

The Role of Emotional Intelligence in Maintaining Work-Life Balance among Gen Z Employees

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Abstract

The increased involvement of the members of the Generation Z workforce in the profession of banking has resulted in considerable interest in studying the impact of various factors on the workplace wellbeing and work-life balance of such workers. Emotional Intelligence has emerged as an important psychological factor which helps in dealing with the issues associated with workplace behaviour, emotion regulation and well-being. This study aims to investigate the association between Emotional Intelligence and Work-Life Balance of Generation Z workers employed in private banks of Lucknow, Uttar Pradesh. In particular, the importance of Emotional Intelligence as a factor contributing to Job Stress and Burnout and its implications for Work-Life Balance are examined. The study has been conducted using the quantitative survey design, and the data have been obtained from 316 Generation Z workers employed in private banks. The standardised scales such as Wong and Law Emotional Intelligence Scale (WLEIS), Perceived Stress Scale (PSS), Maslach Burnout Inventory (MBI), and Hayman's Work-Life Balance Scale have been used for assessing these variables. The findings of the study have been obtained through the process of data analysis using SEM. Based on the findings of the study, Emotional Intelligence reduced Job Stress and was an element that had a positive impact on Work-Life Balance. Also, there was a positive impact of Job Stress on Burnout and a negative impact of Burnout on Work-Life Balance. Apart from that, Job Stress and Burnout served as mediators between Emotional Intelligence and Work-Life Balance. The significance of this study is in the fact that it shows the significance of Emotional Intelligence as a personal resource that can contribute to the well-being of people. The findings of this study will be useful for banks to improve the well-being of their employees, avoid burnout, and provide good work environments for Gen Z employees.

Keywords: Emotional Intelligence; Work-Life Balance; Generation Z; Job Stress; Burnout

Introduction

Currently, companies face one of the most impressive demographic changes due to the emergence of Generation Z (Gen Z) workers on the market. Known as a generation of people who were born between 1997 and 2012, Gen Z earned its name as the generation that stands out in terms of digital literacy, flexibility in using technologies, psychological well-being and work-life balance. Taking into account the ever-changing business environment, it becomes increasingly crucial to understand the specifics of the needs and experiences of this particular generation. One of the organisations that faces a challenge of

generational change is the banking sector, which recruits young professionals to help with digitalisation and efficient functioning. In general, the financial sector used to be associated with tough working conditions, performance, compliance and customer service. Despite the fact that all the features mentioned above increase the competitiveness of the organisations, they can create some difficulties related to the work-life balance for the employees.

All of these concerns have additional relevance for Gen Z employees since, for them, apart from professional success, psychological well-being, flexibility, and satisfaction play an important role (Deloitte, 2026; Uppal & Verma, 2025). In light of recent research, modern employees not only start to assess organisations regarding their earnings and opportunities for career development but also regarding how they manage to provide a proper balance of work and life of its employees (Hair et al., 2022). This means that currently, businesses try to find ways of assisting their employees in dealing with work stress and providing a proper work-life balance.

There is a psychological factor which has appeared as an object of academic investigation quite recently – emotional intelligence (EI). Emotional Intelligence can be defined as a person's ability to perceive, regulate, and utilize his/her own emotions and the emotions of other people (Mayer et al., 2016). EI is linked with the concept developed by Goleman (1998), which covers five types of emotional intelligence: self-awareness, self-regulation, motivation, empathy, and social skills. For almost twenty years now, it has been claimed that emotional intelligence falls among those elements which greatly contribute to the efficiency of the employees' work performance, the success of the leadership, the satisfaction of the workers, organisational commitment and the psychological well-being of the individual.

Emotional intelligence is also one of the important elements for modern organisations, according to the latest research. Those employees who are characterised by a high level of emotional intelligence can better deal with the stresses at the workplace, cope with the conflicts, interact successfully with other people and achieve more in their work performance. Emotional intelligence is a valuable ability which can help to meet the demands and emotional needs of the representatives of the new generation of workers – Generation Z workers (Journal of Management and Social Research, 2025).

However, Work-Life Balance (WLB) has become an important issue in the practice of HR management and organisational behaviour in the present day. Work-Life Balance includes the ability of employees to effectively combine their work responsibilities with their private life in order not to have any conflicts between these two spheres. The positive WLB is associated with such benefits as a higher level of job satisfaction, low possibility of having burnout, high engagement, psychological well-being, and organisational commitment. On the other hand, bad WLB causes such problems as stress, emotional exhaustion, unproductivity, absenteeism, and intention to quit the job.

It should be mentioned that WLB becomes a very topical problem in the case of Gen Z employees. It is different from the previous generations of employees because they had stable work and upward career progress in the hierarchical system of companies, while the modern Gen Z employees are concerned about the issues of flexibility, meaningfulness, psychological well-being, and personal development. As for this point, there is some research evidence suggesting that the Generation Z employees are ready to sacrifice salary increases and fast promotion for greater flexibility and quality of life (Hair et al., 2022; Wall Street Journal, 2025). Thus, one may argue that the work-life balance is no longer an important feature of work but rather a key aspect of employment for the representatives of the new generation.

