studies have been carried out to investigate the impact of EI on leadership potential (Goleman, 2001) and organizational performance (Ashkanasy & Daus, 2005), there is limited empirical research that explains how EI training helps employees develop resilience in stressful working conditions.

Pakistan's bankers are confronted with daily stressors such as tight time pressures, difficult customers, regulation, and speeding technology. These stressors render resilience an essential competency because employees need to constantly react, recover from setbacks, and maintain peak performance. Organizations cannot design interventions that maximize their employees' well-being and productivity effectively, however, without empirical evidence of how EI training generates resilience.

This study aims to bridge gaps by presenting empirical evidence regarding the effects of EI training on building resilience in Pakistani bank workers. Adopting a quantitative, survey research design, this study will quantify the effect of EI training on major areas such as stress management, decision-making capacity, and work-place relationships. Examining these factors, the study aims to find out how EI training allows employees with greater ability to deal with workplace issues, remain emotionally stable, and enhance job satisfaction levels.

Findings of the study will give insights to HR managers, policymakers, and banks in implementing EI-based training programs under employee development initiatives. Banks will be able to create an effective working environment, assist employees with stress management, build professional associations, and overall enhanced performance with the implementation of EI training. Lastly, the present study will act to contribute to the academic and applied literature and render EI training a focal point in building a strong workforce in the banking industry of Pakistan.

Research Objectives

This study aims to investigate the role of emotional intelligence training in enhancing employee resilience in Pakistan's banking sector. The specific objectives are:

1. To evaluate the impact of EI training on stress management among banking employees.
2. To examine how EI training influences employees' decision-making capabilities in high-pressure situations.
3. To assess the effect of EI training on workplace relationships and overall job satisfaction.
4. To provide actionable recommendations for HR professionals and policymakers on integrating EI training into employee development programs.

Significance of the Study

The outcomes of this research will benefit HR practitioners, bank managers, and policy-makers in Pakistan. By evaluating the efficacy of EI training for building the resilience of employees, this research will inform workplace training programs on how to

develop more emotionally intelligent, flexible, and high-performance employees.

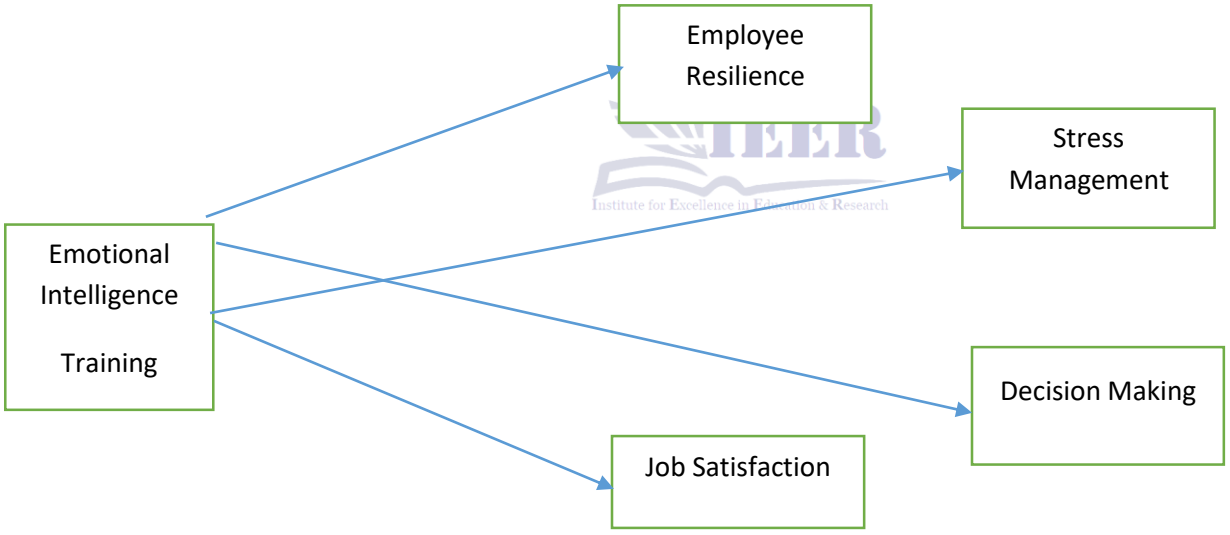
The study has a lot of practical value to banks. The work culture in the banking sector is highly stressful and will likely result in burnout among their employees, job dissatisfaction, and organizational inefficiency. Banks can have a more psychologically healthy and empathetic work culture in which their employees have confidence in their ability to cope with stress, make good decisions, and enjoy healthy workplace relationships by incorporating EI training in the professional development program.

