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Factors Affecting the Psychological Resilience of Employees in Bank Melli Branches

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Abstract

Background: Currently, various organizations are interested in analyzing the psychological resilience of their employees and the factors affecting it. Extensive studies have not yet addressed psychological resilience among bank employees. To this end, this study investigated resilience and the factors affecting employees of the branches of Bank Melli in Kerman.

Methods: In this self-reported cross-sectional survey, 358 employees in the branches of Bank Melli in Kerman were selected as the respondents using stratified random sampling. The respondents completed a questionnaire adapted from the Connor-Davidson Resilience Scale (CD-RISC), the Persian version of the Emotional Intelligence Scale-41 (FEIS-41), Multidimensional Scale of Perceived Social Support (MSPSS), and Occupational Stress Questionnaire-HSE of the British Institute of Health and Safety from August to December 2019. The collected data were analyzed using SPSS 23 software and AMOS 21 software using structural equation modeling and bootstrap method to evaluate the mediating effect.

Results: Emotional intelligence and social support scores were both directly (β = 0.485 and p<0.001 for emotional intelligence, and β = 0.248 and p<0.001 for social support, respectively) and indirectly (β = 0.174 and p = 0.001 for emotional intelligence, and β = 0.081 and p = 0.001 for social support) associated with the resilience scores. The three variables of emotional intelligence, social support, and work-related stress predicted 51% of the variances of resilience.

Conclusion: The findings showed that emotional intelligence and social support can increase the psychological resilience of bank employees by affecting their work-related stress

Keywords: Resilience, Work-related stress, Emotional intelligence, Social support, Bank employees

Background

Currently, various organizations have become interested in studying the resilience of their employees and its impact on organizational performance (1). The concept of resilience first emerged in the 1970s in the field of clinical research and the 1990s was considered by researchers in the field of organizational management (2). Psychological resilience is the "capacity to rebound or bounce back from adversity, conflict, and failure or even positive events, progress, and increased responsibility" to maintain good health (3). Some researchers argue that organizations that train a more resilient workforce perform better and are more successful in achieving their goals (4). Thus, resilience is a growing and developing trait that is essential for employees to achieve individual and organizational success and maintain their health (5, 6). Due to their constantly changing, complex, and competitive environment, organizations, including the banking industry, need employees with a high level of psychological resilience (7). The 2008 economic crisis showed that strong and profitable banking industry is essential for the stability and success of countries. The global competitiveness of banks and the growing banking strategies have imposed functional pressures and work-related stress on employees and threatened their psychological and physical health. Thus, to have a better performance, employees need adequate psychological resilience in the workplace (8).

One of the most important areas of research on resilience in the organizational environment originates from the perspective of positive psychology proposed by Luthans et al. This perspective considers resilience as one of the four aspects of psychological capital (self-efficacy, hope, optimism, and resilience) that can lead to positive individual and organizational outcomes, as well as maintaining health (3, 9). According to this perspective, human resource interventions play an important role in the active management of this psychological capital (10). One of the most important ideas of positive psychology is that organizations should actively focus on psychological assets instead of directly focusing on work-related stress in managing their human resources, and by promoting these characteristics, indirectly influence and manage work-related stress. Therefore, according to some studies, resilience is the most important positive source for coping with work-related stress and stressful work environments (11, 12).

Employee resilience can be considered as a series of skills that can be developed and promoted by effective human resource interventions (1, 7) and can be predicted by various internal (personal) and external (environmental-social) factors (13). Emotional intelligence and social support are examples of these internal and external factors, that have strong associations with the individual resilience of employees (5, 14). Emotional intelligence is the ability to understand and recognize the emotions of oneself and others, and the proper management of these emotions in interpersonal relationships (15). This self-regulation process of emotions can help employees to achieve individual, group, and organizational goals (16). By regulating positive emotions, emotional intelligence can help employees cope better with work-related stress and organizational change and maintain their job performance (17). Thus, emotional intelligence can be directly related to resilience (18). Some researchers believe that emotional intelligence involves a set of emotional-social skills that can be developed even in the workplace, and organizations need to foster these skills in their employees to cope with work-related stress and achieve organizational goals (19). Another factor associated with employees' individual resilience is social support. Social support refers to a person's belief or perception of the existence of social support resources in their communication network (20). These sources usually come from formal and informal relationships with family, friends, and significant others (such as coworkers and supervisors) (21).

