

*Research Article*

# **Modelling Emotional Intelligence and Spiritual Intelligence on Burnout: Mediating Role of Mindfulness**

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## **ABSTRACT:**

Although there are few studies available on studying the relationship between emotional intelligence and burnout; spiritual intelligence and burnout of banking sector in general. Literature is scant about systematically analyzing the mediating role of mindfulness between emotional intelligence and burnout; spiritual intelligence and burnout in specific. Following the conservation of resource theory, the present study develops conceptual framework which provides valuable insights. First, mindfulness plays a mediating role between EI and burnout; SI and burnout. Next, mindfulness also has positive impact on burnout. Third, emotional intelligence and spiritual intelligence has negative significant relationship with burnout. The findings have practical implication for firms in general and banking sector in specific in framing policies and mindfulness based practices among the organization.

**Keywords:** Emotional intelligence, spiritual intelligence, burnout, mindfulness.

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## **INTRODUCTION:**

Being productive at workplace has become problematic occupational phenomenon as article of Harvard business review revealed that 10,000 desk workers were polled in 6 countries and reported 43% of them were burnt out. Studies revealed that EI and SI have significant impact hence understand the role of intelligences (EI and SI) on burnout has become imperative, (Mérida-López and Extremera, 2017);(Puertas Molero et al., 2019); (Dal Corso et al., 2020). Looking at the direct effect won't be enough therefore indirect impact through mindfulness checked in this paper. However, there is a paucity of literature regarding the role of mindfulness on burnout instead they are limited to role of EI and SI separately, after the given fact that EI and SI do plays an important role in suppressing burnout through mindfulness,

(Xie et al., 2021); (Loi and Pryce, 2022). It can be observed from previous researches that the burnout is prevalent among banking employees (Yavas et al., 2013) ;( Salami and Ajitoni, 2016).

Therefore, keeping the aforementioned facts in consideration, present paper explores the concept of EI and SI centered on burnout literature. The present study fills this gap, by presenting a theoretical model explaining how emotional intelligence and spiritual intelligence affect burnout. It also describes how mindfulness mediates the impact of EI and SI on burnout.

The contribution of this study is manifold. First, it contributes to the literature of burnout, EI and SI among banking employees. Second, it also contributes to conservation of resource theory by applying them to explain how EI and SI

impacts burnout. Third, study also contributes to literature on how EI and SI reduce burnout via mindfulness. The findings of this study are relevant for the organizations in general and banking employees in specific and might be helpful in mindfulness based policy making and will also be helpful in realizing the role of emotions and spirituality in organizational context.

## **2. Theoretical framework and Hypotheses: Emotional intelligence, Spiritual intelligence and Burnout:**

Stress often spirals into burnout, which has become common in every profession (Srivastava and Dey, 2020). The rapid transformation in the work culture, technological advancement, demands to satisfy the customers require competent and cheerful human resource in the organisation (Özbağ et al., 2014). Unfortunately, some researches probed and revealed that this evolution in organisation has made workers more frustrated and stirred up the darkest of their emotions (Mukherjee, 2018.Pdf, n.d.). Service sector where employees are under constant pressure to satisfy their customers as well as contribute towards productivity are expose to more stress. Job stress and job burnout has been linked positively in various studies with context of many professions (Görgens-Ekermans and Brand, 2012a) ;( Choiet al., 2019).Moreover, burnout related consequences are point of concern in various professional services (Moradi et al., 2017). Therefore, it is important to emanate the mitigating or influencing factors of burnout.