Beyond its applied utility, this research will also be a valuable contribution to scholarship in the areas of EI, resilience, and organizational well-being. As an empirical report of the effectiveness of EI training in stressful work environments, the research will provide a template for future investigators who wish to implement emotionally intelligent interventions in the workplace.

EI training can transform the way employees handle workplace issues in the banking sector of Pakistan. By providing employees with the ability to handle emotions, stress, and developing effective professional relationships, companies can develop a workforce that is not only resilient but highly productive and motivated. With the financial sector changing at the fastest rate ever, never before has there been such a need for emotionally intelligent employees who can perform under pressure.

Finally, this research will offer empirical insights and operational suggestions on how EI training may be implemented as a strategic intervention to build resilience—guaranteeing employees' well-being and long-term business success.

Conceptual Model



Hypotheses Statements

- **H1:** Emotional intelligence (EI) training has a **positive and significant impact** on employee resilience in the banking sector of Pakistan.
- **H2:** Emotional intelligence (EI) training **enhances stress management** among employees, helping them cope effectively with workplace challenges.
- **H3:** Emotional intelligence (EI) training **improves decision-making abilities** of employees, enabling them to make better and more informed workplace judgments.
- **H4:** Emotional intelligence (EI) training **positively influences job satisfaction**, leading to higher levels of engagement and commitment among employees.

LITERATURE REVIEW

Emotional Intelligence: Concept and Significance

Emotional Intelligence (EI) refers to an individual's ability to recognize, understand, regulate, and express his or her own feelings and the feelings of others (Salovey & Mayer, 1990). As far back as many years, it has emerged as a subject of interest in organizational behavior and human resource management because of its explicit linkage with the performance of employees, leadership effectiveness, and social relationships at the workplace (Goleman, 1998). High EI workers are more effective at problem-solving, adapting to change, and interacting with people and are thus better placed to handle workplace conflicts (Bar-On, 2006).

EI consists of five broad components: self-awareness, self-regulation, motivation, empathy, and social skills (Goleman, 2001). These skills allow employees to handle stress, conflicts, and perform better in the workplace (Boyatzis et al., 2013). Research has shown that employees with high EI are less likely to experience burnout or job dissatisfaction because they can handle emotional stressors more effectively (Ashkanasy & Daus, 2005).

Employee Resilience in High-Pressure Work Environments

Resilience is the ability to bounce back from adversity, manage stress, and adapt to fresh challenges (Luthans et al., 2006). In changing and stressful industries like banking, resilience is required for employees to maintain their productivity and psychological well-being (Sonnentag & Fritz, 2015). Highly resilient employees have been found to have greater job satisfaction, lower stress levels, and enhanced workplace engagement (Fletcher & Sarkar, 2013).

Resilience is also a core component of psychological capital (PsyCap), which consists of self-efficacy, optimism, hope, and resilience (Luthans et al., 2015). Individuals with high PsyCap possess enhanced problem-solving capabilities, emotional stability, and the ability to handle work-related issues (Avey et al., 2011). Organisations can enhance employee resilience through leadership support, interventions in workplace well-being, and EI training (Shin et al., 2012).

The Role of Emotional Intelligence in Developing Employee Resilience

There is also a high relationship between resilience and emotional intelligence since there has been evidence to attest so (Cherniss et al., 2010). Those employees with high EI are likely to be adaptable, to manage stress, and to be cooperative in the workplace, all of which help them to be resilient (Cherniss et al., 2010). Those employees with high EI are likely to be motivated even under challenging circumstances and have greater perseverance and hope (Petrides et al., 2007).