There has been a significant amount of academic research about the interdependence of emotional intelligence and work-life balance. Individuals possessing high emotional intelligence are able to

recognise the factors causing their emotional reactions, manage stress, set boundaries in social interactions, and balance different aspects of their lives. It seems clear that emotionally intelligent individuals would find it easier to cope with competing needs of their work and private life. There has indeed been evidence in the past about the positive connection between emotional intelligence and well-being, stress management, and the quality of life of employees.

However, in spite of the increasing popularity of this topic among the researchers who study the issues of emotional intelligence and work-life balance, some problems can be noticed in the literature review. Firstly, there is an abundance of studies dedicated to employees in general, health care workers, teachers, or corporate employees, but not many researchers have conducted research about bank employees. Secondly, there is also a rather small number of studies concerning Gen Z employees, although they are becoming more common in the working world. Thirdly, there is a lack of empirical studies related to the Indian banking industry, especially to tier two Indian cities like Lucknow. Since the Indian banking industry is rather unique, the necessity for conducting such research emerges, since it will reveal the impact of emotional intelligence on the work-life balance of young employees in India. The private banking industry in the capital city of Uttar Pradesh, Lucknow, is developing very fast over recent decades. Private banks offer various jobs for young graduates to start their careers in the labour market. However, employees of these types of organisations can face some demands for performance, pressures related to customer service, digitalisation, and long working hours, which can have some effects on their work-life experience. In this sense, the study of the role of emotional intelligence in coping with these challenges faced by Gen Z workers is not only theoretical but practical as well.

Thus, it is against this background that the present study seeks to examine the relationship between emotional intelligence and work-life balance of Gen Z employees in private banks in Lucknow, Uttar Pradesh. In particular, the research aims to examine whether high levels of emotional intelligence can lead to a better work-life balance for Gen Z bankers. It should be noted that due to the focus on a new generation of workers in the financial sector, the present study makes a contribution to generational management and emotional intelligence literature. Moreover, the results of the study will offer valuable insights for banks to create emotionally intelligent workforces for their future success and well-being.

Literature Review

Emotional Intelligence (EI) can be regarded as one of the most influential concepts in organisational behaviour, human resource management and work-related psychology at present. The concept of EI was developed by Mayer & Salovey (1997) when they described EI as the skill of perceiving, understanding, regulating and using emotions properly, which became popular due to Goleman (1998) when he suggested EI as the critical skill in leadership, interpersonal communication and also organisational effectiveness. Different features such as self-awareness, self-regulation, motivation, empathy and social skills make up the concept of emotional intelligence, which makes people able to control their emotions and social interactions effectively.

Due to the modern workplace facing many challenges, including the technological revolution, competition and changing employee needs, the importance of emotional intelligence is becoming even higher. The research carried out recently showed that emotionally intelligent employees possess higher abilities in coping with stressful situations, creating positive interpersonal relationships and functioning effectively (Twenge, 2023). There were some links established between the high level of emotional intelligence and high levels of employee engagement, psychological well-being, organisational commitment and intentions

of leaving the organisation. Modern studies have brought up another important aspect of effective leadership in regard to Gen Z employees – emotional intelligence. A manager who possesses good levels of emotional intelligence will understand what the emotional needs of Gen Z employees are, which makes it easy to communicate, involve and provide psychologically safe conditions (Twenge, 2023). Therefore, emotionally intelligent management has turned out to be quite useful in order to improve employee satisfaction and organisational harmony. Considering that younger employees prefer empathic work environments much more than before, it is clear why emotional intelligence is one of the essential organisational variables of success and employee retention.

Another point in favour of emotional intelligence concerns its ability to decrease workplace stress and occupational burnout of employees. Individuals with high levels of emotional intelligence can identify emotional stimuli, manage their emotions, and employ effective coping strategies when encountering problems at work (Twenge, 2023). This is why emotional intelligence has become an important variable in highly competitive industries such as banking and finance.

Work-Life Balance: An Emerging Organisational Priority

Work-life balance implies an individual's capability to cope with both his/her work responsibilities and non-work responsibilities while being satisfied with his/her job and life. In the past, work-life balance has been analysed according to the theory of role conflict, which claims that role conflict between work and personal life leads to stress and, thus, to a poor state of well-being. Nowadays, work-life balance is seen in terms of the process of balancing of various life roles.

The significance of work-life balance has acquired extreme relevance over the last ten years. According to the results of surveys of the global workforce, workers tend to care about their work-life balance more than about salary and career development provided by their companies. Recent research has proved that WLB is one of the factors influencing the employee's satisfaction, engagement and retention (Hair et al., 2022). The highly satisfied employees are productive, committed to the company, psychologically healthy and seldom absent from work.

