

Emotional intelligence, religiosity, and psychological well-being: The roles of work-life balance and resilience

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ABSTRACT

An increasingly dynamic work environment heightens demands for adaptation and creates pressures that can disrupt workers' psychological well-being. However, work environment factors alone cannot fully explain these conditions, as individual factors also shape them. This research examines emotional intelligence and religious commitment as catalysts for psychological well-being, identifying work-life balance and resilience as mediators. The sample consisted of 150 Generation Z workers who graduated from Muhammadiyah higher education institutions in Yogyakarta, Indonesia. The collected primary data were tested for validity and reliability, and the hypotheses were tested. The results indicate that emotional intelligence, religiosity, work-life balance, and resilience positively affect psychological well-being. Emotional intelligence and religiosity each positively affect work-life balance and resilience, respectively. Finally, work-life balance and resilience act as parallel mediators in the positive relationship between emotional intelligence and religiosity and psychological well-being. This study integrates social cognitive theory and conservation of resources theory to explain psychological well-being and to identify work-life balance as a link between religiosity and psychological well-being. This area remains under-researched, particularly among graduates of Muhammadiyah higher education institutions.

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1. Introduction

Rapid changes in the work environment, driven by technological advancements and workplace transformations, have increased demands on employees to adapt and learn quickly (Louati et al., 2026; Nasonenko et al., 2026). These demands indirectly increase workloads (Sharmeen & Chaudhry, 2025), which have raised rates of depression and anxiety among industrial workers to as high as 50% (Wang et al., 2023). This situation makes psychological well-being crucial for the sustainability of both individual and organizational performance (Riccardi et al., 2026). Psychological well-being is a subjective assessment that

reflects an individual's life satisfaction and quality of life (Granero-Jiménez et al., 2022). Nevertheless, workplace conditions remain suboptimal because work complexity often makes it difficult for employees to balance their personal and professional lives (Pushpika et al., 2025). Additionally, individual differences in emotional regulation influence how employees cope with stress and workplace conflicts (Karimi et al., 2021). These conditions highlight the importance of personal factors in explaining psychological well-being.

In response, emotional intelligence has emerged as an individual's ability to recognize, regulate, and control emotions, facilitating adaptive decision-making and a better understanding of emotional consequences (Shengyao et al., 2024). Previous studies have shown that emotion regulation helps individuals maintain psychological balance and stability, thereby enhancing life satisfaction and overall psychological well-being (Leena et al., 2024; Urbón et al., 2025). Furthermore, religiosity is a relevant internal factor worth discussing because it provides a higher purpose, mission, and values beyond personal interests, thereby serving as a resource for coping with life's demands (Kelly et al., 2024). Individuals with high religiosity tend to view life more positively, with higher levels of hope, self-esteem, and optimism, which can help improve psychological well-being (Akbayram & Ketten, 2024). However, empirical findings regarding its direct impact on psychological well-being remain inconsistent. Some studies report that emotional intelligence and religiosity do not lead to positive psychological outcomes, particularly when individuals face demands that require adaptation and the maintenance of psychological resources (Effandi et al., 2023; Joshanloo, 2024). This suggests that personal factors alone are insufficient to produce psychological well-being and that additional mechanisms are required.

One mechanism that can explain this process is work-life balance, a state in which individuals achieve satisfaction in both their personal and professional lives through time management, engagement, and role balance (Wood et al., 2020). Individuals with high emotional intelligence tend to manage conflicts between work demands and personal life more effectively, thereby achieving work-life balance (Soriano-Vázquez et al., 2023). Furthermore, religiosity has been found to enhance an individual's work-life balance by serving as a guiding principle that helps them balance their ambitions in both work and personal life (Rusli et al., 2024). Achieving this work-life balance enhances an individual's well-being, which ultimately improves psychological well-being (Althammer et al., 2021). Although researchers have identified relationships among these variables, research specifically examining work-life balance as a mediator in the relationship between religiosity and psychological well-being remains limited.

Other studies suggest that resilience may also mediate this relationship. Resilience reflects an employee's ability to maintain performance and psychological functioning while adapting positively to stressful situations (Jones & Kirby, 2025), thereby sustaining a more stable psychological state and supporting psychological well-being (Zhi & Derakhshan, 2024). Emotional intelligence helps individuals reduce the intensity of negative emotions and remain calm in stressful situations, thereby fostering resilience (Razak et al., 2025). Religiosity also shapes an individual's resilience, as spiritual values and religious beliefs serve as coping resources for stressful life events (Dolcos et al., 2021). In fact, Brough et al. (2022) and Chow et al. (2022) serve complementary functions: work-life balance prevents resource depletion due to role conflict, while resilience helps restore and maintain psychological resources. Therefore, this study examines both as parallel mediators to understand better the factors shaping psychological well-being.

From the perspective of conservation of resources (COR) theory, work-life balance and resilience are processes that help individuals acquire, protect, and develop resources such as time, energy, and psychological states to avoid stress (Hobfoll, 1989). Individuals with good work-life balance and resilience tend to preserve their resources, thereby

fostering positive psychological states. This study also adopts social cognitive theory (SCT), developed by Bandura (1986), as its theoretical foundation. SCT explains that personal factors influence self-regulation, enabling individuals to direct their responses and behaviors in response to life's demands (Bandura, 1986). In this study, emotional intelligence and religiosity are viewed as personal factors that support self-regulation in managing role demands through work-life balance (Kerasha et al., 2024; Robinson et al., 2025) and in maintaining adaptability through resilience, which ultimately influences psychological well-being.