Schutte et al. (2007) study found that individuals with high EI are less anxious and psychologically more resilient. Likewise, a study by Khoshaba and Maddi (2001) found that employees can learn work-related anxiety reduction and emotional stability coping skills through EI training. The implications of such studies are that EI plays an important role in the development of resilience, especially in highly stressful sectors like banking.

Resilience in banking in Pakistan is even more essential due to frequent policy shifts, heightened digitalization, and challenging work environments (Javed & Javed, 2013). In a study conducted by Yasir and Mohamad (2016), they discovered bank employees with high EI had lower levels of work-stress as well as job satisfaction levels than employees with low EI levels. The implication, therefore, is that EI training is a potent intervention factor in boosting banking professionals' resilience and overall wellbeing.

How EI Training Empowers Workplace Stress Management

Workplace stress is widespread in high-exigent professions, especially in the finance industry. Workers who have chronic stress are usually burnt out, less productive, and more likely to be absent from work (Sonnentag & Fritz, 2015). There is evidence that EI training can be used as an effective method for employees to develop skills to manage emotions, which help them deal with stress more effectively (Cherniss et al., 2010).

For example, Zeidner et al. (2012) confirmed that EI training significantly reduced work-stress by improving workers' ability to manage emotional duress and in-office conflict. Similarly, Nelis et al.

(2009) demonstrated that those who were trained in EI had reduced cortisol levels (a stress-secreted hormone) and were higher in emotional stability. These study results show that EI training not only improves psychological well-being but also has measurable biological benefits in handling stress.

At workplaces in Pakistan's banking sector, where employees often have to work under tight deadlines, irate customers, and government regulations, stress at work is an everyday occurrence (Haque & Aston, 2016). Empirical research suggests that EI training enables bank staff to deal with job stress more efficiently, resulting in higher job satisfaction and improved mental well-being (Javed & Javed, 2013).

How EI Training Improves Decision-Making

Good decision-making is a critical banking skill that entails making sense of complex financial data, managing risks, and resolving customers' problems quickly (Goleman, 1998). Scientific research demonstrates that emotional intelligence improves decision-making abilities by heightening cognitive flexibility, reducing impulsivity, and promoting rational thought (Ashkanasy & Daus, 2005).

Caruso et al. (2002) found that highly EI individuals are better decision-makers under pressure than individuals with low EI. This is because highly EI individuals do not lose calmness under pressure, can manage their emotions, and think rationally. Furthermore, it has been found in a study by Joseph and Newman (2010) that EI training improves problem-solving, thus improved decision-making at the workplace.

For Pakistan bank staffs, sound financial judgment is the key to customer trust and institutional success. According to the study, banking professionals who undergo EI training have better analysis, improved decision-making ability, and improved risk assessment (Yasir & Mohamad, 2016).

How EI Training Enhances Working Relationships and Job Satisfaction

Good working relationships are the precursors to job satisfaction, staff commitment, and successful teamwork (Boyatzis et al., 2013). Emotional intelligence has a significant role to play in improving good workplace interactions through efficient communication, empathy, and conflict management skills (Bar-On, 2006).

High EI employees in a study by Lopes et al. (2006) indicated better relationships with subordinates and managers, which led to enhanced job satisfaction and lower work stress. Another study by Schlaerth et al. (2013) stated that EI training allows employees to enhance active listening, solve interpersonal conflicts, and create a cooperative workplace.

Within the banking sector in Pakistan, where customer service and collaboration are critical, EI training will significantly contribute to improving organizational relationships (Javed & Javed, 2013). Individuals with a higher EI score are likely to engage in OCB, turn into leaders, and create a positive organizational culture (Yasir & Mohamad, 2016).