According to an article published by Harvard Business Review in July 2023, proffer that the tapping your emotional intelligence can undermine the burnout. Various studies have noted that, those individuals who are less vulnerable against burnout syndrome, possibly belong to the group of individuals who inherit high score in emotional intelligence (Năstasă and Fărcaș, 2015); (Mérida-López and Extremera, 2017). The average workplace is about midway between the extremes of high threat and high opportunity and dysfunctional emotions in workers could be the reason of threat in a workplace like Banking sectors (Wu et al., 2021). Emotional intelligence is being recognised as an ability to perceive emotions, as well as to regulate and manage emotions (Mayer and Salvoy, 1997). In this regard, empirical researches show that all the dimensions of emotional intelligence are negatively related to the burnout syndromes (Lindeman et al., 2017); (Mérida-López and Extremera, 2017). According to (Salami & Ajitoni, 2016) emotional intelligence entailed as a potential factor for mitigating the effects of unfavourable job characteristics on burnout. A study among university students enunciated how emotional intelligence led to higher satisfaction in life and lower level of burnout (Cazan and Năstasă, 2015). Moreover, many scholars focused how teaching can be improved through positive reinforcement of emotional intelligence when experiencing work stress, anxiety and burnout (Puertas Molero et al., 2019); (Martínez-Monteagudo et al., 2019). A five years long study on surgical residents revealed that burnout is one of the persistent feeling and emotional intelligence can effectively deter this feeling (Gleason et al., 2020, p. Gleason) In similar fashion, inter-relationships between emotional intelligence and burnout among nurses had also been investigated and inverse relation was found (Görgens-Ekermans and Brand, 2012b).

However, there is a dearth of studies targeting service sector especially in banking undertakings. In line with above discussion, it may be suggested that emotional intelligence in individuals could be one of the strategies that mitigates the effect of workplace burnout. The concept of spirituality holds significant importance and serves as an important force to mitigate the occurrence of job burnout (Fan et al., 2023) and also indicated spirituality as mediator between workplace bullying and burnout. Majority of studies has been undertaken for nurses (Kaur et al., 2013); (Sunaryo et al., 2018) to which it has been concluded that spirituality results in their enhanced performance and the delivery of high quality care to patients (Donley, n.d.). In a similar study conducted by (Hojat and Zeinijahromi, 2017). An inverse relationship exists between spiritual intelligence and job burnout, signifying that as nurses' spiritual intelligence rises, the effect of job burnout tends to diminish. In addition, spiritual intelligence and spiritual well-being emerged as crucial factors in mitigating and preventing occupational burnout among nurses (Tasharofi et al., 2013). According to (Maslach et al., 1997), teachers exhibit a higher prevalence of burnout symptoms when compared to individuals from various other professions. Compatible with this view, several researchers have examined the relationship between spiritual intelligence and job burnout in context of teachers (Pishghadam et al., 2022); (Zhaleh and Ghonsooly, 2019);(Ismail et al., 2020); (Mirshahi and Barani, 2016) and confirmed that higher spiritual intelligence was associated with lower levels of burnout. Further, the findings also revealed that no significant difference was found between male and female teachers concerning their spiritual intelligence and burnout levels.

A Gallup survey reveals that a significant majority of employees, specifically three out of four, experience workplace burnout at least sometimes, which is substantially having an adverse effect on their overall well-being within the workplace. Amidst the above evidence, many researchers believed that encouraging spirituality within the workplace can lead to a decreased sense of job burnout in employees (Dal Corso et al., 2020); (Moradi et al., 2017); (Sharma and Sharma, 2018).

Prior research across various domains has consistently demonstrated that spiritual intelligence affects the dimensions of job burnout i.e., emotional exhaustion, depersonalization and personal accomplishment negatively amid police staff (Refahi et al., 2014), first aid and rescue workers (Çat et al., 2014) and staff of rural cooperative organization (Tabarsa and Jalaei, 2017).

A correlation analysis conducted by (Yaghoubi and Mousavi, 2022); (Yaghoubi et al., 2020) indicates that a significant negative correlation prevailed between the levels of spiritual intelligence and job burnout amongst the dental residents.

Within the light of the explanations provided, the following hypothesis was proposed:

H1a: Emotional Intelligence negatively affects burnout.

H1b: Spiritual intelligence negatively affects burnout.