Generation Z faces workplace demands that require adaptability while maintaining the quality of their personal lives. Unlike previous generations, which placed greater emphasis on job stability, Generation Z prioritizes flexibility, mental health, and the meaning of work as key aspects of life (Pelealu, 2024). This context is particularly interesting to examine among graduates of Muhammadiyah higher education institutions in Yogyakarta, Indonesia, whose education is grounded in Islam and Muhammadiyah principles as part of students' value and behavior formation (Handoko et al., 2024). As a city of education characterized by linguistic, religious, and cultural diversity, Yogyakarta provides a dynamic social context for graduates as they pursue their academic careers and enter the workforce (De Jong & Twikromo, 2017). This context provides a foundation for religiosity, while Generation Z highlights the need for work-life balance. Therefore, this study analyzes the influence of emotional intelligence and religiosity on psychological well-being through the mediating roles of work-life balance and resilience among Generation Z workers who graduated from Muhammadiyah higher education institutions in Yogyakarta. This study is expected to contribute to the development of SCT and COR theory.

2. Literature Review and Hypothesis Development

2.1. Grand Theory

2.1.1. Social Cognitive Theory

This study uses social cognitive theory (SCT) to highlight how emotional intelligence and religiosity can influence work-life balance, resilience, and psychological well-being. Bandura (1986) describes a reciprocal interaction among personal factors, behavior, and the environment, with self-regulation enabling individuals to manage their thoughts, emotions, and behavior to achieve desired goals. Emotional intelligence, as an affective personal factor, enables individuals to recognize their own thoughts, emotions, and feelings, as well as those of others. Meanwhile, religiosity serves as a value-based personal factor that provides a moral compass to guide behavior (Türk et al., 2025). This self-regulation process helps individuals control their responses and adapt their behavior when facing demands related to work-life balance, resilience, and psychological well-being. However, this theory has limitations in explaining the role of personal resources in achieving and maintaining an individual's psychological state.

2.1.2. Conservation of Resources Theory

In response, this study employs conservation of resources (COR) theory to explain how work-life balance and resilience influence psychological well-being. Hobfoll (1989) explains that individuals are motivated to acquire, protect, and maintain valuable resources to cope with stress and sustain personal well-being. COR has been widely used to explain how personal and social resources can build additional resources to achieve positive psychological outcomes (Seong & Halim, 2025). In this context, work-life balance is an individual's ability to allocate resources in a balanced way between work and personal life (Pensar & Rousi, 2023), while

resilience is an internal resource that helps individuals maintain and restore resources when facing stress (Galy et al., 2023). Both processes subsequently affect overall psychological well-being. Thus, by integrating SCT and COR theory, this study conceptualizes work-life balance and resilience as parallel mediators that translate emotional intelligence and religiosity into psychological well-being.

2.2. Hypothesis Development

2.2.1. Emotional Intelligence and Psychological Well-Being

In SCT, personal factors influence behavior through self-regulation (Bandura, 1986). As an affective personal factor, emotional intelligence enables individuals to manage their emotions and cope with stress and conflict (Robinson et al., 2025). This regulatory ability helps reduce excessive stress and fosters a more positive psychological state (Li et al., 2025b). Hence, individuals with high emotional intelligence tend to have higher levels of psychological well-being (Pozo-Rico et al., 2023). According to Lucas-Mangas et al. (2022), emotional intelligence can serve as a coping strategy that promotes psychological well-being. This aspect helps individuals express their emotions more effectively through immediate, culturally appropriate expressions, thereby avoiding stress exposure that could diminish their psychological well-being (Zaki et al., 2022). **H₁: Emotional Intelligence Has a Positive Influence on Psychological Well-Being**

2.2.2. Religiosity and Psychological Well-Being

In SCT, value-based personal factors shape how individuals evaluate and regulate their behavior (Bandura, 1986). Individuals with high religiosity tend to internalize and express religious values in daily life, which serve as moral and ethical guidelines (Kelly et al., 2024). This internalization process enhances self-regulation, enabling individuals to control their behavior in ways consistent with their beliefs and to lead more purposeful, adaptive lives, ultimately supporting psychological well-being (Ghanam, 2024). Türk et al. (2025) explain that religiosity serves as a guide that helps individuals cope with stress, reduce symptoms of depression, and increase emotional stability, thereby significantly enhancing psychological well-being. Thus, religiosity is necessary for fostering psychological well-being. **H₂: Religiosity Has a Positive Influence on Psychological Well-Being**

2.2.3. Work-Life Balance and Psychological Well-Being

According to COR theory, individuals strive to acquire and maintain resources such as energy, time, and psychological states (Hobfoll, 1989). Work-life balance is a state in which resources are allocated in a balanced manner between professional obligations and personal activities (Shah & Gawande, 2024), thereby reducing the risk of resource depletion due to role conflict (Pensar & Rousi, 2023). This condition preserves psychological resources and supports adaptive stress coping, which ultimately contributes to psychological well-being (Jauharah et al., 2026). Kurtuluş et al. (2023) explain that maintaining work-life balance increases life satisfaction, which can enhance psychological well-being. Individuals who can manage work tasks and personal life simultaneously are more likely to manage their emotions effectively, thereby achieving greater psychological well-being (Jalil et al., 2023). **H₃: Work-Life Balance Has a Positive Effect on Psychological Well-Being**

