

# **The Relationship between Psychological Resilience and Psychological Well-being**

*(An Empirical Study On banks' employees in Mansoura)*

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## Abstract

The present study aimed at determining the relationship between psychological resilience and psychological well-being of banks' employees. Also, it investigates the impact of psychological resilience on psychological well-being. Data collection instrument utilized in the study was the questionnaire, which was directed to 310 employees of banks in Mansoura. Only 300 questionnaires were statistically valid and free of missing data while the other 10 were invalid. A path analysis was employed to test the research hypotheses through Wrap PLS 5 program. The research findings showed that psychological resilience has a significant direct positive effect on psychological well-being.

**Keywords:** (Psychological Resilience, Psychological Well-being, Bank Employees).

### ملخص البحث :

يهدف هذا البحث إلى دراسة العلاقة بين الرفاهية النفسية والمرونة النفسية بالتطبيق على موظفي البنوك بالمنصورة. قامت هذه الدراسة أيضاً بالتحقق من كيفية تأثير المرونة النفسية على الرفاهية النفسية للموظف. تم استخدام الاستبيان لجمع البيانات من 300 موظف ببنوك المنصورة. أظهرت نتائج البحث أن المرونة النفسية لها تأثير إيجابي مباشر على الرفاهية النفسية.  
**الكلمات الرئيسية :** (المرونة النفسية، الرفاهية النفسية، موظفي البنوك).

## 1. Introduction

Work environment is full of stress and difficulties faced by the employee on a daily basis (Lee et al., 2018; Wang et al., 2014). This stressful, changing nature of the business has led to an increased interest in psychological aspects for employees specially in banking industry (Haipeter et al., 2012; Kirsch & Wailes, 2012). It is also becoming more important for employees to be able to cope with the change in workplace (Freire et al., 2019).

Benjet et al. (2016) stated that when employees are exposed to adverse event, they would react in two different ways. Some employees would experience negative changes in mood and may step back in life. While there are other employees who may experience psychological improvement after a traumatic experience (Karam et al., 2014). These two reacts after adversity suggest that there are two patterns of psychological reacts to adverse situations (Bonanno & Diminich, 2013). The positive reaction after traumas is called psychological resilience, which is the process of strengthening behavioral stability in response to hardships (Yehuda et al., 2015). Therefore, it's important for banks to invest in the development of employees' psychological resilience (Kim et al., 2018). Since resilience is seen as a source of employees' openness towards work-place changes (Spake & Thompson, 2013).

In such a stormy environment, some employers in western societies have shown a great interest in enhancing psychological Well-being of workers. In addition, many employees are willing to reduce their wages in return for greater health, happiness and psychological well-being (Siu et al., 2007). Moreover, work-related mental distress between employees is now a problem for developing and developed countries and psychological well-being has become a running topic in the ranked journals (Baldschun et al., 2019).

Since employees play a dynamic role in any organization, improving their psychological well-being and reducing their stress should be taken into careful attention to guarantee the optimum efficiency of working inside the organization (Nor & Murni, 2019). While, some studies have shown that psychological resilience can produce psychological well-being (Howatt, 2012; Wang et al., 2014; Holman et al., 2018). This status has witnessed a great deal of research interest (Huang et al., 2016).

Based on the above discussion, this research aims to study the relationship between psychological resilience and psychological well-being of banks' employees. Consequently, the researchers are seeking to answer the following question:

- What is the relationship between psychological resilience and psychological well-being?
- What is the impact of psychological resilience on psychological well-being?

## **2. Theoretical Framework and Hypotheses Development:**

### **2.1) Psychological resilience:**

Connor and Davidson (2003) has defined psychological resilience as being characterized by positive outcomes relative to threats, a set of personal characteristics which allow a person to thrive when faced with adversity.

In addition, psychological resilience has been defined as the ability to rebound back from threats, adapt to stressful circumstances, and be able to function despite stress and adversity (Tusaie & Dyer, 2004).

As well as, psychological resilience was defined as the result of cumulative risk versus protective factors or a dynamic process including positive adaptation within the time of significant anxiety (Masten, 2011).

