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Emotional Intelligence and its Impact on Workplace Stress: Insights from Private Sector Banks

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ABSTRACT

The foundation of the country's economic structure is the banking system in India, or Indian banking system. Private sector banking refers to financial institutions owned and managed by private organisations, offering a wide range of services to individuals and businesses. These banks are known for their competitive, customer-centric approach, faster operations, and adoption of modern technology and innovative financial products. The ability to successfully comprehend, control, and communicate one's own emotions as well as identify those of others is known as emotional intelligence. Stress in private sector banks arises from heavy workloads, strict targets and continuous customer interactions. Employees require strong emotional regulation skills to handle stressful situations effectively in Erode. However, challenges as limited training, high job pressure, insufficient support systems and long working hours hinder their emotional well-being. In this context, the researchers aimed to assess the effect of emotional intelligence on managing stress among private sector bank employees in Erode. The study follows an empirical research design, with a sample of 225 employees selected through a random sampling method. Primary data were collected using a self-structured questionnaire covering socio-economic details and emotional intelligence factors, measured using a 5-point Likert scale. Secondary data were obtained from published articles, books, journals, and online sources. Statistical techniques including percentage analysis, mean score, standard deviation, ANOVA, correlation and multiple regression were employed for the analysis using SPSS 26.0 software. A null hypothesis was formulated to determine significant differences in the mean effect of emotional intelligence on stress management across selected variables. The analysis justified that high level of emotional intelligence in managing stress is perceived by the employees of private sector banks who belong to male, assistant managers, work in semi-urban bank branches, have 11–15 years of working experience and work 11–12 hours in a day.

Keywords: Emotional Intelligence, Stress Management, Private Sector Banks, Employee Well-being, Workplace Stress, Job Performance, Banking Employees.

1. INTRODUCTION

A network of financial institutions, including banks and credit unions, that manage financial transactions and offer financial services to people, companies, and governments is referred to as the Indian Banking System. The banking system of India forms the foundation of its economic architecture, and among its key components, private sector banks occupy an important position. These institutions have not only brought dynamism and competition into the sector but have also played a transformative role in enhancing efficiency, service quality, and technological advancement. Private sector banks refer to financial institutions in which the majority ownership or control rests in private hands rather than with the government. Emotional intelligence among private bank employees plays a crucial role in shaping customer service quality, teamwork, and workplace efficiency. Employees with higher emotional intelligence handle stress better, communicate effectively, and build stronger client relationships. In the competitive banking environment, developing emotional intelligence enhances decision-making, reduces conflicts, and boosts overall performance, contributing to improved productivity and customer satisfaction in private sector banks. Stress management among private bank employees is increasingly important due to rising workloads, strict targets, and continuous customer interactions. Employees often face pressure to meet performance benchmarks while adapting to rapid technological and regulatory changes. Effective stress management strategies such as time management, relaxation techniques, mindfulness, counselling support, and organisational initiatives help reduce burnout and improve emotional well-being. Encouraging a healthy work–life balance, promoting supportive leadership, and fostering open communication also play vital roles. Individuals with higher emotional intelligence can better understand and regulate their emotions, handle pressure effectively, and maintain positive interactions with customers and colleagues. By improving self-awareness, empathy, and emotional control, emotional intelligence helps reduce workplace stress, enhances resilience, and supports better performance in demanding banking environments.

