

Emotion Regulation in Bank Employees

Regulation, Antecedents and Mediators, and Impact on Well-Being

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Abstract- This study tested to what extent Italian bank employees - working as consultants or at-the-counter - regulate their emotions (Emotional Labor, EL) so as to bring them in line with job requirements, and the frequency, nature, and effects of EL on their well-being. Employees answered questions on personal, work-related and psychological variables. The results showed that EL is a salient aspect of such jobs. Workers performed both Surface Acting and Deep Acting, and frequently reported Emotional Consonance too. SA and EC were negatively related. SA was more likely the higher the number of interactions with clients per day - itself negatively related to interaction duration. EC was more likely the higher the Involvement in the present job role - itself highly negatively related with number of client-interactions. Life Satisfaction was related negatively to SA, and positively related to EC. Emotional labor correlated with reported level of one or more Burnout components; Exhausted and Depersonalized employees reported less Life Satisfaction, and more frequent Negative emotions; Positive emotions were felt more often by Involved employees, and by those who felt Realized in their job. The study confirmed the hypothesis that emotion regulation is significantly associated to various aspects of well-being in bank employees.

Keywords- *Emotion Regulation; Emotion Labor; Well-Being; Burnout; Affect; Job Involvement; Service Jobs; Bank Employees*

I. INTRODUCTION

The central role, functions and subtle complexity of emotional processes in our *work* life have been increasingly acknowledged in the recent past by researchers working in different fields, including management, organization and psychology of work - e.g., emotions-in-the-work-place are the topic of special issues of scientific journals, and of books [1, 2, 3, 4].

A specific focus of many studies, especially in the last decade, is on *emotional labor (EmL)*, i.e., the regulation of felt and expressed emotions in service jobs to make them congruent with job-norms (for recent reviews, see [5, 6]). The term was originally coined by [7] to capture the fact that, in many kinds of service-jobs, employees have to manage their feelings and their expression so as to meet their employer's *feeling* and *display rules* [7, 8], i.e., a (more or less overlapping) subset of socio-culturally defined *emotion norms* - e.g., [9,10]. Organizations usually (implicitly or explicitly) define such job-related emotional norms, and expect employees to comply with them to induce emotionally-positive client-employee interactions, thus maximizing the probability of positive judgments of service quality. Organizations, moreover, might rely on supervisors' and/or customers' evaluations to evaluate the quality of employees' emotional service performance and reward or 'punish' them accordingly. As several studies show - e.g., [11, 12, 13] - customers' evaluation of interpersonal aspects of their interaction with service providers indeed contribute to define their judgments of service quality, thus helping the organization reach its goals (e.g., customer satisfaction, itself a precondition for customer fidelity). As customers' evaluations reflect employees' (momentary) feelings about their job and their organization, it is of paramount importance to understand what those feelings are and what variables are likely to elicit them. The specific nature of a service-sector and of a job role are likely to be crucial variables in predicting various aspects of the required and performed EmL. Not all service sectors, nor all job roles in them, require in fact emotional labor to the same extent and frequency, nor do they require employees to display emotions of the same nature. For instance, whereas nurses have to express positive emotions most of the times (e.g., encouragement), empathize with patients' worries, as well as display negative emotions at times, (e.g., anger at a patient who does not follow medical prescriptions), front-line employees, such as receptionists and at-the-counter workers, typically are required to express calm and positive emotions - e.g., [14]. The extent and nature of the required and performed EmL in turn have been found to affect employees' well-being, their organizational involvement, and how they perceive and enact their job [5, 6].

This study focuses on Italian retail-banking employees involved in service-jobs that imply face-to-face (and, less often, telephone) interactions with customers. Studies on retail-banking employees are generally quite infrequent (exceptions include [15, 16, 17]), and practically non-existent in the Italian context (with the exception of [18]) although the need to better understand how employees perceive and perform their job, *vis à vis* their clients, and with what consequences - to make bank customers' experience an optimal one - is nowadays acknowledged for the banking sector too, and specifically with regards to the European and Italian context [17]. Our study thus aimed to fill a gap in the literature by exploring EmL in retail-banking employees in the Italian context, i.e., a cultural context traditionally characterized, similarly to other southern European countries [19], by attention to, and desire for friendliness and closeness in, interpersonal interactions. Although nowadays online banking - with its lack of physical interaction between the bank personnel and the customer - is an increasingly chosen option by sophisticated consumer segments in many countries- e.g., see [20] and references herein - most banks offer their

customers both online and traditional banking options, with the latter remaining the option chosen by the majority of (Italian) customers, especially, needless to say, the elder ones - e.g., see figures on internet usage in [21, 22]. The study of bank employees' emotion regulation in employee-client interactions, and of its correlates, thus remains an enterprise worth pursuing. Moreover, the study results will allow, in perspective, making cross-cultural comparisons with results obtained in other countries and contexts. More specifically, our study focused on the two most typical bank job-roles in the Italian context, namely *clerks* (or bank tellers), i.e., employees working 'at the counter', where clients go for routine bank operations (cash checks, deposit cash, pay utility bills, etc.) and *consultants*, i.e., employees with a higher job position who work as intermediate-level advisors or are in charge of a small office or department (e.g., personal loans, advising and selling financial products, stock exchange, foreign currency). Our hypothesis was that these two job roles differ for the nature of client-interactions they typically involve, i.e., short and very frequent for clerks, *versus* long and not-so-frequent for consultants, and that these differences are significantly related to the required and performed EmL, and to its antecedents and consequences.

A. Emotional Labor as Regulation in Work Contexts

Emotional labor (EmL) is best conceptualized as a process of emotion regulation - e.g., [23] [24]; see also the review by [5] and references thereof. As proposed by [25], regulation is "part and parcel" of the emotion process, potentially activated at any of its phases, thus influencing in principle every *component* of the experience - e.g., when an event is *appraised*; when a felt emotion is judged for its degree of personal or contextual *legitimacy*; when it is to be *expressed* to others. Regulation may moreover influence the antecedent of an emotion (e.g., avoiding *an event* known to cause an unwanted emotion), and its consequences (e.g., refraining from engaging in a vindictive *behavior*). In general, regulation is called for when the felt emotion is unpleasant or it conflicts with *internalized* norms (including contextually salient ones). The emotional labor construct specifically refers to *regulation within work settings*.