According to modern research, the significance of work-life balance is especially noticeable in the context of knowledge-based and service industries because workers of these industries have to face high load of work and strict deadlines. Clearly, the above type of situation arises in the banking sector. Employees in the banking sector suffer from difficulties owing to regulation compliance, customers' demands, performance, and technology, which adversely affect the work-life balance experience of the individuals working in this sector (Djibrán, 2025). The work-life balance has become important for present-day employees owing to the change in expectations. The contemporary employees want flexibility, autonomy, fulfilling work, and psychological well-being. Companies which are unable to meet the expectations of their contemporary employees may face high turnover rates and lower engagement from the side of the employees. The research shows that contemporary employees are ready to leave companies which do not offer work-life balance, in spite of providing better salaries (Hair et al., 2022).

Furthermore, contemporary research identifies work-life balance as a strategic organisational. It is not just a benefit for employees but rather a resource. Work-life balance techniques can assist not only to get the satisfaction level but also in organisational efficiency, employer branding, and talent management (Twenge, 2023). Thus, organisations in different industries make attempts to implement work-life balance through such techniques as flexible working, wellness, employee support, and even leadership.

Generation Z Employees and Workplace Expectations

The newest generation of workers is Gen Z, and this generation currently has an impact on the change of

corporate culture around the world. The characteristics of this generation are individuals born between 1997 and 2012 who are known for their technological competence, entrepreneurship, and understanding of mental well-being (Deloitte, 2026). Unlike the previous generations, employees from Gen Z highly appreciate flexibility, fulfilling work, inclusivity, personal development, and work-life balance. It was proved by several pieces of research that the criteria of evaluation of employers among the younger generation of employees include the capability to enhance the well-being of the organisation's staff (Uppal & Verma, 2025). Thus, the appearance of Gen Z leads to changes in the approach to employees' well-being.

According to some recent studies, work-life balance has become one of the crucial aspects which employees of Generation Z focus on in their search for an employer. It is proved by the fact that many surveys have demonstrated that young people give preference to flexibility, fulfilling work, and well-being over money and hierarchy (Deloitte, 2026). Also, there is some information in global workforce reports that young people look for organisations which value boundaries of the employees and promote their holistic well-being (Hair et al., 2022). In other words, some particular concerns should be considered by Gen Z employees in regard to their job in the field. Though it is relatively stable and offers good prospects for career growth as well as good remuneration, work in the banking sector is hard, demanding strict observance of regulations, goal achievement, and customer service. According to the latest studies concerning Gen Z employees working in the banking sector, all these problems may cause professional stress and conflicts at work if not managed properly (Djibran, 2025). This is why the necessity arises to perform a study to investigate the problems of adaptation and well-being of Gen Z members working in this sphere.

At last, recent studies demonstrate that emotionally sensitive management and corporate culture are appreciated by Gen Z people. The young generation values openness, empathy, and personal development. Therefore, emotional intelligence is a necessary trait of character of the Gen Z members.

Emotional Intelligence and Work-Life Balance

Emotional intelligence and connection between it and work-life balance have been extensively researched under many theories. In general, theories indicate that emotionally intelligent people have good abilities to regulate emotions, which allows them to handle problems in both work and personal life. Such people have a good ability to identify triggers, manage emotions, set boundaries, and find balance in their lives. A lot of research indicates the existence of a positive correlation between work-life balance and emotional intelligence. Emotionally intelligent people suffer from low levels of stress, have fewer conflicts at work and at home, and have high levels of life satisfaction. Emotional intelligence helps to cope with stressful situations without affecting an individual's personal status. Self-awareness is important for identifying stress and emotional problems, while self-management is required for managing stress and frustration. Besides, empathy and social skills allow creating good relations at work and avoiding conflicts.

Other research showed that emotional intelligence is connected to the notion of resilience and psychological well-being, which are considered significant antecedents of the work-life balance. Emotional intelligence does not cause burnout of the worker's emotions and creates a positive connection between work and personal life spheres. In addition, it was proven that there is a correlation between emotional intelligence and some organisational outcomes such as cooperation, conflict resolution and adaptability, which lead to the achievement of work-life balance indirectly (Twenge, 2023). Emotional intelligence is an important personal characteristic nowadays because of the dynamics of the environment. People who can manage their emotions easily cope with changes in the organisation and challenges related

to it. It is especially true for organisations that have a stressful environment, for instance, banking organisations.

Emotional Intelligence, Generation Z, and Workplace Well-Being

In recent research, it was revealed that emotional intelligence can be extremely vital for the members of Generation Z in the workplace. Indeed, this particular group has a very high level of sensitivity to issues connected to mental and emotional health, as well as organisational culture. Therefore, it becomes clear that the ability to manage emotions can be critical for balancing at work. It should be noted that the emotionally intelligent leader can achieve greater success in the engagement of Generation Z due to the creation of such an environment, which involves such elements as trust, empathy, flexibility, and psychological safety (Twenge, 2023). In addition, the emotionally intelligent individual can overcome workplace stress and create relationships with others.

In addition, insights into the relevance of emotional intelligence for the Gen Z cohort in the workforce can also be obtained from understanding the trends that prevail in the contemporary workforce. As per the recent research conducted on the modern-day workforce, it is found that there are growing concerns of stress, tiredness, economic uncertainty, and work issues among young employees (Deloitte, 2026). Emotions can help to overcome the above-stated problems through emotional resilience and efficient problem-solving skills. Though there is a bit of individual literature available on both of the topics separately, very little literature has been found in relation to their association with respect to the Gen Z members of the Indian banking sector. Nearly all of the available literature deals with either general employees or any other occupational group.

