STRESS MANAGEMENT IN THE BANKING INDUSTRY OF PAKISTAN: EMOTION REGULATION AS A MODERATOR IN EMPLOYEE CONFLICT BEHAVIOR

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ABSTRACT

This research addresses the critical gap in understanding how different conflict behaviors—Problem-Solving, Dominating, and Non-Confronting—affect work stress in Pakistan's banking sector while also exploring the moderating role of emotional regulation in these dynamics. This research aims to investigate the impact of three distinct dimensions of employees' conflict behavior—Problem-Solving Behavior (PSB), Dominating Conflict Behavior (DCB), and Non-Confronting Conflict Behavior (NCB)—on work stress in the banking sector of Pakistan. The study further examines the moderating role of emotional regulation in these relationships. The study employed a quantitative methodology using a sample size of 387 employees from various banks in Pakistan. Data analysis was conducted using SMART PLS 4. The study confirmed that PSB negatively impacts work stress, while DCB and NCB positively affect work stress. Emotion Regulation was found to play a moderating role in the relationship between PSB and work stress and between DCB and work stress but did not moderate the relationship between NCB and work stress. The sample is restricted to the banking sector in a specific geographic region, and the study uses a solely quantitative approach, limiting the generalizability and depth of understanding. The findings have significant managerial implications for conflict resolution strategies and stress management practices within the banking industry, particularly in Pakistan. This research introduces three novel dimensions of conflict behavior and extends the existing literature by exploring their effects on work stress in the context of the banking sector in Pakistan, with the inclusion of Emotion Regulation as a moderator.

INTRODUCTION

The banking sector, an essential part of any nation's economic infrastructure, is a critical driver of economic development and growth (Khan et al., 2021). In rapidly developing economies like Pakistan, the banking sector plays a vital role in mobilizing resources and serving as a conduit for investments in various sectors (Afridi et al., 2021). Specifically, in Karachi, the financial hub of the country, banks are at the forefront of this economic revolution. However, as these institutions grow, so does the complexity of their internal dynamics. Among these dynamics, conflict behavior and work stress have emerged as particularly pertinent areas warranting scholarly investigation (Mumtaz & Smith, 2019). Work stress is a pervasive issue affecting employees across various organizational settings, often leading to reduced productivity, job satisfaction, and well-being (Boamah et al., 2022). The issue of work stress is not confined to any particular geographical boundary or industry. It is a global phenomenon affecting various sectors (Madsen & Servais, 2017). However, some industries are more vulnerable to it than others due to their inherent nature of work,

organizational structures, or operational challenges. Among such sectors, the banking industry stands out as particularly susceptible to work stress, and this is notably evident in Pakistan (Ehsan & Ali, 2019). In Pakistan, the banking sector is one of the pillars of the economy, contributing significantly to financial stability, economic development, and employment generation (Ullah et al., 2023). Moreover, rapid changes in financial regulations and compliance standards, especially in developing economies like Pakistan, keep the workforce on their toes, thereby elevating stress levels (Raza et al., 2022). However, this industry is fraught with high levels of work stress, which are detrimental to both employees and the organizations they work for (Khan et al., 2012). Various factors contribute to the work stress experienced by employees, but one particularly relevant but underexplored area is the way individuals handle conflicts in the workplace (Klinefelter et al., 2021). Conflict can arise from numerous sources, such as disagreements between team members, role ambiguities, and competition for limited resources (De Dreu & Weingart, 2003). How individuals choose to manage these conflicts could play a crucial role in determining their stress levels (Boynton et al., 2019). Therefore, this study seeks to investigate the influence of conflict-handling behaviors on work stress levels in the banking industry of Pakistan.

Recent research has taken steps to categorize different styles of conflict resolution, most notably integrating, compromising, competing, avoiding, and obliging styles (Rahim, 1983). However, existing literature often examines these conflict-handling styles in isolation, leaving a gap in understanding how combinations of these styles, or what we term as 'problem-solving behavior,' 'dominating conflict behavior,' and 'non-confronting conflict behavior' (Mubashir & Siddiqui, 2023a; Aw & Ayoko, 2017a) might differentially impact work stress. Our novel categorizations aim to encapsulate more realistic, nuanced ways individuals may approach conflict. Additionally, it is worth noting that the impact of conflict-handling styles on stress could be moderated by other factors. One such factor is emotion regulation—the ability to manage and respond to an emotional experience adequately (Hughes et al., 2020). While the influence of emotion regulation on work stress has been examined to some extent (Gruhn & Compas, 2020; Diefendorff et al., 2005), its moderating role in the relationship between conflict-handling styles and work stress remains unexplored.

