



**Dynamics of Emotional Capital in Enhancing Organizational Commitment  
Taking into Account Mindfulness as a Mediator Among Private  
Banks' Employees of Pakistan**

*Faisal Karim<sup>1</sup>, Muhammad Zia-ur-Rehman<sup>2</sup>*

**Keywords:**

*Emotional capital,  
Mindfulness,  
Organizational Commitment,  
Private Banks*

**ABSTRACT**

*Over the last decade the studies are theorizing the emotional intelligence construct influencing employee commitment in organization. However, relationship between different emotional capital constructs (self awareness, self confidence, self reliance, self actualization, assertiveness, relationship skills, empathy, self control, optimism, flexibility) and normative, affective, cognitive commitment is still under theorized. Moreover, it has been acknowledged that the mindfulness has been a critical factor in improving the employee commitment. Hence the specific purpose of this research is to understand how mindfulness plays role in relationship between emotional capital constructs and employee commitment. A total of 520 (out of 700, 74% response rate) respondents working in private banking sector among three provinces of Pakistan were selected through simple random sampling method. Measurement tools used in the data collection were emotional capital inventory, Employee commitment scale revised version and mindfulness scale. The data was analyzed in SPSS/AMOS using multiple linear regression and Bootstrapping approach (Pecher and Hyes process). The findings showed that five dimensions of emotional capital (self awareness, self confidence, relationship skill, flexibility, and optimism) had a direct positive impact on mindfulness. Moreover the mediating role of mindfulness between emotional capitals constructs and employee commitment found mix results. The findings suggest that the top level managers/ strategists of private banking sector should assess the different emotional constructs among employees to augment the mindfulness for achievement of employee commitment. The findings contribute in literature by classifying specific emotional constructs that are linked with mindfulness and employee commitment.*

**INTRODUCTION**

Commitment is considered as a process through which the organizational and individual goals become progressively more harmonious and congruent. It is a psychological binding between individuals with that of organization and further implicates his decision in continuation to his membership with the organization (Allen & Meyer, 1996). Organizational commitment serves as a union between employees and their respective organizations. The committed employees experience a sense of bonding and affiliation with organizations. Moreover, they are able to understand the goals and direction set by the organizations (Imran, 2014). The past literature suggests that increased organizational commitment results in to behavioral outcomes of enhanced

<sup>1</sup>Iqra University, Islamabad

<sup>2</sup>National Defence University, Islamabad

performance and decreased turnover (Imran, Arif, Cheema, & Azeem, 2014).

While segregating the kinds of emotions, some are precisely related and specific regarding exact object, place, situation or person (Lively, K. J., 2006). While many others like happiness, joy, distress, sorrow or ecstasy are common in nature. Few of the emotions last for a brief moment like a gush of anger and blush of embarrassment (Vikan, A., 2017). Decisions, even the most rationale ones are not taken in a non-emotional environment (Izard, 2013). Emotions are also responsible for moral and psychological development. Stability in response to aggression is the result of one's belief that the aspect of aggression is wrong for the society (Cosmides et al., 2000).

The ability of a person to convey and express his internal feelings and emotions is called as emotional competence (Shweder et al., 1993). As emotional competencies help individuals perform better socially, economically and personally, it is regarded as Capital, Emotional Capital (). Further the employee mindfulness is the outcome of interaction between human needs and organizational environment. The individual's mindful state realize that there cannot be a single explanation for a situation and there may be more than a single perspective. Resultantly, instead of selecting a single response corresponding to existing situation, mindful individuals will give meaning to the past and future through their present response (). Although both the aspects, emotional capital and mindfulness have individually been explored in various studies, their causal association resulting in enhanced or decreased commitment is yet to be explored. In Pakistan, development of emotional capital especially in the services sector may boost the mindfulness and commitment of the future society.

## LITERATURE REVIEW

### Emotions and concept of emotions

Emotions are the cognitive behavior of a person that express with the help of various signs and physical activities (Damasio & A. R., 2004). Emotions are also considered as the changes in the physiological and physical behavior of a person linking directly with the nervous system. Instrumental behavior and expressive behavior are important components of emotions (Tangney et al., 1995). Emotions are also corroborative with internal and external events. The good and bad emotions or mood are significantly cause of other factors (Cole et al., 2015). The concept of emotions is not only the expression but also the study of the cognitive behavior. There is not a hard and fast rule which measures the level of emotions. Every person has its own by nature and birth. The only thing is intensity and expression of the behavior that varies from person to person. In simple words, it is only the positive and negative experience of the people that they encounter in their daily life (Van Kleef, 2009).

### Emotions Intelligence

The power or capacity to control the emotions and expression is called the emotion intelligence. It can also be defined as having personal capacity to handle the personal grudges and intensity of emotions when dealing with each other. It is very important to learn about Emotional Intelligence helpful at work and to lead you to the good position in the future (Deigh, 2010). Emotional intelligence makes the person stable and stronger from inside; they do not reflect negatively on the unfavorable incidents and become the good employees at the workplace (Petrides & Furnham, 2000). There are various characteristics of Emotional Intelligence such as Self-Awareness, Self-Regulation, Motivation, Empathy, Social Skills and much more. A person with emotional intelligence will be having self-awareness and understand the own emotions. It can likewise be characterized as having individual ability to deal with the individual feelings of spite and force of feelings when managing each other. Feeling knowledge might be characterized as when individual feelings advise you about something which needs a basic measure of data. A man with higher social aptitudes keeps the feelings off on the grounds that his psyche is as of now occupied with bunches of social duties (Petrides, et al., 2007).

### Emotional Capital

Emotional capital is the psychological assets of the organization which can be human resources as well. Emotional capital is also a kind of the behavior. For the success of the organization, it is necessary to have the intellectual assets (Cahill, S. E., 1999). This intellectual asset is beneficial for the organizations if it has emotional alignment with the goals. Emotional capital does not have to pay the capital cost because it

is directly associated with your emotions (Druskat & Sala, 2013). This is the psychological asset which is an alternate of motivation for the reward. Emotional capital makes the person stable and stronger from inside; they do not reflect negatively on the unfavorable incidents and become the good employees at the workplace (Gendron & Rusu, 2016).

### **Ten Facets / Constructs in Emotional Capital**

There are ten facets in the emotional capital which needs to be discussed.

#### **Self-Awareness**

Self-awareness is to know own self in detail. It is about the feelings and character of own, also called as introspection. The essential thing for success in the workplace is to analyze one's competency and skills. Self-awareness also includes the physiology and psychological abilities of a person (Deigh, 2010).

#### **Self-Confidence**

Self-confidence is regarded as self-assurance. It is the personal judgment, power, abilities, knowledge and skills. It increases the probability of success in any work. It boosts the energy of a person and makes him confident that he is able and capable of performing various things and tasks (McGrath & Van Buskirk, 1999).

#### **Self-Reliance**

Self-reliance tells a person about the level he can show confidence about other things. The capacities to share and comprehend the sentiments and feelings of another are known as the sympathy (Gordo López & Burman, 2004). This implies to the things which are critical for living in the public and battle in the working environment (Druskat & Sala, 2013).

#### **Self-Actualization**

Self-actualization is the realization, reflection, exploration, and discovery of the self (Druskat & Sala, 2013). The natural performance and behavior of a person is the way to make the observation about the genuine attitude of a person (Bar-On, 2001). According to Gendron (2016) self-actualization is a key factor for the self-confidence, reliance and awareness.

#### **Assertiveness**

Assertiveness is forceful behavior or the confidence a person possess (Poyrazli et al., 2002). According to Richmond & McCroskey (1990) assertiveness helps a person to work with customers and employees productive.

#### **Relationship Skills**

Skills used by a person to sustain and retain the relationships are called relationship skills (Deigh, 2010). In daily life, a person uses different ways or methods to retain the long term relationships which are easily to establish but difficult to sustain (Beugelsdijk et al., 2009).

#### **Empathy**

The abilities to share and understand the feelings and emotions of another are called the empathy. Everyone in the organization or society wants to live with respect, honor and dignity. He can only receive all these things when he fully aware from needs of the other people (Duval & Wicklund, 1972).

#### **Self-Control**

It is inhibitory control. It regulates and controls the emotions, expression, behavior and thoughts of a person. It is the cognitive process and operates like energy. For the successful leadership, self-control is a big tool (Baumeister et al., 2007).

**Optimism**

Mental behavior and attitude of a person are called the optimism. Optimism is a state of mind where you take the things positively, and under control, an optimistic person never engages in negative emotions. Optimism is also considered as the positive health constructive variable (Scheier & Carver, 1992).

**Flexibility**

In emotional capital, flexibility is the type of mood in which a person behaves in a different manner according to the situation. A person said to be flexible when he is capable of bringing changes in behavior, mood, and emotions according to the situation. Openness to learning things and absorb things or problems also refers to the flexibility (Duval & Wicklund, 1972).

**Mindfulness**

Mindfulness is basically a state of being aware or conscious. In other words it is psychological procedure which involves making one focused on the intramural and external understanding of the present time. This can be unfolded by implementation and intervention and other different practices (Cullen, 2011). It is all about observing things without criticizing them and being empathetic with your own self. Rather than sitting at one place and crying and over thinking stuff it's better to sit back comfortably and try to mediate (Cash & Whittingham, 2010). Workplace mindfulness is successful as it keeps you calm and helps you establish better relations with people around you, eradicating all the negativity between you and your co-workers (Aikens, et al., 2014).

**Organizational Commitment**

Organizational commitment identifies emotional attachment, bonding and affection of employees with their organization. Being three dimensional concept, it mainly be divided into affective, normative and continuance commitments (Allen and Meyer, 1996). Porter et al. (1974) defines organizational commitment as a strong belief along with understanding of organizational objectives, dedicated and zealous efforts on organizational behalf and intimate aspire to remain with the organization. Employees require dynamic environment, challenging tasks, growth opportunities and recognition which ultimately strengthen organizational commitment (Harris & Spillane, 2008).