## **Emotional intelligence,Spiritual intelligence and Mindfulness:**

The shift of mindfulness and emotional intelligence from being on the fringes to becoming widely recognized can be credited to

Michael Chakalson's work, "The Mindful Workplace: Developing Resilient Individuals and Resonant Organisations," and Daniel Goleman's book, "Why it can matter more than an IQ. (Chapman, n.d.). Mindfulness is a type of meditation that involves focusing on the present moment without judgment, acknowledging and identifying sensations, emotions, and thoughts as they occur. (Vásquez-Dextre, 2016) and discussions regarding nature of emotional intelligence and its connection to the capability of sustaining attention on the present moment without judgment, this aspect comes into consideration while mindfulness can be enhanced through meditation practices, (e.g., Baer et al., 2008; Falkenstrom, 2010), however mindfulness has also been characterised as a psychological trait which refers to the tendency of being mindful every day, (Brown and Ryan, 2003a). A good general level of mindfulness is characterized by decent level of EI competencies. (RodríguezLedo et al., 2018) ;( Snowden et al., 2015); (Jiménez-Picón et al., 2021). Numerous studies have focused on emotional intelligence and mindfulness. However, there are lingering uncertainties regarding their definitions as concepts and their practical applications within organizational contexts. (Daniel et al., 2022); (Dasborough et al., 2022)

In the context of organizations, spirituality is described as a set of values embedded in the organizational culture. These values promote employees' sense of transcendence during work, fostering a feeling of connection with others that brings a sense of fulfilment and happiness, (Giacalone and Jurkiewicz, 2003), and it has been evident that spirituality, if practiced, promotes mindfulness in an individual life, (Hettema, 2011) Spiritual intelligence and mindfulness exhibit a strong connection, (K and Sulphrey, 2023) ;( Saini and Seema, 2021). (Ashmon and Duchon, 2000), defined spiritual workplace as one in individual has a meaningful experience in congruence with organizational value. Similarly (Singh and Rangnekar, 2018) has suggested that spirituality along with mindfulness creates a meaningful workpkace.

Therefore on the basis of above documented literature, hypotheses proposed are:

H2a: Emotional intelligence positively affects mindfulness.

H2b: Spiritual intelligence positively affects mindfulness.

### **Mindfulness and Burnout:**

Proactive solution is needed to address the graving concerns like burnout. Mindfulness can make notable changes in depression, anxiety and burnout. (Lamothe et al., 2016); (Strohmaier, 2020) can reduce reduces many ill effects in the organization, (Zoghbi- Manrique-de-Lara et al., 2020) and foster employees creativity, (Byrne and Thatchenkery, 2019). Although mindfulness is linked with many organizational

functions but still it fails to gain recognition at workplace (Good et al., 2016). Studies has been conducted on healthcare providers concluding that practicing mindfulness can reduce their burnout and increase satisfaction, (Goodman and Schorling, 2012); (Selič- Zupančič et al., 2023). Similar kind of studies has been conducted on teachers stating that due to emotional exhaustion, and less job satisfaction, teachers feel burnout hence resulting in higher attrition.(Taylor et al., 2021); (Whipp et al., 2007). Therefore, due to these concerns mindfulness based interventions gained effective recognition. Therefore, on the basis of above literature, third hypothesis is:

H3: Mindfulness positively effects on burnout.

### **Mediating role of Mindfulness:**

In the current era, leaders must possess emotional intelligence and mindfulness. A leader who is emotionally intelligent and mindful can motivate employees to achieve more with limited resources while also mitigating stress and burnout, especially in times of financial constraints, (Xiang et al., 2021). (Austin et al., 2005), suggested that EI can enhance resources to cope with demands and that individuals who are high in EI are more skilled at expressing, understanding, and regulating emotions. In a study conducted by (Carvalho et al., 2018), it was discovered that the aspect of emotional intelligence involving self-emotion appraisal is linked to reduced burnout. This implies that individuals who excel at comprehending and expressing their emotions are less susceptible to the detrimental impacts of persistent stress.(Enríquez et al., 2017) provide additional backing for the connection between mindfulness and emotional intelligence suggesting that combination of emotional intelligence and mindfulness impact individual's ability to cope with the workplace demands and foster stress free environment.