In line with recent theorizing, the study here presented moved from the assumption that EmL is best studied and understood by taking into account both distinct emotion components (e.g., facial expression of emotion; event appraisal), and distinct processes and 'objects' on which the processes operate. The distinct aspects to consider include the following [26]:

(a) *Regulation object, likelihood of regulation attempt, regulation success*, i.e., person P might attempt to regulate a felt emotion (a process called *deep acting* in the emotional labor literature) or its outward (facial, verbal, or behavioural) expression (a process called *surface acting*). Whether regulation is attempted, and is successful, is likely to differ across objects - e.g., facial or verbal expressions are easier to regulate than physiological responding; unpleasant emotions trigger regulation attempts more often than pleasant ones; intense emotions are difficult to regulate;

(b) *Regulation motivation, goals, and target result(s)*, i.e., extent to which P is motivated to regulate her emotions, in general and in a specific circumstance, for what goals (e.g., *show oneself in control; comply with organizational job-norms*), and for what target result(s) (e.g., *keep calm; avoid interpersonal conflict*). Motivation is likely to vary as a function not only of employee's context-related goals, but also of such individual variables as personality [27, 28] and available psychological resources- e.g., the avoid-conflict goal might motivate an extrovert or emotionally-intelligent P across most contexts, unless P suffers from depletion of regulatory resources [29] as it might happen with burnout [30]. Furthermore, P's goals might at times conflict one with another - e.g., trying to keep a good interaction with an annoying customer might conflict with self-esteem. However, if the regulation effort achieves its goal, it might enhance employees' sense of self-efficacy [31], sustaining in turn regulation motivation (or *vice versa*, hindering it if regulation fails to achieve its goal);

(c) *Regulation norms*, i.e., norms prescribing *what* is to be regulated, *when, how, and why*- e.g., *be patient with a slow- understanding client; don't show that you are angry*. Norms might influence motivation, goals, and objects of regulation - e.g., in situation *s*, norm *n* might call for regulation of expression rather than of emotion. Norms tend to vary across (sub) cultures (e.g., countries, organization types, gender) as well as across contexts [10, 32, 33]. For instance, in collectivist- more than individualist-oriented countries (such as in South Europe in comparison to North Europe) employees might need to regulate their emotions in client-interactions somewhat more than in individualist-oriented ones; women might regulate anger (and other 'powerful' emotions) more than men, whereas men might regulate 'powerless' emotions (e.g., sadness) more than women.

(d) *Regulation processes, resources and costs*. Processes, i.e., how regulation operates to achieve its goals, with what effects, might be automatic or voluntary (e.g., breathe deeply to calm down; smile; appraise the event as a challenge rather than as a threat; re-direct attention to event aspects one can cope with). Emotional competence (e.g., preferred, over learned strategies to deal with negative events) rather than (conscious) knowledge of emotion norms might dictate what processes are activated - e.g., [34]. Regulation efforts are activated and sustained by psychophysical resources, and in turn result in *psycho-physical costs* - e.g., [29] [35]. If frequent, prolonged, difficult to sustain, or to enact, regulation efforts might induce health risk-conditions (see below), such as stress, burnout, and heart problems. The availability of such resources (at a given moment in time, or in general) defines the likelihood that P regulates her emotions, and does so in an optimal fashion.

B. Regulation and Psychological Variables Mediating It: Vicious and Virtuous Loops

Several variables might be expected to mediate the activation of emotion regulation and its work-context effects [5] - thus defining the probability that 'vicious loops', or *vice versa* 'virtuous' ones characterize the working life of a service employee.

Affect, Burnout level, Job involvement, and Life satisfaction were the variables measured in our study. They are briefly introduced next, whereas their salience for regulation processes is discussed in the Hypotheses section.

Affect. The emotions - the result of events as subjectively appraised; [25] - a worker experiences at her job define its affective climate, and might be considered indirect indexes of job satisfaction (i.e., an antecedent of job evaluation, and a measure of its affective aspects) and burnout. The *nature* (hedonic tone: positive or negative) and *frequency* of felt emotions (a function of job-role, e.g., typical number of interactions with clients per day, and of psychological variables, e.g., personality, job involvement) might mediate whether employees endorse organizational emotion-norms, and with what consequences. In other words, felt emotions constitute causal inputs to regulation, defining its frequency and kind. To illustrate, a worker often feeling pleasant emotions (e.g., satisfaction, calm) is likely to feel realized and involved in her job, and is motivated to regulate them if necessary. Vice versa, if she frequently feels unpleasant job-incongruent emotions (e.g., fear, anger, sadness), she might question the extent to which her job satisfies her goals, and whether and how she needs to regulate them.

Burnout. Individuals who do ‘people work’ of some kind are likely to suffer from *burnout* [36], a syndrome of physical and emotional exhaustion, depersonalization (cynicism) and a low sense of personal accomplishment (i.e., work realization, job satisfaction). Burnout is caused by chronic exposure to such job-stressors as work overload, inadequate staffing, and job-related emotional demands, and results in impaired health conditions - for a review on burnout, [30]. Several studies have thus attempted to better understand the emotional nature of ‘people work’ - e.g., [37, 38, 39, 40, 30, 41]. We expected burnout to be associated with *frequent* surface acting, i.e., with job-roles requiring many short and often subjectively unsatisfactory, meaningless interactions with clients (e.g., working at the counter, as a clerk).

Job Involvement. The meaning, centrality and importance of one’s job in one’s life are captured by the construct of job involvement (alienation is the opposite pole), an index of working-life quality denoting the extent to which a person psychologically identifies herself with her job [42]. As an involved worker finds in her job the satisfaction of her work-context needs, Job involvement measures job satisfaction (more so than does involvement with work in general or with the specific organization; [42]. Job involvement might be expected to mediate felt affect [43], including the frequency of job-incongruent emotions, and whether and how they are regulated. Through its impact on affect and regulation, Job involvement might be associated with burnout too - e.g., [44] and [41] found that burnout had significant negative relationships with job involvement.

Life Satisfaction. If emotion regulation has relevant consequences for the person (e.g., in terms of psychological costs, such as burnout), then it ought to influence subjective well-being perception, i.e., overall life satisfaction. Measurements of life satisfaction and of positive and negative affect tap dimensions of well-being that are in part independent - e.g., life satisfaction correlates negatively with unpleasant emotions, and positively with pleasant ones [45, 46]. Workers’ subjective evaluation of their life satisfaction can be construed as a summary criterion index of the impact of all variables measured in this study.

II. HYPOTHESES ABOUT EMOTION REGULATION

The study hypotheses about emotion regulation in bank service-jobs-employees are described next. Hypotheses were formulated on the basis of emotion regulation theories, and of theoretical accounts and empirical data on emotional labor - see also [47, 48, 49, 50, 51].

A. *Felt emotions and Emotional Expressions as Regulation Objects, and Emotional Consonance.*

Emotional labor, as stated, works on either (a) *emotion expression* -[7] called it *Surface Acting* in that P simply *acts* as though she feels the context-required emotion, or (b) *felt emotions*- [7] called this process *active Deep acting*, assuming that it involved ‘pumping emotions up’ to actually feel job-congruent emotions. If P is suited for her job, or her job-role is not emotionally too demanding, she is likely to feel (c) *Emotional consonance* too, i.e., job-congruent emotions (called “*genuine emotions*” by [48]) that do not call for regulation (the dissonance pole of this dimension indicates job-incongruent emotions that call for activation of regulatory processes).