2.2.4. Resilience and Psychological Well-Being

According to COR theory, individuals are driven to acquire, protect, and maintain resources they consider valuable (Hobfoll, 1989). Resilience, as an internal resource, helps individuals cope with difficulties and adapt positively, thereby preserving psychological resources (Klainin-Yobas et al., 2021). Consequently, resilience serves as a resource-protection mechanism that enables individuals to maintain a positive psychological state, directly enhancing psychological well-being (Zaheer & Khan, 2022). Several studies have proposed similar hypotheses (Labrague, 2020; Mahamid et al., 2021). Resilience provides a framework for growth and development, thereby contributing to greater life satisfaction and psychological well-being (Zhi & Derakhshan, 2024). **H₄: Resilience Has a Positive Effect on Psychological Well-Being**

2.2.5. Emotional Intelligence and Work-Life Balance

According to Bandura (1986), self-regulation guides individual behavior and helps manage demands and goals. Emotional intelligence enables individuals to recognize and regulate their emotions, enhancing self-regulation and allowing them to direct their behavior purposefully (Lucas-Mangas et al., 2022). This ability encourages individuals to set priorities, allocate time, and balance work demands with their personal lives more effectively (Zaitouni et al., 2024), thereby reducing role conflict and supporting work-life balance (Gurung & Srivastava, 2025). Chigeda et al. (2022) explain that emotional intelligence enables individuals to manage conflicting demands between life and work, thereby helping to achieve work-life balance. **H₅: Emotional Intelligence Has a Positive Effect on Work-Life Balance**

2.2.6. Religiosity and Work-Life Balance

According to SCT, personal factors influence how individuals regulate and direct their behavior through internal regulation (Bandura, 1986). Religiosity provides values and internal guidelines that lead individuals to act in alignment with their life goals (Wilski et al., 2024). This self-regulation helps individuals set priorities and manage their involvement proportionally between work and personal life (McAnally & Hagger, 2024), thereby supporting work-life balance. Rusli et al. (2024) explain that higher levels of religiosity encourage individuals to balance their worldly and spiritual responsibilities, thereby enhancing work-life balance. Furthermore, this aspect serves as a core spiritual resource embedded in everyday ethics that underpins professional and personal balance (Sari & Indra, 2025). **H₆: Religiosity Has a Positive Effect on Work-Life Balance**

2.2.7. Emotional Intelligence and Resilience

According to SCT, self-regulation abilities enable individuals to respond adaptively under pressure (Bandura, 1986). Emotional intelligence helps individuals recognize their emotions so they can manage stress responses effectively (Mastrokourou et al., 2024). This emotional management helps individuals persevere, adapt, and recover from difficult circumstances, reflecting resilience (Kämpf et al., 2023). Higher emotional intelligence enables individuals to face challenges more effectively, thereby strengthening psychological resilience (Ang & Lau, 2024). Thus, individuals with high emotional intelligence are also more likely to have high resilience (Valverde-Janer et al., 2023). **H₇: Emotional Intelligence Has a Positive Effect on Resilience**

2.2.8. Religiosity and Resilience

SCT explains that an individual's values influence how they respond and behave when facing certain situations (Bandura, 1986). Religiosity can foster hope and serve as an internal guide for responding to difficulties (Aggarwal et al., 2023). These guidelines support more focused self-regulation by helping individuals cope with stress, manage pressure, and strengthen their coping abilities (Du, 2024); these abilities ultimately shape an individual's resilience. Schwalm et al. (2022) proposed a similar hypothesis, suggesting that higher levels of religiosity help individuals find meaning in life and cope with difficulties, thereby fostering greater resilience. Bentzen (2020) explains that individuals with high levels of religiosity tend to use their religious values and beliefs to cope with pressure, difficulties, and uncertainty.

H₈: Religiosity Has a Positive Effect on Resilience.

2.2.9. Emotional Intelligence and Psychological Well-Being: The Mediating Role of Work-Life Balance

SCT explains that self-regulation enables individuals to control their emotions, thoughts, and behaviors when facing various demands (Bandura, 1986). Individuals with emotional intelligence are easier to collaborate with, better at meeting job demands, and more capable of allocating their time in a balanced manner, which can contribute to achieving work-life balance (Nathaya et al., 2022). Furthermore, COR explains that work-life balance can help individuals preserve psychological resources and reduce stress, which in turn supports psychological well-being (Hobfoll, 1989; Jalil et al., 2023). Although emotional intelligence can directly influence psychological well-being, work-life balance can mediate this relationship. For example, Nanda and Randhawa (2020) found that work-life balance mediates the effect of emotional intelligence on psychological well-being. Emotional intelligence and work-life balance each contribute to psychological well-being (Aisha & Hussein, 2022). **H₉: The Mediating Role of Work-Life Balance in the Positive Effect of Emotional Intelligence on Psychological Well-Being**

