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The Interplay of Resilience, Emotional Intelligence, and Motivation in Reducing Occupational Burnout: Insights from the Banking Sector in Pakistan

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ABSTRACT

Purpose: The primary objective of this study is to examine the impact of resilience, emotional intelligence (EI), and motivation on occupational burnout (OB) within the banking sector in Pakistan. Additionally, the study investigates the role of work misbehavior (WM) and occupational burnout as mediators in the relationship between resilience, EI, motivation, and OB.

Design/Methodology/Approach: Data for the study was collected through questionnaires distributed among banking employees, targeting a total sample size of 480 participants. The analysis was conducted in two phases: first tests using SPSS and structural tests using Partial Least Squares Structural Equation Modeling (PLS-SEM). The study developed ten hypotheses to test the relationships between the variables.

Findings: The study revealed that nine out of the ten hypotheses were supported. Specifically, hypotheses H₁ to H₃, which proposed significant relationships between resilience, EI, motivation, and OB, were supported. Hypotheses H₄ to H₆, which suggested that resilience, EI, and motivation negatively influence WM, were also endorsed except for H₅. The results indicated that EI is not directly related to WM but is mediated by OB.

Implications/Originality/Value: The study's implications highlight the importance of resilience, EI, and motivation in reducing occupational burnout and work misbehavior in the banking sector. Understanding these relationships can help managers and HR professionals design interventions and training programs to enhance these attributes among employees, ultimately reducing OB and WM.

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1. Introduction

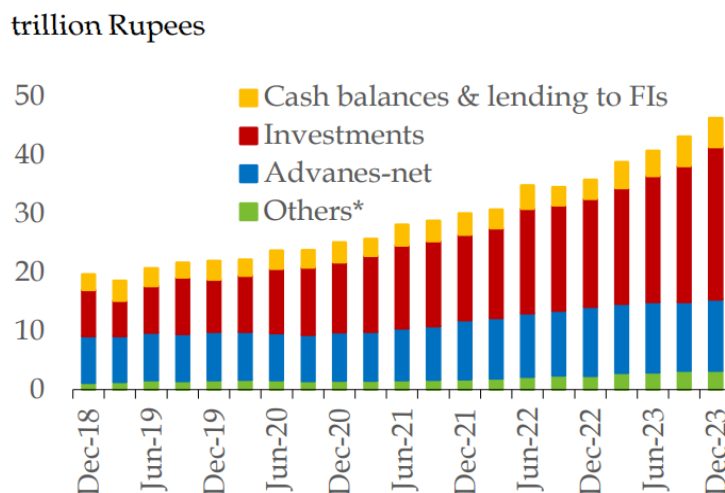
Burnout has been recognized as a significant health problem in many countries. It is primarily observed in the workplace and arises from various negative factors, adversely affecting organizational outcomes. Burnout can lead to negative consequences, such as employee misbehavior at work (Mustafa et al., 2023; Roellyanti, 2024). According to WHO (2023), burnout results from long-term work-related stress. Symptoms may include a high mental distance from work, excessive workload, cynicism or negative feelings towards the workplace, continuous demotivation, low professional efficacy, depersonalization, emotional exhaustion, and a feeling of energy depletion. Although burnout is not classified as a disorder or medical diagnosis (Archer et al., 2024). According to APA (2023), reports that 71% of individuals in the US experience stress and burnout due to work conditions and workload. It is crucial to identify factors that can reduce stress and burnout in the workplace. Freudenberg (1974) first introduced the concept of burnout, defining it as an indicator of behavior. Misbehavior can manifest as burnout symptoms such as emotional exhaustion, physical health problems related to workload, depression, and negative perceptions or feelings at work. This study discusses several factors that contribute to occupational burnout and affect employee behavior, including emotional exhaustion, motivation, and resilience (Thomas & Harris, 2021).

Previous researchers have found more stress and occupational burnout in the banking sector compared to other industries. Bank employees are required to meet performance standards, ensure transaction accuracy, and maintain high performance, among other responsibilities. To meet these demands, bank employees need high levels of EI, resilience, and motivation to achieve positive outcomes (Saleh et al., 2022). Therefore, the primary objective of this study is to examine the impact of resilience, emotional intelligence (EI), and motivation on occupational burnout (OB) in the banking sector in Pakistan. Additionally, the study aims to investigate the role of work misbehavior (WM) and occupational burnout as mediators in the relationship between resilience, EI, motivation, and OB. Past studies and research have been conducted in the context of OB and its factor's effect on workplace misbehavior. Past several studies have been conducted in different countries, e.g. Australia (Rajendran et al., 2020); Romania (Popescu et al., 2018), Malaysia (Kasa & Hassan, 2017), Turkey (Sesen et al., 2011), USA (Garcia et al., 2020), China (Lu et al., 2020; Moreno Fortes et al., 2020; Wang et al., 2019). In developed countries Spector and Fox (2005), OB in the banking sector is less than in developing countries (e.g., Pakistan, India, etc.). In addition, the Banking sector in developed countries highly cares for their employee than in developing countries such as Africa, India, Pakistan, etc. (Loi et al., 2021).

The banking sector is the largest among all sectors in Pakistan. It includes foreign banks, local banks, specialized banks, as well as public and private sector banks. In Pakistan, there are a total of 31 banks: 5 public banks, 22 private banks, and 4 foreign banks. According to the (SBP, 2024), the asset-based sector grew by 29.5% in 2023-2024. Assets increased from Rs. 10,568 billion to Rs. 46,364 billion, as shown in Figure 1. Investment rose by 53%, and the financial sector's assets grew by 27% in 2024 (DAWN, 2024). In Pakistan, as depicted in Figure 2, the employee turnover rate in the banking and finance industry is 18.6%, the highest rate among all sectors (Compdata.Survey, 2024). The reasons behind this high turnover rate are as follows: The banking sector often demands long working hours and a heavy workload, leading to physical and mental fatigue. Employees are frequently required to meet tight deadlines and handle multiple tasks simultaneously (Baker et al., 2024). There is immense pressure to achieve sales targets and performance metrics, which can create a stressful work environment (Baker et al., 2024). The constant push to meet or exceed these targets can lead to chronic stress and burnout. The demanding nature of banking jobs often leaves little time for personal life, resulting in poor work-life balance. Employees may struggle to find time for relaxation and personal activities, leading to increased stress levels (Thomas & Harris, 2021).