Researchers believe that social support can increase employees' resilience and thus maintain their health by reducing work-related stress (22). Other studies also indicated that social support is one of the predictors of resilience (23) that can increase the resilience of individuals by reducing the negative impact of stress (24). According to previous studies (17, 22, 24), emotional intelligence and social support have usually been effective in reducing resilience by reducing work-related stress.

Despite the emphasis on the importance of individual resilience in complex, competitive,

and stressful industries such as the banking industry (7, 8), there is no extensive study on employee resilience in the banking industry and factors affecting it including emotional intelligence and social support. Therefore, to reduce this research gap, this quantitative study aimed to investigate the relation of emotional intelligence and social support with individual resilience of employees in the branches of Bank Melli in Kerman and also examine the mediating role of work-related stress in the relation of emotional intelligence and social support with employee resilience.

Methods

This study was a cross-sectional survey and the data were collected using self-report instruments. The target population included the employees of Bank Melli branches across the country and the research population covered employees of Bank Melli branches in Kerman (N = 550). The respondents in the present study were selected through stratified random sampling. To this end, each branch (out of 32 branches of Bank Melli in Kerman) was considered as a cluster. In each branch, each employee was assigned a code on a separate card. Nobody other than the researcher was aware of the codes and the employees holding these codes. Then, the branch manager was asked to randomly select 65% of the codes as a sample of the employees in the branch.

Tabachnick and Fidell's guidelines were used to select the required minimum sample size (25), which believed that the sample size should be eight times the number of observable variables (27 observable variables in the present study) plus 50 participants (50 + 8m where "m" is the number of factors). The minimum sample size was 266, but because the study required factor analysis, Comrey and Lee believed that a relatively good factor analysis required at least 300 to 500 participants (26). Hence, 358 employees were selected as the sample in this study. Before conducting the study, a written permit was obtained from the Branch Management Office of the Bank Melli of Kerman Province. All respondents participated consciously and voluntarily in this study and signed a written consent form. They were assured that their personal information would be kept strictly confidential and that no one other than the researchers in the present study would have access to it.

The protocol in the present study was confirmed with the code of ethics IR.IAU.KERMAN.REC.1399.008. This study was conducted in compliance with the 27 ethics codes of the ethics committee in biomedical research of Islamic Azad University, Kerman Branch.

A survey questionnaire was used to collect data. It measured the respondents' demographic characteristics (age, gender, education, marital status, and work experience). It also assessed four latent constructs (resilience, emotional intelligence, social support, and work-related stress) with a total of 27 items.

A cross-sectional study that uses a long questionnaire to collect data at a particular time may produce "common method bias" (CMB). The respondents may become bored due to the lengthy items in the questionnaires and not answer the questions appropriately, choose neutral options irrationally, and select the options randomly, leading to an overestimation of the relations between constructs (27). One of the ways to prevent CMB is to shorten the survey questionnaire (28, 29), and is usually done in studies with structural equation modeling. For this purpose, similar to other studies, only a few items of each component from the four scales discussed were used (30, 31), the total score of selected items for each construct was analyzed, and finally, a 27-item survey questionnaire was designed.

The Connor-Davidson Resilience Scale (CD-RISC) was used to measure the construct of resilience (32). This 25-item scale has four components with a Likert scale (0 = strongly disagree to 4 = strongly agree). The minimum and maximum scores are 0 and 100, with higher scores indicating greater resilience. The psychometric properties of the Persian version of the scale were also desirable, and Cronbach's alpha of the components of achievement motivation, self-confidence, tenacity, and adaptability were 0.83, 0.91, 0.79, and 0.78, respectively (33). In the present study, eight items of the scale (two for each component) (with minimum and maximum scores of 0 and 32) were used. The Cronbach's alpha values for these eight items were calculated and equal to 0.946 and the factor load of each item was greater than 0.74. Cronbach's alpha greater than 0.7 and factor

loads greater than 0.6 represent the internal consistency (reliability) and convergent validity of the construct, respectively.