(Petchsawang and McLean, 2017), spirituality in the workplace contributes to the growth of mindfulness, wisdom, awareness, and empathy which in turn reduce negative ychological symptoms like stress, burnout, negative emotions.(Anderson et al., 2007); (Grossman et al., 2010). Studies has been conducted on spiritual intelligence, mindfulness and psychological capital, Si, mindfulness and mental health but literature is sparse when it comes to observe the role of spiritual intelligence and mindfulness upon burnout taking mindfulness as a mediating construct. Therefore on the basis of above mentioned literature, proposed hypotheses are: H4a. Mindfulness mediates the relationship between emotional intelligence and burnout. H4b. Mindfulness mediates the relationship between spiritual intelligence and burnout.

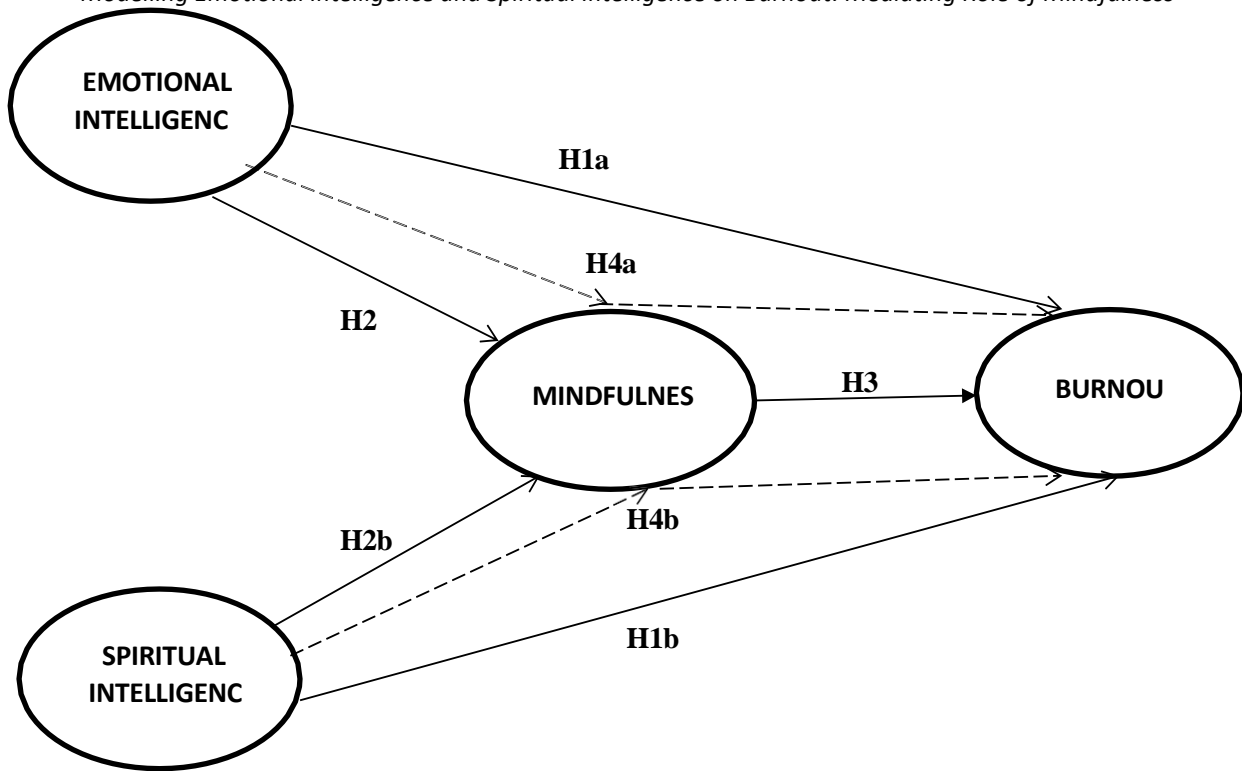


Fig1. Conceptual Framework

### 3. Conceptual Framework:

Therefore, concluding from the preceding hypotheses, figure depicts mediation model incorporating emotional intelligence and spiritual intelligence as independent variable, mindfulness as mediating variable and burnout as a criterion variable.