Figure 1

Assets Composition of Banks

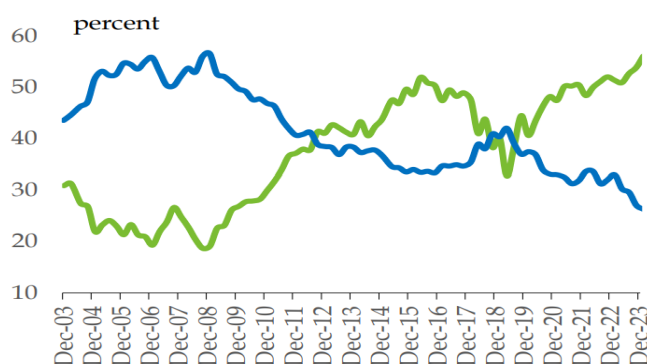


Source: State Bank of Pakistan (SBP, 2024)

In addition, the organizational culture in many banks in Pakistan may not prioritize employee well-being. A lack of support from management, inadequate recognition, and limited opportunities for professional growth can contribute to feelings of disengagement and burnout. The broader economic and social environment in Pakistan, including job insecurity and economic instability, adds to the stress experienced by banking employees (Maley et al., 2024). These external pressures can exacerbate the internal pressures of the workplace. Therefore, the OB is high in Pakistan's banking sector due to the high attention of employees, low digital security, long working hours, lack of emotional intelligence, lack of resilience, and lack of skills often found in banking employees, afraid to job lost, pressure of transaction accuracy, employee's favoritism, pressure of job as well as family responsibilities, and old software usage (Saleh et al., 2022).

Figure 2

Investment and Advance Net



Source: State Bank of Pakistan (SBP, 2024)

This study contributes to finding the role of motivation, EI, and resilience in the workplace as the factors that can create OB and give negative outcomes such as workplace misbehavior. According to (Kononenko et al., 2024) self-determination has not been seen in demotivated workers, which indicates negative adjustment at the psychological level and experience of incompetence, inadequacy, unfit, and non-autonomy. In contrast, a lack of motivation creates job insecurity, decreases the productivity of employees, reduces job demand, and cognitive and psychological disturbance which changes employee good behavior into misbehavior (Trepanier et al., 2020). Baker

et al. (2024) argued that EI is a competencies and skills cluster. The people who have EI are capable of social and self-awareness and relationship management. In contrast, people lack EI due to unable to think or feel positive, feeling sensitive at all times, blaming others for no reason, poor skills of coping, poor management, emotional outburst, oversaturation at an emotional level, depression, anxiety, struggling, lower IQ level which gives results of OB and workplace misbehavior (Archer et al., 2024).

According to Gupta and Srivastava (2020a), Resilience is the ability, quality, or personal trait of an individual to bounce back after frustration, depression, adversity, or misfortune. However, the connection between resilience and occupational burnout (OB) is negative according to various studies. Personal factors related to resilience include social support from family or the organization, socio-cultural factors, locus of control, optimism, self-esteem, efficacy, and personality traits. Conversely, OB occurs when individuals cannot bounce back after serious illness, misfortune, frustration, or any negative events, or when they are unable to overcome stress. Previous studies have found a positive relationship between occupational burnout and workplace misbehavior (Abbasi et al., 2024; Dewi et al., 2024; Kononenko et al., 2024; Saleh et al., 2022; Thomas & Harris, 2021).

(OB) occurs due to factors such as a lack of motivated employees, excessive workload, low (EI), lack of resilience, insufficient support, poor communication, and employee inefficiency (Maley et al., 2024). These factors can exacerbate symptoms of burnout, including shortness of breath, sleeplessness, gastrointestinal disorders, emotional exhaustion, and depression. These symptoms may lead to a suspicious attitude, feelings of omnipotence or overconfidence, use of inappropriate language at the workplace, excessive use of barbiturates and tranquilizers, cynicism, anger, disrespect towards employees, fighting, and frustration. Such issues negatively impact organizational performance, productivity, firm growth, and the organizational environment (Abbasi et al., 2024). However, previous research has often overlooked the effects of OB on workplace misbehavior, focusing primarily on the impact of stressors on OB. Therefore, this study addresses this gap by investigating the impact of motivation, resilience, and emotional intelligence on OB and workplace misbehavior. Additionally, the study aims to determine the impact of OB on workplace behavior in the banking sector of Pakistan.

2. Literature Review

2.1 Theoretical Background

The conceptual model of this study is based on various theories and models, including self-determination theory, Goleman's EI performance model, Bar-On's EI competencies, Mayer, Salovey, and Caruso's EI ability model, resilience theory, Maslach Burnout Inventory, reasoned action theory, and social exchange theory related to counterproductive behavior. Self-determination theory, proposed by Ryan and Deci (2000), states that individuals become motivated to grow or become self-determined when their needs for autonomy and competence are fulfilled. This theory stated that motivation (e.g., intrinsic and extrinsic) has adverse influence on job burnout. However, job burnout occurs due to a lack of motivation. The reason must be a lack of competence, connection, and lack of autonomy in work (Baker et al., 2024). It also occurs due to lack of intelligence. Goleman's EI performance model proposed by (Goleman, 1988), stated that the EI is a competencies and skill cluster. The people have EI, capable of social and self-awareness and relationship management (Gong et al., 2019). The three concepts related to EI introduced by previous researchers are Bar-on, Goleman, Mayer, and Salovey Models. Bar-on model proposed by Bar-On (2001) stated that the social or EI of people could be used to assess psychological well-being related to the behavior and performance of an individual. Mayer, Salovey, and Caruso's EI ability model proposed by (J. D. Mayer et al. (2000) stated that EI is cognitive, which is used to improve cognitive activity.