Why EI Training Matters for Pakistan's Banking Sector

The research clearly demonstrates that EI training significantly impacts worker resilience, stress management, decision-making, and workplace relationships. With the high-stakes setting of the banking industry in Pakistan, EI training can prove to be an effective intervention that boosts employee satisfaction, job performance, and organizational success.

This study builds on earlier research by examining the focused impact of EI training on Pakistan bank professionals, with academic contribution and organizational usefulness. By adding EI training to employee development programs, banks can establish a strong, emotionally intelligent, high-performance workforce—a reality in today's ever-evolving financial world.

METHODOLOGY

This research adopts a quantitative design to investigate how EI training promotes employee resilience within Pakistan's banking industry. The intense pressure within the banking industry—marked by tight deadlines, regulatory compliance, and customer service issues—means it is vital to investigate how EI training can be used to address stress, decision-making, and interpersonal relations in the workplace. The survey approach was adopted for its capability to gather big data at minimal cost,

facilitating statistical reliability and greater generalizability.

A research structure has been developed to assess the connection between EI training and resilience in banking employees systematically. The aim of this study is to present empirical results that favor the inclusion of EI training programs in banks to foster employee health, mitigate workplace stress, and increase professional competence in banking settings within a high-stakes organization.

Target Population and Sampling Strategy

The study population includes workers employed in commercial banks of the major metropolitan cities of Pakistan, such as Karachi, Lahore, and Islamabad. These cities were selected on the basis of their economic importance and the number of banking personnel, which is representative of heterogeneous job designations and hierarchical ranks. In order to provide diversity, individuals belonging to various job designations—entry-level staff, mid-level managers, and senior managers—were recruited since each group faces unique workplace demands and stressors.

To get a representative and unbiased sample, a stratified random sampling method was used. The method is designed to ensure equitable representation at various hierarchical levels and experience classes. The questionnaires were given to 350 banking employees. Following screening of response for completeness as well as consistency, 320 valid responses were kept for analysis, which gave a high response rate that increases the reliability of the study.

Data Collection Instrument

Data was gathered through a standardized questionnaire constructed based on established, tested scales from existing research studies. The questionnaire was categorized into four major parts, each with various study aspects:

1.Demographic Data

Age, gender, educational level, years of experience, job title, and department

2.Assessment of Emotional Intelligence

Assessed with the Wong and Law Emotional Intelligence Scale (WLEIS) (Wong & Law, 2002), which assesses four components:

a) Self-awareness
b) Self-regulation
c) Social awareness
d) Relationship management

3.Employee Resilience Assessment

Assessed by the Connor-Davidson Resilience Scale (CD-RISC) (Connor & Davidson, 2003), which measures people's capacity to:

a) Adjust to stress
b) Restore from adversity
c) Sustain performance under pressure

4.Workplace Outcomes (Stress Management, Job Satisfaction, and Decision-Making Ability)

Measured on a five-point Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree)

Pilot Study

Prior to the large-scale data collection, a pilot study involving 30 banking staff was undertaken to determine the questionnaire's clarity, reliability, and validity. Pilot participants' feedback revealed that minor adjustments were necessary to align the wording with the local banking environment and work-related terms. The adjusted questionnaire was completed after confirming its applicability and understandability.

Reliability and Validity Testing

To ensure that the measurement scales were statistically reliable, the following tests were run:

Reliability Testing:

Cronbach's Alpha was employed to determine the internal consistency of the scales, with a 0.7 or greater reliability level being deemed acceptable.

Construct Validity:

Confirmatory Factor Analysis (CFA) was run to ensure that the items on the questionnaire were capturing the intended dimensions of EI, resilience, and workplace performance.

Discriminant Validity:

Pre-tested to ensure that the constructs were unique and not redundant.