2.2.10. Religiosity and Psychological Well-Being: The Mediating Role of Work-Life Balance

According to SCT, self-regulation enables individuals to direct their thoughts and behaviors toward achieving specific goals (Bandura, 1986). Through religiosity, individuals learn ethical and spiritual values that form the basis of self-regulation for coping with stress and managing roles, thereby helping to achieve work-life balance (Sari & Indra, 2025). Furthermore, work-life balance helps preserve the psychological resources needed to achieve psychological well-being (Hobfoll, 1989). Individuals who do not achieve work-life balance will have low psychological well-being even after accounting for job and personal characteristics (Jung et al., 2023). Thus, religiosity helps shape work-life balance, which in turn affects an individual's psychological well-being. Therefore, work-life balance is hypothesized to mediate the effect of religiosity on psychological well-being positively. **H₁₀: The Mediating Role of Work-Life Balance in the Positive Effect of Religiosity on Psychological Well-Being**

2.2.11. Emotional Intelligence and Psychological Well-Being: The Mediating Role of Resilience

Emotional intelligence influences an individual's response to stress and contributes to resilience when facing difficult and stressful situations (Thomas &

Zolkoski, 2020). This is explained in SCT, where the self-regulation skills demonstrated through emotional intelligence help individuals manage their emotions and behavior adaptively in the face of demands (Bandura, 1986). Furthermore, based on the COR theory, resilience serves as a psychological resource that maintains and restores resources when facing stress, thereby supporting psychological well-being (Hobfoll, 1989; Idris et al., 2019). Although emotional intelligence can directly influence psychological well-being, previous research has identified resilience as a mediator in this relationship. For example, Shuo et al. (2022) identified resilience as a mediator in the relationship between emotional intelligence and psychological well-being. Other studies have also confirmed that resilience can mediate the positive influence of emotional intelligence on psychological well-being (Shengyao et al., 2024). **H₁₁: The Mediating Role of Resilience in the Positive Effect of Emotional Intelligence on Psychological Well-Being**

2.2.12. Religiosity and Psychological Well-Being: The Mediating Role of Resilience

Religiosity provides meaning and hope that help individuals cope with difficult situations more adaptively, supporting resilience. In SCT, this ability is related to self-regulation, which helps individuals control their responses and behaviors when facing various demands (Bandura, 1986). Furthermore, COR explains resilience as a personal resource that helps individuals acquire and maintain psychological well-being (Hobfoll, 1989). Zhi and Derakhshan (2024) reinforce this by emphasizing resilience as a strong predictor of psychological well-being. Religiosity directly influences psychological well-being, but resilience can mediate this effect. Soplantila and Sandra (2024) found that resilience mediates the positive relationship between religiosity and psychological well-being. Thus, religiosity shapes an individual's resilience, which in turn improves psychological well-being (Amir & Rumiani, 2023; Kartol et al., 2024). **H₁₂: The Mediating Role of Resilience in the Positive Effect of Religiosity on Psychological Well-Being**

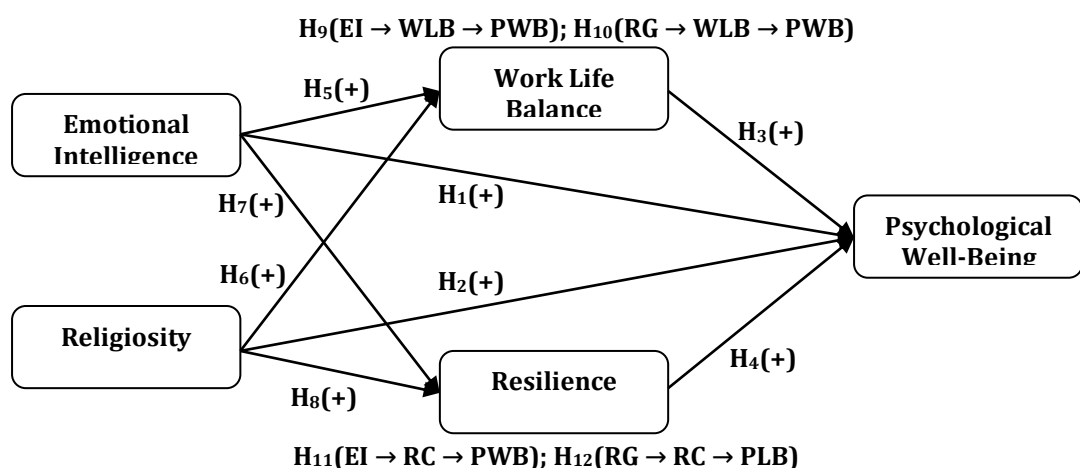


Figure 1. Research Model

Based on the theoretical framework and hypothesis development, Figure 1 presents the research model. This study examines the positive influence of emotional intelligence and religiosity on psychological well-being, both directly and indirectly, through work-life balance and resilience as mediating variables.

3. Research Methods

3.1. Population and Sampling Method

This study focuses on Generation Z workers who graduated from Muhammadiyah higher education institutions in Yogyakarta, Indonesia. The study encompasses all Muhammadiyah higher education institutions located within the administrative region of Yogyakarta. The sample size was 150 respondents, based on Hair et al. (2021), who noted that a partial least squares structural equation modeling (PLS-SEM) approach with moderate complexity requires a minimum sample size of 100 respondents. Respondents were selected using purposive sampling based on specific criteria: (1) respondents were graduates of Muhammadiyah higher education institutions in Yogyakarta; (2) respondents belonged to Generation Z (born between 1997 and 2012); (3) respondents had been employed for at least 2 years; and (4) respondents were currently employed at the time of the study. Primary data were collected through an online questionnaire and analyzed using Smart PLS 4.0 software.