HYPOTHESIS 1A. Bank employees experience both job-congruent and job-incongruent emotions.

HYPOTHESIS 1B. Surface acting and Deep acting are independent, unrelated dimensions of emotional labor, indexing different regulation processes. They might thus be either unrelated to each other, or (positively or negatively) related to each other depending upon other variables - e.g., motivation: a *realized* employee will perform EmL as required, and allowed, by the context.

HYPOTHESIS 1C. The relationship between *Emotional consonance* and the two *Regulation dimensions* is either (a) negative, as frequent job-congruent emotions simply infrequent regulation, or (b) null, as feeling job-congruent emotions does not prevent experiencing at times job-incongruent emotions that need to be regulated by means of Deep acting or Surface acting.

B. *Felt emotions, Emotional Dissonance, Regulation Processes, Psychological Effort, Psycho-physical Costs, and Life Satisfaction.*

As stated above, employees are likely to feel a variety of emotions, including job-role *dissonant* ones, elicited by personal or job-related causes - e.g., P is in a bad mood; P is irritated by a client’s remark. Whether dissonance triggers regulation, and

of what kind, might depend on the nature of its cause, i.e., whether it is due to personal or job-related variables (e.g., low job involvement; a demanding job-role), or to a combination of both. We might expect employees to engage in EmL to reduce the unpleasant dissonance state, or be good employees, or achieve both goals. Whether regulation is actually engaged in, and of what kind, might however be a function of such variables as the nature of *P*'s job role and available psychological resources.

As earlier stated, we hypothesize that regulation implies *psychophysical cost*, with significant effects for well-being. Originally [7], *Surface acting* was hypothesized to be a 'shallow' regulation process, not very costly in that it needs *not* act on *P*'s true emotions, whereas *Deep acting* was hypothesized to be more effortful. Note, however, that to obtain the desired effect, i.e., expression of job-congruent emotions, both regulation processes imply an emotionally-effortful dual task: Surface acting implies suppressing or masking a job-incongruent *felt* emotion (e.g., anger), *and* expressing a job-congruent one (e.g., smiling at the client); Deep acting implies suppressing a job-incongruent *felt* emotion (e.g., anger), *and* feeling a job-congruent one that can be expressed. In conclusion, neither regulatory process is *in principle* better than its counterpart, i.e., less psychologically costly, with fewer psychophysical effects.

The psychological pre-conditions of the two regulation processes, and their effects, can however be specified by taking into account salient variables such as job role, job involvement, and burnout. To illustrate, frequent Surface acting might be psychologically worst not *per se* but because it characterizes unsatisfying, stressful job roles, reflecting bad job conditions. *Vice versa*, Deep acting might be psychologically good in that it reflects a good job condition: feeling happy about her job, *P* has both sufficient motivation and enough psychological resources to regulate emotions when necessary; in turn, successful Deep acting makes *P* feel well and more realized in her job. In sum, frequent Surface acting might trigger a vicious loop, Deep acting might trigger a virtuous one.

We thus expect that if emotional labor is frequent (i.e., *P* often feels job-incongruent emotions) or is contextually inadequate (e.g., *P* performs Surface Acting during a long client-interaction), it might have psycho-physical negative effects, inducing emotional exhaustion, making *P* experience frequent negative affect, and lowering her overall job satisfaction. Conversely, if psychological resources are scarce or unavailable (as might happen when regulation efforts are frequent), *P* might perform psychologically inadequate emotional labor (e.g., Surface rather than Deep acting during a long-lasting interaction), or give up regulation efforts.

We further expect that whether one regulation process is more costly than the other is mediated by yet other variables, such as employee's *level of job involvement*, and the *frequency* with which each process needs to be activated (a frequency likely to be a function of job-role; see below).

HYPOTHESIS 2A. Emotional Consonance is related (a) positively to Work Realization, Job Involvement, Positive Affect, and Life Satisfaction, (b) negatively to Emotional Exhaustion, Depersonalization, and Negative Affect.

HYPOTHESIS 2B. Surface Acting is related (a) positively to Emotional Exhaustion, Depersonalization, and Negative Affect (b) negatively to Work Realization, Job Involvement, Positive Affect, and Life Satisfaction.

HYPOTHESIS 2C. Deep acting is related (a) positively to Work Realization, Job Involvement, Positive Affect, and Life Satisfaction, (b) negatively to Emotional Exhaustion and Depersonalization, and, possibly, to Negative Affect.

C. Organizational Job-related Variables.

We expected regulation to be influenced by organizational variables, especially the nature of employees' Job role (typically related to hierarchical job position), i.e., *bank consultant vs. clerk*, and Job experience - in addition to the already discussed job-related psychological variables (e.g., work realization, affect, job involvement, all indexing to some extent job satisfaction, as stated).

Job Role was expected to predict the required daily client-interaction types, i.e., in terms of typical *Frequency* (Number) and *Duration* of interactions per day. Note that these two job features tend to define also the time an employee can spend in *relational activities with clients*, e.g., chatting about outside-work topics (workers evaluated in a single question the extent to which their job allowed them to do so). Both *Frequency* and *Duration* were hypothesized to influence regulation. Emotion processes in fact have a temporal course, often spanning beyond just a few seconds, with variations in intensity, arousal, event appraisal, etc.; e.g., [52]. Regulation efforts are thus likely to be activated, and be successful, as a function of the emotion time-span, as well as of the time an employee has to try and achieve her goals (e.g., *calm down*). From this temporal perspective, we can expect Surface Acting to be a quickly activated and performed regulation process (e.g., facial muscles respond to voluntary control and can quickly be configured differently), whereas Deep acting likely requires more time. Thus, if a worker engages in many short interactions, then time allows her to perform Surface Acting only.

Job Experience was expected to index *expertise*, including the extent to which employees learned how to cope with dissonant emotions; it was measured in terms of amount of time employees had spent in their present job role.

Because the mentioned organizational variables were expected to exhibit a complex pattern of relationships, we report below the main hypotheses; other ones are specified in the Results section.

HYPOTHESIS 3A. Job Role predicts (frequency and kind of) emotional labor.

HYPOTHESIS 3B. Frequency and kind of emotional labor are worse the higher the Frequency of client-interactions per day.

HYPOTHESIS 3C. Frequency and kind of emotional labor are worse the shorter the Duration of client-interactions per day.

HYPOTHESIS 3D. Frequency and kind of emotional labor are worse the lesser the Job Experience.

III. METHOD

A. Measures

Data were collected by means of a questionnaire constructed taking into account qualitative indications obtained in five in-depth interviews conducted with bank employees; a preliminary version was pre-tested with ten bank employees. Questions related to personal and job information variables - age, gender, education level, work experience (e.g., number of working years in total and in present role), job role, and average frequency and duration of interactions employees had with clients. To avoid memory biases, employees were asked to provide answers thinking about the *last two-week period*. The questionnaire further comprised five rating scales, taken from the literature and previously validated for use with the Italian population - e.g., [53, 26]. Table 1 reports Cronbach's reliability *alpha* values obtained for each (sub) scale.