Research Gap

As can be observed from the above literature, there are several gaps in the literature. First, there is a shortage of literature related to the topic of emotional intelligence, although there is a lot of research done in this field. Second, there is no literature concerning the effect of emotional intelligence on the work-life balance of Gen Z employees. Third, even though there are certain pieces of literature related to private banking employees, there are not many studies in this area since private banking has a very particular working nature. Fourth, the current literature focuses mainly on Western or metropolitan organisations, and there is almost no literature related to regional problems in cities of India such as Lucknow. Lastly, there is a need for new empirical research considering new requirements of modern employees. This research aims to bridge this gap by examining the link between emotional intelligence and work-life balance of Gen Z private banking employees of Lucknow, Uttar Pradesh.

Research Objectives

Research Objective 1: To study the impact of emotional intelligence on job stress and burnout among Generation Z employees in private banks in Lucknow, Uttar Pradesh.

Research Objective 2: To study the impact of job stress and burnout on work-life balance among Generation Z employees in private banks.

Research Objective 3: To study the mediating effect of job stress and burnout on the relationship between emotional intelligence and work-life balance among Generation Z employees in private banks.

Hypotheses

The increasing participation of Generation Z employees in the banking sector has intensified researchers'

interest in terms of the factors influencing the well-being and work-life balance of the employees. The banking industry has a hard-working environment, performance-based stress, customer-service-based stress, and constant technological stress, which might be the cause of stress and burnout among the employees of the private banks. Emotional Intelligence (EI) is an individual's capability to recognise, understand, manage and control his/her emotions. Emotional intelligence is seen as one of the most important resources helping employees deal with the stress they experience in the workplace, according to the literature. It is found by past studies that employees with a higher emotional intelligence level can handle the stress and balance their life and work efficiently. Job stress and burnout were found to negatively correlate with the work-life balance and well-being of the employees. The hypotheses for the research problem were formulated based on the literature review and conceptual framework.

H1: Emotional Intelligence has a significant negative effect on job stress experienced by Generation Z employees in private banks.

H2: Job stress has a significant positive effect on the burnout experienced by Generation Z employees in private banks.

H3: Burnout will have a significant negative effect on the work-life balance experienced by Generation Z employees in private banks.

H4: Emotional Intelligence will have a significant positive effect on the work-life balance experienced by Generation Z employees in private banks.

Method

The existing study adopted a cross-sectional quantitative survey research design aimed at establishing the relationships between EI, Job Stress, Burnout, and Work-Life Balance (WLB) of Gen Z workers in private banks in Lucknow, Uttar Pradesh. It can be considered reasonable to use the particular design for conducting the research because it will allow obtaining standard data from a large number of respondents and analysing the connection between the studied variables. The effectiveness of the survey approach to the research related to emotional intelligence, employee well-being, stress, burnout, and WLB has been proven in the existing literature (Hair et al., 2022).

Population and Sample

Gen Z employees who worked in private banks in Lucknow, Uttar Pradesh, constituted the population under study. According to the literature on the workforce, members of the Gen Z generation were born between 1997 and 2012. They were supposed to come from the private banking sector and be involved in either banking operations, customer services, sales, relationship management, or administration. The technique that was used for the collection of data was called stratified random sampling. The number of responses collected was 316. The process of collecting data was done through a questionnaire that was conducted both electronically and personally. This provided an opportunity to systematically analyse the variables under study.

Measures

The survey instrument was developed using scales that have been used before in other academic works by different scholars in our study. By utilising scales that have been validated by other scholars in their research before us, we hoped to improve construct validity, reliability, and consistency of this study (DeVellis & Thorpe, 2021). The survey instrument comprised five parts, which included Demographic Information, Emotional Intelligence, Job Stress, Burnout, and Work-life Balance. The measurement of all variables was conducted via a five-point Likert scale from 1 = Strongly Disagree to 5 = Strongly Agree.

We preferred to use the five-point Likert scale because of its popularity and minimal respondent fatigue (Hair et al., 2022).

Emotional Intelligence

To assess emotional intelligence (EI), the following test, called Wong and Law Emotional Intelligence Scale (WLEIS) was used as proposed by Wong and Law (2002).

The WLEIS scale includes four factors, including the following:

- Emotion Appraisal of Self (SEA)
- Emotion Appraisal of Others (OEA)
- Emotion Usage (UOE)
- Emotion Regulation (ROE)

Originally, there were 16 items in the WLEIS scale, including 4 scales, which consist of 4 items each. The scale possesses high reliability due to the fact that in previous research, the coefficients of Cronbach's alpha were 0.84-0.92 (Wong & Law, 2002; Law et al., 2004). There are many studies conducted using the WLEIS scale in the context of employee performance and stress management, and well-being; therefore, it can be effectively used in the current research.

Example question:

- "I am aware of my own emotions."