3.2. Data Collection Method

Before the main data collection, the questionnaire was pilot-tested with respondents with characteristics similar to the study sample to ensure each statement item was clear and comprehensible. Before administering the questionnaire, the researchers conducted a preliminary screening to ensure respondents met the study's criteria. Respondents were informed that all personal data and responses would be kept confidential and used solely for research purposes. The questionnaire consisted of statements organized in the following order: emotional intelligence, religiosity, work-life balance, resilience, and psychological well-being, each in its own section. Each section included instructions for completion using a 1–5 Likert scale and a brief description of the variables to help respondents complete the questionnaire. The variable indicators used in this study were adopted from previous research validated for reliability. The emotional intelligence (EI) variable has 7 indicators from Prasad et al. (2024); the religiosity (RG) variable has 5 indicators from Arli (2017); the work-life balance (WLB) variable has 3 indicators from Abdulaziz et al. (2022); the resilience (RC) variable has 5 indicators from Cai et al. (2024); and the psychological well-being (PWB) variable has 10 indicators from Pradhan and Hati (2022).

3.3. Data Analysis Method

Data analysis includes testing for validity, reliability, and hypotheses. Validity testing was conducted using PLS-SEM by examining convergent and discriminant validity. According to Ghazali (2021), convergent validity is assessed based on outer loadings >0.7 and average variance extracted >0.5 . Meanwhile, discriminant validity is generally assessed using the heterotrait–monotrait ratio (HTMT) with a threshold value of <0.90 (Henseler et al., 2015). Reliability testing was then conducted, with Cronbach's alpha and composite reliability values set at >0.70 to be considered reliable (Ghozali, 2021). A variance inflation factor (VIF) test was also performed to assess the correlation among variables, with a threshold of 5 to ensure the absence of multicollinearity (Hair et al., 2021). The R-squared value was also examined to assess the exogenous variables' ability to explain the endogenous variables. Finally, hypothesis testing was performed using the p-value (<0.05) and t-statistic (>1.96) criteria to determine whether to accept the hypotheses (Ghozali, 2021).

4. Results and Discussion

4.1. Characteristics of Respondents

Table 1. Respondent Characteristics

Characteristics	Description	Frequency (n)	Percentage (%)
Gender	Man	63	42.0
	Woman	87	58.0
Age	23-25 Years old	97	64.7
	26-28 Years old	39	26.0
	> 28 Years old	14	9.3
Education Highest	Bachelor's Degree	122	81.3
	Master's Degree	28	18.7
Length of Employment	2-5 years	121	80.7
	6-10 years	29	19.3
	> 10 years	0	0
Revenue	< IDR 2.500.000	33	22
	IDR 2.500.001-4.000.000	68	45.3
	IDR 4.000.001-6.000.000	31	20.7
	>IDR 6.000.000	18	12

In Table 1, most respondents were women (87). Most respondents were between the ages of 23 and 25, totaling 97 participants. By education level, most respondents held a bachelor's degree (122). Furthermore, 121 respondents had been working for 2-5 years. Finally, in terms of income, the IDR 2.500.000-4.000.000 range was the most common, with 68 respondents.

4.2. Validity, Reliability, and VIF Test

This study conducted validity testing using PLS 4.0 software. Based on the table above, all variables had outer loadings >0.70 and AVE values >0.05; therefore, all variables were deemed valid. Next, Cronbach's alpha and composite reliability values were examined to ensure variable reliability. After testing, all variables met the reliability criteria described by Ghazali (2021). Furthermore, VIF values were used to examine the correlations among variables. Based on Figure 2 and Table 2, there were no multicollinearity issues because all values were below the threshold of 5, as specified by Hair et al. (2021).