Previous researchers introduce resilience theory stated that the ability to bounce back after frustration, depression, adversity, or misfortune is good for the employees (Baker et al., 2024). In addition, Maslach and Jackson (1981) proposed the three-dimensional model of job burnout named Maslach Burnout Inventory MBI, which includes personal accomplishment, depersonalization, and exhaustion. First, exhaustion is the burnout central quality.

Second, depersonalization is neglecting or ignoring qualities that make you unique. Third, personal accomplishment reflects the association between depersonalization and exhaustion. Furthermore, Kala Sneha (2020) proposed social exchange theory explained employee behaviour in the workplace. It stated that employee behaviour is influenced by their perception of treatment. Employees tend to misbehave if they feel mistreated by the organization (Garcia et al., 2020).

2.2 Empirical Review and Hypotheses Development

2.2.1 Work Misbehavior

Work misbehavior refers to actions that individuals engage in at work that should be prohibited or discouraged. In the modern era, work misbehavior and inappropriate work manners have garnered attention due to their economic, sociological, and psychological implications. Such behaviors, including theft, sabotage, withdrawal, and harassment, are considered dysfunctional (Dewi et al., 2024; Kononenko et al., 2024). These actions undermine major organizational norms and harm the organization in various ways, affecting its goals, strategy, capacity, and benefits (Saleh et al., 2022). Such behaviors conflict with the interests of the organization, its staff, management, and employees, making them costly for all parties involved (Saleh et al., 2022).

2.2.2 Resilience and Occupational Burnout

Resilience is the ability, quality, or personal trait of an individual to bounce back after frustration, depression, adversity, or misfortune (Gupta & Srivastava, 2020a). Flexibility is a complex concept to define, and there are various approaches to understanding it. Some researchers propose that resilience is an individual attribute or characteristic that enables a person to thrive in adverse conditions. Others view it as positive outcomes or behaviors during misfortune (Saleh et al., 2022), while some consider it a dynamic process involving positive adaptation in challenging situations. High resilience has been found to have a significant relationship with positive indicators of psychological well-being and emotional intelligence. Then again negative relationship between neuroticism and negative impact (Archer et al., 2024). There is sufficient proof for the negative relationship between strength and burnout and the positive relationship between flexibility and mental. High flexibility has been found to have a huge relationship with positive markers of psychological wellness and enthusiastic Knowledge and negative influence of resilience on stress. There is sufficient proof for the negative relations among strength and burnout and the positive relationship among flexibility and mental wellbeing (Archer et al., 2024; Maley et al., 2024; Smaliukienė et al., 2024). Hence, the hypothesis is,

H1: Resilience has a negative and significant impact on OB.

2.2.3 Emotional Intelligence and Occupational Burnout

It referred as a set of interrelated abilities and skills that enable expressing, understanding, and perceiving emotion: generating feelings to support intellectual growth, controlling emotion, comprehending emotions, and supporting thoughts (Loi et al., 2021). EI has additionally been discovered to be emphatically identified with physical and mental prosperity bliss and work and life fulfillment (Loi et al., 2021). Also, a new meta-investigation are found negative connection between EI and burnout among instructors (Mustafa et al., 2023). High-EI laborers may utilize the comprehension of their feelings and the feelings of others to acquire and preserve assets. For instance, high EI may pick up courtesy with managers who control their work tasks, making it almost certain that they will be allotted to projects with a diminished introduction to stressors that may add to work burnout. Besides, high-EI laborers might be more capable of evading clashes and different conditions That add to work burnout (Roellyanti, 2024). When encountering pressure, high-EI laborers may pick more than 1049 Employees quiet and burnout in India's powerful adapting systems, which add to positive psychological well-being. The examinations reveal a negative connection between EI and employment burnout just as signs that those high in EI are better ready to oversee pressure (Baker et al., 2024). Hence, the hypothesis is,

H2: EI has a negative and significant impact on OB.

2.4.4 Motivation and Occupational Burnout

It is a process whereby activity directed by a goal is sustained and instigated. Motivation is a multi-dimension construct, comprising several interrelated factors such as emotion, need, belief, values, desires, and goals (Saleh et al., 2022). A broadly acknowledged definition for work burnout is "a mental disorder arising as a drawn-out reaction to constant relational stressors at work" (Thomas & Harris, 2021). This definition includes three dimensions: (a) emotional exhaustion, referring to feelings of fatigue and loss of energy; (b) depersonalization, characterized by dehumanization, detachment from work and clients, and emotional numbing; and (c) reduced personal accomplishment or inefficacy, which is a sense of personal or professional inadequacy, along with decreased productivity and coping skills (Kononenko et al., 2024). Numerous studies have found that intrinsic motivation is negatively related to work burnout (Dewi et al., 2024). Intrinsically motivated workers are more self-determined and exhibit positive psychological changes in their sense of autonomy and competence. They can cope with stress more effectively and are better able to balance work and family lives, which can support, reduce, or even eliminate work burnout (Abbasi et al., 2024). Hence, the hypothesis is,

H3: Motivation has a negative and significant impact on OB.