Job Stress

Job Stress Measurement was conducted using a modified version of the Perceived Stress Scale (PSS), which was created by Cohen et al. (1983). The modification of PSS implied the use of those items, which reflected stress experience in the workplace. Perceived Stress Scale is among the most commonly applied instruments for assessing perceived stress and demonstrates good reliability and validity for various work conditions. Similarly to other organisational behaviour research carried out lately, six items about perceptions of work-related stress were chosen from the original scale and adapted for bank employees. In the previous studies, it was found that coefficients of Cronbach's alpha surpassed 0.80 for the application of workplace stress (Lee, 2012).

Example of Item:

- "I feel sometimes nervous due to the demands of my job."

Rationale for using this particular measure of job stress is associated with the Job Demands – Resources (JD-R) Model, which states that job demands cause strain in employees.

Burnout

As far as the evaluation of the burnout status of the participants in our study is concerned, the items were taken from the Maslach Burnout Inventory – General Survey (MBI-GS) by Maslach and Jackson (1981), and then modified by Maslach et al. (2018). It should be noted that burnout is defined as a multidimensional condition which involves emotional exhaustion, cynicism, and inefficiency in the workplace. About the length of the questionnaire and the aims of the research, the one which focuses primarily on emotional exhaustion and fatigue at work was chosen. Emotional exhaustion is known to be the primary indicator of burnout syndrome and is widely used in organisational studies (Maslach & Leiter, 2016).

Example item:

- "I feel emotional exhaustion due to my job."

It should be noted that MBI is regarded as the most commonly used scale that measures burnout syndrome.

Work-Life Balance

Work-Life Balance Scale is developed based on the scale developed by Hayman (2005). Such a scale has been widely used in work-life balance and its effect on the employee's well-being studies. It consists of three factors:

- Work Interference with Personal Life (WIPL)
- Personal Life Interference with Work (PLIW)
- Work-Personal Life Enhancement (WPLE)

It consists of 15 statements and is highly reliable; the coefficients of reliability of Cronbach's alpha are between 0.78 and 0.91 (Hayman, 2005). Such a scale has been used in the work-life balance studies conducted in the service sector, for instance, in the banking and financial sectors.

Sample statement:

- Work demands prevent me from enjoying my personal life.

The choice of such a scale corresponds to the goals of the research. It will help to measure the effect of emotional intelligence and workplace stress on work-life balance.

Content Validity and Pilot Testing

The reliability of the measurement scales was assessed using Cronbach's alpha coefficients calculated from the collected data (see Table 1).

Table 1 Measurement Constructs and Reliability of Adopted Scales	
Construct	Reported Cronbach's α
Emotional Intelligence	0.83
Job Stress	0.78
Burnout	0.70
Work-Life Balance	0.78

Internal consistency of the Emotional Intelligence scale proved to be satisfactory based on the value of 0.83 by means of applying Cronbach's alpha measure. The reliability level of the Job Stress scale was 0.78, while the reliability level of the Work-Life Balance scale was 0.78. The value of Cronbach's alpha for the Burnout scale was 0.70, which can be considered the minimum acceptable value for internal consistency of a scale. In general, all scales were above the desirable level of 0.70 and were therefore reliable (Nunnally & Bernstein, 1994; Hair et al., 2022).

Demographics Analysis

Characteristics of the demographics of the sample are shown in Table 2. Out of 316 Generation Z participants in the survey, there were 181 (57.3%) men and 135 (42.7%) women.

Table 2 Demographic Data			
Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	181	57.3

	Female	135	42.7
Designation	Customer Service Executive	92	29.1
	Relationship Manager	81	25.6
	Sales Executive	68	21.5
	Operations Executive	75	23.7
Monthly Income (₹)	Under 10,000	48	15.2
	10,001–20,000	84	26.6
	20,001–30,000	79	25.0
	30,001–40,000	61	19.3
	Above 40,000	44	13.9

As per the classification standards, the largest category consisted of Customer Service Executives (29.1%), whereas the second largest category consisted of Relationship Managers (25.6%). Next came the category of Operations Executives (23.7%) and Sales Executives (21.5%). Regarding the monthly salary of the employees, it was observed that more respondents had a salary between ₹10,001 – 20,000 (26.6%) and ₹20,001 – 30,000 (25.0%). On the other hand, fewer respondents had a salary of ₹30,001 – 40,000

Hypotheses Testing

The hypotheses were tested using Structural Equation Modelling (SEM) methodology, which is considered one of the most appropriate techniques to investigate relations between latent variables. Structural Equation Modelling helps to assess various direct and indirect relationships despite the existence of measurement errors and, therefore, makes it possible to conduct a thorough assessment of the theoretical model (Hair et al., 2022). In the current study, the structural model was used in order to examine the effect of Emotional Intelligence on Job Stress, Burnout, and Work-Life Balance among Generation Z employees of private banks. The significance of relationships was analysed based on the standardised path coefficients (β), Critical Ratio (C.R.)/t-value, and p-value. P-value less than .05 was considered significant for hypothesis verification. The results of structural model analysis and hypothesis testing are presented in Table 3 below.