### 4. Theoretical Framework:

Current study contributes to conservation of resource theory. Conservation of resource theory revolves around the concept of conservation and acquisition of new resources. In this very fact of conservation and acquisition, lie several principles, one of which is principle of resource investment. This principle suggests coping, i.e. investing in resources in order to alleviate future resource losses, (Hobfoll, 2001). Similarly in this study, an attempt has been made to alleviate the effect of burnout (future resource loss) by investing EI, SI and mindfulness, (resources) because COR theory goes beyond the prediction of stress talks about the motivating factor following it, (Hobfoll, 2001). A large number of empirical studies have found that when individuals lose resources at work, they are more likely to experience strain in the form of burnout. (Shirom, 1989).

### 5. Objectives:

1. To test the direct effect of emotional intelligence on burnout.
2. To test the direct effect of spiritual intelligence on burnout.
3. To test the indirect effect of emotional intelligence on burnout via mindfulness.
4. To test the indirect effect of spiritual intelligence on burnout via mindfulness.

### 6. Methodology:

#### Data Collection and samples:

Data was collected from 403 bank employees through questionnaire.

### 7. Measures:

#### Emotional Intelligence:

To measure emotional intelligence, Wong and Law Emotional Intelligence Questionnaire (WLEIS) has been used which is based on ability model of emotional intelligence, (Law et al., 2004). This scale consists of 14-items of four factors, such as self-emotions appraisal (SEA), others' emotions appraisal (OEA), use of emotion (UOE), and regulation of emotion (ROE). Responses were recorded on 7 point Likert scale, 1- strongly disagree to 7- strongly agree. Cronbach alpha for the questionnaire came to be .954.

#### Spiritual Intelligence:

Spiritual Intelligence is measured through Spiritual Intelligence Self-Report Inventory (SISRI-24). It is a 24-item inventory developed by King (2008) which consists of four factors, such as critical existential thinking (CET), personal meaning production (PMP), transcendental awareness (TA), and conscious state expansion (CSE). Responses were recorded on 5 point Likert scale, 0- not at all true of me to 4- completely true of me.

#### Cronbach alpha for the inventory was .942. Mindfulness:

To measure mindfulness, mindfulness attention awareness scale (MAAS), (Brown & Ryan, 2003), has been used. This scale consist of 15 items internal consistency of (cronbach alpha=.862). Responses were recorded on 6- point likert scale ranging from 1- almost always to 5- almost never.

#### Burnout:

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To measure burnout, 10 item burnout scale by (Malach-Pines, 2005) has been used. This scale consist of 10 items with internal consistency of (cronbach alpha= .867. Responses were recorded on 7-point likert scale ranging from 1- never to 7- always.

**Results**

This study applied Amos-26 software to test the proposed hypothesis using structural equation modelling.

**The measurement model:**

Confirmatory Factor Analysis was conducted to predict the measurement model’s fitness.

The value of fit indices are:  $\chi^2 = 1497.31$ , degree of freedom = 773, Tucker lewis index (TLI) = .890, Comparative fit index (CFI) = .896, Root mean square error of approximation (RMSEA) = .048 and CMIN/DF = 1.937. The measurement model produced approximately good fit indices.

**Convergent and discriminant validity, average variance extracted (AVE), and composite reliability:**

Table. 2 provides information on the mean, standard deviation, correlations, and the square root of the average variance extracted (AVE). From the table it could be inferred that there exists positive correlation between emotional intelligence and mindfulness and spiritual intelligence and mindfulness. It can also be interpreted that there is a negative correlation between emotional intelligence and burnout, spiritual intelligence and burnout and mindfulness and burnout. The reliability of the constructs can be assessed by two ways. The first approach involves evaluating the factor loadings of the constructs, while the second entails examining the cronbach alpha’s value.

