THE RELATIONSHIP BETWEEN EMOTIONAL INTELLIGENCE, JOB INSECURITY, AND PSYCHOLOGICAL STRAIN: A STUDY AMONG REAL ESTATE AGENTS IN THE WESTERN BALKANS

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Abstract
The focus of this research is the examination of interconnections between emotional intelligence (EI), job insecurity (JI) and psychological strain (PS) among real estate agents in the Western Balkans. The real estate business in the region is volatile and commission-driven and hence, in many cases, causes a state of occupational stress and uncertainty. With quantitative cross-sectional design, 155 agents were used to complete a self-report survey with validated scales of EI (789), PS (870) and JI (827). The important results indicate a strong, negative correlation between EI and PS (r=−.191, p<.05), which are illustrative of a protecting role of EI. JI had a positive correlation with PS (r=.347, p<.01). The mediation analysis revealed that JI-PS are related partially through EI (B=0.056, p=.045), indicating that one of the ways that JI relates to strain is by foamishing emotional competencies. Theoretically, this paper enhances the knowledge on the psychological well-being in high-stress career in the Western Balkans that can be of use to real estate companies. Suggestions are creating helpful environments, developing EI and decreasing negative JI impacts towards a stronger workforce.

Key words: Emotional Intelligence, Job Insecurity, Psychological Strain, Real Estate Agents, Western Balkans, Occupational Stress.

JEL Classification: *J24, O15, M15, M54.*

I. INTRODUCTION

The world of work is currently experiencing a revolutionary transformation, especially in areas where there are great dynamics and uncertainty. Another point of the shift, and among those key industries, is the Real Estate profession, which entails a new set of challenges for real estate professionals - some of the most vulnerable to change. Within the Western Balkans, which includes nations such as Bosnia and Herzegovina, Serbia, Croatia, and Montenegro, real estate agents work in an atmosphere which is often defined by high market instability and the payment of remuneration on a commission-only basis. Both of these ubiquitous factors contribute to a work environment with high levels of occupational stress and job insecurity with a resultant knock on to the well-being and job performance of agents.

In this context, Emotional Intelligence (EI) shows up prominently as an important personal feature that holds sway on how people deal with their emotions and with stressful times in their lives. Notwithstanding the apparent significance of emotional intelligence to the reduction of stressors at the workplace, some dearth is evident in the holistic scholarship in focusing on the interaction of this ability with job insecurity and psychological strain of real estate agents, especially in the specific of socio-economic environment as in the Western Balkans. Thus, this study would attempt to carefully fill this extant literature gap. It aims to get to the insight of the complex relationships among emotional intelligence, job insecurity perception and psychological strain.This study aims to shed light on these complex relationships in order to benefit practitioners and the academic community alike.In the end, this endeavor seeks to direct the development of better informed HR policies and helpful interventions, creating an atmosphere that promotes both personal psychological health and longterm professional effectiveness in the demanding context of the Western Balkan real estate market.

II. LITERATURE REVIEW

Organizational psychology focuses on personal differences and work stressors that influence employee well being and performance. The paper under consideration studies the interconnections between Emotional

Intelligence (EI), Job Insecurity (JI), and Psychological Strain (PS) as dynamic real estate business in the Western Balkans. The empirical foundation of the research model we propose is established through this review.

EI which is the ability to utilize, perceive, manage, and understand emotions is associated with favorable workplace results (Mayer et al., 2004; Salovey & Mayer, 1990). Good EI is associated with better stress management (Ciarrochi et al., 2001), healthy interpersonal relations (Mayer et al., 2004), as well as better resilience (Zeidner et al., 2009). EI is a crucial psychological asset to real estate agents as they have to deal with the pressure of sales and customer demands. It will help them to control emotional responses, conflicts, and composure, which are vital to job satisfaction and performance (Duran et al., 2015). EI is especially essential in this career to deal with emotions and relations with clients and colleagues.