Table 3 Structural Model Analysis and Hypothesis Testing Results					
Hypothesis	Path	Standardized Path Coefficient (β)	t-value / C.R.	p-value	Decision
H1	Emotional Intelligence → Job Stress	-0.482	8.764	< .001	Supported
H2	Job Stress → Burnout	0.537	9.821	< .001	Supported
H3	Burnout → Work-Life Balance	-0.446	7.936	< .001	Supported
H4	Emotional Intelligence → Work-Life Balance	0.391	6.547	< .001	Supported

The above Table presents the results of a structural model analysis, which investigated the relations between the constructs: Emotional Intelligence, Job Stress, Burnout, and Work-Life Balance, among

Generation Z employees of Lucknow-based private banks. The findings indicate that all four proposed hypotheses were statistically significant and supported.

From the result, Emotional Intelligence affects Job Stress with great significance ($\beta = -0.482$, $t = 8.764$, $p < .001$). This confirms H1, meaning that the higher emotional intelligence a person has, the lower work stress will be since such individuals can perceive, understand, and regulate their emotions, hence proper management of stress. The findings confirm the importance of emotional intelligence as a psychological resource for stress management, as concluded in other studies. The results support H2 since there is a significant positive correlation between Job Stress and Burnout ($\beta = 0.537$, $t = 9.821$, $p < .001$). It indicates that the increase in job stress leads to burnout among employees. The members of Generation Z, who are experiencing heavy workload, role ambiguity, performance pressure, and emotional stress, are more vulnerable to exhaustion. Certainly, the high importance of the path coefficient proves that job stress is one of the major antecedents of burnout for private bank employees.

The following conclusion may be drawn from the results presented above. Namely, there is a negative impact of Burnout on Work-Life Balance ($\beta = -0.446$, $t = 7.936$, $p < .001$). Thus, the third hypothesis, H3, was confirmed. It means that burnout has a negative impact on work-life balance because burnout-suffering individuals experience problems balancing work and personal life. Emotional exhaustion and fatigue, which take place while experiencing burnout, make employees unable to solve personal issues, keep up social connections, and spend their leisure time. Furthermore, it was found that there is a positive relationship between Emotional Intelligence and Work-Life Balance ($\beta = 0.391$, $t = 6.547$, $p < .001$).

Therefore, the fourth hypothesis, H4, was confirmed. It was found out that people with high emotional intelligence do not have any problems balancing their work and personal life. High-emotional-intelligence people know how to cope with stress and manage their boundaries and interpersonal relations. Moreover, the results of mediation analysis reveal the existence of the indirect effect of Emotional Intelligence on Work-Life Balance via Job Stress and Burnout ($\beta = 0.115$, $p < .001$). Speaking about the indirect effect found in the research, one can say that Emotional Intelligence influences Work-Life Balance not only directly but also indirectly because it reduces Job Stress and Burnout. That is, both effects reveal partial mediation. In most cases, the findings achieved in the course of the research have proved the validity of the theoretical framework adopted for the paper. Specifically, it has been proven that Emotional Intelligence is an essential personal resource, which can enhance the level of Work-Life Balance and reduce Job Stress and Burnout.

In other words, the findings made in the course of the research have proven the importance of developing emotional competence among employees of generation Z in private banks, since this is the only way how it is possible to reduce job stress and burnout among employees. The findings are consistent with the Conservation of Resources Theory and the Job Demands-Resources Model.

Discussion

The current study explored the associations among emotional intelligence, job stress, burnout, and work-life balance of Gen Z bank employees of private banks in Lucknow, Uttar Pradesh. The current research has provided empirical evidence to prove the assumptions made for the theoretical model proposed in this study. Thus, it is empirically proven that emotional intelligence plays an important role in employee well-being and work-life experience. On the basis of the principles of Conservation of Resources Theory (Hobfoll, 1989) and Job Demands-Resources Model (Bakker & Demerouti, 2017), the findings have

proved that emotional intelligence acts as an important personal resource for managing workplace demands, reducing stress, burnout and achieving work-life balance.

The first hypothesis states that emotional intelligence will negatively affect job stress in Gen Z employees. Consequently, it has been found that employees who have high emotional intelligence levels have lower job stress levels. The findings supported the ability model of emotional intelligence proposed by Mayer and Salovey (1997). Workers who can identify and regulate their emotions will be able to manage challenges, stresses at the workplace, interpersonal conflicts, and stresses that arise from the workplace. These statements were made by Miao et al. (2020) and underlined the significance of the importance of the role of emotional intelligence in managing stress and emotions in organisations. Nevertheless, Sánchez-Álvarez et al. (2021) have established that employees who possess emotional intelligence have high psychological resilience and low occupation stresses.

The role of emotional intelligence as an instrument in reducing occupational stress becomes significant in regard to the banking industry. Generally, employees of banks face difficult customers, strict performance, various regulations, and work for many hours per day. As a result, employees suffer from considerable stress because of such working conditions. In particular, youth cannot get used to the workplace. Based on previous research, the emotional intelligence of workers makes it possible for them to adapt properly and stabilise their emotions under stress (Extremera et al., 2022; Zeidner et al., 2020). The second hypothesis analysed the effect of Job Stress on the Burnout of Generation Z and determined that the growing job stress results in growing burnout. This correlation coincides with a lot of research papers on this issue that prove that ongoing job stress is one of the most significant predictors of burnout (Maslach & Leiter, 2016). According to the definition, burnout occurs when people start suffering from exhaustion, cynicism, and poor performance because of the stress and the lack of psychological resources.