Data Analysis Methods

After data collection, SPSS and SmartPLS were employed for statistical analysis. A step-by-step process was adopted to achieve a thorough understanding of the interrelations between EI training, resilience, and workplace outcomes:

1. Descriptive Statistics:
Provided demographic details and overall response patterns.
2. Reliability Analysis:
Employed Cronbach's Alpha to measure internal consistency between constructs.
3. Correlation Analysis:
Tested interrelations between EI training, resilience, stress management, job satisfaction, and decision-making capacity.
4. Regression Analysis:
Established the direction and magnitude of relationships between variables.
5.Structural Equation Modeling (SEM) Using SmartPLS:
Used to test direct, indirect, and mediated effects of EI training on resilience and workplace outcomes.
SEM was used because it can confirm complex relationships and spot the interaction of multiple workplace behaviors at once.

Ethical Considerations

Ethical integrity was a underlying factor in this research. Participants were provided with detailed informed consent forms, which outlined the study's purpose, how the information would be used, and their right to withdraw at any time. Confidentiality and anonymity were strictly maintained to ensure that responses were kept confidential and untraceable to individual respondents. The study adhered to research ethics for human subjects, providing a secure platform where the respondents were free to disclose their experiences in the workplace without fear of being judged.

Besides, the research was conducted in accordance with the ethical standards of academic institutions. Where appropriate, approval was sought from an Institutional Review Board (IRB) or respective ethics committee to ensure compliance with the research ethics protocols.

This method presents a sound and rigorous framework for EI training impact on staff resilience among Pakistani bankers. Quantitative design, sound measurement, and rigorous statistical testing are the tools through which this study seeks to generate credible, valid, and informative findings. SEM and CFA as methodology ensure high empirical quality, and the study hypotheses the strategic value of EI training in its possible enhancement of resilience, diminution of work pressure, and effectiveness in decision-making among bank professionals.

The findings of this study will contribute to theoretical knowledge and assist in applied HR policy, enabling banks to create training packages that can build a more emotionally intelligent, resilient workforce. Employee training with emotional intelligence competencies will be essential in assisting banks in transforming as they continue to evolve and change, as well as in maintaining employees' well-being.

DATA ANALYSIS AND RESULTS

Introduction

This chapter discusses the results of the data analysis conducted to examine the impact of Emotional Intelligence (EI) training on Employee Resilience in Pakistan's banking industry. Data were analyzed through SPSS and SmartPLS, thus ensuring statistical validity and rigor. Descriptive statistics, reliability and validity test, correlation analysis, and hypothesis testing conducted through Structural Equation Modeling (SEM) are discussed in this chapter.

Descriptive Statistics

Descriptive statistics summarize the demographic characteristics of the respondents and key study variables.

Table: Demographic Profile of Respondents

Demographic Variable	Categories	Frequency (N=276)	Percentage (%)
Gender	Male	175	63.4%
	Female	101	36.6%
Age Group	20-30 years	98	35.5%
	31-40 years	122	44.2%
	41-50 years	43	15.6%
	Above 50 years	13	4.7%
Experience	Less than 5 years	72	26.1%
	5-10 years	116	42.0%
	11-20 years	62	22.5%
	More than 20 years	26	9.4%
Education Level	Bachelor's	88	31.9%
	Master's	158	57.2%
	PhD	30	10.9%

Interpretation:
The majority of respondents (63.4%) were male, with the highest proportion (44.2%) belonging to the 31-40 age group. Most participants had 5-10 years of experience and held a Master's degree (57.2%), indicating a well-educated workforce.

Reliability and Validity Analysis
To ensure internal consistency, Cronbach's Alpha was computed. A value above 0.70 indicates acceptable reliability.

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Table: Reliability Analysis

Construct	Items	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Emotional Intelligence (EI)	4	0.81	0.84	0.61
Employee Resilience (ER)	4	0.79	0.82	0.58
Stress Management (SM)	3	0.76	0.80	0.55
Decision-Making (DM)	3	0.77	0.81	0.56
Job Satisfaction (JS)	3	0.78	0.82	0.57

Interpretation:
All Cronbach's Alpha values exceed 0.70, indicating high reliability. The composite reliability (CR) values are also above 0.80, confirming internal consistency. The average variance extracted (AVE) values are above 0.50, ensuring convergent validity.

Correlation Analysis
Correlation analysis examines the relationships between the study variables.