More specifically, *Emotional labor* (EL) was measured by a 10-item scale [37, 38] assessing three dimensions: 5 items measured Surface Acting (SA; e.g., *Put on a "mask" in order to express the right emotions for the job*), 3 items measured Deep acting (DA; e.g., *Work hard to feel the emotions that I need to show to others*), and 2 items measured Emotional Consonance (EC; e.g., *React to customers' emotions naturally and easily*). Employees reported their frequency on a 1-5, Never-Often scale.

Felt *Affect* was measured by an 11-item scale (adapted from ICS 2001, a survey on subjective well-being conducted in 48 nations [54]). It assessed Positive Affect (PA; e.g., *joy, love/affection, excitement*), Negative Affect (NA; e.g., *shame/guilt, sadness, anger*), and Deactivated Affect (DAf; e.g., *Calm, quietness*). Employees reported each emotion *frequency* on a 1-5, Never-Always scale.

Job Involvement (JI) was measured by a 10-item scale [42, 55, 56] rated on 1-6, Disagree-Agree intervals, that measures a person's psychological identification with her job - e.g., *Most of my interests focus on my job*. As in previous studies with Italians - e.g., [56] - half of the items were re-phrased to avoid socially desirable responding, i.e., statements expressed low involvement. The negative-item scores were later reversed.

Burnout was measured by the *Maslach Burnout Inventory* (MBI; [36]), a 22-item scale, rated on a 1-5, Never-Often intervals, assessing a three-dimensional structure, namely, *Emotional Exhaustion*, *Depersonalization*, and *Work Realization* - also called Job satisfaction [36, 57]; for the Italian population [58, 53, 26].

Life Satisfaction (LS) was measured by a 5-item scale [59], rated on a 1-6, Disagree-Agree scale. The items express global rather than specific evaluations, assessing overall judgments of life quality that focus on the cognitive component of subjective well-being - e.g., *My life conditions are excellent*.

B. Subjects and Procedure

Various branch offices of a bank in the north of Italy were asked to participate in the study by giving their employees the questionnaire, to be filled anonymously. Out of 150 delivered questionnaires, 91 employees (67% men) returned to a collection point in a sealed envelope the questionnaire (the return rate was 61%, a quite acceptable one).

Employees' answers showed that most were in their thirties (age range 22-52 years; mean age: 32.3), had at least 13 years of education (75%; 25% had a university degree), were married or lived with a partner (57%)¹. Employees worked in equal proportions as *Clerks* (49%) and *Consultants* (51%; intermediate-level financial consulting was the most frequent role), had worked for their present firm for about 9 years on average, i.e., almost their entire working life, and had held their present job role for about 4 years. The higher role, i.e. *consultant*, was more likely at an older age, and somewhat more frequent for men than women. Job role was positively correlated with number of employment years at the present firm. Finally, employees reported an average of about thirty interactions with clients per day (range: 5-120, mode 50, median 25), each lasting for about ten minutes.

C. Data Analysis

Frequencies and mean scores of employees' answers were computed. Relationships between variables were analyzed first by computing their degree of association (Pearson's *r*). Tables 1 and 2 report mean scores, and alpha and correlation values.

¹We expected burnout to vary with age (i.e., in association with job involvement and job experience). Given sex role requirements (e.g., [17]), we expected women to be more motivated, and accustomed to, than men to regulate inappropriate emotions (especially anger), and do so with greater expertise. Contrary to our hypotheses, dependent-variables scores did not differ by gender or by age.

Relationships were further tested in analyses of variance performed on recoded scores of the assumed-as-independent variable for the analysis.

TABLE I MEAN SCORES OF, ALPHA VALUES, AND SIGNIFICANT CORRELATIONS BETWEEN PSYCHOLOGICAL AND JOB-RELATED ORGANIZATIONAL VARIABLES.

	WR	EXH	PA	DAf	NA	LS	SA	DA	EC	SD	Fr-I	Du-I	JR	α	Mean
JIn Job Involvement	.54**	-.18t	.23*	ns	ns	ns	ns	ns	.25*	ns	-.21*	.18t	.26**	.858	3.57
DP Depersonalization	-.24*	.28**	ns	ns	.29**	-.28**	.24*	ns	-.21*	-.31*	.17t	ns	ns	.713	1.97
WR Work Realization		-.17t	.39**	ns	ns	.27**	ns	.18t	.54***	ns	-.21*	.24*	.24*	.817	3.56
EX Emot. Exhaustion			ns	- 2.77**	.28**	-.33**	.28**	-.25*	ns	ns	ns	ns	ns	.725	2.63
PA Positive Affect				ns	ns	.18t	ns	ns	ns	ns	ns	.25*	.17t	.715	3.28
DAf Deactivated Affect					-.38**	ns	ns	ns	ns	ns	ns	ns	ns	.726	3.19
NA Negative Affect						-.22*	ns	ns	ns	-.19t	ns	ns	ns	.566	1.99
LS Life Satisfaction							-.27*	ns	.23*	.37**	-.25*	ns	.25*	.836	4.28
SA Surface Acting								ns	-.22*	-.21*	.23*	ns	ns	.746	2.31
DA Deep Acting									ns	-.19t	ns	ns	ns	.648	2.53
EC Emot. Consonance									ns	ns	ns	ns	ns	.494	3.77
Fr-I Frequency interact.												-.75**	-.65**	--	1.56
Du-I Duration interact.													.70**	--	2.00

Legend

Probability level: * $p < .05$; ** $p < .01$; $t p < .10$, *ns* not significant.

JIn: 1-6, Disagree-Agree scale. The correlation of JIn with DP was not significant. The relative two columns are thus not included in the table.

DP, WR, EX: subscales of Maslach Burnout Inventory; 1-5, Never-Often scale;

PA, DAf, NA, respectively measured by 4, 3 and 4 items; frequency of each emotion: 1-5, Never-Always scale;

LS: 5-item scale 1-6, Disagree-Agree scale;

SA, DA, EC; respectively measured by 5, 3 and 2 items; 1-5, Never-Often scale.

Fr-I: Frequency of number of client-interactions per day; 5-20 interactions = score 1, 21-40 interactions = score 2;

Du-I: Duration of client-interaction in minutes; 3-5 minutes = score 1, 6-10 minutes = score 2, 11-30 minutes = score 3;

JR: Job Role; Clerk (at the counter) = score 1; Consultant (and other hierarchically high roles) = score 2.

α : Cronbach's α value for the (sub) scale.

TABLE II CORRELATIONS BETWEEN, AND MEAN SCORES OF, JOB-RELATED VARIABLES, SOCIO-DEMOGRAPHIC ONES, AND LIFE SATISFACTION.