Three items of spiritual intelligence, mindfulness and one item of burnout has been removed as its factor loading was below .05. The threshold value for cronbach alpha is .7 (Hair et al., 2010), and the cronbach alpha for the variable under current study, i.e., emotional discriminant validity and convergent

validity for the paper has been fully met out. Discriminant validity is ensured when the square root of AVE exceeds the correlations between the construct and the other constructs. Upon assessing the AVE value, it is confirmed that this requirement has been met. Consequently, we can conclude that the paper's discriminant validity is substantiated. To establish convergent validity, it is suggested by (Bagozzi and Yi, 1988) that the AVE should be greater than 0.5. Since AVE score for the variables are .567, .524, .538 and .608, which meet this criterion, indicating that convergent validity is indeed supported.

This implies that all the scales depicts the reliability, discriminant validity and convergent validity.

**The Structural Model:**

In this model, impact of emotional intelligence and spiritual intelligence on the absence of mindfulness on burnout is checked and impact of the same through mindfulness is also checked. This signifies the direct as well indirect effect of EI and SI as consequently intelligence, spiritual intelligence, mediation analysis is being conducted mindfulness and burnout are .954, .942, .862 and .827 respectively. Therefore, the reliability values, as indicated by (Hair et al., 2010) meet the acceptable standards. (Gefen et al., 2000) recommended that the value of composite reliability should be above .7 and for the current study, the composite reliability values for the variables emotional intelligence, spiritual intelligence, mindfulness and burnout are .954, .958, .934 and .933 respectively. The according to (Preacher et al., 2007). AMOS used to test the structural model on the basis of maximum likelihood estimates (MLE). Values for various indices are: chi-square = 1.474 for DOF = 5. The values for fit indices are GFI = 0.999, AGFI=.995, RFI=.993 CFI = 1.000, RMSEA = .000, RMR= .526 and CMIN/DF = 0.295. Hence, the model produced reasonable fit indices, and it can be determined that data fits well in the conceptual framework.

**Table.1.** Mean, SD, Correlations & Square root of AVE

CONSTRUCT	Spiritual intelligence	Emotional intelligence	Mindfulness	Job burnout
Spiritual intelligence	<b>.723</b>			
Emotional intelligence	.148	<b>.752</b>		
Mindfulness	.921**	.547**	<b>.733</b>	
Job burnout	-.568**	-.410**	-.401**	<b>.779</b>
Mean	78.15	66.33	42.58	39.03
Standard Deviation	11.62	13.40	8.87	7.47

\*\*= $p < 0.05$

**Table.2.** Factor loadings, Cronbach alpha, AVE & Composite reliability

Constructs	Items	Factor loadings	Cronbach Alpha	AVE	Square root of AVE	Composite reliability					
<b>Emotional Intelligence</b>	EI1	.784	<b>.954</b>	<b>.567</b>	<b>.753</b>	<b>.954</b>					
	EI2	.795									
	EI3	.769									
	EI4	.781									
	EI5	.785									
	EI6	.757									
	EI7	.764									
	EI8	.828									
	EI9	.698									
	EI10	.750									
	EI11	.726									
	EI12	.751									
	EI13	.724									
	EI14	.701									
	EI15	.737									
EI16	.683										
<b>Mindfulness</b>	M2	.757	<b>.862</b>	<b>.538</b>	<b>.733</b>	<b>.934</b>					
	M4	.756									
	M5	.791									
	M7	.785									
	M8	.761									
	M9	.736									
	MI10	.667									
	MI11	.639									
	MI12	.678									
	MI13	.755									
	MI14	.763									
	MI15	.701									
	<b>Job Burnout</b>	B1					.796	<b>.827</b>	<b>.608</b>	<b>.779</b>	<b>.933</b>
		B2					.753				
		B3					.771				
B5		.795									
B6		.808									
B7		.634									
B8		.831									
B9		.816									
B10		.801									

**Path estimates:**

As shown in table 5, emotional and spiritual intelligence are significantly related to burnout ( $\beta = -0.41, p = 0.03$ ), ( $\beta = -0.23, p = 0.04$ ).