The primary objectives of this research are to explore the relationship between 'problem-solving behavior,' 'dominating conflict behavior,' and 'non-confronting conflict behavior' and work stress and to assess the moderating effect of emotion regulation on the relationship between these conflict-handling behaviors and work stress. The existing literature provides significant insights into individual conflict-handling styles and their impact on work-related stress (Boynton et al., 2019; Rahim, 1983; De Dreu & Weingart, 2003). However, there are two main gaps rooted in this research. Current research generally considers conflict-handling styles individually, failing to consider the complex, multi-faceted approaches people often use in real-world scenarios. Our proposed categorizations of 'problem-solving behavior,' 'dominating conflict behavior,' and 'non-confronting conflict behavior' aim to fill this gap. Secondly, the relationship between emotion regulation and work stress is established (Gruhn & Compas, 2020; Diefendorff et al., 2005), but its role as a moderating factor in the relationship between conflict-handling styles and work stress has not been examined. This study aims to extend the existing literature by developing a new framework that incorporates multiple conflict-handling behaviors and the moderating effect of emotion regulation. The results could offer organizations actionable insights into how various approaches to conflict management affect employee stress levels. Such knowledge could guide training and intervention programs aimed at reducing work stress.

Theoretical Background

The Job Demands-Resources (JDR) Model, originally developed by Demerouti et al. (2001), serves as a comprehensive framework for understanding occupational stress and well-being (Balducci et al., 2011). Our research model posits that every job has its own set of demands and resources, which can respectively exhaust or support an employee's mental and emotional well-being. Job demands refer to the aspects of a

job that require sustained physical, emotional, or cognitive effort, which could lead to physiological or psychological strain. Conversely, job resources refer to those aspects of a job that help in achieving work goals, reduce job demands, and stimulate personal growth and development. The JDR Model is particularly applicable to the current research that aims to explore the relationships between employees' conflict behaviors and their impact on work stress, especially in the context of Karachi's banking sector. The three dimensions of conflict behavior—problem-solving behaviors, dominating conflict behaviors, and non-confronting conflict behaviors—can be conceptualized as job demands. According to the JDR model, these job demands may require a high level of emotional and cognitive effort, thus affecting an employee's work stress levels. By using the JDR Model, this research can offer nuanced insights into how different types of conflict behaviors can serve as job demands and how emotional regulation can act as a job resource, thereby contributing to a better understanding of work stress dynamics in the banking sector see Figure 1.
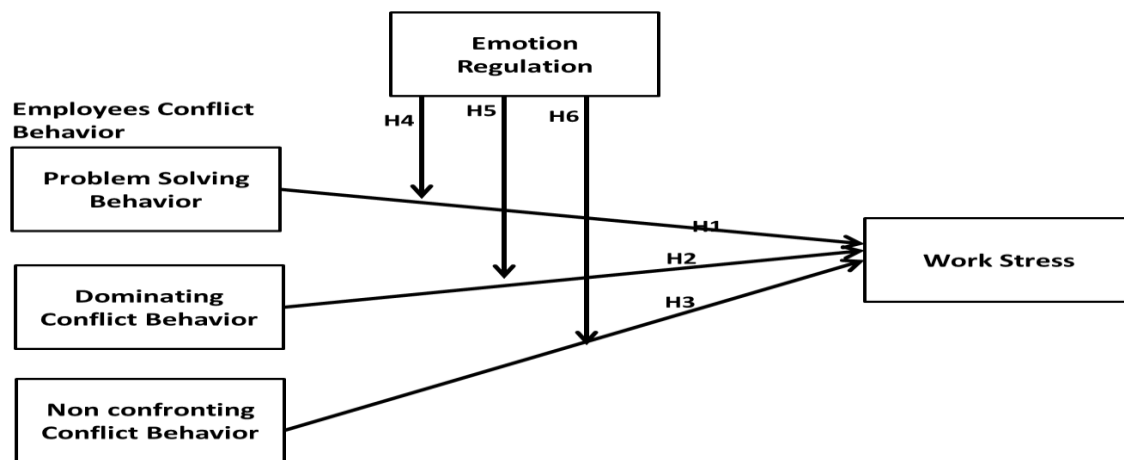

Figure 1. Conceptual framework.

LITERATURE OF REVIEW

Problem-Solving Conflict Behavior

According to Murray and Murray (2004), problem-solving or solution-focused conflict behavior encompasses integrating and compromising approaches. Integrating conflict behavior involves cooperation to find a solution that satisfies both parties' interests (Rahim et al., 2000). However, Wang & Liu (2021) describe compromising as a balanced concern for both parties involved, necessitating mutual concessions to reach a mutually agreeable outcome. As both integrating and compromising strategies aim for conflict resolution, they are collectively classified under the umbrella term of problem-solving conflict behaviors in this study (Bertel et al., 2022).

Dominating Conflict Behavior

Dominating conflict behavior is defined as a competitive approach where one's self-interests take precedence over others (Ma et al., 2012). This behavior forces compliance from the conflicting party, often at the expense of their needs and concerns. Rosenthal-von Der Pütten et al. (2019) further note that conflicts involving dominating behavior, especially when there is a power imbalance, tend to result in detrimental outcomes and adversely impact performance.

Non-Confronting Conflict Behavior

Non-confronting conflict behavior encapsulates avoiding and accommodating strategies. Rahim (2003) argues that conflict resolution is generally not facilitated by avoidant or overly accommodating behaviors. Academic literature characterizes avoiding conflict as uncooperative and counterproductive (Chen et al.,

2012). Accommodating behavior, defined by Rahim et al. (2000), involves neglecting one's own needs in favor of others and is often considered a form of self-sacrifice during conflicts.