Such a connection is also in line with the concept of the JD-R model, according to which too much stress at work results in the loss of energy and exhaustion because of the lack of resources for dealing with stress (Bakker & Demerouti, 2017). These findings can be drawn based on the analysis of empirical research papers carried out in different service sectors such as banks, hospitals, and education. This research adds to the existing literature because it demonstrates that job stress is a factor which predicts the development of burnout in Gen Z employees at the private banks in India.

The third hypothesis investigated the effect of burnout on work-life balance. A negative correlation between Work-Life Balance and Burnout was identified. This finding indicates that hypothesis three has been confirmed. Employees who have burnout have a low work-life balance. This means that emotional exhaustion associated with work stresses is not only influencing the employee at work but also his/her life. Therefore, one can conclude that employees with burnout do not have enough psychological resources to engage in family, social and leisure activities and have problems in creating a work-life balance.

The findings are consistent with the existing literature because it is known that burnout has connections with work-family conflict, low life satisfaction, and low well-being (Allen et al., 2020; Carvalho & Chambel, 2021). Similar results were found by Molino et al. (2020), who stated that employees with burnout find it difficult to separate work and private life. Moreover, as it is stated by recent research performed among young workers, burnout becomes a great threat to the work-life balance because of the fact that the generation Z is characterised by the high attention paid to their well-being and quality of life (Deloitte, 2024; Twenge, 2023). Consequently, the results of the current research make a significant contribution to the development of the relevant body of literature concerning the negative impact of burnout on the general experience of employees.

Lastly, the fourth hypothesis implied that Emotional Intelligence would positively affect the Work-Life Balance. The results of the current research fully confirmed this hypothesis, proving that those employees who were emotionally intelligent managed to find the balance between their professional and private lives. In this way, the results are consistent with the previous literature devoted to the role of emotional intelligence in predicting people's well-being and life satisfaction (Brackett et al., 2021; Extremera et al., 2022). Some of the several ways through which emotional intelligence has been seen to positively affect the work-life balance include the following. First, emotionally intelligent people are able to identify sources of stress that could be psychologically stressful. Second, emotionally intelligent people are skilled in emotion regulation, and as such, they can handle job stress without letting it interfere with their personal life. Third, emotionally intelligent people have good interpersonal relationships, and as such they can form social support networks within and outside the workplace. The above claims have been supported by existing literature from Mikolajczak et al. (2020) and Hair et al., (2022).

The main contribution of this paper lies in the fact that the study will be focused on Generation Z employees. While there have been numerous academic papers on emotional intelligence and work-life balance, there have been few academic studies regarding the same in Generation Z employees working in private banks. Many attributes of Generation Z employees set them apart from those of other generations. Based on the recently conducted surveys on the current state of the workforce, the younger generation tends to be more concerned about their work-life balance and psychological well-being at work (Deloitte, 2024). Consequently, there is a need to pay attention to those factors which might influence work-life balance in favour of younger workers.

As a result of the study, one may state that emotional intelligence is an important feature of Gen Z workers, as it helps them develop emotional skills that can help them deal with tough working conditions. Younger workers experience some challenges connected with career instability, technology, high expectations, and changes in workplace culture. Nevertheless, in accordance with the study results, thanks to emotional intelligence, younger workers can overcome difficulties and experience less stress and burnout. The results are in line with the arguments about the importance of taking into account emotional skills as important employability skills (Cherniss, 2020; Gabrielova & Buchko, 2021).

The research is aimed at filling the gap in the literature on the issues of employee well-being in the Indian banking industry because there is little scientific research on the issue in question, and in most cases, it was done in Western countries. Comparatively fewer studies have focused specifically on private banking employees in economies. Taking into account the fast development of the banking industry in India and the involvement of employees from Generation Z in the labour market, the obtained findings can help better understand the psychological processes of the influence of these variables on the well-being of the personnel.

The outcomes of the current study correlate with the contemporary theories and offer empirical confirmation to the importance of emotional intelligence as one of the key individual factors affecting work-life balance via the effect on stress and burnout at work. The collected data confirm the influence of not only organisational factors but also psychological skills on the well-being of employees.

Research Implications

Several theoretical and practical implications arise as a result of the present study. First of all, this study makes an important contribution to the existing body of knowledge in the areas of emotional intelligence, employee wellbeing and work-life balance by studying the causality between Emotional Intelligence, Job

Stress, Burnout and Work-Life Balance among Generation Z employees. While most of the earlier studies have focused on the direct effect of emotional intelligence on organisational performance, the current study highlights that job stress and burnout act as mediators between emotional intelligence and work-life balance. Secondly, the study contributes to the application of the COR theory and JD-R model in the Indian banking sector.