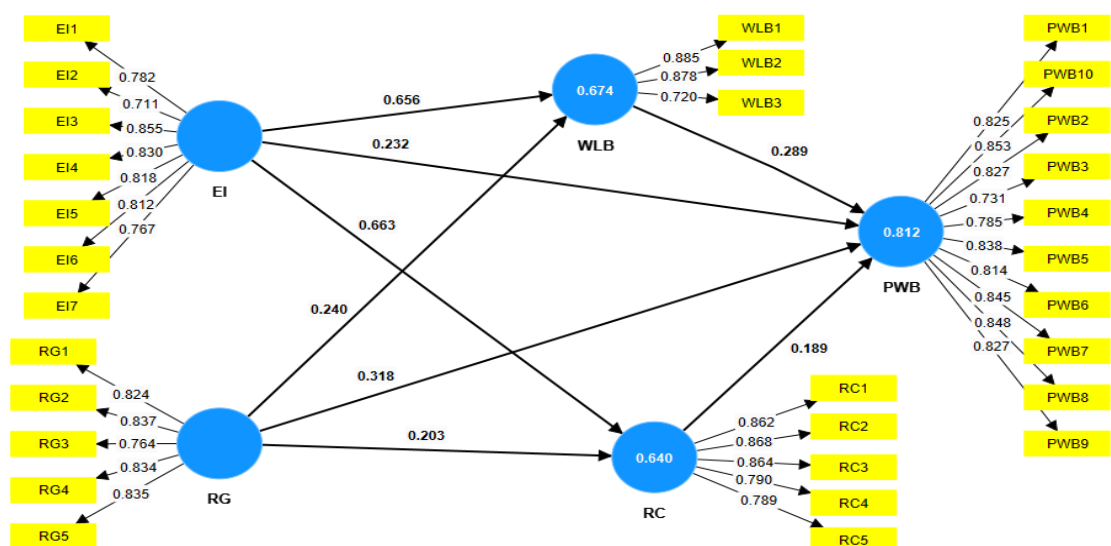


Figure 2. Measurement Model

Table 2. Results of The Validity, Reliability, and VIF Test

Variable	Outer Loading	VIF	AVE	Cronbach's Alpha	Composite Reliability
Emotional Intelligence			0.636	0.904	0.924
EI1	0.782	2.093			
EI2	0.711	1.851			
EI3	0.855	2.925			
EI4	0.830	2.456			
EI5	0.818	2.425			
EI6	0.812	2.268			
EI7	0.767	2.233			
Religiosity			0.671	0.878	0.882
RG1	0.824	2.098			
RG2	0.837	2.260			
RG3	0.764	1.805			
RG4	0.834	2.151			
RG5	0.835	2.257			
Work Life Balance			0.691	0.773	0.869
WLB1	0.885	2.091			
WLB2	0.878	2.007			
WLB3	0.720	1.315			
Resilience			0.698	0.891	0.896
RC1	0.862	2.512			
RC2	0.868	3.141			
RC3	0.864	2.991			
RC4	0.790	1.962			
RC5	0.789	1.830			
Psychological Well-Being			0.637	0.946	0.953
PWB1	0.825	3.110			
PWB2	0.853	3.034			
PWB3	0.827	1.999			
PWB4	0.731	2.254			
PWB5	0.785	2.874			
PWB6	0.838	2.585			
PWB7	0.814	3.069			
PWB8	0.845	3.445			
PWB9	0.848	2.962			
PWB10	0.827	3.255			

4.3. HTMT Test

Table 3 shows that most HTMT values were greater than 0.90, but three pairs did not meet the criteria (WLB-EI, WLB-PWB, and WLB-RC). This is understandable because WLB is conceptually closely related to emotional intelligence, psychological well-being, and resilience in psychological and occupational contexts. These constructs were retained due to their distinct conceptual definitions and theoretical foundations, while their empirical proximity was acknowledged as a limitation.

Table 3. HTMT Ratio

	EI	PWB	RC	RG	WLB
EI					
PWB	0.859				
RC	0.868	0.858			
RG	0.652	0.817	0.661		
WLB	0.942	0.964	0.978	0.761	

4.4. R-Square Test

Table 4 shows that the variables in this study account for 81.2% of the variation in psychological well-being, 67.4% of the variation in work-life balance, and 64.0% of the variation in resilience. These results indicate that psychological well-being has the largest proportion of variation explained by the variables in the research model.

Table 4. R-Square

Variable	R-Square	R-Square Adjusted
Psychological Well-Being	0.812	0.807
Work-Life Balance	0.674	0.670
Resilience	0.640	0.670

4.5. Hypothesis Test

Hypothesis testing was conducted using the bootstrapping procedure to assess the significance of relationships among the variables. Ghozali (2021) requires a P-value < 0.05 and a t-statistic > 1.96 to accept a hypothesis. Based on the test results in Table 5, all hypotheses were accepted and showed positive relationships.

Table 5. Result of Hypothesis Test

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Value
EI→PWB	0.546	0.549	0.079	6.960	0.000
RG→PWB	0.425	0.422	0.078	5.435	0.000
WLB→PWB	0.289	0.277	0.081	3.551	0.000
RC→PWB	0.189	0.198	0.095	1.987	0.047
EI→WLB	0.656	0.658	0.053	12.270	0.000
RG→WLB	0.240	0.237	0.061	3.948	0.000
EI→RC	0.663	0.664	0.065	10.194	0.000
RG→RC	0.203	0.203	0.070	2.886	0.004
EI→WLB→PWB	0.189	0.182	0.055	3.420	0.001
RG→WLB→PWB	0.069	0.067	0.028	2.515	0.012
EI→RC→PWB	0.125	0.130	0.062	2.036	0.042
RG→RC→PWB	0.039	0.043	0.019	2.123	0.035

4.6. Discussion

4.6.1. Emotional Intelligence and Psychological Well-Being

The hypothesis testing results revealed the role of emotional intelligence in enhancing psychological well-being. From an SCT perspective, emotional intelligence is a form of self-regulation that helps individuals control their emotional responses and behaviors in the face of stress, thereby reducing the negative impact of emotional situations on their psychological state (Hobfoll, 1989). For Generation Z, the early stages of their careers require the ability to adapt to workplace pressures and demands. With higher emotional intelligence, individuals can respond to problems more adaptively and achieve psychological well-being. Wang et al. (2022) explain that individuals with high emotional intelligence can solve problems practically, using positive emotions to avoid excessive stress and thereby enhance psychological well-being.

4.6.2. Religiosity and Psychological Well-being

The analysis results indicate that religiosity positively affects psychological well-being. From the SCT perspective, religiosity serves as a personal factor in the

form of values that help individuals make sense of their experiences and guide and evaluate their behavior (Bandura, 1986; Jia et al., 2023). Internalized values support self-regulation and help individuals cope with stress by adhering to the values they believe in, thereby supporting psychological well-being (Li et al., 2025b; Stalmach et al., 2025). This mechanism is relevant to graduates of Muhammadiyah higher education institutions in Yogyakarta because the religious values they have been taught can serve as an internal resource for coping with work demands. The university can reinforce the sustainability of these values through spiritual mentoring and development programs to help students and graduates actualize religious values in their daily lives. Graça and Brandão (2024) explain that religiosity helps individuals better cope with potential depression and distress, thereby enhancing overall psychological functioning.