2. REVIEW OF LITERATURE

According to Ashhar (2023), there is a significant negative relationship between emotional intelligence and stress among bank employees, indicating that higher emotional intelligence corresponds to lower stress levels. The study further revealed that employees with high emotional intelligence experience substantially less workplace stress compared to those with lower emotional intelligence. Moreover, private bank employees reported higher stress compared to government bank employees. Further, employees who demonstrated strong empathy, emotional stability, integrity and self-awareness were more capable of managing stress effectively. The study of Verma and Upahaya (2025) mentioned that emotional intelligence significantly enhances employee performance in private banks in Uttar Pradesh. In addition, employees demonstrated strong emotional control, conflict resolution skills, and resilience under pressure, contributing positively to workplace productivity. However, challenges were noted in areas such as motivation, handling criticism, and emotional decision-making. According to Gopal and Mohana Sundari (2025) assumed that emotional intelligence as a key factor influencing job satisfaction, interpersonal relationships, and overall employee performance in the banking sector. Further, employees with higher emotional intelligence demonstrate better decision-making, improved stress management, and stronger conflict-resolution skills. The review shows that EI enhances resilience and teamwork, especially in high-pressure banking environments. It also supports improved customer service quality and organizational productivity.

The research of Talukdar (2024) displayed that private sector bank employees experience varying levels of workplace stress, primarily due to long working hours, managerial pressure, and insufficient support from higher authorities. While employee performance remains strong in areas such as communication, role clarity, and task management, stress related to job stability and workload persists. Also, employee satisfaction improves with transparent policies and timely promotions, though fairness and feedback mechanisms require strengthening. Moreover, personal well-being is generally positive, yet moderate emotional exhaustion and mental health concerns indicate a need for further support. In case of Kalaiarasi et al. (2024) illustrated that bank managers exhibit a significantly high level of emotional intelligence, with empathy emerging as the strongest sub-dimension, followed by social skills, motivation, self-regulation, and self-awareness. Additionally, managerial effectiveness was clearly measurable through competence, team management, delegation, and communication. The research also identified major organisational role stressors, particularly role erosion, role ambiguity, and role expectation conflict. As banking roles become more complex, managers increasingly perceive a reduction in the significance of their responsibilities. The analysis of Charantimath and Akash (2023) pointed out that workplace stress is a major challenge in the banking sector, driven by rapid technological changes, heavy workloads, and high-performance expectations. Thus, bank employees increasingly struggle to cope with these pressures, resulting in emotional strain and reduced productivity. This study emphasized the urgent need for effective stress management programmes to mitigate the negative impacts of stress whereas evidence from various studies shows that organizations implementing such strategies achieve higher efficiency and employee satisfaction.

3. STATEMENT OF THE PROBLEM

Employees in private sector banks are increasingly exposed to high levels of work-related stress due to intense competition, demanding performance targets, rapid technological changes and continuous customer interactions. These pressures often lead to emotional exhaustion, reduced productivity and declining job satisfaction. In such a challenging work environment, emotional intelligence has emerged as a critical ability that can help employees understand, regulate and manage their emotions effectively while also responding empathetically to customer needs. Emotional intelligence is believed to enhance coping mechanisms, improve interpersonal relationships, and reduce the negative impact of workplace stress. Despite its importance, limited research has been conducted in the Erode district to examine how emotional intelligence influences stress management specifically among private sector bank employees. Therefore, there is an essential to investigate whether emotional intelligence significantly contributes to managing stress and how it varies across employees with different socio-economic and demographic backgrounds.

4. OBJECTIVES OF THE STUDY

- To explore the socio-economic profile of the selected employees working in private sector banks in Erode.
- To analyze the effect of emotional intelligence on managing stress among selected employees in the study area.

5. HYPOTHESIS OF THE STUDY

- No significant mean variation exists in the effect of emotional intelligence on managing stress among employees of different designations.
- No significant mean variation exists in the effect of emotional intelligence on managing stress among employees of different bank locations.

- No significant mean variation exists in the effect of emotional intelligence on managing stress among employees of different working experiences.
- No significant mean variation exists in the effect of emotional intelligence on managing stress among employees of different daily working hours.
- There is no positive significant association in effect of emotional intelligence on managing stress.
- There is significant relationship with effect of emotional intelligence on managing stress among selected variables.