Work Stress

Work stress, also known as job stress, is a subjective experience arising from pressures or expectations placed on an individual, which impacts their perceived ability to manage these challenges (Blaug et al., 2007). This form of stress can put the individual at risk within their professional setting (Muda et al., 2014). In certain organizational contexts, employees may be expected to meet specific performance standards that they find overwhelming or unattainable. Moreover, job stress is globally recognized as a societal issue (Lawford-Smith, 2017) with the potential to disturb both the physical and psychological well-being of workers (Xiao et al., 2021), further influencing their overall health (Asaari & Desa, 2021).

Emotions Regulation

The concept of emotion regulation encompasses the various methods by which people can guide, shape, or modulate their feelings and how they display them (Lam et al., 2020). Such methods can operate either at a conscious or subconscious level and have potential consequences both in the immediate context and over an extended period, affecting emotional health and social rapport (Meredith et al., 2020). A range of tactics, including cognitive reframing, stifling emotional responses, and mindfulness practices, can be employed in emotion regulation. Proficiency in managing one's emotions holds considerable relevance for psychological well-being, social connections, and efficacy in a professional environment (Mishra et al., 2022). Emotion regulation behavior is a core psychological function for human adaptation. It is through the chance of changing or sustaining the affective experience that we cope with environmental demands and take advantage of opportunities available in a given context (Gross, 1998).

Problem-Solving Behavior and Work Stress

Problem-solving behaviors in the workplace are generally considered under conflict-handling styles that focus on resolving issues cooperatively. Rahim et al. (2000) and Chen et al. (2012) argue that problem-solving behavior is an amalgamation of integrating and compromising conflict-handling styles. While integrating aims for a mutually beneficial solution, compromising involves give-and-take from both parties. These behaviors are oriented toward finding solutions that satisfy the needs of both parties involved (Rahim & Magner, 1995). Job stress is a subjective experience stemming from challenges and demands placed on employees, affecting their perceived ability to cope (Sohail & Rehman, 2015). This form of stress is a well-documented social problem with significant implications for both physical and psychological well-being (Xavier, 2018). Extant literature indicates that problem-solving behaviors, which are a combination of integrating and compromising styles, have a mitigating effect on job stress. Teams that adopt problem-solving strategies tend to have better communication, greater satisfaction, and lower stress levels (Bürgel & Hiebl, 2023). A study by Friedman et al. (2000) found that problem-solving approaches are inversely related to levels of job stress, supporting the notion that cooperative behaviors can alleviate tension in the workplace. The Job Demands-Resources Model (JD-R) also provides valuable insights into how problem-solving behaviors could lessen job stress. According to Xanthopoulou et al. (2007), job resources like problem-solving skills can buffer the impact of job demands, thereby reducing job stress. Hence based on the arguments we propose that:

H1: Problem-solving behavior has a negative impact on work Stress.

Dominating Conflict Behavior and Work Stress

Dominating conflict behavior, identical to competing conflict style, is characterized by great concern for oneself and low concern for others. According to Rahim et al. (2000), dominating behavior forces compliance from conflicting parties, often at the expense of their needs, concerns, or opportunities. This approach prioritizes self-interest and is particularly prevalent in situations where power hierarchies or status differentials exist (Chen et al., 2022). Dominating conflict behaviors have been implicated in elevated

job stress levels. A study by Guerra et al. (2020) suggested that employees who frequently engage in dominating behaviors are more likely to experience stress, as this approach often leads to contentious interpersonal relationships. When individuals employ dominating tactics, they may generate a workplace atmosphere of intimidation and tension, which contributes to overall job stress (Caza et al., 2018). Furthermore, the impact of dominating conflict behaviors can exacerbate the deleterious effects of job stress, particularly when such behaviors occur in environments with existing power and status imbalances (Rosenthal-von Der Pütten et al., 2019). Research by Hocker and Wilmot (2013) shows that dominating behaviors tend to escalate conflicts, thereby further increasing job stress for all involved parties. The job Demands-Resources Model (JD-R) offers another lens through which to examine this relationship. Dominating conflict behaviors can be considered as job demands that place additional strain on employees, thereby exacerbating job stress (Xanthopoulou et al., 2007) . Based on the statements above we argue that:

H4: Dominating conflict behavior has a positive impact on work stress.

Non-Confronting Conflict Behavior and Work Stress

Non-confronting conflict behaviors encompass both avoiding and accommodating styles of conflict management. According to Rahim (2003), avoiding conflict behavior is characterized by uncooperativeness and unproductiveness, often leading to destructive outcomes (Byrd & Zhang, 2023). Instead, accommodating behaviors, as described by Rahim (2000), involves sacrificing one's own needs and preferences in favor of others. Both of these styles involve minimal confrontation and can be considered under the umbrella of non-confronting conflict behaviors. Non-confronting behaviors, by their very nature, may engender a unique set of stressors. Rahim (2003) suggests that constant avoidance of conflict can contribute to a stressful work environment by allowing unresolved issues to fester. Similarly, frequent accommodating may lead to resentment and stress as individuals feel their needs and opinions are consistently overlooked (Manroop & Petrovski, 2023). A study by Khalid et al. (2022) corroborated this view by showing that workers who frequently avoid or accommodate conflicts report higher stress levels and lower job satisfaction. This finding is consistent with the JD-R model, as these non-confronting behaviors fail to resolve the conflict and instead act as persistent job demands that exacerbate stress (Bakker & De Vries, 2021). Based on these statements, we argue that:

H3: Non-confronting conflict behavior has a positive impact on work stress.