**Association between Emotional Capital and Mindfulness**

There are numerous studies that have investigated the association between emotional intelligence and mindfulness. Charoensukmongkol (2014) has carried out an important literature review in this regard. According to the researcher, "scholars have reported a positive relationship between mindfulness and EQ (Baer et al., 2008; Brown & Ryan, 2003). Since the objective of mindfulness mediation is to enhance the level of mindfulness, it can significantly facilitate the development of EQ". This phenomenon was also supported by Feldman, Hayes, Kumar, Greeson and Laurenceau (2007) according to which, there is positive association between feelings & emotions and mindfulness (greater attentiveness and lesser distractions). Individuals having good level of mindfulness are expected to deal their emotional distress efficiently in comparison to those having lesser mindfulness level (cahn & Polich, 2006). There is positive association between meta-cognitive abilities and mindfulness (Zeidan et al., 2010).

**Relationship between Mindfulness and Commitment**

The person who is mindful and committed in his life is more likely to be successful in this relation and career. Being positive is the very good tool to eliminate all the negative feeling and thoughts from your mind and set yourself free from the slavery of your thoughts (Brantley, 2005). The mindfulness and commitment is the best way to live a life. A life that is worth living where there is no regret of the past and no worries of the future. The person is completely on his present movement; he is happier than ever before and can contribute to making other life happy. By doing the mindfulness meditation on regular basis, we may able to use it more in our daily life, giving attention to the present moment, feeling free from mental thoughts and emotions just being in the present situation as a result enhancing commitment (Cullen, 2011).

### **Relationship between Emotional Capital and Commitment**

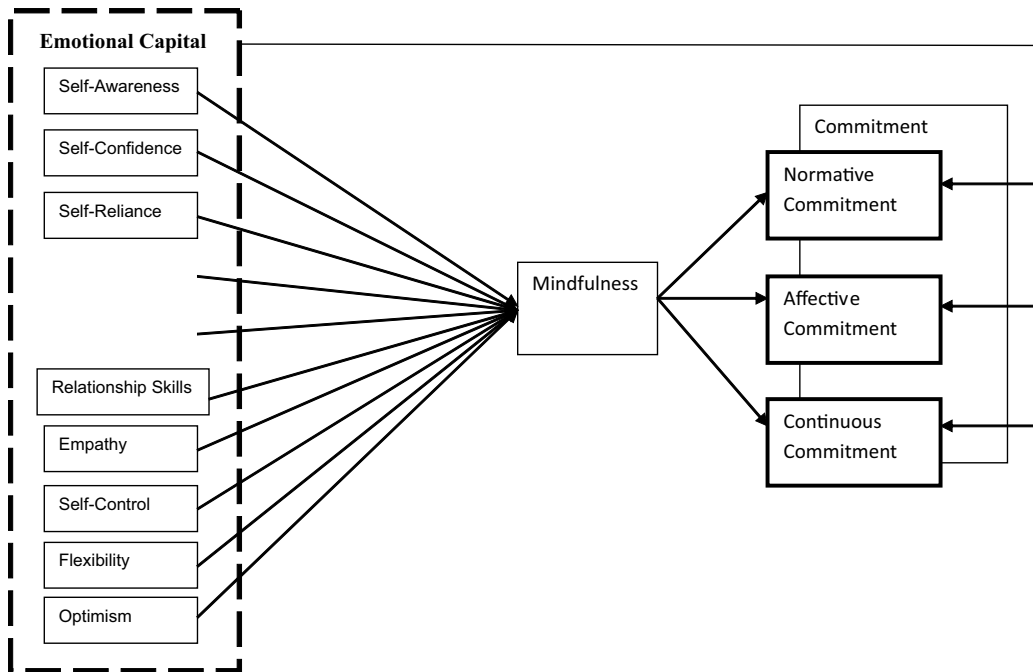
In accordance with the argument developed by the Jap & Ganesan (2000), a higher level of the commitment could be attained by the emotional capital employees. Therefore, this is the reason that this study proved that emotional factors play very important role in the creation of the environment of gaining the success in the market. It also has been considered that the emotional capital is important for both the effectiveness of the company and the satisfaction of the people working in the company. There are different numbers of the researchers have been conducted regarding the evaluation of the relationship in between the emotional capital and the commitment of the employees. There are different is sizes and nature of the companies so the level of the importance and relationship of the emotional capital and the commitment is different in different companies. It has been evaluated that there is a positive relationship in between the job attitude and the commitment of the employees. There are different aspects, which must need to be considered by the management of the company for increasing the commitment and the satisfaction of the employees. When employees are satisfied and have a greater level of the motivation then it increases the productivity and the services, which the company is providing to the customers. When the customers experienced high-quality products and the services then it increases the emotional attachment of the employees and the customer (Shankar & Bhatnagar, 2010).

### **Gap Analysis**

As mentioned earlier, the aspects of emotional capital and mindfulness are not much researched areas in the world (Gendron, 2004; Liu, Chen, & Liao, 2015; Reay, 2000; Schultz, Ryan, Niemiec, Legate, & Williams, 2015, Li, J. J., Wong, I. A., & Kim, W. G, 2017). Whereas, the relationship between these two aspects in connection with commitment is yet to be analysed, especially this kind of study yet to be conducted in Pakistan. The proposed study will assist in understanding of the existing level of emotional capital and mindfulness and highlight the importance of these factors on commitment. There are different aspects, which must need to be considered by the management of the company for increasing the commitment and the satisfaction of the employees. When employees are satisfied and have a greater level of the motivation then it increases the productivity and the services, which the company is providing to the customers.

**Hypothesis 1:** There is positive impact of emotional capital (Self awareness, self confidence, self reliance, self actualization, assertiveness, relationship skills, empathy, self control, flexibility, optimism) in augmenting mindfulness.

**Hypothesis 2:** Mindfulness has mediating effect between emotional capital constructs (Self awareness, self confidence, self reliance, self actualization, assertiveness, relationship skills, empathy, self control, flexibility, optimism) and commitment (Affective, normative, continuous)



## METHODOLOGY

The study was conducted on the paradigm of cross-sectional research framework. Employees of Private Banks of Pakistan were taken as study population. The selection of Banking sector was for the purpose as banking industry is playing vital role in country's economic growth, generating employment opportunities and contributing in promoting entrepreneurship through different business loans. Moreover, the banking industry is operating at non-stop customer services that has increased cognitive pressure on employees to remain focused and mindful at work. These cognitive pressures are contributing in fluctuation of commitment level at work place that is creating conditions to study mindfulness with reference to emotional capital.

Six districts of three provinces and AJK were selected. Out of 1,43,000 employees of all large, medium and small banks operating in Pakistan, a sample of 520 employees (95% confidence interval and 5% error of margin) representing Headquarters Branches of three Private banks from available three strata of Banks (Large, medium and small) through simple random sampling was selected. The proposed banks for study are Habib Bank Limited, Habib Metropolitan Bank and Summit Bank.

Each respondent was individually briefed before collecting data from him/ her and members of research assistants remained available at designated branches to address any arising query from the respondents. Initially data were collected from national capital, Islamabad. Afterwards, employees from remaining five districts were contacted for data collection. The study covered six districts for primary data collection, from all over the country to get an estimate of the true picture.

Table 1: *Study Area*

Province/Area	Number of Districts
Punjab	3
Sindh	1
KPK	1
AJK	1

### Data collection and Analysis

The survey method was adopted based on self-administered questionnaire that was outsourced from a third party. The adopted questionnaire was changed as per research framework of this study, with key focus was primarily on training, knowledge and skills transfer along with proper supervision. The questionnaire was arranged and pre-tested in Islamabad, before finally implemented for the study.

Questionnaire was composed of demographic variables, independent variables, mediating variable and dependent variable as follows

Nature of Variable	Name of variables
Demographic variables	Gender, Age, Education, Experience
Independent variables	Emotional capital (Self-awareness, self-confidence, self-reliance, self-actualization, Assertiveness, relationship skills, empathy, self-control, flexibility, optimism)
Mediating variable	Mindfulness
Dependent variable	Normative commitment, Affective commitment, continuous commitment

The collected data were analyzed on SPSS and AMOS through descriptive analysis, correlation analysis, Multiple linear regression analysis and Bootstrapping 5000 resamples through Faye's process of mediation.

### Gender Distribution

The data reflects that 23 % were female and 77% were male respondents that show the normal distribution of data useful for analysis.

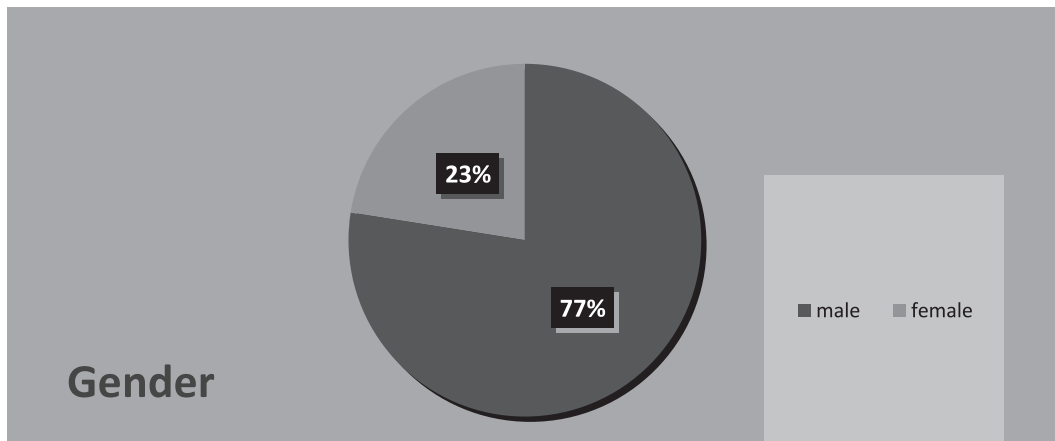


Figure 1. Gender of the Respondents

### Age distribution

The figures show that 20% students were between 18 to 23 years of age, 59% were between 24-29 years and 21% were above 29%. The mean age was normally distributed.