To measure the respondents' emotional intelligence, six items (two from each component) of the Persian version of the 41-item Emotional Intelligence Scale (FEIS-41) (34) developed by Austin et al. were used (35). The items are scored on a six-point Likert scale (1 = strongly disagree to 5 = strongly agree). The Cronbach alpha value for the Persian version of the scale was 0.89 and the corresponding values for three components of regulation of emotions (RoE), utilization of emotions (UoE) and appraisal of emotions (AoE) were 0.83, 0.78, and 0.81, respectively. The minimum and maximum scores are 41 and 205 on the main scale and 6 and 30 on the scale used in this study. The higher scores indicate higher levels of emotional intelligence. In the present study, Cronbach's alpha of six selected items was calculated as equal to 0.940 and the factor loads of each of these items were greater than 0.75.

Six items (two from each component) of the Multidimensional Scale of Perceived Social Support (MSPSS) developed by Zimet et al. (36) were used to measure social support. This 12-item Likert scale (1=strongly disagree to 7=strongly agree) measures perceived social support from three sources (family, friends, and significant other). The Persian version has desirable psychometric properties. The Cronbach's alpha was 0.92 for the whole scale and the corresponding Cronbach's alpha values for its three components were 0.89, 0.92, and 0.87, respectively (37). The minimum and maximum scores on the main scale are 12 and 84. The minimum and maximum scores for the version used in the present study were 6 and 42, with higher scores indicating a higher level of perceived social support. The Cronbach's alpha for the 6-item scale used in this study was 0.901 and the factor loads for each of these items were greater than 0.73.

The 35-item Occupational Stress Questionnaire-HSE of the British Institute of Health and Safety was used to measure the construct of work-related stress (38). This Likert scale (1=always to 5=never) has seven subscales (demand, control, support from authorities, support from colleagues, communications, role, and changes). The total scores obtained

from the questionnaire can range from 35 to 175. The total score on the questionnaire used in the present study varied from 7 to 35, with lower scores indicating higher levels of work-related stress. The Persian version of the questionnaire in the present study contained seven items (one item for each component) and showed favorable psychometric properties. The Cronbach's alpha measured using the split-half method by Azad and Gholami was reported as 0.78 (39). The Cronbach's alpha for the seven items was 0.942 and the factor loads of each of these items were greater than 0.72.

The data in this study were analyzed using structural equation modeling with AMOS software (version 21) and SPSS software (version 23). The fit indices of the proposed model were evaluated in terms of absoluteness, relevance, and parsimony/simplicity (40). For each of these three categories, two indicators were used to evaluate the model fit. Finally, the minimum difference indices (chi-square) (CMIN/DF) (acceptable values less than 5), the root mean square error of approximation (RMSEA) (acceptable values less than 0.08), the absolute fit index, the comparative fit index (CFI) and normalized fit index (NFI) (both acceptable values greater than 0.9), relative fit indices, adjusted goodness fit index (AGFI), and parsimony comparative fit index (PCFI) (both acceptable values were greater than 0.5) were used to evaluate the fit of the measurement and structural models in the study (40). To investigate the mediating effect in the present study, bootstrap was used with a bootstrap sample of 5000 (n = 5000) with 95% modified bias confidence intervals (BCIs). If the value of 0 is not in these intervals, the indirect effect (mediating effect) is statistically significant.

Pearson correlation test was run to examine the correlation between the four constructs in question. The absolute skewness and kurtosis values of the variables were used to check the normality of the data. Acceptable skewness and kurtosis values must be less than 3 and 10, respectively (41), and were less than 2 in the present study.

The maximum likelihood (ML) method was used in this study to estimate the parameters. In addition to Cronbach's alpha, composite reliability (CR) was measured to evaluate the internal consistency. The minimum acceptable value of these two criteria for the four constructs

was 0.7 (42). Besides, the average variance extracted (AVE) (with a minimum acceptable value of 0.5) and the Fornell-Larcker criterion were used to evaluate the convergent validity and divergent validity of the constructs (42), respectively. The Fornell-Larcker criterion compared the square root of AVE with the correlation between latent constructs (the four variables in question). The square root of the AVE of each construct must be greater than its highest correlation with other model constructs. The constructs manipulated in the present study had the minimum acceptable values for all four validity and reliability criteria (Cronbach's alpha values, composite reliability, and AVE in Table 1, and Fornell-Larcker criterion in Table 2).