2.4.5 Resilience and Work Misbehaviour

The study examined the predictive role of emotional intelligence (EI) and organizational constraints on counterproductive behavior among individuals (Maley et al., 2024). According to the theories hypothesized to guide this examination, the result of the main hypothesis—stating that organizational constraints and emotional intelligence will both independently and jointly predict counterproductive work behavior—revealed that there was indeed a combined and independent effect of organizational constraints and emotional intelligence. This study is similar to that of Archer et al. (2024), who found that emotional intelligence impacts workplace deviance among individual employees. Wang et al. (2015) also found that emotional intelligence and organizational constraints together influence counterproductive work behavior. Additionally, (M. P. Mayer et al., 2000) found a combined effect of emotional intelligence and organizational constraints on work-related deviant behavior among 123 police officers. The Ability Model of EI suggests that when employees are unable to manage their emotions, they tend to engage in counterproductive work behavior. The finding revealed that the employees want to more productive at the work place but when employees unable to maintain positive mindset it introduced negative behavior at the work place (Maley et al., 2024; Smaliukienė et al., 2024). Hence, the hypothesis is,

H4: Resilience has a negative and significant impact on work misbehavior.

2.4.6 Emotional intelligence and work misbehavior

It involves being aware of and managing one's own emotions, effectively expressing them, and skillfully handling relationships with empathy and discernment. Farrastama et al. (2019) argued that emotional intelligence (EI) has a negative influence on work stress, as it reduces the level of work stress. Baker et al. (2024) noted that stress-effective conditions, as well as facing opportunities, constraints, or demands, were perceived as unknown. For organizations to mitigate work stress, they must pay attention to their employees and members. Work stress can impact an individual's ability to cope with their environment and disrupt their performance, leading to counterproductive work behaviors (Loi et al., 2021). Hence, the hypothesis is,

H5: EI has a negative and significant impact on work misbehavior.

2.4.7 Motivation and Work Misbehaviour

(Thomas & Harris, 2021) highlighted that one branch of focused organizational psychology plays a major role in motivating employees and organizations to achieve results. Many studies have examined motivation from various perspectives, emphasizing the need to focus on strategies for addressing motivational challenges, especially in the workplace (Saleh et al., 2022). Consequently, several sets of motivational items have been developed, including personal mastery, competitive excellence, and anxiety-related motivation. The authors identified three main traits of motivation: competitive excellence, personal mastery, and anxiety-related motivation (Kononenko et al., 2024).

Moreover, research has demonstrated that motivation predicts several outcomes, including enhanced performance. Performance is positively correlated with autonomous motivation, such as approach orientation. Additionally, workplace deviance is positively correlated with avoidance motivation, while approach motivation has a complex relationship with deviance (Dewi et al., 2024). In this paper, the term "organizational citizenship behavior" is defined to include positive behavior, negative behavior, and counterproductive behavior (Abbasi et al., 2024). Hence, the hypothesis is,

H6: Motivation has a negative and significant impact on work misbehavior.

2.2.8 Occupational Burnout

A widely accepted definition of work burnout is "a mental condition arising as an adverse reaction to persistent interpersonal stressors at work" Maslach and Leiter (2016). This definition includes three dimensions: (a) emotional exhaustion, referring to emotional fatigue and loss of energy; (b) depersonalization, characterized by dehumanization, detachment from work and clients, and emotional numbing; and (c) reduced personal accomplishment or inefficacy, which involves a sense of personal or professional inadequacy, as well as decreased productivity and coping abilities (Salvagioni et al., 2017). A recommended intervention strategy aims to reduce workers' job stress and burnout (Kim et al. (2008); Li et al. (2017)). Research on the relationships between emotional labor, service approaches, and burnout has shown that employees in client-facing roles can maintain their mental well-being by using deep acting (DA) rather than surface acting (SA). Specifically, hospitality research consistently highlights that SA leads emotional workers to experience increased burnout (Li et al., 2017), while adopting DA reduces the likelihood of burnout (Kim et al., 2008). Therefore, work burnout is considered a major predictor of turnover intention (Lu & Gursoy, 2016). According to Freudenberg (1974), burnout is indicative of behavioral issues, with misbehavior potentially being signaled by symptoms such as emotional exhaustion, physical health problems due to workload, depression, and negative perceptions or feelings in the workplace. Hence, the hypothesis is:

H7: OB has a positive and significant impact on work misbehavior.

2.4.9 Mediator

Another examination by (Saleh et al., 2022) examines how certain factors—such as task complexity, time pressure, customer importance, and reviewer autonomy—affect ineffective review behavior. Time pressure has a positive effect on the acceptance of ineffective behavior. Specifically, burnout results from work pressure (Roellyanti, 2024). A negative correlation was found between resilience and job burnout among palliative care nurses, suggesting that resilience may protect them from job stress. Human service professionals with resilience are less likely to suffer from secondary traumatic stress and burnout (Harker et al., 2016). According to (Baker et al., 2024), higher emotional intelligence (EI) in employees facilitates finding suitable solutions, applying emotional resources effectively, and quickly accessing social support during communication and interaction. In addition to adjusting employees' perceptions of the work environment, EI can help employees manage their work periods, potentially reducing burnout and stress. The effects of EI on teacher burnout have been studied extensively (Mustafa et al., 2023). A study performed by (Thomas & Harris, 2021), examined the relationship between physical motivation, stress, and burnout, revealing a three-way interaction that improves employee well-being. It found that stress is related to higher burnout levels. Occupational health nurses play a critical role in assessing stress, burnout, and physical activity issues among workers. Hence, the hypotheses are as follows:

H8: OB mediates the impact of resilience on work misbehavior.