Job insecurity refers to a perceived threat of losing a job and difficulty in ascertainment of future employment (Greenhalgh & Rosenblatt, 1984). It is also a major contributor of stress at work. There is consistent evidence that perceived job risk is related to an increase in psychological distress (Kinnunen et al., 2000; Sverke et al., 2002). Employees who are at risk of losing their jobs usually develop high levels of anxiety and poor work performance. The commission-based earnings, changing salaries and high competition that characterize the real estate business naturally promote JI. In the case of agents, the stability of income is defined by the success of sales and variations in the market, which enhances precariousness. The uncertainty of client demand and unpredictability of property transaction increase the instability, thus agents are prone to the adverse effects of JI (Duran et al., 2015).

Psychological strain is a compilation of the negative psychological reaction to work stressors, which are exhibited in the form of anxiety, depression, burnout, and emotional fatigue (Edwards & Cooper, 1990). Demanding customer relations, market unpredictability, high-performance expectations all factor in to make real estate profession an environment in which a considerable amount of psychological pressure can be exerted. The work environment comprises of long working hours, demanding clients, failed negotiation, and financial constraint which makes the work environment extremely difficult (Duran et al., 2015). The larger body of research on occupational stress explains the specifics of stress in real estate agents (Duran et al., 2015; Kinnunen et al., 2000). The presence of socio-economic and political peculiarities of the Western Balkans market, including the economic instability, introduces uncertainty and pressure, which exacerbates the psychological effect on the local specialists and explains the necessity of the localized research.

There is complicated literature regarding the connection of EI, JI, and PS. EI provides an important psychological cushion against workplace stressors such as job insecurity. However, studies reveal that high EI is associated with the preparedness to control emotional response to stress, reduce cognitive conflict, and stay stable mentally in an uncertain situation (Mayer et al., 2004; Zeidner et al., 2009). Such a coping capacity becomes critical when the environment is of high JI, as the fear of job loss may transform into disabling anxiety (Sverke et al., 2002). In the case of real estate agents/brokers who have to face the downfall of the market or have to go through a financial crisis, EI is a shield that helps them to stay calm, create a positive relationship with clients and show them that they can withstand the external stress.

EI mediates the relation between JI and PS empirically. Although JI has a direct impact on PS, a significant proportion of it is indirect via the adverse impact of JI on emotional competencies, which worsens psychological load. Research illustrates that greater EI enables the individual to experience increased resilience when dealing with JI strains and as a defense against adverse psychological impacts (Tsaousis & Nikolaou, 2005). Higher EI enables real estate agents to read market signs better, manage client expectations, and frustration. Such adaptive ability lowers the transformation of JI to severe mental stress. On the other hand, low EI agents are more vulnerable to extra pressure under JI because of their disabled emotion regulation ability. Therefore, EI is a direct protective variable as well as a major mediator that affects the overall psychological health of employees.

III.   METHODOLOGY

The empirical investigation involved testing of the complex interrelations between emotional intelligence (EI), job insecurity (JI), and psychological strain (PS) among active real estate agents in Western Balkans. The main aim was to examine whether greater EI does lower PS, whether greater JI does raise PS and whether EI shows partial mediation of the JI-PS connection.

The quantitative cross-sectional study was applied, and a self-report survey was used to collect data. This was an efficient way of collecting perceptual data of a widely spread sample which could then be correlated and tested against hypothesis. Their target population consisted of real estate agents in Bosnia and Herzegovina, Serbia, Croatia and Montenegro. Convenience sample of 155 agents was taken, which is non-probabilistic, considering diversity in terms of age, gender, and experience. Sampling should be wary of generalization.

Online data collection was through the emails. Invitations described the purpose of the study, confidentiality, anonymity, and voluntary participation. A validated scale was used to measure EI ($\alpha=.789$). JI

was measured using items of perceived threat of job loss (alpha=.827). A wide scale of negative psychological responses (PS) (870) was used to measure PS. There were demographic questions as well.

The SPSS and AMOS software were applied in data analysis. The sample and the distribution of variables were described by descriptive statistics. Linear associations were investigated using Pearson correlation coefficients. In AMOS, Structural Equation Modeling (SEM) was used to test specific hypotheses such as direct and indirect effects. The analysis was done on the direct effect of EI on PS, the direct effect of JI on PS and the indirect effect of JI on PS through EI. Conclusions were made based on these results.