Table 2: *Age of the Respondents*

		Frequency	Percent
Valid	21-25	36	6.9
	26-30	192	36.9
	31-35	189	36.3
	36-40	85	16.3
	41-45	12	2.3
	46-50	3	.6
	56-60	2	.4
	above 60	1	.2
Total		520	100.0

**Education distribution**

The majority of the respondent's education levels were at Master level with 45 % followed by MPhil/MS level with 37 % and Graduation level with 18 %. In other words, postgraduate constitute 88% of respondents that are matured to take decision independently.

Table 3: *Education of the Respondents*

		Frequency	Percent
Valid	Intermediate	11	2.1
	Bachelors	192	36.9
	Masters	265	51.0
	Mphil	51	9.8
	Phd	1	.2
	Total	520	100.0

**Experience distribution**

The majority of the respondent's experience levels were between 5-10 years with 40% followed by 11-15 years with 20% and less than 5 years with 17%. In other words, less than 15 years experience constitute 67% of respondents that are well versed with banking industry.



Table 4: *Experience of the Respondents*

		Frequency	Percent
Valid	Less than 5	85	17
	5-10	210	40
	11-15	105	20
	16-20	80	15
	Above 20	40	8
	<b>Total</b>	<b>520</b>	<b>100.0</b>

**Correlation analysis**

The associations among the constructs are shown in the table 5 below:

Table 5: *Correlation Analysis*

Variable name														
Self-awareness	.74													
Self-confidence	.274**	.71												
Self-reliance	.232**	.319**	.72											
Self-actualization	.223**	.256**	.313**	.72										
Assertiveness	.163**	.254**	.259**	.244**	.70									
Relationship skills	.106**	.237**	.301**	.307**	.210	.76								
Empathy	.172**	.260**	.258**	.307**	.318**	.299**	.76							
Self-control	.236**	.274**	.335**	.396**	.279**	.52**	.304**	.72						
Flexibility	.142**	.281**	.346**	.314**	.722**	.215**	.345**	.342**	.70					
Optimism	.224**	.271**	.246**	.294**	.142**	.189**	.209**	.298**	.204**	.72				
mindfulness	.324**	.295**	.196**	.191**	.186**	.197**	.137**	.175**	.237**	.239**	.70			
Normative commitment	.271**	.148**	.092**	.169**	.082	.070	.066	.110*	.192**	.108*	.303**	.73		
Affective commitment	.103**	.171**	.195**	.228**	.195**	.253**	.235**	.183**	.305**	.177**	.266**	.355**	.71	
Continuous commitment	.157**	.195**	.251**	.273**	.247**	.313**	.350**	.268**	.341**	.257**	.232**	.316**	.563**	.70

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The CFA confirms the relationships between the variables and their measures, while the structural model confirms the relationships between the variables as hypothesized. This subsection presents the results (Descriptive, outliers, normality and regression analysis) of structural model. To check the impact of emotional capital constructs (Self-awareness, Self-confidence, self-reliance, self-actualization, Assertiveness, Relationship skills, empathy, self-control, flexibility, optimism) on mindfulness the multiple linear regression (MLR) analysis were used with enter method (all variables entered at once) because the independent variables are more than 1 and measured on 7-point likert scale. However, the values of standardized coefficient (Beta) is presented in table that indicates the variables that are significant and non significant.

The variables whose value is non-significant are removed from further analysis despite their importance. The following variables were found insignificant; self-reliance (b -.022, p .964>.05), self-actualization (b .012, p .805>.05), Assertiveness (b .062, p .158>.05), empathy (b -.051, p .262>.05), self-control (b -.052, p .592>.05

Table 6: *Coefficients*

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	.452	.326		1.387	.166					
self_awareness	.337	.062	.234	5.472	.000	.324	.236	.218	.864	1.158
self_confidenc	.181	.056	.145	3.213	.001	.295	.141	.128	.777	1.287
self_relianc	-.002	.046	-.002	-.048	.962	.196	-.002	.002	.739	1.353
self_actualiztn	.012	.047	.012	.247	.805	.191	.011	.010	.725	1.380
1 Assertiveness	.068	.048	.062	1.415	.158	.186	.063	.056	.818	1.223
Reltn_skill	.106	.049	.095	2.163	.031	.197	.095	.086	.813	1.230
Empathy	-.053	.047	-.051	1.124	.262	.137	-.050	.045	.755	1.324
self_control	-.027	.050	-.025	-.537	.592	.175	-.024	.021	.714	1.401
Flexibility	.115	.042	.127	2.764	.006	.237	.122	.110	.749	1.335
Optimism	.112	.045	.110	2.510	.012	.239	.111	.100	.827	1.209

a. Dependent Variable: mindfulness

After removing the non-significant predictors results found significant regression equation ( $F = 240217$ ,  $P < .000$ ) shows that model is fit with an R-square of .191 explains 20% variation of dependent variable. The respondents predicted Mindfulness is equal to  $.495 + .223$  (Self-awareness) +  $.147$  (Self-confidence) +  $.091$  (Relationship Skill) +  $.122$  (Flexibility) +  $.105$  (optimism). It shows that if there is 1% changes in self-awareness would increase 23% in mindfulness, while 1% changes in self-confidence bring 14% change in mindfulness, 1% changes in relationship skill bring 10% change in mindfulness, 1% changes in flexibility bring 12% change in mindfulness, and 1% changes in optimism bring 10% change in mindfulness. Therefore found significant impact of emotional capital constructs (self-awareness, Self-confidence, Relationship skill, Flexibility and optimism) on mindfulness, favouring **Hypothesis 1**.

Table 7: Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.437 <sup>a</sup>	.191	.183	.48079	.191	24.217	5	514	.000	1.927

a. Predictors: (Constant), optimism, Reltn\_skill, self\_awareness, flexibility, self\_confidenc

b. Dependent Variable: mindfulness

Table 8: ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	27.990	5	5.598	24.217	.000 <sup>b</sup>
1 Residual	118.817	514	.231		
Total	146.807	519			

a. Dependent Variable: mindfulness

b. Predictors: (Constant), optimism, Reltn\_skill, self-awareness, flexibility, self-confidence

Table 9: Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
	(Constant)	.495	.312							
1 self_awareness	.336	.060	.233	5.573	.000	.324	.239	.221	.899	1.113
1 self_confidenc	.184	.055	.147	3.337	.001	.295	.146	.132	.815	1.227
Reltn_skill	.102	.046	.091	2.193	.029	.197	.096	.087	.908	1.102
flexibility	.110	.038	.122	2.887	.004	.237	.126	.115	.883	1.132
optimism	.107	.043	.105	2.469	.014	.239	.108	.098	.876	1.141

a. Dependent Variable: mindfulness

**Mediation Analysis:**

Now taking into account Hypothesis 2, mediation effect of mindfulness between Self-awareness, self-confidence, relationship skill, flexibility, optimism and normative, affective, and continuous commitment was studied through bootstrapping approach (Baron & Kenny, 1986). According to Baron and Kenny (1986), mediation analysis was carried out. The results of each component was obtained through bootstrapping method with bias-corrected confidence estimates (MacKinnon, Lockwood, & Williams, 2004; Preacher & Hayes, 2004) with 95% confidence interval at 5000 bootstrap resamples (Preacher & Hayes, 2008) through the process of Andrew F Hayes.

**H2(a): the mediation effect of Mindfulness (MNF) between Self-awareness (SA) and Normative commitment (NC), Affective Commitment (AC) and Continuous Commitment**

Results of direct relationship show that SA has significantly and positively related with MNF ( $b = .46, p = .00 < .05$ ), MNF has positive and significant relationship with NC ( $b = .38, p = .00 < .05$ ), AC ( $b = .35, p = .00 < .05$ ) and CC ( $b = .30, p = .00 < .05$ ), SA has significant relationship with NC ( $b = .44, p = .00 < .05$ ), non-significant relationship with AC ( $b = .03, p = .41 > .05$ ) and significant relationship with CC ( $b = .19, p = .04 < .05$ ).

Further results of mediation analysis indicate that when MNF is added as mediator between SA and NC (table 1), the coefficient (Beta) reduces from .44 to .17 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.1039 \_ .2878) when controlling for MNF thus suggesting full mediation.

Table 10: *Mediation effect of Mindfulness between self awareness and normative commitment*

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- SA	.4662	.0598	7.7904	.0000	.3487	.5838	Significant
NC <--- MNF	.3849	.0694	5.54	.0000	.2485	.5213	Significant
NC <--- SA	.4433	.1000	4.434	.0000	.2469	.6397	Significant
MNF → NC<--- SA	<b>.1795</b>	.0463			.1039	.2878	Full Mediation

Results of the mediation analysis indicate that when MNF is added as mediator between SA and AC. The coefficient (Beta) increases from .03 to .16 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.1039 \_ .2878); however the relationship between SA and AC is non-significant ( $b = .03, p = .41 > .05$ ) violating the condition for mediation, thus No mediation is obtained.

Table 11: *Mediation effect of Mindfulness between self awareness and Affective commitment*

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- SA	.4662	.0598	7.7904	.0000	.3487	.5838	Significant
AC <--- MNF	.3586	.0618	5.7985	.0000	.2371	.4801	Significant
AC <--- SA	.0373	.0890	.4191	.6573	-.1376	.2122	Non-Significant
MNF → AC<--- SA	.1672	.0437			.0960	.2697	<b>No mediation</b>

Results of the mediation analysis indicate that when MNF is added as mediator between SA and CC. The coefficient (Beta) reduces from .19 to .14 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0590 \_ .2467) when controlling for MNF thus suggested full mediation.