	Fr-I	Du-I	JR	YP	YB	YW	Age	Sex	Mean	Recoded Mean
Life Satisfaction	-.25*	ns	.25*	ns	ns	ns	ns	ns	4.3	4.28
Fr-I Frequency interact.		-.75**	-.65**	ns	-.43**	-.33**	-.30**	ns	34.2	1.56
Du-I Durat. interact.			.70**	ns	.39**	.28**	.26*	ns	10.8	2.00
JR Job Role				ns	.41**	.34**	.28**	-.19t	2.1	1.50
YP Years in job role					.44**	.30**	.44**	ns	4.1	2.08
YB Years in bank						.77**	.66**	-.26**	8.9	2.12
YW Years in work							.58**	-.27**	10.7	1.46
Age								-.33**	32.3	1.93

Legend

Probability level: * $p < .05$; ** $p < .01$; $t p < .10$, *ns* non-significance.

Fr-I: Frequency of number of client-interactions per day, recoded as: 5-20 interactions = 1; 21-40 interactions = 2

Du-I: Average Duration of client-interactions, recoded as: 3-5 minutes = 1; 6-10 minutes = 2; 11-30 minutes = 3.

JR: Employees' Job Role, coded as: Clerk (at the counter) = 1; Consultant (and hierarchically high roles) = 2.

YR Years in present job Role, recoded as: 0,1 to 1 = 1; 1, 1 to 3,5 = 2; 4 to 25 = 3.

YB Years working at current Bank: recoded as: 0-3 = 1; 4-10 = 2; 11-25 = 3.

YW Years in work force, recoded as: 0 to 10 = 1; 11 to 32 = 2.

Age, measured in years; recoded into three age groups: 22 to 28 = 1; 29 to 35 = 2; 36 to 60 = 3.

Sex: Men = 1; Women = 2.

Scores were also recoded into two or more categories on the basis of sample mean or score distribution - e.g., categorizing employees into Low (scores below the sample mean), and High Surface Acting (scores above the mean) - see [60, 61] for a similar approach. Analyses on tested psychological variables as a function of recoded emotional-labor scores are reported in Table 3. *Frequency* and *Duration* of client-interactions per day were recoded after a close inspection of obtained results into new values descriptive of differential ranges. *Frequency* was recoded into Low frequency (LF) 5-20 clients (44% of the sample) and High frequency (HF) 21-100 clients, (56% of the sample); *Duration* was recoded into 3 categories: Low (LD) 3-5 minutes (36% of the sample), Medium (MD) 6-10 minutes (28%), and High (HD) 11-30 minutes (36%). Analyses on tested psychological variables as a function of recoded job-variable scores are reported in Table 4. Relationships between variables, using the original continuous scores, were finally tested in a set of multiple regression analyses (see Table 5).

IV. RESULTS

We first report employees' main job-related characteristics² and their scores on psychological variables (Tables 1 and 2), including correlation and job-related regression results. Subsequent sections report results of correlation, variance, and regression analyses on relationships among variables, especially on their association with emotional labor (EmL).

A. *Bank Employees' Scores on Psychological and Job-Related Variables*

As hypothesized, Job Role predicted both *Frequency* and *Duration* of client-interactions per day. *Clerks* engaged daily in very frequent interactions for a very short time (3-5 minutes; 69% of clerks); *Consultants*, instead, saw on the average fewer clients (5-20), each for about 11-30 minutes (63% of consultants). Indeed, not only Job Role, Frequency and Duration were highly correlated (see Table 2), but, as shown by a regression analysis, Frequency (Beta $-.30^{**}$) and Duration (Beta $.47^{***}$; adjusted $R^2 .51$, $F = 48.5^{***}$) predicted Job Role very well. A further regression on Job Role, Duration and Frequency of interactions as predictors of Job Involvement showed that Job Role significantly predicted Job Involvement only (Beta $.26^*$; adjusted $R^2 .06$, $F = 6.4^*$). In sum, the typical nature of interactions (as defined by their Frequency and Duration) a bank employee has with clients explains the peculiarities of each job role, and contributes to define the meaning - as reflected by her Job Involvement - an employee attaches to her work.

Scores on psychological variables showed (see Table 1) that on average employees often felt job-congruent emotions (*Consonance*), Positive and Deactivated Affect, and reported relatively high Job Involvement and Work Realization. Not surprisingly, therefore, they reported high Life satisfaction and, *vice versa*, low levels of Depersonalization, Emotional Exhaustion, and Negative Affect. Despite this positive profile, employees reported performing both *Surface* and *Deep acting* (the latter slightly more frequently). In other words, Italian bank employees do experience, similarly to employees in other organizational sectors and cultural contexts, emotional dissonance in their interactions with clients, and do regulate their emotions. Mean scores on the three EmL dimensions confirmed Hypotheses 1A and 1B.

B. *Emotional Labor Dimensions and Their Psychological Correlates*

What are the likely psychological causes and consequences of emotional labor? Correlation (Table 1) and analyses of variance results (Table 3) on the extent to which EmL was significantly related to well-being (indexed by burnout, felt affect, job involvement and life satisfaction) are presented in this section. Before we report the results, let us however recall that we expected most variables to have multiple relationships with one another and complex, rather than linear, patterns of associations between them. To illustrate, Job Involvement might predict (a) feeling job-congruent emotions that need not be regulated, (b) performing EmL, (c) feeling burnout. That is, an involved employee might be motivated to perform EmL if necessary, for whatever frequency or length of time, because she enacts her role with enthusiasm (thus often and effortlessly feeling job-congruent emotions). On the other hand, a greater sense of Work Realization might *per se* imply greater Job Involvement, and both variables might predict lesser burnout and greater Life Satisfaction. Let us also consider the less happy case of an employee who frequently experiences dissonant emotions (for causes such as a difficult personal life, making her unable to comply with job requirements, or interacting with a particularly annoying subset of clients, or not having mastered yet a new job, including its routine interaction techniques). In such circumstances, Work Realization or Job Involvement might be low, making the employee unwilling either to perform any EmL at all, or to enact the psychologically or contextually most appropriate kind of EmL. If she did engage in EmL, it would be with great psychological costs, a negative performance constellation likely in turn to impact negatively on Felt affect, Job Involvement, and Work Realization, thus negatively affecting her Life Satisfaction.

Correlation and analyses of variance results. Focusing first of all on *Emotional Consonance* (EC), higher EC scores were associated (Table 1) with a lower frequency of Surface Acting (SA), supporting Hypothesis 1C-a. In other words, the more an employee naturally feels the required emotions, the less she needs to regulate their expression, "put on a mask" with clients. EC was instead unrelated to Deep acting. As hypothesized, higher EC employees felt greater Job Involvement (JI) and Life Satisfaction (LS), and lower Depersonalization (DP). Thus, Hypotheses 2A-a and 2A-b were on the whole supported. *Surface Acting* correlated positively with both Depersonalization (DP) and Emotional Exhaustion (EXH; exhausted employees, in turn, were the least involved in their job), and negatively with Life Satisfaction (LS), partially supporting Hypothesis 2B-a and 2B-b. Finally, *Deep acting* displayed a weak positive correlation with Work Realization (WR), but correlated negatively with Emotional Exhaustion (EXH), partially supporting Hypothesis 2C-a and 2C-b.