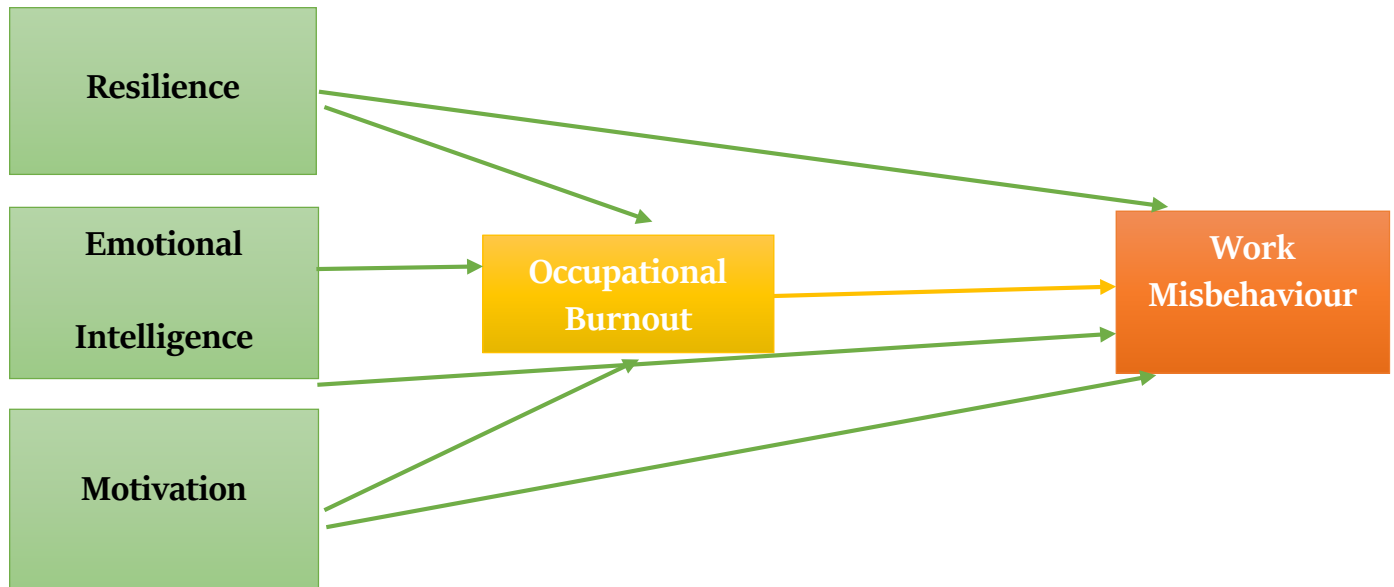
H9: OB mediates the impact of EI on work misbehavior.

H10: OB mediates the impact of motivation on work misbehavior.

2.4 Conceptual model

Figure 3

Conceptual model



3. Methodology

3.1 Research purpose

The present research used an explanatory research design to expand on the current model with minor modifications. This was achieved through the collection of survey questionnaires. The aim of this study is to clarify the reasons for conducting the evaluation and the overall goal of the investigation. Specifically, the study seeks to determine the extent of distress among banking employees and the effects of occupational burnout (OB) and work misbehavior.

3.2 Research approach

Using a quantitative approach, this study aims to evaluate the causal relationship between job factors and work misbehavior using deductive data collection methods.

3.3 Research design

In this research, a correlational research design is used to study the relationship between two or more variables. Correlational research is non-experimental and focuses on analyzing the relationships between independent variables (IVs) and dependent variables (DVs). The aim is to identify the associations between the variables and to understand how they relate to one another.

3.4 Sampling technique

In this study, convenience sampling was used. Non-probability sampling techniques, such as convenience sampling, involve collecting data from sources that are readily available and easily accessible. Despite the study's quantitative approach, convenience sampling was chosen due to practical considerations such as time constraints, ease of access, and participant availability. Although this method may limit the generalizability of the findings, it allows for quick and efficient data collection, especially in large, dispersed populations like banking employees. Convenience sampling provides valuable initial insights that can be further validated in future research using more robust sampling methods.

3.5 Target audience

The target audience for this study primarily includes professionals and academics in the field of Human Resource

Management (HRM) within the banking sector. The study focuses on employees in this sector, which is considered both an industry and an organizational domain. The banking sector includes various organizations, such as commercial banks, investment banks, and other financial institutions. Although literature often refers to banking as an industry due to its wide array of services and economic activities, individual banks function as distinct organizations with their structures, cultures, and management practices. Therefore, the chosen industry for this examination is the banking sector, and the target population for this study is employees within this sector who have at least one year of experience and are eligible to complete the survey.

3.6 Sample size

This study was conducted through a survey on a sample of 480 respondents, based on the Kline equation $48 \times 10 = 480$. According to the (Kline, 2015), a minimum sample size of 300 is recommended. The survey collected data from the banking sector in Karachi, Pakistan. The respondents completed the survey based on their experiences within their firms. Regression, factor, and reliability analyses were used to analyze the data.

3.7 Statistical technique

Statistical techniques are methods used to extract information from raw research data and allow researchers to assess their results in various ways. In this research, the SPSS and Smart PLS software were used.

3.8 Questionnaire and Measurement Instrument

The questionnaire utilized a five-point Likert scale with close-ended questions. Data was collected using a Google Form. In the Likert scale, 1 corresponds to "Strongly Disagree" and 5 corresponds to "Strongly Agree." The questionnaire covered various dependent, independent, and mediator variables. Specifically, 9 items for resilience were adopted from Naswall, Malinen, Kuntz, and Hodliffe (2019), 16 items for emotional intelligence (EI) from Khosravi, Rezvani, and Ashkanasy (2020), and 10 items for motivation from Siddiqui (2019). Work misbehavior was assessed using 6 items adopted from (Rožman et al., 2019) and (Singh, 2019).