Table 12: Mediation effect of Mindfulness between self awareness and continuous commitment

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UIC T	Effect
MNF <--- SA	.4662	.0598	7.7904	.0000	.3487	.5838	Significant
CC <--- MNF	.3014	.0672	4.4853	.0000	.1694	.4335	Significant
CC <--- SA	.1976	.0968	2.0422	.0416	.0075	.3877	Significant
MNF → CC<--- SA	.1405	.0483			.0590	.2467	<b>Full mediation</b>

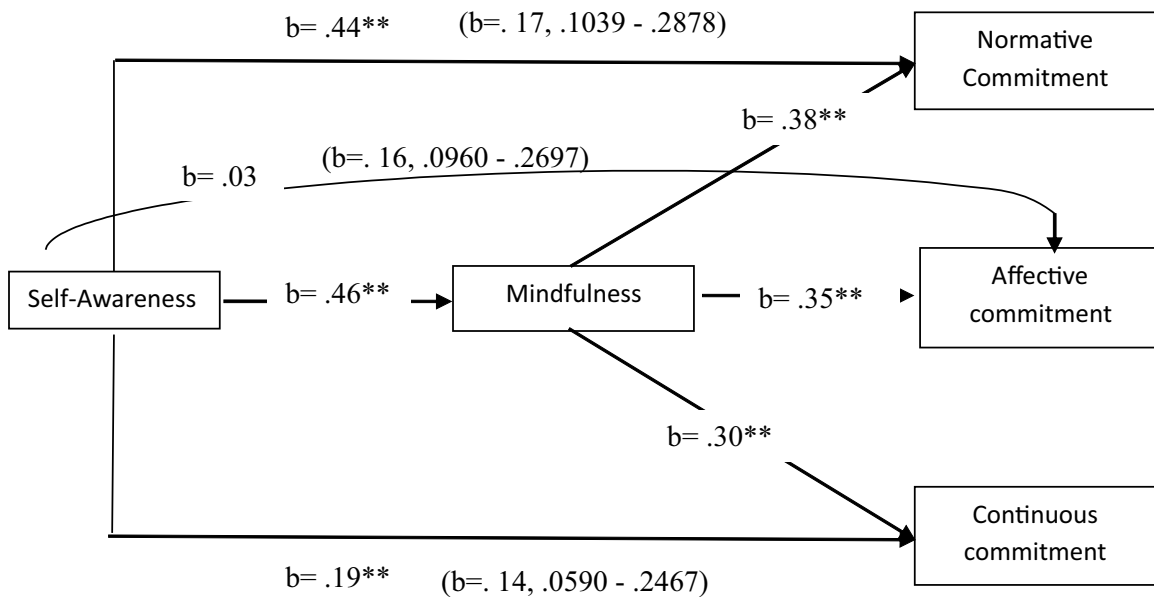


Figure 2. \*\* indicate significant at 95%, values in () indicate mediation results

**H2(b): the mediation effect of Mindfulness (MNF) between Self-Confidence (SC) and Normative commitment (NC), Affective Commitment (AC) and Continuous Commitment**

Results of direct relationship show that SC has significantly and positively related with MNF ( $b = .36, p = .00 < .05$ ), MNF has positive and significant relationship with NC ( $b = .45, p = .00 < .05$ ), AC ( $b = .32, p = .00 < .05$ ) and CC ( $b = .28, p = .00 < .05$ ), SC has non-significant relationship with NC ( $b = .12, p = .14 > .05$ ), significant relationship with AC ( $b = .17, p = .02 < .05$ ) and significant relationship with CC ( $b = .25, p = .00 < .05$ ).

Further results of mediation analysis indicate that when MNF is added as mediator between SC and NC (table 4), the coefficient (Beta) increases from .12 to .16 and the values of lower limit (LICT) and upper limit (UIC T) are greater than zero (.1039 \_ .2878); however the relationship between SC and NC is non-significant ( $b = .12, p = .14 > .05$ ) violating the condition for mediation, thus No mediation is obtained.

Table 13: *Mediation effect of Mindfulness between self-confidence and normative commitment*

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- SC	.3688	.0525	7.0199	.0000	.2656	.4721	Significant
NC <--- MNF	.4546	.0699	6.5025	.0000	.3172	.5919	Significant
NC <--- SC	.1277	.0875	1.4597	.1450	-.0442	.2996	Non - Significant
MNF → NC<--- SC	.1677	.0389			.1012	.2533	<b>No mediation</b>

Further results of mediation analysis indicate that when MNF is added as mediator between SC and AC. The coefficient (Beta) reduces from .17 to .12 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0696 \_ .1883) when controlling for MNF thus suggested full mediation.

Table 14: *Mediation effect of Mindfulness between self-confidence and affective commitment*

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- SC	.3688	.0525	7.0199	.0000	.2656	.4721	Significant
AC <--- MNF	.3257	.0609	5.3451	.0000	.2060	.4454	Significant
AC <--- SC	.1754	.0762	2.3008	.0218	.0256	.3252	Significant
MNF → AC<--- SC	.1201	.0300			.0696	.1883	Full Mediation

Further results of mediation analysis indicate that when MNF is added as mediator between SC and CC. The coefficient (Beta) reduces from .25 to .10 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0437 \_ .1839) when controlling for MNF thus suggested full mediation

Table 15: *Mediation effect of Mindfulness between self-confidence and continuous commitment*

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- SC	.3688	.0525	7.0199	.0000	.2656	.4721	Significant
CC <--- MNF	.2848	.0662	4.3.36	.0000	.1548	.4148	Significant
CC <--- SC	.2593	..0828	3.1303	.0018	.0965	.4220	Significant
MNF → CC<--- SC	.1051	.0355			.0437	.1839	Full Mediation

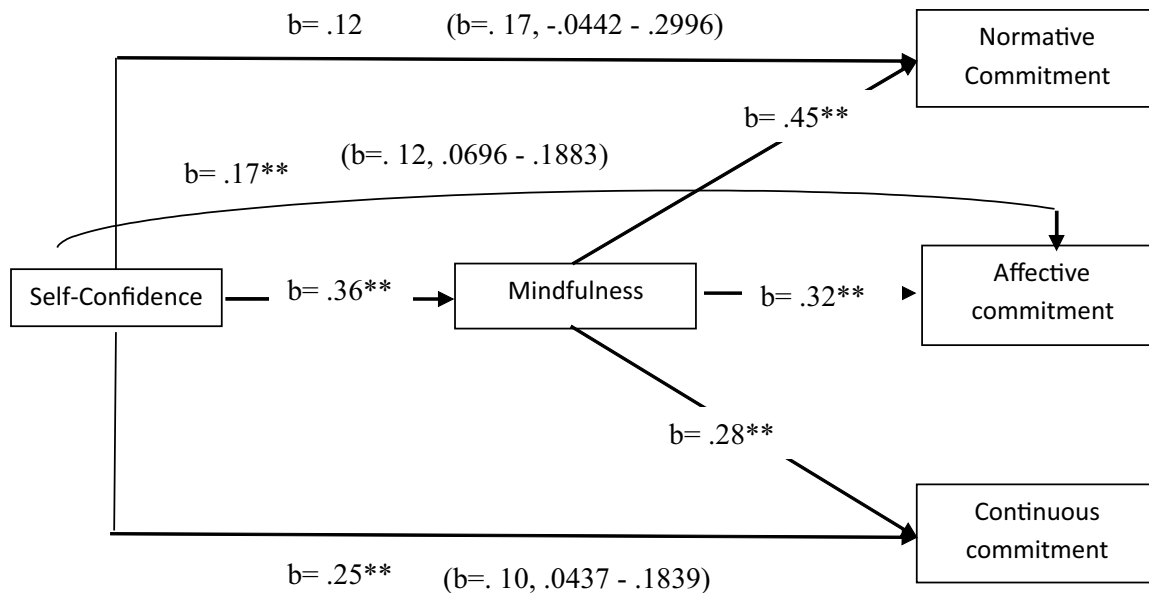


Figure 3. \*\* indicate significant at 95%, values in () indicate mediation results

**H2(c): the mediation effect of Mindfulness (MNF) between Relationship skill (RS) and Normative commitment (NC), Affective Commitment (AC) and Continuous Commitment**

Results of direct relationship show that RS has significantly and positively related with MNF ( $b = .21, p = .00 < .05$ ), MNF has positive and significant relationship with NC ( $b = .48, p = .00 < .05$ ), AC ( $b = .31, p = .00 < .05$ ) and CC ( $b = .26, p = .00 < .05$ ), RS has non-significant relationship with NC ( $b = .01, p = .80 > .05$ ), significant relationship with AC ( $b = .31, p = .00 < .05$ ) and significant relationship with CC ( $b = .46, p = .00 < .05$ )

Further results of mediation analysis indicate that when MNF is added as mediator between RS and NC. The coefficient (Beta) increases from .01 to .10 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero ( $-.1309 \_ .1677$ ); however the relationship between RS and NC is non-significant ( $b = .01, p = .80 > .05$ ) violating the condition for mediation, thus No mediation is obtained.

Table 16: Mediation effect of Mindfulness between relationship skill and normative commitment

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- RS	.2192	.0479	4.5706	.0000	.1250	.3134	Significant
NC <--- MNF	.4814	.0683	7.0511	.0000	.3473	.6155	Significant
NC <--- RS	.0184	.0760	.2420	.8089	-.1309	.1677	Non-Significant
MNF → NC <--- RS	.1055	.0304			.0536	.1744	No mediation

Further results of mediation analysis indicate that when MNF is added as mediator between RS and AC. The coefficient (Beta) reduces from .31 to .06 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero ( $.0302 \_ .1245$ ) when controlling for MNF thus suggested full mediation



Table 17: Mediation effect of Mindfulness between relationship skill and affective commitment

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- RS	.2192	.0479	4.5706	.0000	.1250	.3134	Significant
AC <--- MNF	.3104	.0583	5.3210	.0000	.1958	.4250	Significant
AC <--- RS	.3199	.0649	4.9275	.0000	.1924	.4475	Significant
MNF → AC<--- RS	.0680	.0240			.0302	.1245	Full Mediation

Further results of mediation analysis indicate that when MNF is added as mediator between RS and CC. The coefficient (Beta) reduces from .46 to .05 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0918 \_ .1214) when controlling for MNF thus suggested full mediation.