The results obtained from a set of analyses of variance (see Table 3) overall confirmed the correlation trends just reported. More specifically, H-EC employees (57% of the sample) felt greater Work Realization and Life Satisfaction and lesser

²As regulation efforts might be influenced by norm clarity, employees' knowledge of organizational norms (e.g., expected kind and frequency of emotional labor) was also tested by asking them to report whether they had received *organizational norms training*, and what was its *usefulness*. The results showed that 67% of the sample had received the training, with most judging it useful. Norm training was positively associated with Deep acting only.

Depersonalization than L-EC, and performed Surface Acting less frequently. H-EC employees further showed a tendency to be more involved in their job, to feel Positive emotions more often, and feel Negative ones less often than L-EC.

TABLE III MEAN SCORES OF PSYCHOLOGICAL VARIABLES AS A FUNCTION OF EMOTIONAL LABOR FREQUENCIES, AND SIGNIFICANT F VALUES.

	Surface Acting			Emotional Consonance		
	Low n 44	High n 47	F (1,89)	Low n 39	High n 52	F (1,89)
Surface Acting	--	--	--	2.54	2.15	7.7**
Deep Acting	2.46	2.59	<i>ns</i>	2.62	2.46	<i>ns</i>
Em. Consonance	4.02	3.53	14.7**	--	--	--
Job Involvement	3.54	3.60	<i>ns</i>	3.43	3.67	<i>ns</i>
Life Satisfaction	4.59	3.99	12.2**	3.95	4.52	10.5**
Em. Exhaustion	2.43	2.82	8.4**	2.63	2.63	<i>ns</i>
Work Realization	3.68	3.46	4.2*	3.37	3.72	11.0**
Depersonalization	1.80	2.13	8.3**	2.09	1.88	3.5t
Negative Affect	1.87	2.12	4.0*	2.19	1.93	<i>ns</i>
Positive Affect	3.28	3.28	<i>ns</i>	3.22	3.33	<i>ns</i>
Deactiv. Affect	3.10	3.28	<i>ns</i>	3.27	3.13	<i>ns</i>

Legend

Probability level: * $p < .05$; ** $p < .01$; $t p < .10$; *ns* not significant.

Surface, Deep Acting and Emotional Consonance scores reported in the columns are original, un-recoded scores.

Congruently with these results, L-SA employees, i.e., those characterized by a low frequency of *Surface Acting*, felt greater Work Realization and Life Satisfaction, and lesser Emotional Exhaustion and Depersonalization than their H-SA colleagues. L-SA employees, besides reporting greater EC as stated above, also reported Negative Affect less frequently, and somewhat more frequent 'calm' emotions (Deactivated Affect). The analyses of variance on High and Low *Deep acting* scores did not obtain significant results (thus Deep Acting results are not reported in Table 3). Note, however, that the direction of obtained results was overall congruent with our hypotheses. That is, H-DA employees generally displayed a 'psychologically healthier' working-profile, as shown by their higher scores on Job Involvement, Work Realization, Positive Affect, Life Satisfaction, and, conversely, by their lower Exhaustion and Surface Acting scores than their L-DA colleagues. In sum, emotionally-toned aspects of employees' interactions with clients are associated with their well-being level. More specifically, frequently engaging in SA has overall negative associations with how employees perceive their job and with their well-being, overall confirming Hypotheses 2A and 2B. Whereas EC was significantly negatively related to SA, it was unrelated to DA, and DA was unrelated to SA, confirming Hypothesis 1C-b.

C. The Relationship of The Independent Variables with the Psychological Measures

This section considers our hypotheses about the associations between job-related variables and psychological ones, especially as regards the frequency of EmL and emotional consonance. Tables 1 and 2 report correlation results, Table 4 reports analyses of variance ones.

Job Role and Frequency and Duration of client-interactions. The results of a set of analyses of variance on recoded scores (Table 4) showed that all three job variables contributed to explain psychological scores - e.g., Life Satisfaction. Overall, the results indicated that an employee's level of well-being was worse-off (i) the lower her job role, (ii) the higher the interaction frequency, and, less markedly, (iii) the shorter its duration. This trend characterized several differences between groups, although not all comparisons reached statistical significance (Table 4). Importantly, each of the three job variables accounted for employees' psychological scores in unique ways. Specifically, as regards EmL, Surface Acting was highly and positively related to Frequency of interactions. Both Deep Acting and Emotional Consonance were not instead significantly influenced by job-variables, although EC group-differences were in the hypothesized direction, i.e., EC was greater for Consultants, and when client-interactions were few. Duration of interactions influenced Positive affect, lowest in the short ones ($F = 3.2^{**}$), and Deactivated affect, greatest in medium-length interactions ($F = 6.9^{*}$). The results thus supported Hypotheses 3A-3C mostly as regards the impact of these variables on Surface Acting.

The results on whether job-related variables have, as hypothesized, an indirect impact on EmL (i.e., through the mediating influence of other psychological variables) showed (Table 4) that Job Role differentiated the level of Job Involvement, Work Realization, Life Satisfaction, and, marginally so, Positive Affect, with Consultants' scores being higher than Clerks'. Duration was clearly and positively related to pleasant affect (both Positive and Deactivated emotions). No job-variable accounted instead for Negative affect (but recall that employees reported it as infrequent). Finally, interaction Frequency affected Job Involvement, Work Realization, Depersonalization (marginally), and Life Satisfaction, in addition to Surface Acting.

TABLE IV MEANS OF PSYCHOLOGICAL VARIABLES AS A FUNCTION OF JOB-RELATED VARIABLES, AND F VALUES

	Frequency of Clients per day			Job position		
	Low	High	F (1, 89)	Clerk	Consul.	F (1, 89)
Job Involvement	3.78	3.40	3.9*	3.33	3.80	6.4*
Life Satisfaction	4.52	4.09	5.7*	4.06	4.49	5.8*
Em. Exhaustion	2.53	2.72	<i>ns</i>	2.62	2.64	<i>ns</i>
Work Realization	3.69	3.47	4.1*	3.44	3.69	5.3*
Depersonalization	1.86	2.06	2.8t	1.99	1.95	<i>ns</i>
Surface Acting	2.14	2.45	5.0*	2.35	2.29	<i>ns</i>
Deep Acting	2.46	2.58	<i>ns</i>	2.57	2.49	<i>ns</i>
Em. Consonance	3.81	3.74	<i>ns</i>	3.70	3.84	<i>ns</i>
Negative Affect	1.95	2.03	<i>ns</i>	2.02	1.98	<i>ns</i>
Positive Affect	3.39	3.20	<i>ns</i>	3.15	3.41	2.9t
Deactiv. Affect	3.28	3.12	<i>ns</i>	3.10	3.28	<i>ns</i>
<i>N employees</i>	40	51		45	46	

Legend

Probability level: * $p < .05$; ** $p < .01$; $t p < .10$; *ns* not significant

In sum, Frequency and Duration of client-interactions and Job Role concur in defining the extent and nature of regulation processes, and how employees feel as regards both their work, and their life in general. However, although Job Role is strongly associated with both Frequency and Duration (the latter two are strongly associated with one another; Table 2), each of the three independent job-related variables is associated with each dependent variable in specific ways – e.g., Job Role per se did not explain EmL dimensions; Surface Acting was best explained by Frequency of clients per day. Thus, job-related variables influence psychological variables (especially Job Involvement, Burnout, Positive Affect, and Life Satisfaction), as well as whether employees feel job-dissonant emotions and regulate them. However, how employees conceive and perceive their job role mediates both emotional dissonance and type of performed emotional labor.