These values indicate H1 and H2, therefore it can be said that both hypotheses can be supported. Also, the current structural model enabled us to test the relationship of emotional and spiritual intelligence with mindfulness and mindfulness with burnout. The path estimates delineated that there is a significant positive relationship between spiritual intelligence and mindfulness ( $\beta = 0.92, p < 0.046$ ), and between emotional intelligence and mindfulness ( $\beta = 0.547, p < 0.043$ ) along with there is significant negative relationship between mindfulness

and burnout ( $\beta = -0.401, p < ***$ ).

**Mediation effect of Mindfulness:**

Emotional intelligence and spiritual intelligence is negatively and significantly related to burnout. The result of first three steps of mediation analysis according to has been reported in the table 3 below. In the full model analysis where emotional intelligence and spiritual intelligence are explanatory variable, mindfulness is intervening variable and burnout is criterion variable, the relationship between EI and burnout; SI and burnout can be seen decreasing, hence suggesting that mindfulness mediates the relationship between EI and burnout; SI and burnout. Mediation effect of mindfulness between EI and burnout is .153 and between SI and burnout is .101

**Table 3: EI and SI predicting burnout and mediating role of mindfulness**

PATHS	ESTIMATES	P VALUE	INFERENCE
EI → B	<b>-.410</b>	.033	NEGATIVE RELATIONSHIP
EI → M	<b>.547</b>	.043	POSITIVE RELATIONSHIP
M → B	<b>-.401</b>	***	NEGATIVE RELATIONSHIP
EI - → B	<b>-.521</b>	.020	
EI - → M	<b>.547</b>	.043	
M - → B	<b>-.512</b>	.001	MEDIATION SUPPORTED
SI → B	<b>-.568</b>	.003	NEGATIVE RELATIONSHIP
SI → M	<b>.921</b>	.044	POSITIVE RELATIONSHIP
M → B	<b>-.401</b>	***	NEGATIVE RELATIONSHIP
SI - → B	<b>-.682</b>	***	
SI - → M	<b>.921</b>	.022	
M - → B	<b>-.612</b>	.01	MEDIATION SUPPORTED

NOTE: DASHED ARROW INDICATE THE MEDIATION EFFECT

**DISCUSSIONS:**

The analysis supports our first hypotheses, H1a and H1b. Proposed H1a states that i.e. emotional intelligence has negative and significant impact on burnout, to which the findings successfully defended, ( $\beta = -0.41, p = 0.03$ ), supporting the existing literature,(Năstasă & Fărcaș, 2015); (Mérida- López & Extremera, 2017). H1b proposed was that spiritual intelligence has negative and significant impact on burnout, which was accepted by our findings, ( $\beta = -0.23, p = 0.04$ ), hence aligning with the existing research. (Hojat & Zeinijahromi, 2017). Then the present study also successfully defends the second hypotheses, which constitutes of two sub-hypotheses i.e. H2a and H2b. H2a hypothesis stated that whether emotional intelligence has positive impact on mindfulness, to which it was concluded that emotional intelligence do impacts positively on mindfulness ( $\beta = 0.547, p < 0.043$ ) which also aligned with the existing literature, (Snowden et al., 2015);(Jiménez-Picón et al., 2021, p. jimen) H2b stated that spiritual intelligence impacts positively impacts on mindfulness to which it was found that spiritual intelligence has positive significant impact on mindfulness, ( $\beta = 0.92, p < 0.046$ ) hence supporting the existing literatures, (Grossman et al., 2010);(Petchsawang & McLean, 2017). Third hypothesis proposed the relationship between intervening and the criterion variable of the study, i.e. mindfulness positively effects burnout which has also been successfully supported, ( $\beta = -0.401, p < ***$ ), ultimately aligning with the available literatures, (Taylor et al., 2021); (Selič- Zupančič et al., 2023).