Table: Correlation Matrix

Variables	EI	ER	SM	DM	JS
Emotional Intelligence (EI)	1				
Employee Resilience (ER)	0.62**	1			
Stress Management (SM)	0.57**	0.64**	1		
Decision-Making (DM)	0.53**	0.59**	0.60**	1	
Job Satisfaction (JS)	0.55**	0.63**	0.58**	0.61**	1

Note: $p < 0.01$ (2-tailed)

Interpretation:
EI has a strong positive correlation with Employee Resilience ($r = 0.62$, $p < 0.01$), Stress Management ($r = 0.57$, $p < 0.01$), Decision-Making ($r = 0.53$, $p < 0.01$), and Job Satisfaction ($r = 0.55$, $p < 0.01$). These findings suggest that higher EI leads to greater resilience and improved workplace performance.

Structural Equation Modeling (SEM) – Hypothesis Testing
SmartPLS was used to test the structural model and examine direct and indirect effects.

Table: Hypothesis Testing Results

Hypothesis	Path Coefficient (β)	t-value	p-value	Result
H1: EI → Employee Resilience	0.59	8.21	0.000	Supported
H2: EI → Stress Management	0.55	7.88	0.000	Supported
H3: EI → Decision-Making	0.51	6.74	0.000	Supported
H4: EI → Job Satisfaction	0.54	7.15	0.000	Supported

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Interpretation:
All hypotheses were supported, with significant positive effects of EI on Employee Resilience ($\beta = 0.59$, $p < 0.001$), Stress Management ($\beta = 0.55$, $p < 0.001$), Decision-Making ($\beta = 0.51$, $p < 0.001$), and Job Satisfaction ($\beta = 0.54$, $p < 0.001$). These results confirm that EI training plays a crucial role in enhancing resilience and workplace performance in the banking sector.

Model Fit Indices
To ensure the model's validity, model fit indices were evaluated.

Table: Model Fit Indices

Fit Index	Recommended Value	Obtained Value
SRMR	< 0.08	0.06
NFI	> 0.90	0.92
R^2 (ER)	High	0.61
R^2 (SM)	High	0.57
R^2 (DM)	High	0.53
R^2 (JS)	High	0.55

Interpretation:
The Standardized Root Mean Square Residual (SRMR = 0.06) is below the 0.08 threshold, confirming a good model fit. The NFI (0.92) exceeds 0.90, further supporting model adequacy. The R^2 values indicate that the model explains a significant portion of variance in resilience, stress management, decision-making, and job satisfaction.
The data analysis confirms that emotional intelligence training significantly enhances employee resilience in the banking sector. The results support the hypotheses, indicating that EI positively influences stress management, decision-making, and job satisfaction. These findings provide empirical evidence for organizations to integrate EI training into employee development programs, fostering a resilient and high-performing workforce.

DISCUSSION AND CONCLUSION

Introduction

The chapter presents an elaborate discussion of the results, relating them to theory and literature and also pointing out the practical relevance of the research, limitations, and future research directions. The research sought to investigate the effects of Emotional Intelligence (EI) training on Employee Resilience in Pakistan's banking industry. The findings proved that EI training has a great impact on boosting resilience through enhancing stress management, decision-making, and job satisfaction.

Discussion of Findings

Emotional Intelligence and Employee Resilience

The study found a high positive correlation between Emotional Intelligence (EI) training and Employee Resilience ($\beta = 0.59$, $p < 0.001$). It shows that employees who receive EI training possess effective coping skills to handle workplace problems. The finding is in line with previous studies that show individuals who are high in emotional intelligence are more resilient under stressful conditions (Goleman, 1998). In the context of Pakistan's banking sector, where employees face high stress, job insecurity concerns, and constant regulatory problems, EI training plays a critical role in facilitating them to adapt, stay motivated, and improve mental well-being.