D. Emotional Labor Dimensions, Their Antecedents and Correlates. Regression Analyses

To better understand the just reported complex constellation of obtained results on EmL, its antecedents and its consequences (e.g., employees' job role, their perception of their life quality), and to verify, with respect to the above reported effects, the relative contribution of the tested variables, three sets of regression equations were performed.

Job-related variables and Job Involvement as predictors of Emotional labor and Burnout. A first set of analyses tested whether client-interaction Frequency and Duration, and Job Involvement, predicted EmL. The results showed that Job Involvement predicted Consonance only ($Beta .25^*$, $R^2 .06$, $F 6.10^*$), whereas Frequency predicted Surface Acting ($Beta .23^*$, $R^2 .05$, $F 5.00^*$). None of the variables predicted Deep Acting. In other words, if interactions with clients are very frequent, employees are more likely to experience emotional dissonance that (no matter how involved they are with their job) they deal with by regulating simply their emotion *expression*. In sum, Job Involvement (predicted by Job Role, in turn predicting Frequency and Duration; see Section F) has *undifferentiated* positive effects, predicting only the frequency of job-consonant emotions.

The results of a second set of analyses -testing job-related variables and Job Involvement as predictors of Burnout showed that Job Involvement predicted Realization ($Beta .51^*$, $R^2 .31$, $F 9.70^{***}$), and, to a lesser degree, protected from Exhaustion ($Beta -.18t$, $R^2 .09$, $F 2.3t$)³. Frequency of interactions predicted Realization ($Beta -.21^*$), Exhaustion ($Beta .38^*$) and Depersonalization ($Beta .45^*$, $R^2 .10$, $F 2.40t$), and, for the two latter components, did so to a greater extent than Duration (respectively, $Beta .30^*$, $Beta .37^*$).

Altogether the regression results indicate that a high frequency of (necessarily brief) client-interactions is *per se* a stressor, likely to induce the shallow form of EmL, i.e., SA. The stressor's negative impact is mediated by Job Involvement, but only up to a point - e.g., very frequent SA might cause lesser Involvement because of the emotional exhaustion it likely leads to.

Emotional labor and Affect as predictors of Burnout. To further clarify the causes of Burnout, six regression equations tested Emotional labor and Affect dimensions as predictors. The results (see Table 5) showed Surface Acting to be a good predictor of Depersonalization but especially of Exhaustion. Exhaustion and Depersonalization were both predicted by Negative Affect as well. Moreover, Deep acting and Exhaustion were strongly associated: Deep acting was more likely when

³A test of the opposite causal direction showed that Work Realization was a very significant predictor of Job involvement; $Beta = .53^{***}$, $R^2 = .30$, $F = 12.3^{***}$.

employees were *not* emotionally exhausted⁴. Finally, Realization was highly predicted by Consonance and, lesser so, by Positive Affect. Altogether the results seem to indicate that only ‘emotionally energetic’ employees have the necessary psychological resources to engage in DA (if and when necessary). If employees succeed in bringing their emotions in line with job-required ones, thus feeling EC, they might experience a sense of self-efficacy, and as a consequence feel more realized in their job. *Vice versa*, exhausted employees probably manage to perform only the shallow regulation (frequent SA will conversely cause exhaustion), but, by so doing they are likely to experience their interactions as “false” and thus feel a sense of depersonalization. To make this picture even more complex, we need to recall that *involved* employees, and, much more so, ‘*realized*’ employees feel job-congruent emotions more often than their colleagues and thus are less likely to need to engage in any form of regulation.

TABLE V EMOTIONAL LABOR COMPONENTS, AND AFFECT, AS PREDICTORS OF BURNOUT. BETA WEIGHTS, ADJUSTED R², AND F VALUES

	Work Realization	Emotional Exhaustion	Depersona- lization
	<i>Beta</i>	<i>Beta</i>	<i>Beta</i>
EMOTIONAL LABOR			
Surface Acting	<i>ns</i>	.33**	.20t
Deep Acting	<i>ns</i>	-.29**	<i>ns</i>
Em. Consonance	.54**	<i>ns</i>	<i>ns</i>
Adjusted R ²	.28	.14	.05
F	12.9**	6.0**	2.6t
AFFECT			
Negative Affect	.38**	<i>ns</i>	<i>ns</i>
Positive Affect	<i>ns</i>	.28**	.29**
Deactiv. Affect	<i>ns</i>	<i>ns</i>	<i>ns</i>
Adjusted R ²	.14	.06	.07
F	6.0**	3.0*	3.2*

Probability level: * $p < .05$; ** $p < .01$; t $p < .10$.

Multiple Regression Analysis Method: Stepwise for *Emotional Labor*, and Enter for *Affect*.

The most important predictors of Life Satisfaction. A last regression equation tested to what extent Life Satisfaction was predicted by Job Role, Job Involvement, Surface Acting, Negative Affect, Depersonalization, Work Realization, and Emotional Exhaustion; variables were entered in this order.

The equation results showed that Job Role ($Beta = .21^*$) and Emotional Exhaustion ($Beta = -.22^*$) were the significant predictors of employees' Life Satisfaction in the final model (altogether explaining a good portion of the variance: Adjusted $R^2 = .19$, $F = 3.9^{**}$), although both Surface Acting ($Beta = -.27^*$) and Depersonalization ($Beta = -.18^*$) significantly incremented the explained variance when they entered the equation. These last ‘comprehensive’ results indicate that Life Satisfaction is defined not only by the *absence* of ill-states, evaluations, and feelings (as its negative association with Emotional Exhaustion, and, less directly, with Surface Acting and Depersonalization showed), but also by the *presence* of positive aspects, such as the sense of being realized in one's job, a source of satisfaction that is clearly associated with the Job Role one has managed to get to in one's working life (recall that Realization, in itself not significantly predicting Life Satisfaction, was higher in Consultants than in Clerks (Table 4), and significantly predicted by Positive Affect).

