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## Emotional Intelligence and Polychronicity in Achieving Work–Life Balance among Frontline Bank Employees: A Conceptual Framework

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### Abstract

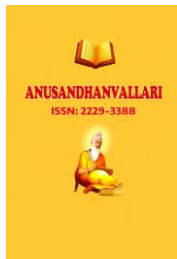
The conceptual paper studies the role of emotional intelligence and polychronicity in the context of work-life balance in the digitally intensive frontline bank employees working in the digitally intensive service environment. Frontline banking jobs also entail long-term contact with customers, high compliance, sales quotas, and switching tasks and between physical and online stores. The demands exacerbate time and strain based interference of work and non-work roles. This paper builds on the theory of Conservation of Resources and the Job Demands-Resources model in that it places emotional intelligence as a personal resource that facilitates emotion regulation, recovery, and boundary management and polychronicity as a time-use preference that may positively predict adaptive task-switching or increase overload with poor person-job fit. The framework incorporates four dimensions of emotional intelligence such as self-awareness, self-management, social awareness and relationship management as the direct antecedents of work life balance whilst polychronicity serves as a contingent factor which either enhances or deteriorates the relationships between them in multitasking-intensive work design. The article presents voidable hypotheses and as well as a comprehensive model to inform subsequent empirical confirmation in the banking conditions.

**Keywords:** Emotional intelligence, polychronicity, work-life balance, frontline banking, multitasking, job demands-resources, conservation of resources.

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### Introduction

The trend among banks is to provide services via blended platforms that have merged branch service with mobile support to bank and technology-supported customer communication. This operating model compels the frontline employees to operate on emotional labour, service recovery, cross selling and writing of documentation as they react to frequent interruptions and multiple customer demands. These circumstances cause the chronic time pressure and the lack of time to be psychologically disengaged with work, which can destroy the work-life balance. Work–life balance represents more than the absence of conflict; it reflects the extent to which individuals meet role expectations in work and non-work domains in a way that relevant role partners accept and support. Employees can sustain this balance when they manage time boundaries, regulate emotions, and conserve key resources such as energy, attention, and social support. Emotional intelligence and polychronicity provide two complementary lenses for explaining why employees differ in their ability to maintain work–life balance under the same objective job conditions.



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## Review of Literature

### Work–life balance in high-demand service work

Work–family conflict emerges when time demands, strain, or behavioural expectations from one role impede performance in another role. Role overload and emotional exhaustion can transfer from work to home through strain-based interference. Foundational work distinguishes time-based, strain-based, and behaviour-based conflict, which remains useful for banking settings where time pressure and emotion management co-occur [1]. Work–life balance research also highlights a negotiated, role-partner-based view of balance that treats balance as an accomplishment rather than a simple midpoint between roles [2]. Empirical work further supports the conceptual distinctiveness of balance from conflict and enrichment, which implies that improving balance needs targeted mechanisms beyond merely reducing conflict [3].

### Emotional intelligence as a personal resource

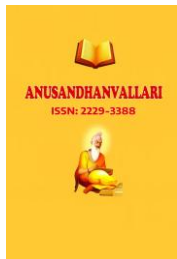
Emotional intelligence captures abilities or dispositions related to perceiving, understanding, using, and regulating emotions in the self and others. In workplace contexts, emotional intelligence predicts meaningful job attitudes and performance outcomes and shows incremental value in meta-analytic evidence [11, 12]. In service work, emotional intelligence supports adaptive emotion regulation and reduces the costs of emotional labour by enabling employees to manage display rules with less depletion [10]. Emotion regulation models of emotional labour also show that regulation processes influence strain and well-being in customer-facing jobs [9]. These insights support positioning emotional intelligence as a resource that can protect work–life balance under high emotional and time demands.

### Polychronicity and time-use preference in multitasking work

Polychronicity refers to a preference for engaging in multiple tasks and switching attention across tasks rather than completing one task at a time. Person–job fit research shows that well-being improves when job demands match an employee’s preferred time-use pattern; misfit can increase strain and reduce satisfaction [13]. Polychronicity measurement work also emphasizes that preference for multitasking differs from actual multitasking behaviour, which matters in banking roles where systems and customer queues impose switching regardless of preference [14]. Conceptual reviews also suggest that variability in definitions and measurement of polychronicity may be used to explain inconsistent studies results, which adds to the usefulness of a distinguished model that is based on preference, fit, and demands [15].

### The combination of emotional intelligence and polychronicity using resource theories

Conservation of Resources theory is a concept that describes stress and well-being as a result of resource loss, threatened loss, and resource gain. When employees lose important resources like time, energy, and control or when they allocate resources without adequate returns, the employees experience stress [5]. The Job Demands-Resources perspective supplements this perspective by categorizing the working conditions as demands to drain energy and resources to encourage motivation and coping [7, 8]. Emotional intelligence acts as a personal resource that is less likely to be depleted by enhancing emotion regulation and acquiring social resources, whereas polychronicity acts as a time-related preference that may contribute to resources conservation due to efficient switching (when fit is high) or loss due to fragmentation and overloading (when fit is low) [6, 13].