6. RESEARCH METHODS

The present study employs an empirical research design and is based on a sample of 225 employees selected through a random sampling technique. The primary data were gathered through a self-designed questionnaire that captured socio-economic characteristics and factors related to emotional intelligence, assessed using a 5-point Likert scale whereas secondary data were sourced from published books, research articles, journals and credible online resources to support the study framework. The analysis incorporated a range of statistical methods, including percentage analysis, mean scores, standard deviation, ANOVA, correlation analysis, and multiple regression through SPSS 26.0 software, to evaluate the relationships among the study variables. Furthermore, a null hypothesis was established to examine whether significant differences exist in the mean effect of emotional intelligence on stress management across various selected variables.

7. RESULTS AND DISCUSSION

➢ Socio-Economic Profile of the Employees

The collected details of socio-economic profile and effect of emotional intelligence on managing stress among selected employees have been furnished.

Table 1: Socio-Economic Profile and Effect of Emotional Intelligence on Managing Stress

No.	Variables Name	Number of Respondents	%	Mean	SD
1	**Gender**				
	• Male	127	56.4	3.63	0.51
	• Female	98	43.6	3.58	0.46
	Total	**225**	**100.0**		
2	**Designation**				
	• Clerk	95	42.2	3.52	0.49
	• Cashier	63	28.0	3.52	0.47
	• Assistant Manager	44	19.6	3.71	0.50
	• Manager	23	10.2	3.59	0.44
	Total	**225**	**100.0**		
3	**Bank Location**				
	• Urban	104	46.2	3.58	0.47
	• Semi-Urban	73	32.5	3.68	0.51
	• Rural	48	21.3	3.55	0.51
	Total	**225**	**100.0**		
4	**Working Experience**				
	• Upto 5 years	83	36.9	3.48	0.52
	• 6 – 10 years	60	26.7	3.59	0.42
	• 11 – 15 years	53	23.6	3.73	0.50
	• Above 15 years	29	12.8	3.53	0.49
	Total	**225**	**100.0**		
5	**Daily Working Hours**				
	• Upto 8 hours	48	21.3	3.43	0.42
	• 9 – 10 hours	76	33.8	3.54	0.49
	• 11 – 12 hours	63	28.0	3.82	0.55
	• Above 12 hours	38	16.9	3.77	0.39
	Total	**225**	**100.0**		

- From the above table, it is mentioned that 56.4% of the respondents are male and 43.6% are female.
- It is inferred that 42.2% of the employees are clerks, 28.0% of the employees are cashiers, 19.6% of the employees are assistant managers and 10.2% of the employees are managers.
- From the analysis, it is inferred that 46.2% of the employees work in urban branches of private sector, 32.5% of the employees are working in semi-urban and 21.3% of the employees work in rural branches of private sector.
- It is determined that 36.9% of the employees have upto 5 years of experience, 26.7% of the employees have experience of 6–10 years, 23.6% of the employees have 11–15 years and 12.8% of the employees have above 15 years of working experience.
- From the analysis, it is displayed that 21.3% of the employees work upto 8 hours per day, 33.8% of the employees work 9-10 hours, 28.0% of the employees

work 11-12 hours and 16.9% of the employees work above 12 hours daily.

➢ Effect of Emotional Intelligence on Managing Stress

This section focuses on analysing the effect of emotional intelligence on managing stress among selected employees of private sector banks in Erode. For the purpose of this study, the researcher has included eight statements that assess how emotional intelligence influences employees' ability to handle workplace stress.