V. SUMMARY AND CONCLUSION

Our study - carried out with Italian bank-employees, so far a neglected population tested several hypotheses on the nature and extent of emotion regulation processes in the work setting, and on their antecedents and psycho-physical consequences, taking into account a set of variables, especially job-related ones, that define, so to speak, the ‘psychological quality’ of service-jobs from the employee's viewpoint.

To recapitulate, the results showed that the study sample on average comprised ‘ideal’ employees who often effortlessly display job-required emotions (*Emotional Consonance*), feeling mostly positive and calm emotions rather than negative ones. Congruently, many reported being involved and realized in their job, satisfied with their life, and having low levels of depersonalization and emotional exhaustion. Despite this generally positive profile, bank employees did report experiencing emotional dissonance in their interactions with clients, as indexed by their activation of regulation processes, namely by their performing both *Surface Acting* and *Deep acting* (the latter slightly more frequently than the former).

⁴The opposite causal link, i.e., the hypothesis that emotional exhaustion does not allow the activation of Deep acting (supposedly a more effortful regulation process), is theoretically viable too. The results of 3 regression analyses that tested Burnout dimensions as predictors of each EmL component confirmed that Exhaustion is a negative predictor of Deep acting ($Beta = -.26^*$, $R^2 = .10$, $F = 3.15^*$), and a positive predictor of Surface Acting ($Beta = .25^*$; $R^2 = .11$, $F = 3.7^*$). Exhaustion was instead unrelated to Consonance. The results moreover showed that Consonance was predicted not only by Realization ($Beta = .52^{**}$), but, negatively, by Depersonalization too ($Beta = -.21^*$; $R^2 = .30$, $F = 12.3^{**}$).

The results obtained from correlation analyses, analyses of variance, and regression analyses confirmed the most general hypothesis, and confirmed literature findings obtained with service-job employees working in other sectors and cultural contexts. Namely, our study showed that emotional aspects of service-jobs, i.e., those pertaining to interactions with clients, have an impact on Italian bank employees' well-being, especially as regards burnout dimensions, and confirmed more specific hypotheses on the relationships between job-related and psychological variables. Perhaps more importantly, the results showed, as expected, that relationships among variables are often complex rather than simple ones, and indirect rather than direct ones. More specifically, when interactions with clients were very frequent (*interaction Frequency*) and short (*Duration*), a pattern that characterized bank employees who worked as *clerks* rather than as consultants (*Job role*), employees were likely to experience job-incongruent emotions (low *Emotional Consonance*) and to engage in shallow emotion regulation, i.e., *Surface Acting*. Surface Acting was strongly related to *Emotional exhaustion*, itself related to low levels of *Job involvement* and to a high frequency of interactions. Vice versa, *involved* bank employees felt *Realized* in their job and frequently experienced job-congruent emotions; emotional consonance in turn seemed to protect them from feeling *Depersonalized*. This happy condition characterized *consultants* more than clerks. Our study also found that the process of intra-psychic regulation (*Deep Acting*) of job-dissonant emotions was only indirectly associated with the examined job-variables, in that it was more likely when workers felt *Realized* in their job (the more so the more they felt positive emotions or job-congruent ones) and, more importantly, when they were emotionally 'energetic', i.e., not exhausted (both emotional exhaustion and depersonalization were strongly associated with frequent negative affect). Finally, most of the variables that were considered in our study, but especially emotional exhaustion and job role, were crucial in defining how employees overall perceived their life, i.e., how satisfied they are with it.

In conclusion, our study confirmed that emotion regulation - emotional labor in more traditional terms - is an important component of the psychophysical well-being of Italian bank employees whose job role implies interacting with clients. The extent to which employees *need* to perform emotional labor, and the kind of labor they *actually perform*, has psychophysical consequences, as indexed by burnout levels, nature of felt affect, and subjective evaluations of life satisfaction. In other words, the extent to which, and the reasons why, employees feel 'inappropriate' emotions that call for regulation, as well as the nature of the implemented regulation processes (i.e., 'deep' versus 'shallow' emotional labor, i.e., acting on one's emotions versus controlling their expression so that expressed emotions are job-congruent) were shown to have implications that reach well beyond the 'here and now'. This is not surprising if we consider that in one's job one spends quite a sizable portion of one's life, and one's job is the source of a variety of emotion-related processes, states, and outcomes. (Let us recall that emotional labor contributes to define how customers judge service quality, and how employers perceive and judge the quality of their employees' job performance; but the study was not concerned with these issues). Overall, our study on the one hand mirrors to a great extent the international literature findings on the impact that emotion regulation in service jobs has on employees' well-being, on the other hand replicates the results of the only available previous study with Italian bank employees [18] that, specifically focusing on perceived role overload and balance, showed, among other results, a correlation of emotional labor with burnout dimensions, and the association of a low-overload and high-balance role constellation with fewer but longer-lasting client interactions, higher job involvement, lesser Surface acting, more Deep Acting, more Positive affect and less Negative affect. This convergence in the obtained results lends greater validity to the results of the present study - whose sample is, admittedly, not so large.

Looked at from a different perspective, the results of our study confirm recent approaches in the literature, i.e., that understanding emotional labor (and its antecedents and consequences) presupposes taking into account a complex net of direct and indirect links, i.e., the links that emotional labor has with both objective variables, such as job-role requirements (e.g., typical number of client-interactions), and subjective ones, such as job involvement and burnout. To illustrate, although the likelihood that an employee feels job-congruent emotions (that need not be regulated) is enhanced, in our results, by high job involvement, if the employee *does* feel job-incongruent emotions, she is likely to try and engage in deep acting in order to feel consonant emotions, *unless* she is emotionally exhausted.

Our study is however not without limitations and leaves open some questions. First of all, because of its method, the study results cannot be interpreted in terms of cause-effect relationships. Longitudinal and experience-sampling studies are necessary to verify whether the relationships found in this study hold on a daily basis - e.g., [62] too found surface acting to be associated with higher levels of daily exhaustion, but also found that the job demands-exhaustion association was attenuated as a function of *individual* psychological flexibility. Furthermore, the study did not and could not address all relevant questions - e.g., extent to which employers try and enforce employees' adhesion to emotion norms; role of personality traits or of emotional intelligence in preferred ways to perform emotion regulation; changes in regulation demands associated with job-roles in a work sector that is subject to very quick technology-related changes (e.g., as in telephone and web banking services); cultural differences in emotion regulation processes, and their causes (to be assessed possibly using consensual measures, and associated constructs). Partial answers to issues not addressed in this study are provided by the literature on emotion labor studies, a literature that is ever growing, as testified by recent meta analyses - e.g., [5, 6]. Although future studies will help us assess the validity of previously obtained results, and explore new variables and relationships that might further explain emotion regulation in work settings, we believe that our study on Italian bank employees - a neglected population of a neglected organizational sector - offers an important contribution to a better understanding of affective processes in our working life.

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