Table 18: Mediation effect of Mindfulness between relationship skill and continuous commitment

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- RS	.2192	.0479	4.5706	.0000	.1250	.3134	Significant
CC <--- MNF	.2643	.0625	4.2279	.0000	.1415	.3871	Significant
CC <--- RS	.4613	.0696	6.6294	.0000	.3246	.5980	Significant
MNF → CC<--- RS	.0579	.0251			.0918	.1214	Full Mediation

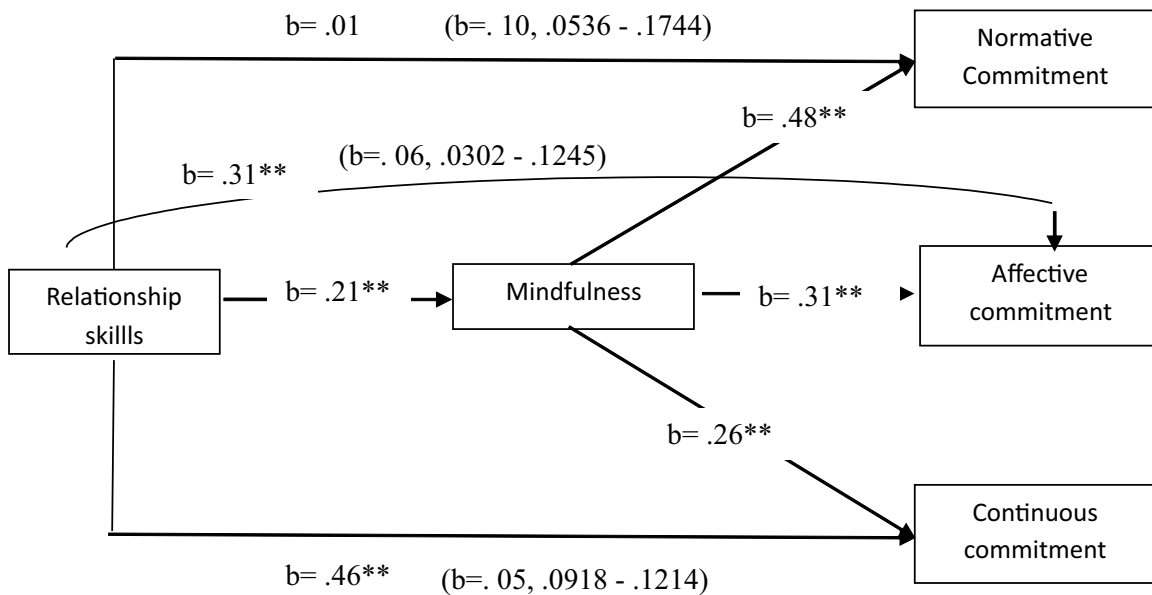


Figure 4 \*\* indicate significant at 95%, values in () indicate mediation results

**H2(d): the mediation effect of Mindfulness (MNF) between Flexibility (Flx) and normative commitment (NC), Affective Commitment (AC) and Continuous Commitment**

Results of direct relationship show that FLX has significantly and positively related with MNF ( $b = .21, p = .00 < .05$ ), MNF has positive and significant relationship with NC ( $b = .43, p = .00 < .05$ ), AC ( $b = .28, p = .00 < .05$ ) and CC ( $b = .23, p = .00 < .05$ ), FLX has significant relationship with NC ( $b = .18, p = .00 < .05$ ), significant relationship with AC ( $b = .32, p = .00 < .05$ ) and significant relationship with CC ( $b = .40, p = .00 < .05$ ).

Further results of mediation analysis indicate that when MNF is added as mediator between FLX and NC. The coefficient (Beta) reduces from .18 to .09 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0504 \_ .1588) when controlling for MNF thus suggested full mediation.

Table 19: *Mediation effect of Mindfulness between flexibility and normative commitment*

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <---Flx	.2147	.0386	5.5559	.0000	.1388	.2907	Significant
NC <--- MNF	.4365	.0683	6.3886	.0000	.3023	.5707	Significant
NC <---Flx	.1838	.0619	2.9716	.0031	.0623	.3054	Significant
MNF → NC<---Flx	.0937	.0270			.0504	.1588	Full Mediation

Further results of mediation analysis indicate that when MNF is added as mediator between FLX and AC. The coefficient (Beta) reduces from .32 to .06 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0300 \_ .1077) when controlling for MNF thus suggested full mediation

Table 20: *Mediation effect of Mindfulness between flexibility and affective commitment*

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <---Flx	.2147	.0386	5.5559	.0000	.1388	.2907	Significant
AC <--- MNF	.2830	.0582	4.8630	.0000	.1687	.3973	Significant
AC <---Flx	.3208	.0527	6.0884	.0000	.2173	.4243	Significant
MNF → AC<---Flx	.0608	.0192			.0300	.1077	Full Mediation

Further results of mediation analysis indicate that when MNF is added as mediator between FLX and CC. The coefficient (Beta) reduces from .40 to .05 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0164 \_ .1098) when controlling for MNF thus suggested full mediation.

Table 21: Mediation effect of Mindfulness between flexibility and continuous commitment

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <---Flx	.2147	.0386	5.5559	.0000	.1388	.2907	Significant
CC <--- MNF	.2386	.0626	3.8096	.0000	.1156	.3616	Significant
CC <---Flx	.4097	.0567	7.2239	.0000	.2982	.5211	Significant
MNF → CC<---Flx	.0512	.0230			.0164	.1098	Full Mediation

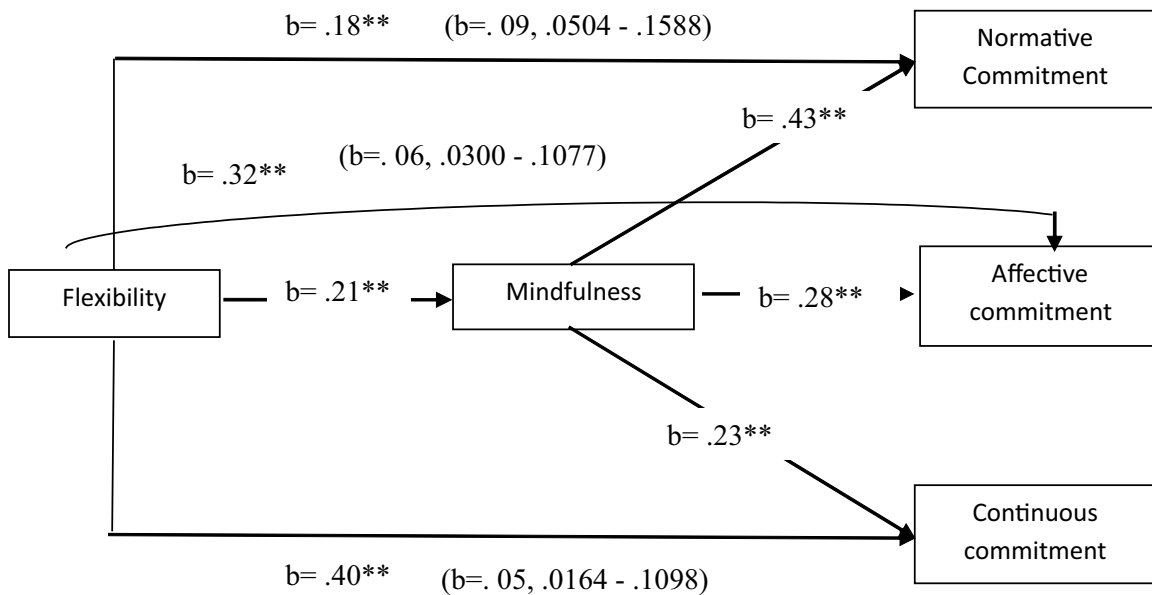


Figure 5. \*\* indicate significant at 95%, values in () indicate mediation results

**H2(e): the mediation effect of Mindfulness (MNF) between Optimism (OPT) and normative commitment (NC), Affective Commitment (AC) and Continuous Commitment**

Results of direct relationship show that OPT has significantly and positively related with MNF ( $b = .24, p = .00 < .05$ ), MNF has positive and significant relationship with NC ( $b = .47, p = .00 < .05$ ), AC ( $b = .32, p = .00 < .05$ ) and CC ( $b = .26, p = .00 < .05$ ), OPT has non-significant relationship with NC ( $b = .06, p = .38 > .05$ ), significant relationship with AC ( $b = .17, p = .00 < .05$ ) and significant relationship with CC ( $b = .32, p = .00 < .05$ )

Further results of mediation analysis indicate that when MNF is added as mediator between OPT and NC. The coefficient (Beta) increases from .06 to .11 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0668 \_ .1809); however the relationship between OPT and NC is non-significant ( $b = .06, p = .38 > .05$ ) violating the condition for mediation, thus No mediation is obtained.

Table 22: Mediation effect of Mindfulness between optimism and normative commitment

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- Opt	.2447	.0437	5.5966	.0000	.1588	.3305	Significant
NC <--- MNF	.4702	.0689	6.8266	.0000	.3349	.6055	Significant
NC <--- Opt	.0618	.0706	.8763	.3813	-.0768	.2005	Non - Significant
MNF → NC<--- Opt	.1150	.0286			.0668	.1809	No mediation

Further results of mediation analysis indicate that when MNF is added as mediator between OPT and AC. The coefficient (Beta) reduces from .17 to .08 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0430 \_ .1321) when controlling for MNF thus suggested full mediation

Table 23: Mediation effect of Mindfulness between optimism and affective commitment

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- Opt	.2447	.0437	5.5966	.0000	.1588	.3305	Significant
AC <--- MNF	.3272	.0598	5.4701	.0000	.2097	.4447	Significant
AC <--- Opt	.1707	.0613	2.7857	.0055	.0503	.2911	Significant
MNF → AC<--- Opt	.0800	.0224			.0430	.1321	Full Mediation

Further results of mediation analysis indicate that when MNF is added as mediator between OPT and CC. The coefficient (Beta) reduces from .32 to .06 and the values of lower limit (LICT) and upper limit (UICT) are greater than zero (.0224 \_ .1242) when controlling for MNF thus suggested full mediation.