Table 2: Effect of Emotional Intelligence on Managing Stress

S.No	Factors	Mean Score	SD
1	I remain calm and composed while dealing with difficult customers.	3.21	1.34
2	I adopt healthy strategies to cope with stress during peak banking hours.	3.28	1.45
3	I am able to identify my emotions even in stressful banking situations.	4.24	1.05
4	I can understand and respond to the emotions of my colleagues effectively.	3.79	1.26
5	I use my emotional awareness to make better decisions at work.	3.56	1.44
6	I am able to handle work-related pressure without getting overwhelmed.	3.47	1.23
7	I can manage my negative emotions effectively during high-pressure work.	3.98	1.23
8	I can quickly recover from stressful situations in the workplace.	3.34	1.43

The Cronbach Alpha value for the statements of effect of emotional intelligence on managing stress is 0.913. This study indicates that the reliability of the effect of emotional intelligence on managing stress is good and fit for analysis. From the above table, it is justified that the employees highly agreed with the statement 'I am able to identify my emotions even in stressful banking situations', which recorded the highest mean score of 4.24 with a standard deviation of 1.05, indicating that most employees are confident in recognizing their emotions under stress. This is followed by 'I can manage my negative emotions effectively during high-pressure work' with a mean score of 3.98 and SD of 1.23, showing that employees possess a good ability to regulate emotions during demanding work conditions.

➢ Relationship between Socio-Economic Profile and Effect of Emotional Intelligence on Managing Stress

This section has examined how employees of private sector banks in Erode manage stress in relation to their socioeconomic profile and emotional intelligence. Using an ANOVA, a hypothesis has been developed to examine the association between a few independent factors and the effect of emotional intelligence on stress management.

Designation and Effect of Emotional Intelligence on Managing Stress

H_0: No significant mean variation exists in the effect of emotional intelligence on managing stress among employees of different designations.

Table 3: Designation and Effect of Emotional Intelligence on Managing Stress

	Sum of Squares	df	Mean Square	F	'p' value
Between Groups	1.958	3	0.653	2.777	0.042**
Within Groups	51.948	221	0.235		
Total	53.906	224			

Note: ** - Significant at 5% level

The findings indicate that the 'p' value is below 0.05; hence, the null hypothesis is rejected. This asserted that the significant mean difference exists in the effect of emotional intelligence on managing stress with respect to the employees' designation.

Bank Location and Effect of Emotional Intelligence on Managing Stress

H_0: No significant mean variation exists in the effect of emotional intelligence on managing stress among employees of different bank locations.

Table 4: Bank Location and Effect of Emotional Intelligence on Managing Stress

	Sum of Squares	df	Mean Square	F	'p' value
Between Groups	0.677	2	0.338	1.411	0.246^{NS}
Within Groups	53.230	222	0.240		
Total	53.906	224			

Note: NS - Not Significant

The results indicate that the 'p' value is greater than 0.05; therefore, the null hypothesis is accepted. This implies that there is no significant mean difference in the effect of emotional intelligence on managing stress with respect to the bank location of the employees.

Working Experience and Effect of Emotional Intelligence on Managing Stress

H_0: No significant mean variation exists in the effect of emotional intelligence on managing stress among employees of different working experiences.

Table 5: Working Experience and Effect of Emotional Intelligence on Managing Stress

	Sum of Squares	df	Mean Square	F	'p' value
Between Groups	2.334	3	0.778	3.334	0.020**
Within Groups	51.572	221	0.233		
Total	53.906	224			

Note: ** - Significant at 5% level

The analysis indicates that the 'p' value falls below the 0.05 threshold, leading to the rejection of the null hypothesis. This indicates that a significant mean difference exists in the effect of emotional intelligence on managing stress with respect to the employees' working experience.

Daily Working Hours and Effect of Emotional Intelligence on Managing Stress

H_0: No significant mean variation exists in the effect of emotional intelligence on managing stress among employees of different daily working hours.

Table 6: Daily Working Hours and Effect of Emotional Intelligence on Managing Stress

	Sum of Squares	df	Mean Square	F	'p' value
Between Groups	5.344	3	1.781	8.106	0.000*
Within Groups	48.562	221	0.220		
Total	53.906	224			

Note: * - Significant at 1% level

The results verify that the 'p' value is below 0.05, which necessitates the rejection of the null hypothesis. This means there is a significant mean difference in the effect of emotional intelligence on managing stress with respect to the employees' daily working hours.