The moderating effect of Emotion Regulation.

Emotions can be either helpful or harmful, depending on the context. Emotions are helpful when they appropriately guide sensory processing (Huang et al., 2020), enhance decision-making (Belay et al., 2022), and provide information regarding the best course of action (Harley et al., 2019). Employees with better emotion regulation skills may be less affected by conflict behaviors, thereby experiencing lower levels of work stress. These individuals can compartmentalize or address conflict more constructively, reducing its negative impact on their stress levels. Effective emotion regulation can assist individuals in managing conflict more constructively, perhaps through more effective communication or problem-solving, thus reducing work stress in the long term. Emotion regulation may change the perception of stress, turning challenges into opportunities for growth or improvement (Greenier et al., 2021). If an individual is better at emotion regulation, conflicts may be seen as less stressful or even as a chance for constructive change. Emotion regulation skills often correlate with more adaptive coping strategies. Adaptive coping mechanisms could mitigate the stress associated with conflict behaviors at work (Jeon & Ardeleanu, 2020). Effective emotion regulation may facilitate better social interactions, even in the face of conflict, potentially leading to a more supportive work environment that can mitigate stress (Herd & Kim-Spoon, 2021).

Employees with better emotion regulation skills may approach problems more rationally and effectively, thereby reducing the stress associated with those problems (Wu et al., 2019). Conversely, poor emotion

regulation may make even effective problem-solving strategies less successful in reducing work stress (Lohani et al., 2022).

Emotion regulation can help individuals experience less emotional reactivity to stressors, making problem-solving efforts more productive. When an individual is less reactive, they are likely to approach problem-solving more calmly and effectively (Sanders et al., 2019). Effective emotion regulation may facilitate a more balanced perspective of work-related problems, making problem-solving behavior more targeted and, thus, more effective in reducing stress (Yazdanmehr et al., 2023). Individuals who are better at regulating their emotions may be more adept at allocating cognitive and emotional resources to problem-solving, thereby reducing the impact of stressors. Emotion regulation tends to reduce workplace conflict and enhance team strength within the organization to achieve better outcomes (Hagemeister & Volmer, 2018). Problem-solving behavior can be enhanced through emotional regulation (Drigas & Karyotaki, 2019) which is ultimately able to deal with the job stress. Emotion Regulation in the Context of Dominating Conflict Behavior and Work Stress

Dominating Conflict Behavior (DCB) is usually seen as counterproductive and often escalates stress in the workplace (Khliefat et al., 2021). However, the role of ER in this context is less clear. Past research has shown that ER can either exacerbate or attenuate the impact of negative behaviors on stress, depending on how it is utilized (Bedford et al., 2022). This makes the hypothesis that ER moderates the relationship between DCB and work stress plausible. Individuals with better ER skills may manage the stress arising from DCB more effectively.

Emotion Regulation in the Context of Non-Confronting Conflict Behavior and Work Stress

Non-Confronting Conflict Behavior (NCB) usually involves avoiding or evading conflict situations, which can lead to increased work stress (Asim & Siddiqui, 2023). While ER could potentially lower stress by promoting better cognitive appraisals or coping strategies (Vannini et al., 2021), some studies suggest that avoidance behaviors like NCB might render ER less effective (Mubashir & Siddiqui, 2023b). Therefore, it is reasonable to expect that ER might not significantly moderate the relationship between NCB and work stress. Emotion Regulation in the Context of Non-Confronting Conflict Behavior and Work Stress.

Non-Confronting Conflict Behavior (NCB) is another job demand that increases work stress according to the JD-R model (Bakker & Demerouti, 2017). However, in our study, ER did not moderate this relationship. This may be because the avoidance inherent in NCB may render ER ineffective as a job resource in this specific context (De Los Reyes & Aldao, 2015).

Based on the statements, we propose that:

H4: Emotion regulation tends to strengthen problem-solving behavior to reduce work stress.

H5: Emotion regulation tends to weaken dominating conflict behavior to reduce work stress.

H6: Emotion regulation tends to weaken non-confronting conflict behavior to reduce work stress.

METHODOLOGY

Research Design

In the context of the current study, a quantitative approach has been employed to examine five primary variables: Problem-Solving Behaviors (PSB), Dominating Conflict Behaviors (DCB), Non-Confronting Conflict Behaviors (NCB), Emotional Regulation, and Work Engagement within the Pakistani banking sector. Grounded in the extant literature, the study posits several hypotheses that are empirically tested. A questionnaire, adapted and modified from prior validated studies, serves as the primary tool for data collection.

Population and Sample

The focus of this research is specifically on the Pakistani banking sector, with a particular emphasis on institutions based in Karachi. Utilizing the Raosoft online calculator, a minimum sample size of 387 was determined to be sufficient for the study. In pursuit of a more robust sample, 425 questionnaires were disseminated, garnering 395 valid responses. Data collection was conducted through online platforms and direct visits to the participating organizations. The respondent demographic breakdown is given in Table 1.