Table 24: Mediation effect of Mindfulness between optimism and continuous commitment

Relationship	Coefficient (Beta)	Standard error	t	P-value	LICT	UICT	Effect
MNF <--- Opt	.2447	.0437	5.5966	.0000	.1588	.3305	Significant
CC <--- MNF	.2698	.0642	4.2009	.0000	.1436	.3960	Significant
CC <--- Opt	.3263	.0658	4.9586	.0000	.1970	.4556	Significant
MNF → CC<--- Opt	.0660	.0260			.0224	.1242	Full Mediation

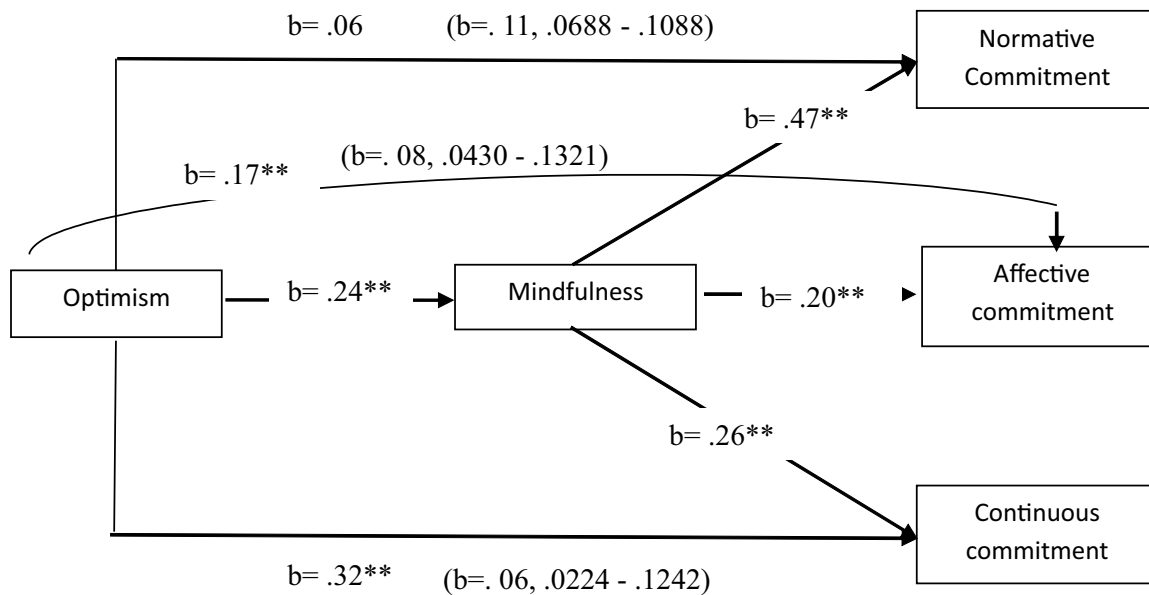


Figure 6. \*\* indicate significant at 95%, values in ( ) indicate mediation results

Table 25: Hypotheses Assessment Summary

Hypothesis	Coefficient (Beta) change	P-value	Accept /Reject
MNF → NC<--- SA	.44** (.17)	.000	Accepted
MNF → AC<--- SA	.03 (.16)	.650	Rejected
MNF → CC<--- SA	.19** (.14)	.040	Accepted
MNF → NC<--- SC	.12 (.16)	.140	Rejected
MNF → AC<--- SC	.17** (.12)	.020	Accepted
MNF → CC<--- SC	.25** (.10)	.040	Accepted
MNF → NC<--- RS	.01 (.10)	.800	Rejected
MNF → AC<--- RS	.31** (.06)	.000	Accepted
MNF → CC<--- RS	.46** (.05)	.000	Accepted
MNF → NC<--- Flx	.18** (.09)	.000	Accepted
MNF → AC<--- Flx	.32** (.06)	.000	Accepted
MNF → CC<--- Flx	.40** (.05)	.000	Accepted
MNF → NC<--- Opt	.06 (.11)	.380	Rejected
MNF → AC<--- Opt	.17** (.08)	.000	Accepted
MNF → CC<--- Opt	.32** (.06)	.000	Accepted

The purpose of this study was to explore relationship between the constructs of emotional capital and mindfulness and then examine the mediating effect of mindfulness between emotional capital and organizational commitment (normative, affective, and continuous) separately.

The conducted study concluded that 5 factors of emotional capital (Self-awareness, self-confidence, relationship skill, flexibility and optimism) were found significantly impacting commitment with mindfulness acting as a mediating factor. However, the remaining 5 factors of emotional capital (self-reliance, self-actualization, Assertiveness, Empathy and Self-control) were having insignificant relationship with mindfulness and commitment. Employees in possession of mentioned five competencies tend to be more mindful and committed towards their jobs/ organizations. Bank Managers who are responsible for recruiting and promotion policies, after this study results may focus more upon these five competencies instead of exploring vast traits which would result in achieving future committed workforce. This study signifies that out of ten constructs of emotional capital highlighted by Emotional Capital Inventory by Newman (2009) which were responsible for job satisfaction and reduced burnout among employees', five are responsible for increased commitment keeping mindfulness as mediator in private banking sector of Pakistan. Specification of five out of available ten constructs of emotional capital for attaining commitment is the outcome of this research which is a further take out of available researches in the field of emotional capital. Further research may target employees of Public banks of Pakistan and public/ private banks of other countries.

### **Why different dimensions of emotional capital are found Significant and others in-significant**

#### **National Culture and Emotional capital in banking sector**

First to understand the role of national culture in explaining the relationship between emotional capital in banking sector of Pakistan, the Hofstede model of national cultural has been applied. According to Hofstede, Pakistan has been scored on six dimensions of culture differently because Pakistan is considered highly rich in culture where urban, rural and different ethnic groups are composed. From customer service perspectives the customers' attitude from power based societies reflect that customer utilize the power to obtain service quickly and the tolerance for waiting is low. Thereby customer representatives are required to be emotionally strong to handle the situations raised due to power inequality. Second, score of Pakistan for collectivism and individualism is 14 that indicates the society is considered as collectivistic. In such collectivist society the customer services representatives are more inclined towards the problem solving, showing concern for others matter and provide best care to their customers. Third, the score of Pakistan for uncertainty avoidance is 70 thus exhibit that people are rigid of social codes and beliefs, and people are intolerant of stereotype behavior and ideas. Thus during customer services, banking sector is keen to train their employees not to talk about the social and political issues because it might hurt the customers' and create bad reputation for organization. Fourth, score of Pakistan for dimension of Masculinity and Femininity is 50, that shows the society gives preferences to assertiveness, achievement and material rewards for success, and also show the values of cooperation, caring and quality of life for other members. Within banking sector the customers are of great value where representative needs to provide care, and cooperation respect of assertiveness that can annoy customers. Fifth, score of Pakistan for short-term and long term orientation is 50 that indicates a preferences are given to short term and long term orientation as well due to heterogeneity of community. Sixth, score of Pakistan for restrained society is 0 shows that society is considered cynicism and pessimistic. In such society customer services is difficult because people with low level of tolerance can create hurdles and backlash for organizations. Therefore, the emotional stability is key component for banking staff to acquire through training and development program.

Academically over the period of time, voluminous literature has been produced on role of emotional capital or intelligence within the organizational settings, particularly the role of emotional capital has been found critical when organizations are in a state of change, new strategy implementation and for service provider organizations (Russell & Friedrich, 2015). The earlier research substantiated that ability to manage emotions in customer relationships help employees to understand customers' needs and react appropriately (Gardner, Rowlingson, & Appleyard, 2018).

Based on research, the rules for service providing organizations are changing. For success, it requires effective understanding, control and organizing of one's emotions that can satisfy customers. In this regard studies has substantiated that emotional behavior of front line employees are keen to obtain success and increase customer satisfaction and loyalty (Drollinger & B. Comer, 2013). Further research has conducted on several components of emotional capital that are linked with satisfaction, loyalty, and mindfulness (Itani & Inyang, 2015). For instance another research suggested that flexibility, care and attentiveness has improved the customer satisfaction (Gorry & Westbrook, 2011). On the contrary research indicated that assertiveness, lack of empathy and non-cognitive flexibility has resulted in customer dissatisfaction and decreased loyalty (Rosenbaum, Otalora, & Ramirez, 2017).

### **Emotional capital in banking sector**

Over the last two decades especially after Privatization Globalization policy, the banking sector in Pakistan has been transformed and flourished significantly. The competition in banking sector has profound effect on service quality, customer satisfactions, and one of key sector providing employment opportunities. Beside these benefits, research has found the negative affect on employees'; such as stress, strain, work-life conflict, and fatigue etc (Kan & Yu, 2016). In this regard research has revealed that extreme burden of work, strict time pressures, non-stop customer services, sitting at one place for more than 8 hours, and fear of losing job due to contract has created immense psychological and physical pressure on employees working in banking sector (Sharma, 2018). These negative effects contribute in poor relationship with customers, lower services quality, and bad reputation of organizations. As the banking sector is backbone of economy, the employees working in this sector are equally important, thereby study has classified emotional capital construct that are highly relevant for banking industry in culture of Pakistan.