Wang et al. (2014) refers to psychological resilience as a fixed and stable trait that helps people to buffer stressors in life. In addition, it promotes a greater sense of mastering difficult life situations. Moreover, Rutter (2006) stated that resilient people who experience difficult life situations view these occurrences as positive experiences.

Moreover, psychological resilience is a psychological resource that helps the employee to manage constantly changing situations and adapt to extreme stress. Also, It restores internal and external balance when facing risks to achieve maximum results under pressure (Tedeschi & Calhoun, 2004; Zautra 2009).

## **2.2) Psychological well-being:**

Psychological well-being is the sense of feeling healthy dominating to a good recognition of personal morality (Johnson, 2011). Moreover, Keyes et al. (2002) agreed that psychological well-being is a state that rises from the feeling of satisfaction with one's close relationships, occupation and financial situation.

In addition, Crumbaugh and Maholick (1969) defined psychological well-being as a set of traits that lead to positive individual performance. Which include many aspects of resilience such as maturity and purpose in life.

Psychological well-being can be described from the employee's point of view as a sense of personal acceptance or satisfaction with personal life or the ability to balance the positive and negative effects of life, leading to inner happiness (Ryff, 1989), and this state of personal happiness is not something that happens to an individual by accident; it is something that requires personal and healthy decisions and may require hard work and perseverance (Ryff & Singer, 2013).

Moreover, Salami (2010) defined psychological well-being as a combination of happiness, satisfaction with life and depression together. Happiness is the emotional state that arises from an individual's satisfaction with life. While happiness and satisfaction affect life positively, depression affects negatively, and both of them make the balance or what called "psychological well-being".

## **2.4) Hypotheses Development:**

### **2.4.1) Psychological resilience and psychological well-being**

Sagone and Caroli, (2014) stressed that the more the individuals would be likely to resist under stressed situations, the more they would score highly in their psychological well-being. In addition, individuals who are able to choose suitable personal needs see themselves as improving and growing, and to feel satisfied, they would also feel resilient. This outcome demonstrated that psychological resilience is a good predictor of psychological well-being.

In addition, the study results of Smith and Yang (2017) concluded that adopting coping strategies enhances psychological resilience rather than placing the focus on removing the stressful events. Researchers believe that the development of resilience through a more positive learning experience reduce levels of stress and higher the psychological well-being. They also stressed that a greater emphasis on resilience and stress management may enable people to improve their psychological overall health. Moreover, Youssef and Luthans (2007) supported a significant positive relationship between resilience and employee happiness. These findings agree with the current research, since happiness is considered as a component of psychological well-being (Salami, 2010).

Meanwhile, Güngör and Perdu (2017) stated that the psychological resilience of youth was associated with their psychological well-being, and emphasized that their increased adaptability and adaptation to the social environment had improved their psychological well-being.

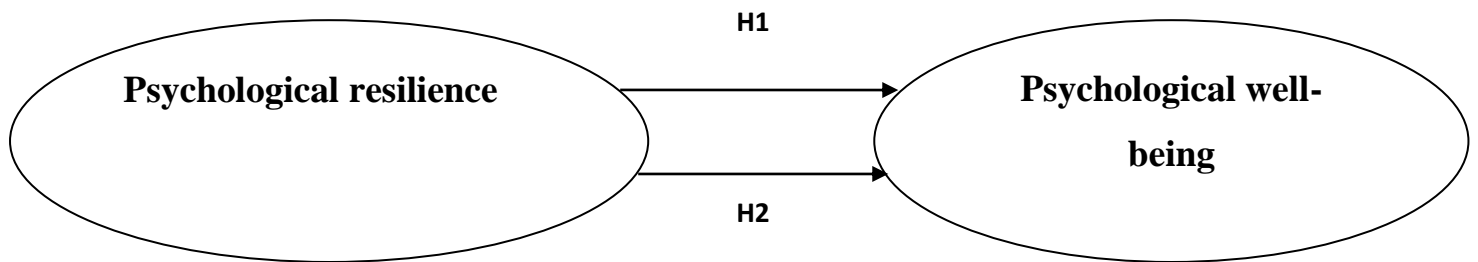
Additionally, Masten (2011) has argued that there is a relationship between psychological resilience and psychological well-being and or other mental health indicators. Moreover, Zautra (2009) has mentioned that resilience helps people to

maintain their psychological well-being in a dynamic environment characterized by surprising challenges that threaten to disrupt engagements that give life meaning and purpose.