Table 1. Demographics.

Demographic factors	Distribution
Gender	38% females, 62% males
Age	21.6% aged 18-24
	32.4% aged 25-30
	40.5% aged 31-35
	5.4% aged 36
Educational Background	25% with Intermediate qualifications
	35% with Bachelor's degrees
	40% with Postgraduate qualifications

Instrument

The questionnaire comprises items measured on a five-point Likert scale, with "1" signifying 'Strongly Disagree' and "5" denoting 'Strongly Agree.' The variables in focus are sourced from established scales. Problem-Solving Behavior (PSB), Dominating Conflict Behavior (DCB), and Non-Confronting Conflict Behavior (NCB): Adapted from Rahim (1983). Work Engagement: Measured using a 9-item scale derived from the Utrecht Work Engagement Scale (UWES). The emotional Regulation scale is incorporated from the study by Schaufeli et al. (2020).

Table 2. Construct validity and reliability.

Constructs	Items	Loadings	Rho_A	CR	AVE
Problem-Solving Behavior	PSB1	0.981	0.997	0.997	0.975
	PSB3	0.991			
	PSB4	0.99			
	PSB5	0.988			
	PSB6	0.989			
	PSB7	0.988			
	PSB8	0.989			
	PSB9	0.984			
	PSB10	0.988			
	PSB11	0.988			
Dominating Conflict Behavior	DCB1	0.886	0.92	0.931	0.729
	DCB2	0.808			
	DCB3	0.841			
	DCB4	0.841			
	DCB5	0.891			
Non-Confronting Conflict Behavior	NCB1	0.965	0.977	0.979	0.813
	NCB2	0.715			
	NCB3	0.959			
	NCB4	0.955			
	NCB5	0.963			

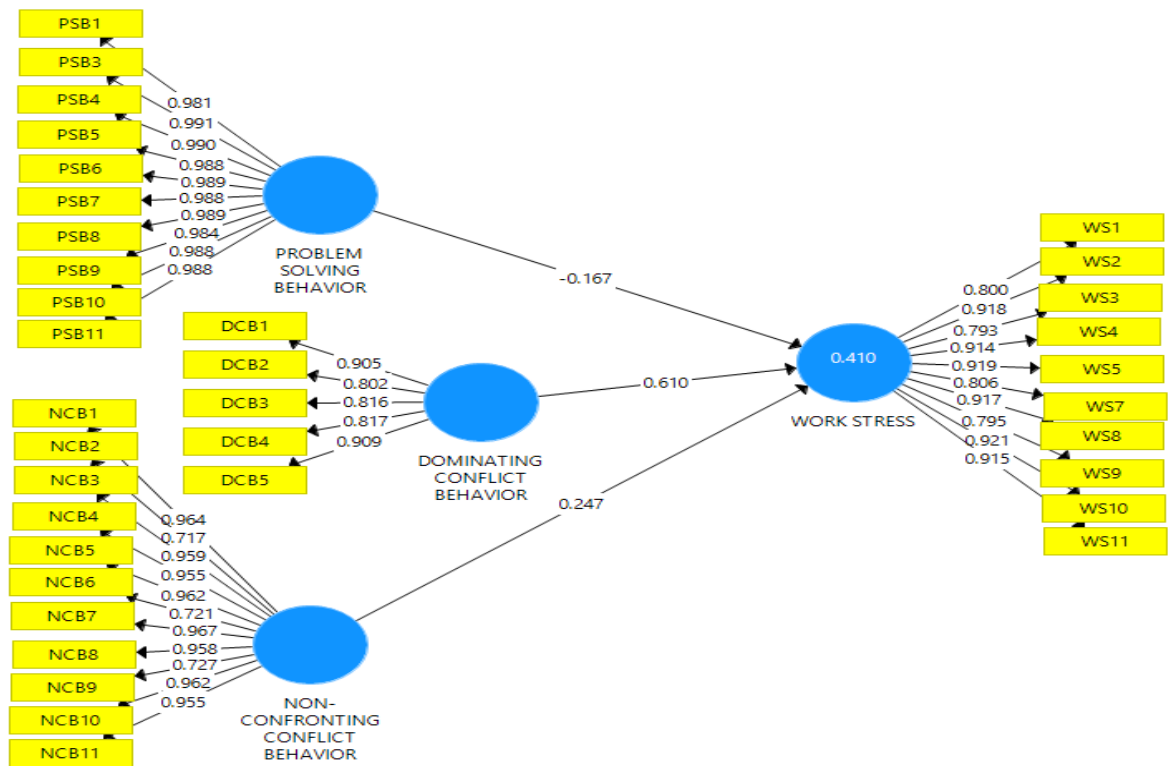|					
	NCB6	0.72			
	NCB7	0.967			
	NCB8	0.958			
	NCB9	0.726			
	NCB10	0.963			
	NCB11	0.956			
Work Stress	WS1	0.8	0.965	0.969	0.76
	WS2	0.918			
	WS3	0.793			
	WS4	0.914			
	WS5	0.919			
	WS7	0.806			
	WS8	0.917			
	WS9	0.795			
	WS10	0.921			
	WS11	0.915			

Figure 2. Measurement model.