4.6.3. Work-Life Balance and Psychological Well-Being

Research findings indicate that work-life balance positively influences psychological well-being. Delmo and Dequito (2023) explain that maintaining work-life balance benefits psychological well-being, and vice versa. COR theory explains that balancing work and personal life helps individuals avoid depleting their time and energy, thereby preserving their resources (Hobfoll, 1989). This ability reduces stress from the demands of both roles, giving individuals greater capacity to maintain a positive psychological state (Prasad et al., 2025), particularly for Generation Z in the early stages of their careers. Kirby et al. (2023) also explain that work-life balance can help individuals achieve life satisfaction, which leads to improved psychological well-being. Organizations can also support psychological well-being by setting reasonable, flexible workloads and respecting employees' personal time.

4.6.4. Resilience and Psychological Well-Being

Research findings indicate that resilience positively influences psychological well-being. According to COR Theory, resilience acts as an internal resource that helps individuals maintain and restore resources when facing stress (Hobfoll, 1989). High resilience helps individuals cope with the negative effects of stress, maintain psychological stability, and minimize resource loss (Niyazova & Madaliyeva, 2022). This mechanism is crucial for Generation Z at the start of their careers, as they begin to face real-world job demands and must adapt to stress. These conditions foster calm, life satisfaction, and mental resilience, all of which contribute to psychological well-being. Padmanabhanunni et al. (2023) explain that individuals with high resilience have more energy to cope with stress, thereby enhancing their psychological well-being. Companies can support employees through stress-coping training to help them manage pressure adaptively, thereby enhancing their happiness and psychological well-being (Weliangan, 2023).

4.6.5. Emotional Intelligence and Work-Life Balance

Research findings indicate that emotional intelligence positively influences work-life balance. From the SCT perspective, the ability to recognize and manage emotions strengthens self-regulation in coping with various demands (Bandura, 1986). For Generation Z workers, self-regulation helps them set priorities and perform better professionally without neglecting their personal lives (Robinson et al., 2025), thereby fostering work-life balance. Joyce et al. (2021) further explain that emotional intelligence plays a significant role in achieving work-life balance because it facilitates better individual performance. Companies need to respect boundaries

between employees' work and personal lives, such as by not requiring work outside regular working hours, to maintain the benefits of emotional intelligence for work-life balance.

4.6.6. Religiosity and Work-Life Balance

Data analysis reveals the role of religiosity in work-life balance. Religious values help individuals set priorities and consciously guide their behavior when facing demands from both work and personal life (Kerasha et al., 2024). From an SCT perspective, this process reflects self-regulation through personal standards based on religious values that help individuals adjust their behavior and manage demands across both domains (Bandura, 1986), thereby supporting work-life balance (Demerouti, 2025). This is particularly relevant for workers who graduated from Muhammadiyah higher education institutions, as they have a foundation of religious values from their previous educational environment that can guide them in managing the demands of work and personal life. Kumarasamy et al. (2021) explain that higher levels of religiosity can reduce work-related anxiety, thereby helping individuals achieve work-life balance.

4.6.7. Emotional Intelligence and Resilience

The analysis results indicate that emotional intelligence shapes an individual's resilience. Collado-Soler et al. (2023) demonstrated that higher levels of emotional intelligence foster individual resilience, enabling individuals to cope with excessive stress and achieve better personal growth. This relationship is also grounded in SCT, which explains that the ability to recognize and manage emotions supports self-regulation (Bandura, 1986), allowing individuals to adapt to changing situations, control their responses to stress, and continue to function effectively, thereby fostering resilience (He et al., 2026). Emotional intelligence is necessary for constructively adapting to various difficulties, thereby enhancing resilience (Gilar-Corbi et al., 2025), particularly among Generation Z in the early stages of their careers.

4.6.8. Religiosity and Resilience

Research findings indicate that religiosity can positively influence resilience. Newman et al. (2023) explain that religious practices such as prayer, self-reflection, and gratitude can help individuals manage stress more calmly and accept unexpected circumstances. The educational environment of Muhammadiyah higher education institutions can serve as a context for strengthening the internalization of religious values among graduates as they face workplace pressures. From an SCT perspective, these internalized values support self-regulation in managing responses to stress and adapting behavior to the situations faced (Bandura, 1986). This process strengthens an individual's capacity to adapt and continue to function effectively in the face of difficulties, as reflected in higher levels of resilience (Gardner, 2020). Altundağ and Altundağ (2021) explain that individuals who pray and worship more regularly have higher levels of resilience.

4.6.9. Emotional Intelligence and Psychological Well-Being: The Mediating Role of Work-Life Balance

Test results confirm the mediating role of work-life balance in the relationship between emotional intelligence and psychological well-being. These findings indicate that emotional regulation skills do not automatically lead to

psychological well-being but must be supported by family and workplace support (Li et al., 2025a). From an SCT perspective, emotional intelligence helps individuals control their emotions and behavior in the face of demands, so that good self-regulation helps them maintain a satisfying personal and professional life (Bandura, 1986; Kumolu-Johnson & Ayeni, 2023). This balance preserves resources, reduces stress, and supports mental health, thereby fostering psychological well-being (Hobfoll, 1989; Stella & Putri, 2025). The ability to manage the demands of work and personal life early in one's career can determine how emotional regulation impacts psychological well-being. These findings are consistent with those of Nanda and Randhawa (2020), who confirmed the mediating role of work-life balance in the relationship between emotional intelligence and psychological well-being.