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### **Objective of the Study**

1. To come up with a conceptual framework indicating how the four dimensions of emotional intelligence (self-awareness, self-management, social awareness, and relationship management) contribute to the meaning of work-life balance among frontline bank workers.
2. To clarify the contribution of polychronicity to multitasking-intensive work designs by the conceptualised way polychronicity conditions (strengthens or weakens) the connection between dimensions of emotional intelligence and work-life balance among frontline bank employees.

### **Statement of the Problem**

On the frontline, bank workers are expected to provide customer service, ensure level of compliance, and achieve performance goals and objectives within the rigid timelines and high frequency of interfering. This type of work design imposes time and time again switching of tasks and enduring emotional labour, which may aggravate time-based and strain-based interference of work and non-work roles. Even though emotional intelligence can enhance emotion regulation and relational effectiveness, and polychronicity can determine comfort in switching between tasks, studies tend to treat the constructs distinctly. This separation limits a coherent explanation of why some employees maintain work–life balance under high multitasking demands while others experience resource depletion and imbalance.

### **Research Gap**

Existing work provides strong foundations for work–family conflict and work–life balance [1–3] and for emotional intelligence outcomes at work [10–12], but limited work integrates emotional intelligence dimensions with polychronicity as a time-use preference under a single resource-based explanation tailored to frontline banking. Polychronicity research also highlights definitional and measurement inconsistencies and the importance of fit rather than preference alone [13–15]. Moreover, many models explain how job demands harm well-being but do not specify how personal resources such as emotional intelligence interact with time-use preferences to shape balance under repeated interruptions [7, 8]. This study addresses these gaps by proposing a unified conceptual framework with explicit propositions for future testing.

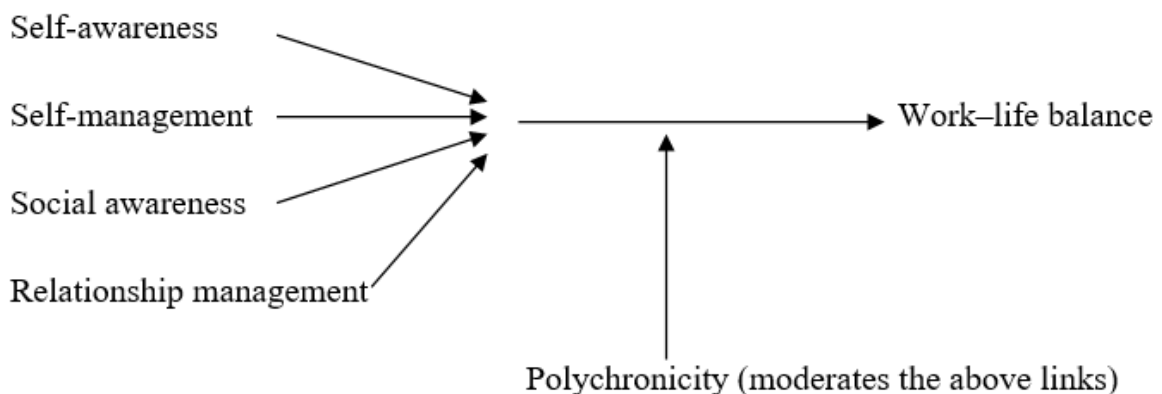
### **Research Methodology**

This study uses a conceptual research design based on systematic synthesis of established theories and peer-reviewed findings on work–life balance, emotional intelligence, polychronicity, emotional labour, and resource-based stress models. The research is based on secondary sources (journal articles, books and reputable databases) to construct a testable framework and make propositions to be empirically verified.

**Table 1 - Variable summary**

Variable Type	Variable Name	Description
Independent variable	Self-awareness	Ability to accurately recognise one's emotions, triggers, and stress signals during work episodes.
Independent variable	Self-management	Ability to regulate emotions, sustain self-control, and recover from setbacks during customer and target pressure.
Independent variable	Social awareness	Ability to detect and interpret customers' and colleagues' emotional cues and situational needs.
Independent variable	Relationship management	Ability to manage interactions constructively, resolve conflicts, and sustain cooperative exchanges.
Moderating variable	Polychronicity	Preference for multitasking and shifting attention across tasks; expected to shape the strength of emotional intelligence → work-life balance links depending on fit with multitasking demands.
Dependent variable	Work-life balance	Accomplishment of work and non-work role expectations in a manner accepted by relevant role partners; not limited to "low conflict."