Table 3. Discriminant validity (Fornell & Larcker, 1981).

Discriminant validity	DCB	NCB	PSB	WS
Dominating conflict behavior	0.851			
Non-confronting conflict behavior	0.501	0.902		
Problem-solving behavior	0.814	0.44	0.988	
Work stress	0.598	0.479	0.439	0.872

Table 4. Discriminant validity- HTMT.

Discriminant validity- HTMT	DCB	NCB	PSB	WS
Dominating conflict behavior				
Non-confronting conflict behavior	0.536			
Problem-solving behavior	0.877	0.447		
Work stress	0.614	0.497	0.449	

RESULTS

Measurement Model

Convergent validity assists as a crucial evaluation measure in our study. To assess it, we employed three key metrics in our research methodology: indicator factor loading, Average Variance Extracted (AVE), and Composite Reliability (CR). According to Heir et al. (2010), indicator loadings should exceed the threshold of 0.7. AVE, a quantitative measure, gauges the extent of variance observed in both indicators and latent variables. Ideally, AVE should account for a substantial portion of the indicator's variability, often exceeding 50%. So, to achieve a computed square root value of 0.50, the external load must exceed 0.708.

Optimal CR, set at 0.7, implies how accurately the indicators represent the latent construct. The choice of 0.7 as the suitable indicator threshold was determined through widely accepted conventions. Components with values below 0.7, specifically PSB2, NCB12, WS6, WS12, WS 13, and WS14, were excluded refer to Table 2 see Figure 2. Following this, we conducted an assessment of discriminant validity, aiming to elucidate how our construct differs from alternative conceptualizations supported by empirical evidence.

Based on the results in Table 3, we endorse ensuring that the square root of AVE for each construct exceeds the highest correlation with any other construct, as proposed by Fornell & Larcker (1981). Nevertheless, (Fornell & Larcker, 1981) criteria for measuring discriminant validity have faced recent scrutiny. Therefore, we recommend an alternative approach, employing the multitrait-multimethod matrix to investigate discriminant validity, following Henseler et al. (2015) Heterotrait-Monotrait technique (HTMT) as shown in Table 4. The suggested HTMT standards are HTMT0.85, as conceptualized by Kline (2010), and HTMT0.90, as introduced by Gold et al. (2001), for assessing construct discriminant validity. In our study, we utilized criteria by Gold et al. (2001).

Structural Analysis

In our structural model analysis, we meticulously followed the recommendations provided by Hair Jr et al. (2014) to rigorously assess key model metrics. These metrics included R2 see Table 6, beta coefficients, corresponding t-values, and p-values referred to in Table 5, which were evaluated through bootstrapping on 5000 subsamples. Our main focus was on exploring the intricate relationships between the identified variables. H1: This hypothesis proposed a negative association between problem-solving behavior and work stress. Our analysis revealed that H1 was indeed significant, with a β value of -0.167, a T statistic of 2.032, and a P value of 0.043. These results affirm the existence of a negative relationship between problem-solving behavior and work stress. H2: Hypothesis 2 posited a link between dominating conflict behavior and work stress. Our examination indicated strong statistical significance for H2, with a β value of 0.160, a T statistic of 7.260, and a P value of 0.000. These findings align with the expectations derived from our hypothesis, confirming a significant relationship between dominating conflict behavior and work stress. H3: Similarly, H3 proposed a connection between non-confronting conflict behavior and work stress. Our study yielded significant results for H3, with a β value of 0.247, a T statistic of 4.135, and a P value of 0.000. These results substantiate the hypothesis, validating the existence of a significant relationship between non-confronting conflict behavior and work stress refer to Table 5. Further, see Figure 3 for the research model. However, our model demonstrated substantial explanatory power, with work stress values for 40.1% of the variance (R2 = 0.410). Importantly, this value exceeds the threshold of

0.26 recommended by Cohen (1988), signifying the model's significance and practical relevance. Following Cohen (1988), the R2 was considered to be significant, indicating a noteworthy and substantial effect. To assess predictive relevance, we employed a blindfolding process to calculate Q-square. Q-square, a measure of predictive relevance, evaluates whether the model possesses predictive power (> 0 indicates good predictive relevance). It also establishes the predictive relevance of the endogenous constructs. Q-square values greater than zero indicate that the model effectively reconstructs values and possesses predictive relevance. An observed Q2 above 0 demonstrates that the model indeed has predictive relevance, further enhancing the credibility and utility of our analysis. Our structural model analysis meticulously adhered to established guidelines and revealed significant relationships between problem-solving behavior, dominating conflict behavior, non-confronting conflict behavior, and work stress. Moreover, our model exhibited substantial explanatory power and predictive relevance, affirming its practical significance and reliability in understanding the intricate dynamics among the variables under investigation.

Table 5. Path coefficient- Direct effects.