**H1: There is a relationship between psychological resilience and psychological well-being**

**H2: Psychological resilience has a significant positive effect on Psychological well-being**

Depending on the previous hypothesis, the study developed the conceptual framework that presents in the following figure (1)



**Figure 1: The Conceptual Framework**

### **3) Research Method**

#### **3.1) Population and Sampling**

The population of this study is employees of bank in Mansoura. The researchers collected data through questionnaire. the questionnaire was directed to 350 employees but only 322 of them accepted the questionnaire as shown in table (1). Finally, the researcher collected only 310 questionnaires with a response rate of 61.9%. Only 300 questionnaires were statistically valid and free of missing data while the other 10 were invalid.

**Table 1. Number of bank employees in Mansoura**

	<b>Bank Name</b>	<b>Number of employees</b>	<b>Percentage</b>	<b>Sample size for each bank</b>
1	<b>Arab Bank</b>	11	0.8	3
2	<b>Ahli United Bank</b>	7	0.5	2
3	<b>The United Bank</b>	83	6.1	20
4	<b>National Bank of Egypt</b>	210	15.4	49
5	<b>Egyptian Arab Land Bank</b>	20	1.5	4
6	<b>National Bank of Kuwait - NBK</b>	22	1.6	5
7	<b>Bank du Caire</b>	129	9.5	31
8	<b>Bank of Alexandria</b>	38	2.8	9
9	<b>Societe Arab Internationale De Bank - SAIB</b>	21	1.5	4
10	<b>Arab African International Bank - AAIB</b>	19	1.4	4
11	<b>Egyptian Gulf Bank - EGB</b>	15	1.1	3
12	<b>Emirates NBD</b>	16	1.2	3
13	<b>Bank ABC</b>	9	0.7	2
14	<b>Commercial International Bank – CIB</b>	48	3.6	12
15	<b>National Bank of Abu Dhabi</b>	10	0.7	2
16	<b>First Abu Dhabi Bank -FAB</b>	10	0.7	2
17	<b>Bank Audi</b>	13	1.0	3
18	<b>FAISAL ISLAMIC BANK OF EGYPT</b>	32	2.4	8
19	<b>Suez Canal Bank</b>	18	1.3	4
20	<b>QNB Alahli</b>	56	4.2	14
21	<b>Export Development Bank of Egypt</b>	14	1.0	3
22	<b>PIRAEUS BANK</b>	9	0.7	2
23	<b>BanqueMisr</b>	61	4.5	14
24	<b>BanqueMisr (Islamic)</b>	18	1.3	4
25	<b>United National Bank</b>	9	0.9	3
26	<b>Al Baraka Bank of Egypt</b>	12	1.0	3
27	<b>Blom Bank Egypt</b>	14	1.1	3
28	<b>HSBC Egypt</b>	10	0.8	2
29	<b>Credit Agricole Egypt</b>	22	1.6	5
30	<b>Abu Dhabi Islamic Bank - ADIB</b>	10	0.8	2
31	<b>Nasser Social Bank</b>	28	2.1	6



32	<b>Attijariwafa Bank Egypt</b>	19	1.4	4
33	<b>Development and Agricultural Credit Bank</b>	215	15.8	51
34	<b>Development and Agricultural Credit Islamic Bank</b>	105	7.7	25
35	<b>Housing and Development Bank</b>	27	2	6
	<b>TOTAL NUMBER OF EMPOLYEEES</b>	<b>1360</b>	<b>100 %</b>	<b>317</b>

### **3.2) Variables Measurement**

Psychological well-being is classified into six dimensions, which are: autonomy, environmental mastery, personal growth, positive relations with others, purpose and\or meaningfulness in life and self-acceptance, and each dimension is measured by (3) items (Ryff & Singer 1996). The constructs employed in this study are measured by five-point Likert scale with choices ranging from "1=strongly disagree" to "5=strongly agree".