Last but not the least, an attempt has also been made to examine the indirect effect (mediation) of mindfulness. Findings of the present study supported the hypothesis that mindfulness mediates the relationship between emotional intelligence and burnout; mindfulness mediates the relationship

between spiritual intelligence and burnout.

The arguments proposed and proven in the current study has been supported by conservation of resource theory, (Hobfoll, 1988). The theory states that in order to alleviate the future losses, we have to invest in the resources. Therefore, the current study also suggests through its findings that banking sector must invest in resources like emotional intelligence, spiritual intelligence and mindfulness to alleviate the loss of burnout.

**CONCLUSION:**

In the existing literature, studies has been conducted on problem of burnout syndrome amongst teachers, doctors and corporates but there is lack of empirical investigation regarding burnout syndrome prevalence among banking sector, (Tehrani et al., 2021). Therefore present study is an attempt to explain the cause (EI, SI and mindfulness) in emanating the effect (burnout). Statista in 2014 has reported that burnout suffered by the bankers was found in the range of 15% to 54%. Therefore keeping the aforementioned facts, current academic exercise has undertaken, emotional intelligence, spiritual intelligence, mindfulness and burnout. The study examined the effect of emotional intelligence and spiritual intelligence on burnout. Next, study also examined the mediating role of mindfulness between emotional intelligence and mindfulness; spiritual intelligence and mindfulness. All the hypothesis proposed in the study has been successfully supported and in aligned with the existing literature. According to (Panchal, 2023) Managing the attrition rate and retaining a skilled workforce poses a significant challenge for bankers in India, especially post the pandemic. Young employees, including millennials and applicable Gen Z, emphasize the importance of job flexibility and prioritize a better work- life balance over career success. McKinsey reports that 38% of the banking workforce is currently engaged in back-office roles.

Over the next decade, automation is expected to assume a substantial portion of the tasks associated with these jobs, leading to a 20% reduction in the total work hours required from back-office employees. Consequently, there will be a decline in the demand for fundamental cognitive skills, and a significant increase in the importance of interpersonal skills, specifically social, emotional and spiritual intelligence and also meditation based mindfulness, (Agnew, 2014). From the aforementioned data it can be concluded that as technology takes on more repetitive tasks traditionally performed by non-officer bank personnel, it becomes crucial for employees to focus on value-added customer interactions and the creation of exceptional service experiences. Team members need to be trained in the art of asking the right questions to customers, fostering relationship growth as a fundamental aspect of their role.

**IMPLICATION:**

As suggested by (Maslach et al., 1997) that burnout consist of emotional exhaustion, depersonalization and low professional achievement, all these three problems could be tackled by focusing on promoting emotional intelligence which reduce emotional exhaustion to great levels, spiritual intelligence which creates a sense of personal accomplishment and according to study mentioned in Harvard business review which was conducted for both Indian and US IT employees, it was found that employee who practiced mindfulness based meditation were able to achieve more at the end of the day. Therefore it could be undoubtedly concluded that all these three constructs (EI, SI and mindfulness) helps in emanating burnout to larger extent. The current research will be definitely helpful for the corporate employees in general and banking employees in particular as burnout, attrition is the graving concern for organizations in general. Banking sector can think of enhancing the emotional and spiritual quotient of employees in order to mitigate burnout among employees. Recent data of burnout has been very alarming for large giant banks too.

In response to the growing awareness of mental health issues, a majority of employers are now making substantial investments in mental health and well-being initiatives. According to global HR leaders, four out of five organizations consider mental health a top priority. Companies are offering a range of wellness benefits, including yoga, meditation app subscriptions, well-being days, and training on time management and productivity, with approximately nine out of ten organizations worldwide implementing some form of wellness program.

Employee surveys reveal that common challenges contributing to burnout includes a constant feeling of being on call, unfair treatment, an excessive workload, low autonomy, and a lack of social support. These issues are less likely to be effectively addressed by wellness programs alone, in fact it also requires more spiritual workforce which would act as a container not only for well- being but also for revenue building, (Hillyer, 2023).

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