Table 1. The mean, standard deviation, and validity and reliability criteria

Variables	Mean	SD	α	CR	AVE
Social support	4.233	1.981	0.901	0.920	0.659
Emotional intelligence	1.875	0.941	0.940	0.943	0.738
Job stress	2.094	0.993	0.942	0.944	0.711
Resilience	2.636	1.229	0.946	0.948	0.700

Table 2. The correlations between the research variables and the Fornell-Larcker criterion analysis

Variables	Social support	Emotional intelligence	Job stress	Resilience
Social support	0.811[a]			
Emotional intelligence	0.752**	0.859		
Job stress	-0.693**	-0.683**	0.843	
Resilience	0.611**	0.594**	-0.685**	0.836

** $P < 0.01$

a. The values in the parentheses are the root square of AVE.

In the final 27 item-questionnaire, exploratory factor analysis by principal component (PC) analysis and by varimax rotation confirmed the presence of 27 items in four factors (the same constructs used in this study), which explained 74.84% of the variances in the research variables. The Kaiser–Meyer–Olkin (KMO) value of the sample was 0.996 and because this value was greater than 0.9, there were no multiple collinearities between the independent variables (43). In addition, Harman's single-factor test was run to examine the possible effect of common method bias (CMB) after the study (44). In this test, non-rotational exploratory factor analysis was performed using the principal component factor detection method and all variables were limited to a common factor. Finally, the variance explained by this common factor did not exceed the permissible threshold of 50% (49.959%) which showed that the administration of the scale developed by merging the four instruments, reduced the effect of CMB on the results of the analysis (44).

Results

The respondents in this study were 358 bank employees, most of whom were male (73%) and had 11 to 20 years of work experience (53%). Table 3 shows the respondents' demographic characteristics.

Table 3. The respondents' demographic characteristics (n = 358)

Variable	Categories	Frequency (%)
Gender	Male	262 (73%)
	Female	96 (27%)
Age (year)	25-35	122 (34%)
	36-45	173 (48%)
	> 45	63 (18%)
Marital status	Single	51 (14%)
	Married	302 (84%)
	Divorced	5 (2%)
Education	Diploma	60 (17%)
	Bachelor's degree	266 (63%)
	Master's degree and higher	72 (20%)
Work experience	1-10	128 (36%)
	11-20	190 (53%)
	> 21	40 (11%)

In addition to the validity and reliability indexes, the mean and standard deviation for the four variables are shown. Table 2 also displays the results of the Fornell-Larcker criterion analysis as well as the correlations between the variables measured by the Pearson correlation test. As can be seen, there are significant correlations among all variables (p <0.01). Furthermore, work-related stress is negatively correlated with the three variables of emotional intelligence, social support, and resilience. In addition, there are positive

relations among emotional intelligence, social support, and resilience. The measurement model was evaluated by confirmatory factor analysis and the results showed that the model has a very good fit (CMIN/DF = 1.141, RMSEA = 0.02, CFI = 0.995, NFI = 0.960, AGFI = 0.916, and PCFI = 0.901). The factor loads of all items were significant and greater than 0.72. The structural model (Figure 1) also had a very good fit (CMIN/DF = 1.284, RMSEA = 0.028, CFI = 0.990, NFI = 0.995, AGFI = 0.908, and PCFI = 0.902).
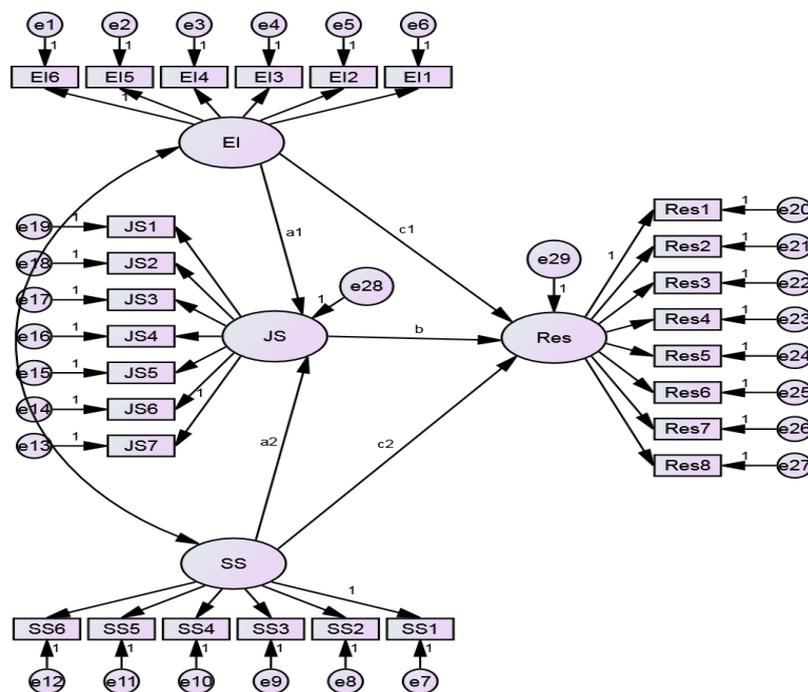
Figure 1. The structural model of the study (SS: social support, EI: emotional intelligence; JS: work-related stress; Res: Resilience)