### **3.3) Data analysis**

This study employs path analysis to test the research hypotheses through the Structural Equation Modeling (SEM) model using Wrap PLS 5.

#### **3.3.1) Measurement Model:**

The aim of this part is to evaluate the instruments' quality (factor loadings, internal consistency and discriminant validity) (Fornell & Lacker., 1981). Table (2) shows that the items' factor loading was well above the suggested threshold of 0.70 (Henseler et al., 2009). Moreover, Composite reliability and cronbach's alpha for each of the constructs are higher than the suggested threshold of 0.70. This means that the measures were reliable (Hair et al., 2010).

Furthermore, Fornell and Larcker (1981) proposed that average variance extracted (AVE) should be equal or greater than

0.50. Table (2) shows that AVE is above 0.50 for all constructs, Which means, this measure is consistent.

**Table 2. Loading, Cronbach’s Alpha, Composite reliability and Average Variance Extracted**

<b>Constructs, dimensions, and indicators</b>	<b>Loading</b>	<b>α</b>	<b>CR</b>	<b>AVE</b>
<b>Psychological Resilience</b>		0.907	0.921	0.495
PR1	0.670			
PR3	0.750			
PR4	0.749			
PR6	0.750			
PR7	0.691			
PR9	0.732			
PR11	0.691			
PR12	0.663			
PR17	0.713			
PR21	0.673			
PR22	0.661			
PR24	0.687			
<b>Psychological Well-being</b>		0.868	0.897	0.521
PW8	0.767			
PW9	0.760			
PW10	0.748			
PW12	0.667			
PW13	0.748			
PW14	0.716			
PW17	0.669			
PW18	0.691			

Table (3) assured that the square root of average variance extracted (AVE) for each of the constructs is higher than the variance shared with the remaining constructs. Thus, the measures endorsed in this study were valid and consistent (Henseler et al., 2009).

**Table 3. Construct Correlations and Square Root of Average Variance Extracted**

<b>Construct</b>	<b>PR</b>	<b>PWB</b>
<b>PR</b>	<b>0.703</b>	0.803*
<b>PWB</b>	0.803*	<b>0.722</b>

Note: Square roots of average variances extracted (AVE's) shown on diagonal.  
\* P value < 0.001.

### The Path Coefficients

<b>H</b>	<b>Exogenous Variables</b>	<b>Ediator Variables</b>	<b>Endogenous Variables</b>	<b>Path Coefficients</b>	<b>P - Value</b>	<b>Results</b>
Control Variables						
	Age		EV	0.259	< 0.001	
	Gender		EV	0.141	0.007	
	Job Experience		EV	0.174	0.001	
Effects						
<b>H1</b>		PR	PWB	0.348	<0.001	supported

#### 4.2) Structural model and hypothesis testing

The goal of a structural model is examining the analyzed research model. There are three subsequent measures, namely Average Path Coefficient (APC), Average R-squared (ARS), and Average Variance Inflation Factor (AVIF), and those measures were applied to estimate the comprehensive fit of the model fit indices. Kock (2013) argued that APC and ARS were significant if P value is lower than 0.05, while the value of AVIF must be less than 5. In table (3), it is confirmed that these measures located in the fitting model's range for the second order model. Therefore, a good fit model was accomplished.

Results show that a significant positive effect existed between psychological resilience and psychological well-being ( $\beta = 0.372$ ,  $P < 0.001$ ), and its effect size was ( $f^2 = 0.307$ ). Thus, H1 was accepted.

## **5) Discussion**

This study aimed at determining the relationship between psychological resilience and psychological well-being of banks' employees. Also, the study investigate the impact of psychological resilience on psychological well-being in the context of all banks' employees in Mansoura The study adopted the deductive approach, and the quantitative research method, the data collection instrument utilized in the study was the questionnaire. The researcher tested the measurement model goodness of fit and validity and reliability where the measurement model showed an acceptable level of validity and reliability. Further, the structural model was developed and research hypotheses were tested, the results showed that all of the research hypotheses were accepted.