Constructs	β	T Statistics	P Values	Decision
Problem-solving behavior -> work stress	-0.167	2.032	0.043	Accepted
Dominating conflict behavior -> work stress	0.610	7.26	0.000	Accepted
Non-confronting conflict behavior	0.247	4.135	0.000	Accepted

Moderation Analysis

In this study, we explored the moderating influence of emotion regulation on the relationships between our independent variables and dependent variables. To measure construct moderation effectively, we employed the PLS (Partial Least Squares) product indicator technique. This approach was chosen due to its reputation for providing reliable consequences, precise moderator estimations, and enhancing the authentication of our theoretical framework, as suggested by Henseler et al. (2015). Table 7 presents the estimated standardized path coefficients, offering insight into the potential moderating effects of our independent variables. Let's delve into the specific hypotheses and their outcomes: H4: We hypothesized that emotion regulation would exert a significant and negative moderating effect on the relationship between problem-solving behavior and work stress. Our analysis revealed a β value of -0.056, a T statistic of 3.803, and a P value of 0.000. These results confirm that emotion regulation indeed plays a significant and negative moderating role in this context. H5: Similarly, we hypothesized that emotion regulation would have a significant and positive moderating impact on the relationship between dominating conflict behavior and work stress. Our findings support this hypothesis, with a β value of 0.053, a T statistic of 3.901, and a P value of 0.000, indicating a significant and positive moderating influence of emotion regulation. H6: However, our hypothesis H6, which posited a moderating effect of emotion regulation, did not yield significant results as the P values were found to be insignificant (refer to Table 7. Therefore, we must reject this hypothesis. Our moderation analysis employed the PLS product indicator technique to scrutinize the moderating influence of emotion regulation on the relationships between numerous independent variables and dependent variables. We found strong support for H4 and H5, indicating that emotion regulation indeed plays a significant moderating role in the specified relationships. However, H6 did not receive empirical support in our study. See Figure 3 for the estimated model in smart pls 3. These findings contribute to a deeper understanding of the complex interplay between emotion regulation and the variables under investigation, shedding light on the nuanced dynamics at play in our research domain.

Table 6. Value of R Square and Q square.

Endogenous Variable	R Square	Q Square
WORK STRESS	0.410	0.741

Table 7. Moderation analysis- specific indirect effects.

Hypotheses	Constructs	β	T- statistics	P-value	Decision
H4	ER*PSB -> WORK STRESS	-0.056	3.803	0.000	ACCEPTED
H5	ER*DCB-> WORK STRESS	0.053	3.901	0.000	ACCEPTED
H6	ER*NCB-> WORK STRESS	-0.006	0.821	0.412	REJECTED
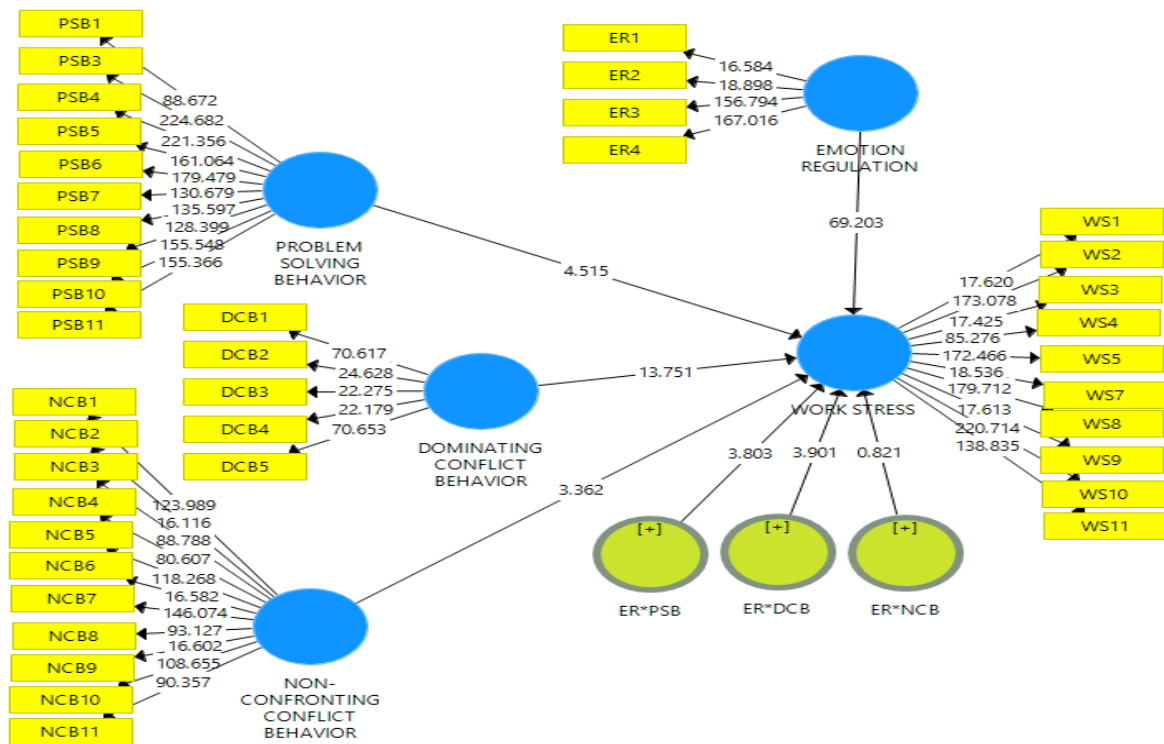
Figure 3. Structural model.