First, each path was named with a Latin letter, and the two models were created in the AMOS software. The first model was the "direct effect model" which measured the direct effect of emotional intelligence and social support as the independent variables on resilience as the dependent variable, without the presence of work-related stress as the mediating variable. Therefore, in this model, the parameters of paths *a1*, *a2*, and *b* were constrained to 0. The second model is the "mediator effect model", which measured the

mediator variable. No path was constrained in the mediating effect model. To investigate the direct relation of emotional intelligence and social support with resilience, the direct effect model and the significance of paths *c1* and *c2* were investigated. The results showed that emotional intelligence (β = 0.485; p <0.001) and social support (β = 0.248; p <0.001) were significantly directly related to resilience. The mediating model examined the indirect effect of emotional intelligence on resilience mediated by work-related stress (path *a1.b*) and the indirect

effect of social support on resilience mediated by work-related stress (path $_{a2.b}$). The present study used a bootstrap procedure with an initial bootstrap sample of 5000 to analyze the indirect and mediating effects. The results showed that both paths $a1.b$ (β=0.174; BCI [0.262 & 0.109]; p<0.001) and $a2.b$ (β = 0.081; BCI [0.051 & 0.121]; p<0.001) were significant, and their modified bias confidence intervals did not include zero. Thus, the mediator model was confirmed. Finally, the three variables of emotional intelligence, social support, and work-related stress could explain 51% of the variances of resilience. The results showed that work-related stress plays a mediating role in the relation of emotional intelligence and social support with resilience. However, to examine whether this mediation is complete or partial, it is necessary to examine the significance of direct paths $c1$ and $c2$ with the presence of a mediating variable in the analysis. If the two paths are no longer significant in the presence of the mediator variable, work-related stress is a complete mediator, indicating that the whole effect of the two variables of emotional intelligence and social support would be applied to resilience by reducing work-related stress. However, if these two pathways are still significant in the presence of work-related stress, work-related stress has a partial mediating role and these two variables can affect resilience directly or indirectly by reducing the negative effect of work-related stress. Despite the mediating variable of work-related stress, the data confirmed the two direct paths $c1$ (β=0.310; p <0.001) and $c2$ (β=0.167; p<0.001) are significant. As a result, work-related stress played a partial mediating role, as shown in Table 4.

Table 4. The direct and indirect effects of the relations between the variables

Paths	Direct effect (unmediated)	Indirect effect	Direct effect (mediated)	Result
EI ⟶ Res	β = 0.458***	β = 0.174***; BCI = [0.109 & 0.262]	β = 0.310***	Partial mediation
SS ⟶ Res	β = 0.248***	β = 0.081***; BCI = [0.051 & 0.121]	β = 0.167***	Partial mediation