Moreover, the study provides valuable information about Generation Z employees, who are a relatively new phenomenon in the world of work. Conclusions that can be made from this research prove that emotional intelligence is a valuable asset which will help the future generation of employees overcome work-related challenges and have a good work-life balance from both a personal and professional perspective. Regarding managerial implications, the findings suggest that it is essential to provide training in emotional intelligence within the framework of the strategy for training and development. Training in self-awareness, emotional regulation, empathy, and social skills will allow employees of the bank to manage their stress and prevent any burnout. It is possible to use the emotional intelligence test to select future leaders.

It is crucial to implement some stress management programs to reduce the level of stress and burnout among bank staff. Flexible working conditions, employee assistance programs, psychological services, and positive relationships between subordinates and superiors are effective ways of achieving work-life balance among Generation Z employees.

Limitations of the Study

Nevertheless, it is necessary to highlight certain limitations of this study, which need to be considered when interpreting its findings. First of all, this study applies a cross-sectional design, which allows collecting data on the current situation. Therefore, although some relationships have been established, it is impossible to claim any causality between variables.

Second, all the data have been gathered by means of a self-report technique in surveys. Although the self-report technique is one of the most widespread techniques in organisational behaviour studies, it is subject to such biases as common method variance, social desirability bias, and subjectivity of questions. Future research could use supervisor reports or objective measures of the organisation. Lastly, this research has been carried out among Gen-Z employees of private banks in Lucknow, Uttar Pradesh. However, despite the valuable information that was gathered in the above-stated context through research focus, results from this research cannot be extrapolated for application to the case of public sector bank employees or employees of any other industry/region because there may be differences in organisational culture and management styles along with the economic scenario of the place.

Moreover, in this particular research, only four key variables were selected as the focus for this research, namely, Emotional Intelligence, Job Stress, Burnout, and Work Life Balance. Employee Wellness is a multi-faceted concept and depends upon many other factors besides the above said four, such as organisational support, leadership styles, job satisfaction, employee engagement, resilience, and individual personality. Lastly, Generation Z was considered in this research to be quite a homogeneous group when, in actuality, Generation Z may have a lot of variance in itself due to various factors like education, experience, type of jobs, socio-economic status, etc.

Future Research Directions

Consequently, the results of the conducted research can suggest some new avenues for studying the prob-

lem in question. For example, longitudinal studies may be conducted to see how the studied variables change with time. In doing so, the results will become more credible since longitudinal design can shed light on the relationship between the above variables and reveal trends. Moreover, future researchers can broaden the scope of their study and add some mediating and moderating variables to the study. For example, resilience, psychological capital, organisational support, employee engagement, mindfulness, job satisfaction, and leadership style may help to clarify the way these mechanisms affect relationships between emotional intelligence and other variables.

Finally, it would be reasonable to conduct comparative studies of public and private banks to get more information about the peculiarities of employees' experience in this sector. The same thing can be done in other industries such as IT, healthcare, education, hospitality, and telecommunication. Moreover, other elements which can affect the correlation of emotional intelligence, stress, burnout, and work-life balance could be gender, socio-economic status, seniority, education, and job positions.

Finally, researchers should employ a mixed-methods approach in the process of conducting their research on the subject. This way, they will be able to gain a better understanding of the situation faced by Generation Z employees and thus determine the underlying causes of their quantitative findings. To conclude, the existing research framework on the issues of emotional intelligence, stress, burnout, and work-life balance among Generation Z employees can be expanded through the research conducted concerning other organisational problems that they face.

Conclusion

This research paper has highlighted the connection between Emotional Intelligence, Job Stress, Burnout, and Work-Life Balance of Generation Z employees working in private banks in Lucknow, Uttar Pradesh. Adopting COR and JD-R models, this study has been carried out to determine the importance of emotional intelligence among employees in making sure of happiness and work-life balance in highly challenging organisations. The findings of this study show that Emotional Intelligence is highly important in decreasing Job Stress and Work-Life Balance of Generation Z employees. It is also found that Job Stress is one of the main reasons for burnout, which further acts as an important obstacle to work-life balance. Hence, it can be concluded that emotionally intelligent people have a high chance of coping with occupational problems and achieving work-life balance.

This study contributes to the further understanding of the connection between emotional intelligence, job stress, burnout, and work-life balance as related to the experience and perception of Generation Z individuals in the context of their employment in private banking in India. Although there is an extensive list of literature devoted to the exploration of the relationship between the concepts mentioned above, the current paper emphasises the interconnectedness of these notions and discusses the importance of the individual concept as one of the factors influencing job stress management.

As far as the practical value of the current paper is concerned, it lies in the demonstration of the necessity to develop emotional intelligence and skills of managing job stress for organisations, particularly for those operating in the banking industry. The development of emotional intelligence and job stress management strategies will contribute to the success of the business processes. Another reason for the importance of the topic is connected to the growing number of Generation Z individuals entering the labour market.

To conclude, the findings of the study clearly indicate that Emotional Intelligence is the key factor that helps create a favourable work environment by reducing Job Stress, Job Burnout and creating an ideal

balance between Work & Life, among others. This information can be used by various stakeholders to create a healthy working environment in the ever-evolving banking industry.

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