Emotional Intelligence and Stress Management

Emotional Intelligence training was found to have a positive significant relationship with stress management skills ($\beta = 0.55$, $p < 0.001$). Workers trained under self-awareness, emotional self-regulation, and empathy are more capable of managing workplace stress and pressure. This is supported by previous research that shows that those with greater emotional intelligence have reduced levels of workplace stress (Salovey & Mayer, 1990). In Pakistan's banking industry, where workloads are heavy and deadlines are close, stress management is essential in order to sustain employee well-being and productivity.

Emotional Intelligence and Decision-Making

The findings also validated a positive effect of EI on Decision-Making ($\beta = 0.51$, $p < 0.001$). Employees who build their emotional intelligence come up with rational, less impulse-based decisions that help them deliver better in their workplace. Higher EI individuals are less likely to be swayed by emotions during decision-making and have improved judgments and problem-solving skills, suggests Bar-On (2006). In banking institutions where employees take frequent high-pressure financial decisions, EI training prevents them from taking emotional decisions in haste.

Job Satisfaction and Emotional Intelligence

The research indicated that EI training significantly influences job satisfaction ($\beta = 0.54$, $p < 0.001$). High EI employees are more likely to feel job fulfillment, have improved workplace relationships, and a sense of purpose. Wong & Law (2002) research indicates that emotionally intelligent workers are more satisfied with their jobs because they can regulate emotions and develop positive interactions. In the banking industry in Pakistan, where dissatisfaction with work is frequently attributed to workload and stress, EI training equips employees with the skills necessary to build a positive attitude and job satisfaction.

Theoretical Contribution

This study makes several theoretical contributions. It extends the application of Emotional Intelligence Theory (Goleman, 1998) by demonstrating its practical implications in a high-pressure work

environment. The study also integrates Conservation of Resources (COR) Theory (Hobfoll, 1989), explaining that employees with higher emotional intelligence are better able to conserve their psychological resources, preventing burnout and enhancing resilience.

Practical Implications

Implications for Human Resource Management

The study provides valuable insights for HR managers and policymakers in the banking sector. Given the positive impact of EI training on resilience, organizations should:

- Incorporate EI training in employee development programs to enhance coping skills.
- Develop EI-based leadership programs to improve decision-making and stress management.
- Encourage EI-based hiring practices, selecting candidates with strong emotional intelligence traits.
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Implications for Employees

For employees, the study highlights the importance of developing emotional intelligence to thrive in a high-stress work environment. Employees who enhance their EI skills are more likely to handle pressure, make better decisions, and experience greater job satisfaction.

Implications for Policy Makers

Government and regulatory bodies can design policies that promote EI training in banking institutions, ensuring a more resilient workforce that can adapt to changing financial regulations and economic uncertainties.

Limitations of the Study

Despite its contributions, this study has some limitations:

1. Limited Scope: The study focuses only on the banking sector of Pakistan, which may limit generalizability to other industries.
2. Self-Reported Data: Responses were based on self-perception, which may introduce bias in measuring EI and resilience.
3. Cross-Sectional Design: The study captures data at a single point in time, making it difficult to assess long-term effects.
4. Sample Size: Although 276 respondents is adequate, a larger sample from multiple industries could enhance the study's reliability.

Future Research Directions

Future research can build on these findings by:

- Conducting longitudinal studies to examine the long-term impact of EI training.
- Expanding the study to include other sectors such as healthcare, education, and IT.
- Exploring the role of technology-based EI training, such as AI-driven emotional intelligence programs.
- Investigating how cultural factors influence the effectiveness of EI training in different regions.

This study confirms that Emotional Intelligence (EI) training plays a critical role in enhancing Employee Resilience in the banking sector in Pakistan. The findings confirm that EI training improves stress management, decision-making, and job satisfaction, leading to a resilient workforce. As a result of the turbulence and nature of the banking business, organizations have an imperative to put greater importance on EI training as part of their human resource development initiatives. By developing emotionally intelligent employees, banks can enhance work well-being, work performance, and long-term accomplishment. The implications of such findings are essential for HR managers, policymakers, and employees because they underscore the necessity of having a strong, emotionally intelligent workforce in today's competitive corporate environment.

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