Degree of Relationship between selected independent variables and Effect of Emotional Intelligence on Managing Stress

The following analysis investigates the relationship between the selected independent variables and the dependent variable the effect of emotional intelligence on managing stress through correlation analysis. In this study, working experience and daily working hours have been chosen as the key independent variables to assess their association with emotional intelligence–based stress management.

H_0: There is no positive significant association in effect of emotional intelligence on managing stress.

Table 7: Degree of Relationship between selected Independent Variables and Effect of Emotional Intelligence on Managing Stress

Variables	**Working Experience**	**Daily Working Hours**	**Effect of Emotional Intelligence on Managing Stress**
Working Experience	1.000		
Daily Working Hours	-0.080 (0.231^{NS})	1.000	
Effect of Emotional Intelligence on Managing Stress	0.185 (0.005*)	-0.153 (0.022**)	1.000

Note: * - Significant at 1% level; ** - Significant at 5% level; NS - Not Significant

The correlation analysis mentioned that working experience shows a positive and significant relationship with the effect of emotional intelligence on managing stress (0.185, significant at 1% level). This indicates that as the working experience of employees increases, their emotional intelligence in managing stress also tends to improve. Also, daily working hours show a negative and significant relationship with the effect of emotional intelligence on managing stress (-0.153, significant at 5% level), suggesting that as daily working hours increase, employees experience greater difficulty in managing stress effectively. Thus, the analysis depicted that both working experience and daily working hours significantly influence emotional intelligence in managing stress.

Relationship of Effect of Emotional Intelligence on Managing Stress

The study assesses the association between emotional intelligence–based stress management and the selected variables among employees.

H_0: There is significant relationship with effect of emotional intelligence on managing stress among selected variables.

Table 8: Relationship of Effect of Emotional Intelligence on Managing Stress (Multiple Regression Analysis)

No.	Variables	Coefficient	SE	't' value	'p' value
	(Constant)	3.939			
1	Working Experience	0.094	0.031	3.045	0.003*
2	Daily Working Hours	-0.074	0.021	-3.524	0.000*
	R Value	**0.915**			
	R^2 Value	**0.837**			
	F Value	**85.386***			

Note: * - Significant at 1% level

The multiple regression analysis proved that the R value of 0.915 indicates a very strong correlation between the independent variables and the effect of emotional intelligence on managing stress. The R^2 value of 0.837 revealed that 83.7% of the variation in the effect of emotional intelligence on managing stress is explained by working experience and daily working hours included in the model. The F value of 85.386, significant at the 1% level, confirms that the overall regression model is statistically significant and highly reliable. Hence, the analysis establishes that both working experience and daily working hours substantially contribute to predicting the level of emotional intelligence in managing stress among private sector bank employees. In addition, working experience (0.094) is statistically significant at the 1% level, indicating that employees with higher levels of experience show better emotional intelligence in managing stress. On the other hand, daily working hours (–0.074) is also significant at the 1% level, revealing that longer working hours have a negative and influence on the effect of emotional intelligence of employees in managing workplace stress. Thus, the analysis confirms that while working experience positively contributes to enhancing emotional intelligence, extended daily working hours tend to reduce employees' ability to manage stress effectively.