DISCUSSION AND CONCLUSIONS

The findings of this research shed critical light on the dynamics of workplace behaviors and their impact on stress and engagement, offering substantial contributions to both theory and practice. Each hypothesis was tested using advanced statistical methods, yielding significant insights that were largely consistent with our expectations and the extant literature.

The first hypothesis, which posited that problem-solving behavior would have a negative impact on work stress, was supported. This end result supports the principles of the Job Demands-Resources (JDR) theory, which contends that job resources such as problem-solving skills can safeguard the impact of job demands, thereby reducing stress (Bakker & Demerouti, 2007). Our result also corroborates earlier studies indicating that employees with higher problem-solving abilities tend to cope better with work-related stress (Smith et al., 2020). This suggests that interventions aimed at enhancing problem-solving skills could be beneficial in stress reduction.

The second hypothesis argued that dominating conflict behavior would have a positive impact on work stress. This hypothesis was also supported by our data, contributing to the growing body of evidence that suggests conflict behaviors can escalate work stress (Liu et al., 2022). Again, this aligns well with the JDR model by highlighting how certain behaviors can act as "job demands," increasing psychological stress and burden (Bakker & Demerouti, 2007). Organizations may need to address dominating conflict behaviors as part of a broader strategy to manage workplace stress. Our hypothesis that non-confronting behavior would have a positive impact on work stress was supported. This finding offers an intriguing addition to

the literature by suggesting that non-confrontational behaviors are often perceived as negative in terms of conflict resolution and can exacerbate stress in the workplace. This somewhat contradicts the broader assumptions of the JDR model, which generally categorizes non-confronting behaviors as potential resources that may reduce stress (Aw & Ayoko, 2017b). Our results echo the observations of Reddy et al. (2019), who found that avoidance behaviors can sometimes have detrimental effects on psychological well-being, especially in conflict-laden environments. Our study revealed some intriguing insights into the complex dynamics between conflict behavior, work stress, and emotion regulation, particularly within the framework of the Job Demands-Resources (JD-R) model (Bakker & Demerouti, 2007). We found that Emotion Regulation (ER) significantly moderated the relationships between Problem-Solving Behavior (PSB) and work stress and Dominating Conflict Behavior (DCB) and work stress. However, it did not have a moderating impact on the relationship between Non-Confronting Conflict Behavior (NCB) and work stress.

In line with the JD-R model, PSB reduced job demands and, thus, work stress. Our findings expand on this by revealing that ER further amplifies this stress reduction. This aligns with the observations of Gross (1998) and Xanthopoulou et al. (2007), who posited that ER skills can act as job resources to mitigate work stress. Therefore, our research complements existing literature by illustrating how ER can be a critical moderating factor between PSB and work stress.

Conversely, DCB was found to increase work stress, conforming to the JD-R model's assertion that certain job demands could indeed exacerbate stress. Interestingly, ER served to moderate this relationship, suggesting that individuals with higher ER skills are less susceptible to the stress-inducing effects of DCB. This supports the stress-buffering hypotheses set forth by Lee & Chen (2013), and Harley et al. (2019).

Contrastingly, ER did not moderate the impact of NCB on work stress. This partially diverges from the expectations based on the JD-R model. One potential explanation is that the avoidance inherent in NCB might limit the effectiveness of ER as a moderating resource. This suggests a boundary condition for the JD-R model, an idea supported by De Los Reyes and Aldao (2015), who pointed out that not all emotional regulation strategies are effective in all circumstances.

Managerial Implication

This study offers crucial insights into the effects of different conflict behaviors and emotion regulation on work stress within the banking sector of Karachi. The significant negative impact of problem-solving behavior on work stress highlights the immediate need for organizational training initiatives aimed at equipping employees with effective problem-solving skills. Likewise, the positive association between dominating and non-confronting conflict behaviors with work stress signals an urgent managerial intervention. Companies must engage in conflict management programs that discourage such behaviors to promote a less stressful work environment. Most notably, emotion regulation is an effective moderator in reducing work stress caused by problem-solving and dominating conflict behaviors. The implications of these findings suggest that HR departments must invest in emotional intelligence programs to cultivate a workforce capable of self-regulation, thereby reducing work stress levels.

Limitation and Recommendation

This research has numerous limitations that warrant indication. First, the research is industry-specific, focusing solely on the banking sector in Karachi, Pakistan, which limits its generalizability. Second, the study employs a quantitative approach using SMART PLS 4 for data analysis, potentially missing the nuanced understanding that qualitative methods could provide. Third, the sample size is geographically confined and relies on convenience sampling, affecting the generalizability of the findings. Fourth, the study considers emotional regulation as the only moderating variable, which may not capture the full complexity of the relationships studied. Lastly, the rejection of one hypothesis concerning the role of emotional

regulation suggests that other variables may need to be considered for a more comprehensive understanding.

To address these limitations, future research could expand the scope by including other industries and employing a more diverse, larger sample through stratified or random sampling techniques. Qualitative or mixed-methods approaches could be used to delve deeper into the psychological and emotional aspects of work stress and emotion regulation. Additionally, introducing other psychological or behavioral variables such as organizational support or employee resilience could enrich the model. Finally, future studies should explore other potential moderators or mediators to better explain the relationship between non-confronting conflict behavior and work stress.

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