### **Self-awareness in banking sector of Pakistan**

The first component of emotional capital is the self-awareness that was found significant with mindfulness within banking sector of Pakistan. According to Yeung, Wong, and Lok (2011) the first step for becoming emotional intelligent is the emotional self-awareness. The study by Shipper, Kincaid, Rotondo, and Hoffman IV (2003) suggests that emotional self-awareness found key skills in maintaining effective relationships in banking sector of US and UK cultures. Similarly an earlier research among several hundred managers within twelve different organizations, emotional self-awareness was found key hallmark for better performance (Brackett, Rivers, & Salovey, 2011). Another research shows that managers who are emotional self-aware can read and recognize the customers' emotions in better way because the customers' negative and harsh emotions are managed through positive application of emotions, admiration, result in retention of customers (Raman, Sambasivan, & Kumar, 2016). Pakistan is a collective, power oriented and masculinity country whose people are considered highly emotional that could be reflected while interacting with customer representatives. As the person working in organization belong to same society, thus banking environment and climate help to change their emotional self-awareness due to which can handle their customers appropriately. Overall the emotional self-awareness in banking sector has proved to be a key for better customer services, satisfaction and the mindfulness of employees.

### **Self-Confidence in banking sector of Pakistan**

Another important component of emotional capital is self-confidence. Self-confidence is associated with feeling of self-worth and personnel competence (Serrat, 2017). The self-confidence is developed when people feels worth in their knowledge, abilities, and the capacity to convey this confidence to others. People who consider self-confident are more responsible and discipline, embraces new tasks and challenges, and are able to make better decisions under pressures (Goleman, 2017). Self-confidence is key trait among employees and is a reflection of customer employee healthy relationships and retention in customers (Bharwani & Jauhari, 2017).



Pakistan is a collective, power oriented, masculinity and restrained country whose people are considered highly emotional and bound of social norms that could be reflected while interacting with customer representatives. Thereby people with self-confidence are in position to handle and interact with people effectively by ensuring the true and reliable information that suits to customers' concerns. The banking environment and policy can also stimulate the employees' confidence and then employees' confidence can overcome customers' query and try to satisfy them.

#### **Relationship Skills in Banking sector of Pakistan**

The increased competition in banking sectors has caused for dramatic changes in services where customers perceive very minor difference in products and services because the new offerings are quickly matched at same price level. In such scenario the only way to achieve competitive advantage is by establishing and maintaining interrelationships that create customer value. A research suggests that long-term relationship is vital for superior performance in service sector organizations (Karantinou, 2015). Further Huang (2015) argues that the relationship skills are determined on the basis of sympathy, friendship, and creating trust during interactions which are highly required in retail banking sector. Pakistan is considered a country with collectivist society where people live in groups that inculcate strong instrumental and social ties among members. Thereby people do possess strong feeling and sense of interactions with other members of society. Therefore, in customer relationships, the customer representatives need to show the good manners with customers, know their clients with name, extend their gratitude, warm welcome when customer arrives and then follow up with sincere thanks when services are utilized. Small gestures of gifts, facilities, and caring for clients' kids and pets help to improve the service ratings.

#### **Flexibility, national culture and Banking sector of Pakistan**

Though every organization have established rules and regulations for their operations to comply with latest banking regulations; however, banks while dealing with customers need to show the flexibility while providing services. This regulatory mechanism is an important dimension for customer services, but the practical intelligence of employees are also important where employees reads the customers' requirements and show the flexibility in dealing for services (Rapp, Agnihotri, & Baker, 2015). Flexibility in emotions, and behavior is based on the social intelligence level. Management scholar argues that the social intelligence helps in improvement of communication skills and motivation that is key to maintain a customer relationship (Deming, 2017). In previous research the term flexibility has been defined as cognitive flexibility that shows a self-regulatory capacity that is significant component of intelligence, problem solving, creativity and mindfulness (Colzato, Van Wouwe, Lavender, & Hommel, 2006). Moreover, the research findings indicate that cognitive flexibility is correlated with mindfulness and both are interlinked that cognitive flexibility is the ability to switch cognitive sets in order to response stimuli according to situation and mindfulness is to react according to environment and change behavior (Moore & Malinowski, 2009).

#### **Optimism in Banking sector of Pakistan**

The earlier literature has explained optimism is a state of mind where you take things positively and under control, an optimistic person never engages in negative emotions. One study conducted among in banks where optimism and mindfulness was found positive correlation because within mindfulness there are five practices that are: preoccupation with failure, reluctance to oversimplification, sensitivity to operations, commitment to resilience, and deference to expertise (Weick & Sutcliffe, 2001) and optimistic person has the ability to manage all these practices with positive behavior and attitude (Hoy, 2003 et al., Brown & Ryan, 2003). In banking sector, the positive mind set is necessary to satisfy customers. Because a positive mind can show the concerns for customers, show the positivity while dealing their cases, and ensure that their query is resolved that are best interest of customers.

(Word Count 5800 app minus the table contents and references)

## REFERENCES

- Aikens, K. A., Astin, J., Pelletier, K. R., Levanovich, K., Baase, C. M., Park, Y. Y., & Bodnar, C. M. (2014). Mindfulness goes to work: impact of an online workplace intervention. *Journal of Occupational and Environmental Medicine, 56*(7), 721-731.
- Allen, N. J., & Meyer, J. P. (1996). Affective, continuance, and normative commitment to the organization: An examination of construct validity. *Journal of vocational behavior, 49*(3), 252-276.
- Asad Ali Shah, S., Yezhuang, T., Muhammad Shah, A., Khan Durrani, D., & Jamal Shah, S. (2018). Fear of terror and psychological well-being: The moderating role of emotional intelligence. *International journal of environmental research and public health, 15*(11), 2554.
- Baer, R. A., Smith, G. T., Lykins, E., Button, D., Krietemeyer, J., Sauer, S., ... & Williams, J. M. G. (2008). Construct validity of the five facet mindfulness questionnaire in meditating and nonmeditating samples. *Assessment, 15*(3), 329-342.
- Bar-On, R. (2001). Emotional intelligence and self-actualization. *Emotional intelligence in everyday life: A scientific inquiry, 82-97*.
- Baumeister, R. F., Brewer, L. E., Tice, D. M., & Twenge, J. M. (2007). Thwarting the need to belong: Understanding the interpersonal and inner effects of social exclusion. *Social and Personality Psychology Compass, 1*(1), 506-520.
- Beugelsdijk, S., Koen, C., & Noorderhaven, N. (2009). A dyadic approach to the impact of differences in organizational culture on relationship performance. *Industrial Marketing Management, 38*(3), 312-323.
- Bharwani, S., & Jauhari, V. (2017). An exploratory study of competencies required to cocreate memorable customer experiences in the hospitality industry. In *Hospitality Marketing and Consumer Behavior* (pp. 159-185). Apple Academic Press.
- Bogler, R., & Somech, A. (2004). Influence of teacher empowerment on teachers' organizational commitment, professional commitment and organizational citizenship behavior in schools. *Teaching and teacher education, 20*(3), 277-289.
- Brackett, M. A., Rivers, S. E., & Salovey, P. (2011). Emotional intelligence: Implications for personal, social, academic, and workplace success. *Social and Personality Psychology Compass, 5*(1), 88-103.
- Brantley, J. (2005). Mindfulness-based stress reduction. In *Acceptance and mindfulness-based approaches to anxiety* (pp. 131-145). Springer, Boston, MA.
- Brown, K. W., & Ryan, R. M. (2003). The benefits of being present: mindfulness and its role in psychological well-being. *Journal of personality and social psychology, 84*(4), 822.
- Cahill, S. E. (1999). Emotional capital and professional socialization: The case of mortuary science students (and me). *Social Psychology Quarterly, 101-116*.
- Cahn, B. R., & Polich, J. (2006). Meditation states and traits: EEG, ERP, and neuroimaging studies. *Psychological bulletin, 132*(2), 180.
- Cash, M., & Whittingham, K. (2010). What facets of mindfulness contribute to psychological well-being and depressive, anxious, and stress-related symptomatology?. *Mindfulness, 1*(3), 177-182.
- Charoensukmongkol, P. (2014). Benefits of mindfulness meditation on emotional intelligence, general self-efficacy, and perceived stress: evidence from Thailand. *Journal of Spirituality in Mental Health, 16*(3), 171-192.
- Cole, P. M., & Tan, P. Z. (2015). Emotion socialization from a cultural perspective.
- Colzato, L. S., Van Wouwe, N. C., Lavender, T. J., & Hommel, B. (2006). Intelligence and cognitive flexibility: fluid intelligence correlates with feature "unbinding" across perception and action. *Psychonomic Bulletin & Review, 13*(6), 1043-1048.
- Cosmides, L., & Tooby, J. (2000). Evolutionary psychology and the emotions. *Handbook of emotions, 2*(2), 91-115.