4. Data Analysis

4.1 Demographic Profile

A demographic analysis was conducted on a total of 410 respondents. Of these, 275 were male and 126 were female. The responses were distributed across age groups as follows: 105 respondents were aged 18-25, 211 were aged 26-35, 58 were aged 36-44, and 27 were aged 45 and above. The education levels of the respondents were categorized as follows: 4 had an Intermediate level of education, 142 had a bachelor's degree, 233 had a Master's degree, and 22 held an MS/PhD. Regarding work experience, the distribution was as follows: 148 respondents had 1-3 years of experience, 106 had 4-6 years of experience, 76 had 7-9 years of experience, and 71 had more than 9 years of experience.

4.2 Descriptive Statistic

Based on the data in Table 1, both dependent and independent variables, as well as the mediator N, have been tested. This indicates the number of questionnaires that have been analyzed. The minimum level in the table represents the lowest response category, "Strongly Disagree," while the maximum level represents the highest response category, "Strongly Agree."

Table 1

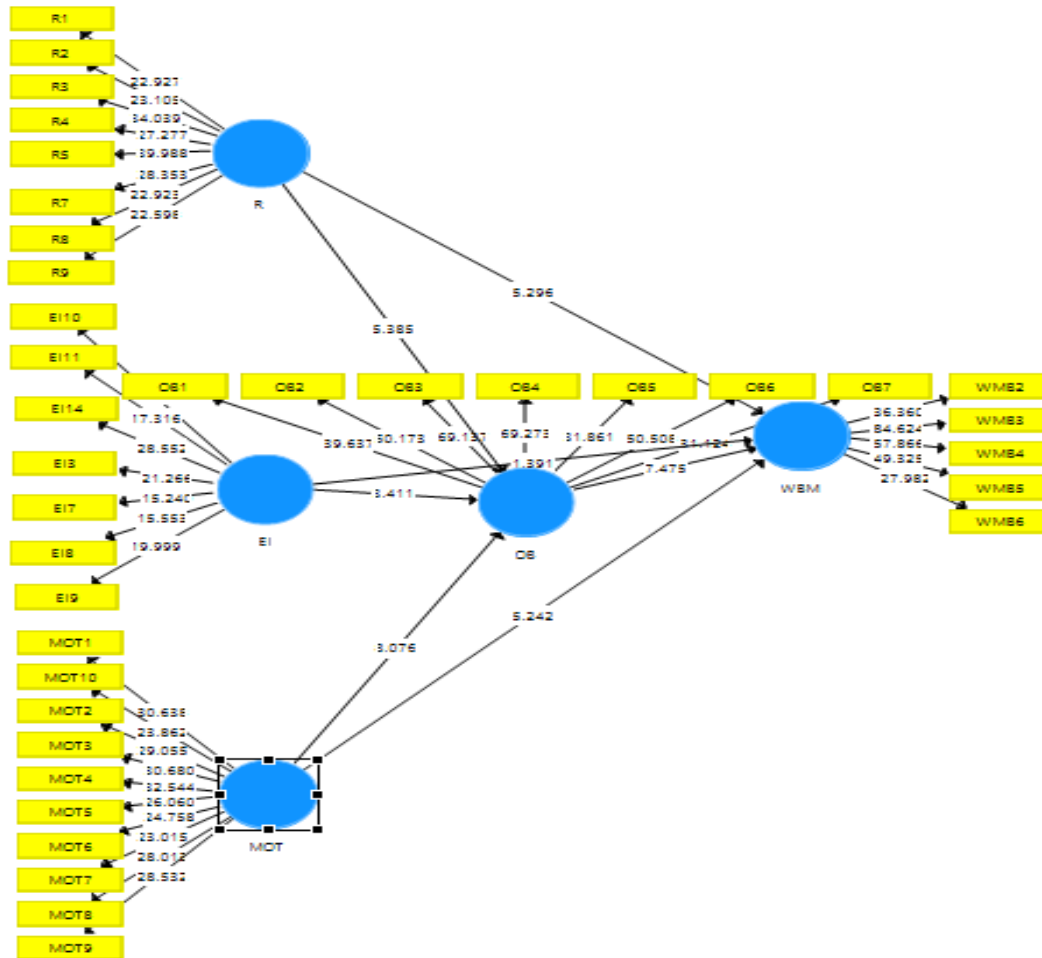
Descriptive Statistics

Variable	No. of Obs.	Min	Max	Mean	Deviation
OB	401	1	5	2.8	1.12
WMB	401	1	5	2.08	.991
R	401	1	5	4.13	.706
EI	401	1	5	4.14	.534

4.3 Measurement Model

The PLS-SEM (Partial Least Squares Structural Equation Modeling) approach uses composite-based methods in SEM (Structural Equation Modeling) to create syntheses as linear combinations based on their respective indicators. The theoretical variable can then be proxied by these syntheses (Hair et al., 2017). It has been found that retaining a modeling construct like composites is a more accurate method for determining capacity (Sarstedt et al., 2016). The path coefficient is shown by Figure 4.

Figure 4
Path Analysis



4.3.1 Convergent Validity

The reliability of the factors is shown by Table 2. The AVE of all variables are greater than 0.5 and Composite Reliability is also greater than 0.7. Motivation has a CR of 0.920 and an AVE of 0.581. The EI has a CR of 0.868 and an AVE of 0.558. The Resilience has a CR of 0.923, which is greater than 0.7, and an AVE of 0.650, which is greater than 0.5. The OB has a CR of 0.923 and an AVE of 0.685. Work Misbehavior has a CR of 0.913 and an AVE of 0.743.

Table 2
Cronbach Alpha, Composite Reliability, AVE

Variables	Cronbach Alpha	CR	AVE
Emotional Intelligence	0.799	0.868	0.558
Motivation	0.754	0.920	0.581
Occupational Burnout	0.843	0.923	0.685

Resilience	0.759	0.923	0.650
Work Misbehavior	0.841	0.931	0.643

4.3.2 Discriminant Validity

According to (Fornell & Larcker, 1981), the values of the variable should be greater than the items of the construct. In Table 3, the diagonal values are described as follows: 0.758 is greater than 0.763, 0.828 is greater than 0.806, and 0.862 is also greater. These values indicate that the criterion is achieved.