In details, the results of the study showed that psychological resilience significantly influences psychological well-being. Thus, highly resilient individuals are generally better at maintaining their physical and psychological health and at having the ability to recover themselves more quickly from stressful events than lowly resilient ones, as psychological resilience is the ability to bounce back or recover from stressful experiences. This conclusion is consistent with the study conducted by Graber et al. (2015) that revealed a positive association between psychological resilience and greater perceived friendship quality.

Psychological resilience supports perceived close friendship most powerfully through a constructive coping which considered as an integral component of psychological resilience, helping an individual to share social activities with others and support people to get over hardships. The study argued that resilient individuals always seek a supportive friendship network to help them to cope better in their society and encourage them to face their problems positively. Moreover, making close

relationships and friendships is one of the psychological well-being components (positive relations with others) which refers to the ability to establish trusting relationships (Ryff & Singer, 2013) and this support the second hypothesis of the study.

The results of the current paper revealed that resilience plays a key role in supporting psychological well-being. This is consistent with the results of the study of Sagone and Caroli (2014) which stressed that the more the individuals would be likely to resist under stressed situations, the more they would score highly in the six dimensions of psychological well-being. Individuals who feel resilient, would also see themselves improving and growing, and satisfied with themselves. This outcome demonstrated that psychological resilience is a good predictor of psychological well-being.

### **5.1) Theoretical and practical implications**

This study is the first study which investigated impact of psychological resilience on psychological well-being. Some previous studies have focused on studying the relationship between resilience and general and subjective well-being in different areas rather than human resources, such as education, adolescents and psychology (Souri & Hasanirad, 2011; Johnson, 2011; Sagone & Caroli 2014; Bajaj & Pande 2016; smith & yang, 2017).

Moreover, this study contributes to the understanding of employees' psychological resilience which suffers from a lack of a unified definition and a theoretical framework. The study finding concludes that psychological resilience enhances employees' ability to share good social activities with others and encourage them to build strong friendship networks. Finally, the study findings also show that the feeling of resiliency improves employee's psychological well-being by raising their self-satisfaction about life and increase their optimism about future.

Moreover, this study provides significant practical implications and guidelines for bank employees, managers and

human resources managers. Firstly, the study suggested that banks' employees can improve their psychological well-being via enhancing their psychological resilience. Nowadays, the economic and social conditions in the Egyptian industry generally and bank industry specially necessitate the need for employees who have the ability to deal with difficult situations and to persevere in the face of the causes of failure. These abilities help employees to accomplish tasks or to achieve specific goals successfully and facing challenges with innovative ideas.

In addition, the study concluded that employees should learn from past experiences and consider them as a learning situation. This would make employees more confidence to work and attain their goals. Furthermore, employees should focus on various solutions when they are under pressure and believe that coping with stress strengthens. As for managers, they should know where to turn for help and how to encourage employees at time of failure. Managers also should learn how to take unpopular decisions when needed and take the lead in problem solving.

Moreover, the study concluded that improving employees' psychological well-being help them to enhance their work life. Moreover, it also improves their lifestyle and relationships with society and family. Therefore, the study concluded that managers should improve trusting relationships between employees and help them to maintain close and secure relationships. Finally, employees should learn how to make big improvements and changes in their life and believe that life is a continues process of learning, changing and growth.

## **5.2) Limitations and future research**

While the current study has presented useful theoretical and practical implications, it also has several limitations that should be considered. First, there were sampling limitations; the current study used a sample from bank's employees in Mansoura city. Therefore, the study suggested that future research can

depend on a different sample from other cities in Egypt.

Second, the current study tested research hypotheses via a questionnaire survey that provided only cross-sectional data and did not collect longitudinal data to observe changes in psychological resilience and psychological well-being. Thus, future studies can develop a longitudinal study to investigate employee psychological resilience and how they influence employee psychological well-being.

Thirdly, future research could adapt the qualitative method, for example, using person to person interview to get more obvious results concerning the improvement of employees' psychological well-being, as the researcher chooses a quantitative research methodology to conduct the research. It is also considered a disadvantage that bounds the application and accuracy of the result.

Finally, the study uses a sample from banks in Egypt (developing country). Therefore, further research that focuses on developed countries and compares the results with the study's results will make great contributions.

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