- Cousin, G. (2006). Threshold concepts, troublesome knowledge and emotional capital. *Overcoming Barriers to Student Understanding: Threshold Concepts and Troublesome Knowledge*. Ed. Jan Meyer and Ray Land. UK: Routledge, 134-147.
- Cullen, M. (2011). Mindfulness-based interventions: An emerging phenomenon. *Mindfulness*, 2(3), 186-193.
- Damasio, A. R. (2004, April). Emotions and feelings. In *Feelings and emotions: The Amsterdam symposium* (pp. 49-57). Cambridge, UK: Cambridge University Press.
- Deigh, J. (2010). Concepts of emotions in modern philosophy and psychology. In *The Oxford handbook of philosophy of emotion*
- Deming, D. J. (2017). The growing importance of social skills in the labor market. *The Quarterly Journal of Economics*, 132(4), 1593-1640.
- Drollinger, T., & B. Comer, L. (2013). Salesperson's listening ability as an antecedent to relationship selling. *Journal of Business & Industrial Marketing*, 28(1), 50-59.
- Druskat, V. U., Mount, G., & Sala, F. (2013). *Linking emotional intelligence and performance at work: Current research evidence with individuals and groups*. Psychology Press.
- Duval, S., & Wicklund, R. A. (1972). A theory of objective self awareness.
- Feeney, B. C., & Lemay Jr, E. P. (2012). Surviving relationship threats: The role of emotional capital. *Personality and Social Psychology Bulletin*, 38(8), 1004-1017.
- Feldman, G., Hayes, A., Kumar, S., Greeson, J., & Laurenceau, J. P. (2007). Mindfulness and emotion regulation: The development and initial validation of the Cognitive and Affective Mindfulness Scale-Revised (CAMS-R). *Journal of psychopathology and Behavioral Assessment*, 29(3), 177.
- Gardner, H. (1984). Frames of Mind: The Theory of Multiple Intelligences: JSTOR.
- Gardner, H., & Hatch, T. (1989). Educational implications of the theory of multiple intelligences. *Educational researcher*, 18(8), 4-10.
- Gardner, J., Rowlingson, K., & Appleyard, L. (2015). Responsible borrowing and lending in UK.
- Gayialis, S. P., Ponis, S. T., Tatsiopoulou, I. P., Panayiotou, N. A., & Stamatiou, I. (2013). *Knowledge-based reference model to support demand management in contemporary supply chains*. Paper presented at the 14th European conference on knowledge management—ECKM.
- Gendron, B. (2004). Why emotional capital matters in education and in labour? Toward an optimal exploitation of human capital and knowledge management.
- Gendron, B., Kouremenou, E. S., & Rusu, C. (2016). Emotional Capital Development, Positive Psychology and Mindful Teaching: Which Links?. *International Journal of emotional education*, 8(1), 63-74.
- Goleman, D. (2017). *Leadership that gets results (Harvard business review classics)*. Harvard Business Press.
- Gordo López, Á. J., & Burman, E. (2004). Emotional capital and information technologies in the changing rhetorics around children and childhoods. *New Directions for child and adolescent development*, 2004(105), 63-80.
- Gorry, G. A., & Westbrook, R. A. (2011). Once more, with feeling: Empathy and technology in customer care. *Business Horizons*, 54(2), 125-134.
- Harris, A., & Spillane, J. (2008). Management in education. *British Educational Leadership, Management & Administration Society (BELMAS)*, 22(1), 31-34.
- Hoy, A. W., Hoy, W. K., & Kurz, N. M. (2008). Teacher's academic optimism: The development and test of a new construct. *Teaching and teacher education*, 24(4), 821-835.
- Huang, M. H. (2015). The influence of relationship marketing investments on customer gratitude in retailing. *Journal of Business Research*, 68(6), 1318-1323.
- Ibrahim, M. G., Abdullah, H. H., & Kaliappen, N. (2016). Effect of job satisfaction on turnover intention: an empirical investigation on Nigerian banking industry. *International Journal of Organizational & Business Excellence*, 1(2), 1-8.
- Itani, O. S., & Inyang, A. E. (2015). The effects of empathy and listening of salespeople on relationship quality in the retail banking industry: The moderating role of felt stress. *International Journal of Bank Marketing*, 33(6), 692-716.
- Jans, N. (1989). Organizational commitment, career factors and career/life stage. *Journal of Organizational Behavior*, 10(3), 247-266.

- Jap, S. D., & Ganesan, S. (2000). Control mechanisms and the relationship life cycle: Implications for safeguarding specific investments and developing commitment. *Journal of marketing research*, 37(2), 227-245.
- Kan, D., & Yu, X. (2016). Occupational stress, work-family conflict and depressive symptoms among Chinese bank employees: The role of psychological capital. *International journal of environmental research and public health*, 13(1), 134.
- Karantinou, K. (2015). Relationship marketing. *Wiley Encyclopedia of Management*, 1-5.
- Li, J. J., Wong, I. A., & Kim, W. G. (2017). Does mindfulness reduce emotional exhaustion? A multilevel analysis of emotional labor among casino employees. *International Journal of Hospitality Management*, 64, 21-30.
- Liu, C.-C., Chen, S.-Y., & Liao, C.-H. (2015). The Relationships among Emotional Capital, Job Satisfaction and Organizational Citizenship Behavior: A Cross-Level Analysis. 35(1), 1-24.
- MacKinnon, D. P., Lockwood, C. M., & Williams, J. (2004). Confidence limits for the indirect effect: Distribution of the product and resampling methods. *Multivariate behavioral research*, 39(1), 99-128.
- McLeod, J. D., & Lively, K. J. (2006). Social structure and personality. In *Handbook of social psychology* (pp. 77-102). Springer, Boston, MA.
- Moore, A., & Malinowski, P. (2009). Meditation, mindfulness and cognitive flexibility. *Consciousness and cognition*, 18(1), 176-186.
- Newman, M. (2009). *Emotional capitalists: The new leaders*. John Wiley & Sons.
- Porter, L. W., Steers, R. M., Mowday, R. T., & Boulian, P. V. (1974). Organizational commitment, job satisfaction, and turnover among psychiatric technicians. *Journal of Applied Psychology*, 59(5), 603.
- Raman, P., Sambasivan, M., & Kumar, N. (2016). Counterproductive work behavior among frontline government employees: Role of personality, emotional intelligence, affectivity, emotional labor, and emotional exhaustion. *Revista de Psicología del Trabajo y de las Organizaciones*, 32(1), 25-37.
- Rapp, A., Agnihotri, R., & Baker, T. L. (2015). Competitive intelligence collection and use by sales and service representatives: how managers' recognition and autonomy moderate individual performance. *Journal of the Academy of Marketing Science*, 43(3), 357-374.
- Rosenbaum, M. S., Otolara, M. L., & Ramírez, G. C. (2017). How to create a realistic customer journey map. *Business Horizons*, 60(1), 143-150.
- Shankar, T., & Bhatnagar, J. (2010). Work life balance, employee engagement, emotional consonance/dissonance & turnover intention. *Indian Journal of Industrial Relations*, 74-87.
- Shipper, F., Kincaid, J., Rotondo, D. M., & Hoffman IV, R. C. (2003). A cross-cultural exploratory study of the linkage between emotional intelligence and managerial effectiveness. *The International Journal of Organizational Analysis*, 11(3), 171-191.
- Shweder, R. A., & Sullivan, M. A. (1993). Cultural psychology: Who needs it?. *Annual review of psychology*, 44(1), 497-523.
- Tangney, J. P. (1995). Recent advances in the empirical study of shame and guilt. *American Behavioral Scientist*, 38(8), 1132-1145.
- George, J. M. (2000). Emotions and leadership: The role of emotional intelligence. *Human relations*, 53(8), 1027-1055.
- Petrides, K. V., & Furnham, A. (2000). On the dimensional structure of emotional intelligence. *Personality and individual differences*, 29(2), 313-320.
- Poyrazli, S., Arbona, C., Nora, A., McPherson, R., & Pisecco, S. (2002). Relation between assertiveness, academic self-efficacy, and psychosocial adjustment among international graduate students. *Journal of college student development*.
- Reay, D. (2000). A Useful Extension of Bourdieu's Conceptual Framework?: Emotional capital as a way of understanding mothers' involvement in their children's education? *The Sociological Review*, 48(4), 568-585.
- Richmond, V. P., & McCroskey, J. C. (1990). Reliability and separation of factors on the assertiveness-responsiveness measure. *Psychological Reports*, 67(2), 449-450.
- Scheier, M. F., & Carver, C. S. (1992). Effects of optimism on psychological and physical well-being: Theoretical overview and empirical update. *Cognitive therapy and research*, 16(2), 201-228.

- Schultz, P. P., Ryan, R. M., Niemiec, C. P., Legate, N., & Williams, G. C. (2015). Mindfulness, work climate, and psychological need satisfaction in employee well-being. *Mindfulness*, 6(5), 971-985.
- Serrat, O. (2017). Social network analysis. In *Knowledge solutions* (pp. 39-43). Springer, Singapore.
- Luken, M., & Sammons, A. (2016). Systematic review of mindfulness practice for reducing job burnout. *American Journal of Occupational Therapy*, 70(2), 7002250020p1-7002250020p10.
- McGrath, D., & Van Buskirk, W. (1999). Cultures of support for at-risk students: The role of social and emotional capital in the educational experiences of women. *Community colleges as cultural texts: Qualitative explorations of organizational and student culture*, 15-37.
- Van Kleef, G. A. (2009). How emotions regulate social life: The emotions as social information (EASI) model. *Current directions in psychological science*, 18(3), 184-188.
- Vikan, C. (2017). Responsibility in Complex Conflicts: An Afghan Case. *Journal of Military Ethics*, 16(3-4), 239-255.
- Wayne, J. H., Casper, W. J., Matthews, R. A., & Allen, T. D. (2013). Family-supportive organization perceptions and organizational commitment: The mediating role of work-family conflict and enrichment and partner attitudes. *Journal of Applied Psychology*, 98(4), 606.
- Weick, K. E., & Sutcliffe, K. M. (2001). *Managing the unexpected* (Vol. 9). San Francisco: Jossey-Bass.
- Wiley, J. W., Kowske, B. J., & Herman, A. E. (2010). Developing and validating a global model of employee engagement. *Handbook of Employee Engagement: Perspectives, Issues, Research and Practice*. Edward Elgar: Cheltenham.
- Yeung, D. Y., Wong, C. K., & Lok, D. P. (2011). Emotion regulation mediates age differences in emotions. *Aging & Mental Health*, 15(3), 414-418.
- Youssef, C. M., Luthans, F., Cameron, K., & Spreitzer, G. (2012). Psychological capital: Meaning, findings and future directions. *The Oxford handbook of positive organizational scholarship*, 17-27.
- Zeidan, F., Johnson, S. K., Diamond, B. J., David, Z., & Goolkasian, P. (2010). Mindfulness meditation improves cognition: Evidence of brief mental training. *Consciousness and cognition*, 19(2), 597-605.
- Zembylas, M. (2007). Emotional capital and education: Theoretical insights from Bourdieu. *British journal of educational studies*, 55(4), 443-463.
- Zhang, T., C. Avery, G., Bergsteiner, H., & More, E. (2014). The relationship between leadership paradigms and employee engagement. *Journal of Global Responsibility*, 5(1), 4-21.
- Zikmund, W., Babin, B., Carr, J., & Griffin, M. (2012). *Business research methods*: Cengage Learning.