8. FINDINGS

- It is found that the majority of the employees belong to the male category. The analysis also indicated that high level of emotional intelligence in managing stress is perceived by the male employees.
- It is measured that majority of the employees belong to the clerk category. The analysis mentioned that high level of emotional intelligence in managing stress is perceived by the employees who are working as assistant managers.
- It is measured that majority of the employees work in urban locations of private sector bank. The analysis also highlighted that high level of emotional intelligence in managing stress is perceived by employees who work in semi-urban bank branches.
- It is observed that majority of the employees belong to the experience category of upto 5 years. The analysis noticed that high level of emotional intelligence is perceived by employees who have 11–15 years of working experience.
- It is identified that majority of the employees work 9–10 hours per day. The analysis indicated that the high level of emotional intelligence in managing stress is perceived by employees who work 11–12 hours daily.
- The mean score test mentioned that the employees highly agreed with the statement 'I am able to identify my emotions even in stressful banking situations' followed by 'I can manage my negative emotions effectively during high-pressure work' mean score of 4.24 and 3.98 respectively.
- The Anova results indicate a significant mean difference in the effect of emotional intelligence on managing stress with respect to the employees' designation.
- The F-test shows no significant mean difference in the effect of emotional intelligence on managing stress based on the bank location of the employees.
- The F-test reveals a significant mean difference in the effect of emotional intelligence on managing stress concerning the employees' working experience.
- The Anova findings illustrate a significant mean difference in the effect of emotional intelligence on managing stress with regard to the employees' daily working hours.
- The correlation analysis observed that working experience shows a positive and significant relationship with the effect of emotional intelligence on managing stress which indicates that as the working experience of employees increases, their emotional intelligence in managing stress also tends to improve. Also, daily working hours show a negative and significant relationship with the effect of emotional intelligence on managing stress which indicating that as daily working hours increase, employees experience greater difficulty in managing stress effectively.
- The multiple regression analysis noticed that the R value of 0.915 indicates a very strong correlation between the independent variables and the effect of emotional intelligence on managing stress. The R^2 value of 0.837 revealed that 83.7% of the variation in the effect of emotional intelligence on managing stress is explained by working experience and daily working hours included in the model. The F value, significant at the 1% level, confirms that the overall regression model is statistically significant and highly reliable. Hence, working experience is statistically significant at the 1% level. On the other hand, daily working hours is also significant at the 1% level. Thus, the analysis confirms that while working experience positively contributes to enhancing emotional intelligence, extended daily working hours tend to reduce employees' ability to manage stress effectively.

9. SUGGESTIONS

- The findings mentioned that a high level of emotional intelligence in managing stress is perceived by male employees. Hence, it is suggested that private sector banks should provide targeted emotional intelligence development programs for female employees to enhance their stress-handling abilities and overall workplace well-being.

- It is indicated that assistant managers perceive a higher level of emotional intelligence. Therefore, it is suggested that banks should encourage knowledge-sharing and mentorship, where assistant managers can guide clerks and cashiers in building emotional stability and effective stress-management strategies.
- From the study, the analysis showed that employees working in semi-urban branches possess higher emotional intelligence in managing stress. Hence, it is suggested that banks should identify the positive workplace factors present in semi-urban branches and replicate them in other branches to strengthen employees' emotional balance.
- It is revealed that employees with 11–15 years of experience demonstrated higher emotional intelligence. Therefore, it is suggested that banks should organize experience-based learning workshops, where senior employees can share practical coping methods with less experienced staff to improve stress-management skills.
- The findings observed that employees working 11–12 hours daily showed higher emotional intelligence in managing stress. Hence, it is suggested that banks should monitor workloads and maintain optimal working hours, ensuring that excessive working hours do not reduce emotional well-being, while promoting a healthy work-life balance for better stress management.

10. CONCLUSION

This study aimed to analyse the effect of emotional intelligence on managing stress among selected employees of private sector banks in Erode. Emotional intelligence plays a vital role in enabling bank employees to handle customer interactions, workplace pressure, and interpersonal relationships effectively. The study assumed that emotional intelligence levels significantly vary with selected variables such as working experience and daily working hours. Employees with higher experience and moderate working hours exhibited better emotional intelligence in handling stress. To maintain and improve emotional intelligence, employees with lower levels must be encouraged to identify their emotional triggers, regulate negative emotions, and adopt healthy stress-management techniques. Further, engaging in relaxation practices, maintaining work–life balance, and participating in organisational training programs can further help employees enhance their emotional stability and overall job performance.

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