Table 3

Fornell-Larcker criterion

	EI	MOT	OB	R	WBM
EI	0.758				
MOT	0.524	0.763			
OB	-0.412	-0.431	0.828		
R	0.316	0.479	0.050	0.806	
WMB	=0.282	-0.506	0.480	-0.345	0.862

4.4 Cross loading

Discriminant validity is achieved using cross-loading. In cases where the load exceeds 0.7 or is within this range, indicating discriminant validity has been achieved (Haier & Jung, 2016).

4.5 Heterotrait-Monotrait Ratio (HTMT)

According to the bootstrapping method, the HTMT values are significantly different from 1, indicating that the construct is discriminant (Henseler et al., 2015). To establish the HTMT table, the standard for each relationship is endorsed to be less than 0.85, as shown in Table 4.

Table 4

HTMT

	EI	MOT	OB	R	WBM
EI	0.456				
MOT	0.353	0.676			
OB	0.242	0.380	0.645		
R	0.316	0.450	0.416	0.542	
WMB	0.382	0.365	0.452	0.403	0.380

4.6 Structural model

To identify the relationships among the variables in Table 5, bootstrapping was used to test for significance. It was concluded that hypothesis H1 (R -> OB) is significant, as the T-value is greater than 1.645 and the P-value is less than 0.05. The relationship between EI and OB (EI -> OB) has a T-value of 3.411 and a P-value of 0.000, which is less than 0.05, thus supporting the hypothesis. For the relationship between MOT and OB (MOT -> OB), the T-value is 8.076, which is greater than 1.645, and the P-value is less than 0.05, supporting the hypothesis. The relationship between R and WMB (R -> WMB) has a T-value greater than 1.645 and a P-value less than 0.05, thus H4 is supported. Conversely, if the relationship between EI and WMB (EI -> WMB) has a T-value less than 1.645 and a P-value greater than 0.05, then H5 is not supported. The hypothesis is supported for MOT and WMB (MOT -> WMB) as it has a T-value greater than 1.645 and a P-value less than 0.05. The results generated by PLS-SEM support the significance of H1, H2, H3, H4, and H6. In contrast, the T-value for H5 (EI -> WMB) is less than 1.645 and the P-value is greater than 0.05. Consequently, H5 is rejected as the result does not meet the significance level.

Table 5*Direct Relationship Results*

Hypo.	Relationship	Mean	St.Dev	T-Statist.	P-Value	Decision
H1	R->OB	0.226	0.042	5.385	0.000	Supported
H2	EI->OB	-0.190	0.054	3.411	0.000	Supported
H3	MOT->OB	-0.436	0.054	8.076	0.000	Supported
H4	R->WMB	-0.234	0.043	5.296	0.000	Supported
H5	EI->WMB	0.066	0.047	1.391	0.082	Not Supported
H6	MOT->WMB	-0.269	0.052	5.242	0.000	Supported
H7	OB->WMB	0.376	0.051	7.475	0.000	Supported

In Table 6, we conducted an indirect analysis using bootstrapping with PLS-SEM. The results show that the relationship between OB (occupational burnout) and WMB (workplace misbehavior) has a T-value greater than 1.645 and a P-value less than 0.05. Based on the T-value of 5.814 and the P-value of 0.000, the hypothesis that the concept of MOT -> OB -> WMB supports the relationship is confirmed, as the T-value is greater than 1.645 and the P-value is less than 0.05. It is also supported that resilience and work misbehavior are mediated by OB, with T-values greater than 1.645 and P-values less than 0.05. Additionally, for EI and work misbehavior, OB mediates the relationship EI -> OB -> WMB. The T-value is 3.236, which is greater than 1.645, and the P-value is 0.000, which is less than 0.05, thus supporting this hypothesis. Consequently, hypotheses H8, H9, and H10 are accepted and supported by the PLS-SEM test results. According to Table 6, the T-value for the relationship between OB and WMB is greater than 1.645 and the P-value is less than 0.05.

Table 6*Mediation Results*

Hypo.	Relationship	Mean	St.Dev	T-Statist.	P-Val	Decision	Mediation
H8	R->OB->WMB	0.085	0.01	4.44	0.00	Supported	Partial
H9	EI->OB->WMB	-0.07	0.02	3.23	0.00	Supported	Full
H10	MOT->OB->WMB	-0.16	0.02	5.81	0.00	Supported	Partial

4.7 Discussion

Previous studies supported the findings, and hypotheses were developed accordingly. A total of ten hypotheses were proposed in this study. Based on the results, nine hypotheses were supported, providing empirical support for the research model. The study's hypotheses (H1 to H3) proposed that resilience, EI (emotional intelligence), and motivation negatively affect OB (occupational burnout). The results supported H1 to H3, confirming that EI and motivation negatively impact OB, while resilience positively impacts EI. García-Izquierdo et al. (2018) found a negative influence of resilience on OB, indicating that increases in employee resilience at the workplace can lead to increases in OB (Lee et al., 2019). This is because, in the banking sector, resilience does not reduce OB but may instead increase frustration, depression, adversity, or misfortune (Gupta & Srivastava, 2020b). The results also supported H2, showing that EI has a negative impact on job burnout, suggesting that higher levels of EI significantly reduce job burnout (Roellyanti, 2024). This is because individuals with higher EI are capable of social and self-awareness, relationship management, positive thinking, understanding others, effective coping skills, and have low emotional outbursts and high IQ levels, all of which reduce the likelihood of OB and workplace misbehavior (Archer et al., 2024). The result supported H3, (Dewi et al., 2024) found a negative association between motivation and burnout, demonstrating that self-determination seen in motivated workers can lead to negative psychological adjustments, such as feelings of incompetence, inadequacy, unfitness, and lack of autonomy, which negatively impact OB (Trepanier et al., 2020).