4.6.10. Religiosity and Psychological Well-Being: The Mediating Role of Work-Life Balance

The study's results revealed the role of work-life balance in how religiosity influences psychological well-being. These findings suggest that religiosity can provide psychological benefits when it helps individuals manage work and personal demands simultaneously. According to SCT, religiosity supports adaptive self-regulation in coping with work and personal demands, thereby enhancing the ability to achieve work-life balance (Bandura, 1986; Sundjoto et al., 2020). Furthermore, the COR explains the role of work-life balance in acquiring and maintaining psychological resources that support psychological well-being (Hobfoll, 1989; Fotiadis et al., 2019). Among graduates of Muhammadiyah higher education institutions, these findings suggest that the religious values they have acquired can provide more tangible benefits when applied to managing both their work and personal lives. The impact of religiosity on an individual's psychological well-being is mediated by work-life balance, suggesting that spiritual values translate into mental wellness through the management of work and life demands (Khan et al., 2026).

4.6.11. Emotional Intelligence and Psychological Well-Being: The Mediating Role of Resilience

Hypothesis analysis revealed resilience's role in the relationship between emotional intelligence and psychological well-being. Kartol et al. (2024) explained that the ability to manage emotions can lead to psychological well-being when individuals possess resilience in the face of stress. From an SCT perspective, self-regulation through emotional intelligence helps individuals act adaptively (Bandura, 1986), enabling them to process and manage their own emotions as well as those of others, thereby strengthening resilience when facing difficult situations (Valverde-Janer et al., 2023). Resilience reflects an individual's optimism and tenacity in facing difficult situations, enabling them to maintain psychological resources and achieve more positive psychological outcomes (Hobfoll, 1989; Orines et al., 2023). For Generation Z, resilience is a crucial capacity for coping with stress during career adaptation. These findings align with those of Akbari and Khormaiee (2015), who found that resilience mediates the relationship between emotional intelligence and psychological well-being.

4.6.12. Religiosity and Psychological Well-Being: The Mediating Role of Resilience

Finally, this study found that resilience mediates the positive influence of religiosity on psychological well-being. This finding suggests that religiosity can lead to psychological well-being when individuals possess sufficient resilience to prevent

the depletion of psychological resources. From an SCT perspective, religiosity provides meaning and purpose in life, leading individuals to view difficulties with optimism and mobilize their ability to overcome them (Krok et al., 2021). This process strengthens resilience as the capacity to adapt and preserve psychological resources when facing stress, thereby supporting psychological well-being (Hobfoll, 1989; Hatun & Türk, 2023). Muhammadiyah graduates can leverage their religious values to build resilience in the face of workplace demands and change. The results are consistent with Soplintila and Sandra (2024), who noted that resilience mediates the positive relationship between religiosity and psychological well-being.

5. Conclusion

The study found that workers' psychological well-being is influenced by their individual ability to manage personal resources and cope with life's demands. The analysis confirmed that emotional intelligence and religiosity positively affect psychological well-being, work-life balance, and resilience. Work-life balance and resilience also enhance psychological well-being and mediate the relationship between the independent variables and psychological well-being. These findings indicate that, among Generation Z workers who graduated from Muhammadiyah higher education institutions in Yogyakarta, Indonesia, personal resources and adaptive abilities are crucial in supporting psychological well-being amid the demands of work life. Theoretically, this study integrates social cognitive theory (SCT) and conservation of resources (COR) theory to explain the process of psychological well-being formation. The findings on the parallel mediating roles of work-life balance and resilience expand the application of COR theory by showing that resource management involves distinct yet complementary mechanisms for fostering positive psychological conditions. Furthermore, finding work-life balance as a mediator in the relationship between religiosity and psychological well-being broadens our understanding of the mechanisms underlying this relationship, particularly among Muhammadiyah higher education institutions in Yogyakarta.

Several methodological limitations should be considered when interpreting the findings. First, the sample size was limited, and respondents were selected using purposive sampling; therefore, the findings cannot be generalized to a broader group of workers. Second, this study employed a cross-sectional design, so the relationships among variables reflect conditions at a single point in time. Future research should increase the sample size and include different research subjects to understand better the factors influencing psychological well-being. Additionally, a longitudinal design could examine how personal factors develop and influence psychological well-being through maintenance processes. Based on COR theory, future research could incorporate social or organizational resources to explain the formation of psychological well-being more comprehensively.

In practical terms, Muhammadiyah higher education institutions in Yogyakarta can strengthen their Al-Islam and Kemuhammadiyahan programs to provide values and guidelines that can be applied in the workplace. The development of Generation Z students and graduates can also be supported through training in emotional regulation, stress resilience, and balancing work demands with personal life. For employers, the results of this study highlight the importance of a work environment that supports work-life balance and the adaptability of Generation Z workers through flexible work arrangements, two-way communication, and a reasonable workload. These efforts are expected to help Generation Z workers achieve better psychological outcomes in the future. Finally, for Generation Z workers who graduated from Muhammadiyah higher education institutions in Yogyakarta, the resources they already possess can be optimally utilized to manage job demands and

cope with stress adaptively. In this way, workers can achieve and maintain psychological well-being in their professional lives.

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