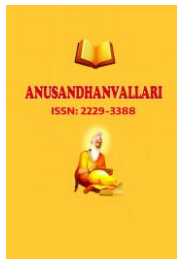
### Conceptual Framework



**Fig. 1 – Conceptual Framework**

#### Reasons behind Conceptual Framework

The framework suggests that emotional intelligence can contribute to work-life balance by reinforcing the processes of emotion regulation, social problem-solving, and resource conservation during the strenuous service circumstances. Self awareness assists the employees to identify the initial strain signals and adopt remedial actions to deal with the stress before it goes out of hand. Self management helps to maintain adaptive emotional



regulation and limits the spillover of work strain to non-work roles. The social awareness proves to be useful in correct understanding of customer emotion and minimizes unnecessary conflict and rumination following unpleasant service experiences. Relationship management helps to maintain a positive communication with supervisors, peers, and family members which may safeguard social resources that help to maintain balance.

Polychronicity is a contingency since the frontline banking work usually entails speedy alternate among client requests, system tasks, and documentation. Employing the skills of emotional intelligence in the work-life balance when polychronicity corresponds to the task-switching structure, the employees are likely to experience less cognitive friction and this reinforces the finding that emotional intelligence positively intervenes in work-life balance. In a case of mismatch between polychronicity and required switching, an employee might feel disintegrated and depleted, thus hurting such relationships despite high emotional intelligence [13-15]. Resource-based logic is consistent with the Conservation of Resources theory and Job Demands-Resources model that considers personal resources as protective in the situation of high demands [5-8].

### Discussion on research (Conceptual Propositions)

Frontline banking integrates time fragmentation and emotional labour. Work-life balance should consequently be affected by emotional intelligence in terms of protecting resources and regulating them with fiscal efficiency.

**Proposition 1:** Self awareness correlates with increased work-life balance in that the employees identify growing strain sooner and start doing boundary-protective coping behaviors [1, 5].

**Proposition 2:** There is a positive relationship between higher self-management and higher work-life balance since strain spillover to non-work role is controlled by the employees [9-11].

**Proposition 3:** The emotional strength of the stimulation of social awareness is connected to the elevated work-life balance due to the fact that employees identify customers emotion and minimize avoidable intra-personal stressors that enhance rumination after work [10, 12].

**Proposition 4:** When the relationship management is higher, the work-life balance is higher due to the employees having supportive exchanges between work and home that restore resources [5, 6].

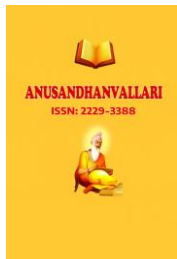
**Proposition 5:** Polychronicity supports positive correlation between dimensions of emotional intelligence and work-life balance in the situation when multitasking functionalities are high and person job time-use fit is high [13, 15].

**Proposition 6:** These relationships are weakened by Polychronicity where task-switching, which occurs at a rate faster than desired by the employee, brings about discontinuity in resource loss, even in the case where the employee possesses emotional intelligence [5, 13, 15].

This group of propositions considers emotional intelligence as an individual resource and polychronicity as a preference of time in which it uses resources that works best when the work design is multitasking heavy. The framework thus does not assume a uniformly positive value of polychronicity but focuses on fit/demand requirements [13, 15].

### Limitations

This essay is theoretical in nature and is based on the secondary sources. The framework does not empirically test causal pathways and does not provide estimates about the size of effects of the proposed relationships. Generalisability can also be influenced by contextual heterogeneity between the types of banks, between job



roles and between technology intensity. The framework should be confirmed by primary data in the form of objective measures of workload and switching intensity in the future.

### **Future Scope of the Study**

The model can be tested by the future research using the primary data of the frontline bank employees of both public and private banks and rural and urban branches. Emotional intelligence can be operationalised using previously validated organisational-research scales [10-12], and polychronicity can be measured using already-established scales used to measure multitasking preference [14]. Interaction models, structural equation modelling make it possible to test moderation in studies, and also include objective measures of interruption, after-hours communication, and volume of transactions. The longitudinal designs have the ability to test the process of resource loss and recovery as foreseen by Conservation of Resources theory [5, 6]. The inference on work-life balance as a negotiated accomplishment can be reinforced using a multi-source design (employee, supervisor, and family-partner reports) [2, 3].

### **Conclusion**

This conceptual paper describes work-life balance within the frontline banking as a resource-management consequence of emotional intelligence and time-use preference conditioned. The framework opines that self-awareness, self-management, social awareness and relationship management are direct contributors to work-life balance because they mitigate strain spillover and ensure the preservation of the important resources. The reason polychronicity may act as an enabling or a risk factor is also explained in the model by avoiding focus on individual-job fit in the face of a multitasking intensive work design. The propositions provide an organized foundation of the empirical testing, as well as the design of specific interventions, which would lead to aligning the development of emotional intelligence with the feasible time and task structure in banks.

### **Funding Statement**

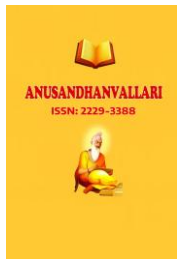
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