***: P < 0.001; BCI: modified bias confidence intervals; SS: Social support; EI: Emotional intelligence; Res: Resilience

Discussion

Following an electronic search of previous studies in the literature, this study was one of the first studies to examine factors affecting the resilience of bank employees in Iran. This study investigated the extent to which emotional intelligence, social support, and work-related stress are correlated with the resilience of employees in the branches of Bank Melli in Kerman. The findings of this study showed that emotional intelligence has a direct and significant relation with resilience. Employees with higher levels of emotional intelligence had higher resilience scores. Accordingly, Magnano et al. investigated the relation between emotional intelligence, resilience, and achievement motivation in 488 Italian employees, and concluded that emotional intelligence indirectly increases employee motivation by increasing resilience (14). Furthermore, Armstrong et al. examined the effect of emotional intelligence on resilience in stressful situations in 414 people, about half of whom were full-time employees. They concluded that people with a higher level of emotional intelligence can better cope with stressful situations (18). Emotional intelligence can give a person a very good ability to understand and recognize emotions and help to correctly interpret negative events. It also helps individuals develop positive attitudes and actively respond to negative events (45, 46), thus promoting their resilience in stressful situations.

The findings of the present study showed that social support also had a significant and direct relationship with resilience. Employees who perceived more social support had higher scores on the resilience scale. In a cross-sectional study, Bernabe and Botia examined the relation between social support from co-workers and supervisors and resilience and health of 156 firefighters in Spain and concluded that social support from colleagues and supervisors could increase the resilience of employees and thus maintain or improve their health (22). Bose and Pal also studied the impact of social support from family members on the personal and psychological resilience of 200 bank employees in an Indian city and found that family support increased the individual resilience of bank employees (5).

The present study also confirmed the significant and indirect relation between emotional intelligence and resilience of bank employees (mediated by work-related stress). The results showed that emotional intelligence, in addition to having a direct and significant effect on the resilience of bank employees, can also indirectly affect it by reducing work-related stress. In their study of 126 psychology students, Schneider et al. explored the relation between emotional intelligence, stress, and resilience. They found that unlike people with low emotional intelligence, those with higher emotional intelligence viewed stressful situations as a challenge rather than a threat. As a result, they took positive and active action to eliminate it, and this helped them to increase their resilience (46). Previous studies have shown that stress-depleted sources of resilience can be revived through the proper use of positive emotions (as one of the outcomes of emotional intelligence). Thus, interventions developed based on positive emotion management can help people deal with stress and thereby increase their resilience (47).

The data in this study also confirmed the indirect and significant effect of social support (mediated by work-related stress) on the resilience of bank employees. Accordingly, Agarwal et al. investigated the effect of social support on creating resilience and maintaining the health of employees of various organizations and concluded that the support from colleagues can reduce employees' work-related stress and promote their resilience (48). Another study on caregivers of people with Alzheimer's disease showed that the stress associated with performing a caring role negatively affects their resilience (24). It was also shown that the relation between stress and resilience in these caregivers was moderated through social support so that higher levels of social support reduce the negative impact of stress on resilience and thus improve resilience.

The present study is one of the first studies to examine the factors affecting resilience in the staff of Iranian banks. It also used one of the most powerful statistical techniques to test the direct and indirect effects of variables, and

this can be one of the strengths of this study. However, this study was conducted with some limitations. For instance, it was conducted using a cross-sectional design. Therefore, this study only measured the relation between constructs and did not show cause-and-effect relations between them. In the future, a longitudinal study should be designed to investigate the cause-and-effect relations between the variables. Furthermore, to increase the generalizability of the findings, similar studies need to be conducted in other regions of the country and other banks. There may also be other variables affecting the resilience of these employees that have not been considered in this study. Thus, future studies can focus on other variables affecting bank employees' resilience. Another limitation of this study was the mismatch in the respondents' demographic characteristics, including the number of participants by gender and marital status. To this end, future studies can focus on respondents that are homogenous in terms of demographic characteristics.

Conclusion

The present study can have some implications for human resource managers in banks. They can use the insights from this study in selecting and recruiting new employees. They can select people who are more resilient by examining applicants' emotional intelligence and ability to build effective interpersonal relationships. By managing stressful workplace conditions, these individuals can perform better at work, achieve organizational goals better, and maintain greater psychological and physical health. Furthermore, human resource managers in banks can increase employee resilience by planning educational interventions to improve employees' emotional intelligence and social support.

Acknowledgments

Conflict of interest

The authors declared no conflict of interest in this article.

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