The results show that H4 and H6 support the negative and significant relationship between resilience, motivation, and workplace misbehavior. The findings demonstrate that an increase in employees' motivation and resilience decreases workplace misbehavior. Additionally, the findings show that EI (emotional intelligence) appear to be non-

significant relationship with misbehavior of employee. According to Trepanier et al. (2020), lack of motivation, high workload, lack of resilience in workers and management levels occurred due to not receiving support(s) when requested or inform from their colleagues about progress on a project would contribute into making employees feel frustrated and felt violated as an employee which subsequently increases workplace misbehaviors this provides justification for H6 so the findings have supported. While H5 was not supported, suggesting that EI (emotional intelligence) without the mediating role of OB (occupational burnout), is unlikely to be directly related to workplace misbehavior. For instance, low EI can make employees feel more stress and anxiety that potentially allow them to swear too often, ridicule people humorously or be late for work regularly. There are several potential reasons for the limited influence of EI on workplace misbehavior. Organizational culture, workplace stress and external environmental factors are some of the variables that could be seen to outweigh the effect human emotions might influence by the EI. However, the nature or practice of what there was being studied may not make EI a direct driver of behavior. There is a possibility that connected courses did not have impact on ES behavior due to study design or sample size, as EI influences are markedly diverse, and the effect may be smaller than anticipated.

The study results supported H7, indicating a significantly positive relationship between OB (occupational burnout) and workplace misbehavior. The findings demonstrated that an increase in OB leads to an increase in workplace misbehavior among employees. The underlying reasons include low motivation, lack of EI (emotional intelligence), and low resilience, which contribute to increased anger, depression, stress, and burnout at work. These factors, in turn, escalate workplace misbehavior, such as a suspicious attitude, feelings of omnipotence or overconfidence, use of inappropriate language, excessive use of barbiturates and tranquilizers, signs of depression, cynicism, disrespect toward colleagues, fighting, frustration, and anger. All of these behaviors negatively impact organizational performance (Kononenko et al., 2024).

Furthermore, the results supported H8 to H10. The results suggested that burnout occurred due to the employee inefficiency, poor communication, insufficient support, low resilience, heavy workload, demotivated employees and long working hours. These factors also contributed to significant increases in depression, emotional exhaustion, gastrointestinal disorders, sleeplessness, low productivity and shortness of breath that increase the misbehavior of employees at work (Saleh et al., 2022; Thomas & Harris, 2021). The results show partial relationship between resilience and work misbehavior. The reason behind that could be resilience can mitigate the effects of burnout, which in turn may reduce instances of work misbehavior. Employees who are more resilient are better able to cope with stress, preventing burnout and thus lowering the likelihood of engaging in misbehavior. There is partial relationship between resilience and work misbehavior. The reason behind that could be high motivation can reduce burnout by driving employees to overcome challenges, which subsequently reduces work misbehavior. However, low motivation may exacerbate burnout, leading to an increase in negative behaviors at work. Understanding these partial relationships is crucial for designing interventions that target the right variables to improve employee well-being and reduce detrimental workplace behaviors. The results concluded that there is low stress and OB exit in banking sectors in Pakistan. Bank employees maintain the performance of the work, give full attention, transaction accuracy, maintain performance standards, etc. In Pakistan, bank employees are highly motivated, having high resilience and EI that reduces OB and workplace misbehavior (Archer et al., 2024).

5. Conclusion

5.1 Conclusion

The study purposes to identify the influence of motivation, emotional intelligence, and resilience on workplace misbehavior within the banking sector of Pakistan. Secondly, this study also investigates the role of occupational burnout between the factors and workplace misbehavior. The theories applied in this research include cognitive, social exchange and self-determination theory. It employed a quantitative approach. The data were collected through questionnaires. The responses were quantified using a 5-point Likert scale. Data were collected from the employees of the banking sectors. The sample consisted of 480 respondents that were selected through convenience

sampling. The data was analyzed using PLS-SEM and SPSS software to measure the reliability of the relationships among variables. The results of this study are limited to banks operating in Karachi, and the investigation was based on a one-tailed hypothesis. The findings concluded that there is low stress and occupational burnout in the banking sector in Pakistan. Bank employees maintain high performance standards, transaction accuracy, and attention to work. In Pakistan, bank employees are highly motivated, with high resilience and EI, which reduces OB and workplace misbehavior (Dewi et al., 2024).

5.2 Managerial Implication

This study is useful for the banking sector as well as for organizations in understanding how to reduce stress, occupational burnout, and work misbehavior. The strategies proposed in this study can be applied to the banking sector and other organizations where employees are stressed. The ultimate goal is to create a work environment where employees are not hesitant to work due to a toxic atmosphere. Initiatives by learning associations, such as banks, should focus on developing an organizational culture and structure that supports continuous learning and boosts the confidence of knowledge workers by empowering them to achieve new accomplishments.

5.3 Limitations and Future Recommendations

This study presents significant positive results and provides a strong foundation for future research. It is recommended that future studies expand the application of this model to a wider range of industries beyond the banking sector in Pakistan. Industries such as pharmaceuticals, textiles, and others could benefit from this model, enhancing the understanding of its implications. Extending the research to different countries will further improve the generalizability of the findings, ensuring that the insights gained are applicable on a global scale. Furthermore, future research should identify the use of various moderators and mediators and should consider the modifications of IVs and DVs. Given the depth of this research topic is also suggested to the researcher to identify the additional factors that affect the behavior of employees at the workplace both in positive and negative scenarios. future studies can also contribute to how these factors operate across different cultural and sectoral contexts. By expanded this study, future study will offer valuable insights for organizations seeking to enhance the organizational health and performance of employees.

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