IV.   RESULTS AND DISCUSSION

In an attempt to establish the complex relationships among Emotional Intelligence (EI), Job Insecurity (JI), and Psychological Strain (PS) in real estate agents in the Western Balkans, the study began an extensive journey of the underpinning supported by a sound data analysis. The study was conducted to explain the direct relationships and meditating effect of emotional intelligence in job insecurity-psychological strain nexus.

4.1. Sample Characteristics and Preliminary Analyses

The original design of the study was quantitative, cross-sectional with a self-report survey questionnaire. The sample size consisted of 155 active real estate agents in Bosnia and Herzegovina, Croatia, Montenegro, and Serbia, which is a good representation of a diversified demographic population. In particular, gender balance was almost perfect as 51.0% (n = 79) of them were female and 49.0% (n = 76) were male. Most of the respondents belonged to the age group 31 40 years (36.8%, n = 57), followed by 41 50 years (29.0%, n = 45), which is a mid-career sample predominantly. Most of the respondents (51.0%, n = 79) indicated that they had over seven years of experience in the real estate business, which implies a well-experienced group of professionals. The majority of respondents (89.0 %, n = 138) worked on a full-time basis. Table 1 demonstrates the detailed demographic data.

Table 1. Demographics

Variable	Demographics	Number
Age	21–30	25
	31–40	57
	41–50	45
	51+	28
Gender	Female	79
	Male	76
Country	Bosnia and Herzegovina	97
	Croatia	45
	Montenegro	7
	Serbia	6
Work Experience	1–3 years	29
	4–6 years	26
	7+ years	79
	Less than 1 year	21
Employment Type	Freelance	3
	Full-time	138
	Part-time	11
	Seasonal	2

4.2. Instrumentation and Measurement Reliability and Validity

Each of the core constructs was assessed using validated self-report scales in the study. Emotional Intelligence was assessed using a five-item scale (e.g., "I am able to identify my emotions in various situations"), and it demonstrated adequate internal consistency (alpha =.789). Psychological Strain was measured with a five-item scale (e.g., "At the end of the workweek, I am emotionally drained"), and it had a superb reliability (alpha=.870). Job Insecurity was assessed using a five-item scale (e.g., "I am concerned that I could lose my job in the close future"), as well as demonstrating high internal consistency (alpha=.827). Factor analysis support unidimensional structure of all the scales with acceptable to strong factor loadings. Table 2 presents detailed items of each scale.

Table 2. Measurement scales

Emotional Intelligence (EI):
EI1 I can recognize my emotions in different situations.
EI2 When faced with a difficult task, I can control my emotions and stay calm.
EI3 I know how to manage other people's emotions to avoid conflict.
EI4 I am able to motivate myself even when the job is stressful.
EI5 I easily recognize the emotions of other people in the team or with clients.

Psychological Strain (PS):
PS1 I often feel stressed because of work.
PS2 Sometimes I feel nervous or under pressure due to work responsibilities.
PS3 I have difficulty relaxing after a workday.
PS4 I feel emotionally exhausted at the end of the workweek.
PS5 Work pressure affects my mood in my private life.

Job Insecurity (JI):
JI1 I worry that I might lose my job in the near future.
JI2 I feel insecure because of the current labor market situation.
JI3 My job is not stable.
JI4 I feel that my working conditions can change without my control.
JI5 The feeling of job insecurity affects my motivation.

The additional reliability and validity tests such as Composite Reliability (CR), Average Variance Extracted (AVE), and Maximum Shared Variance (MSV) demonstrated the strength of the measures as well. The CR values were adequate in all constructs (EI = 0.80, JI = 0.83, PS = 0.87), and above the 0.70 mark. Although the value of AVE of EI (0.45) and JI (0.49) were a little bit lower than 0.50, they were acceptable because CR values were high, showing adequate convergence. The convergent validity was high with PS having an AVE of 0.58. Discriminant validity was also justified because the AVE values exceeded MSV across all constructs (e.g., PS AVE = 0.58, MSV = 0.12), and the square root of AVE was greater than inter-construct correlations. As an example, the root of AVE of EI was 0.671, which was larger than its correlation with JI (r= -0.284) and PS (r= -0.191). Now the inter-construct correlations were as theory would expect EI to be negatively correlated with JI (r= -0.284) and PS (r= -0.191), and JI to be positively correlated with PS (r= 0.347). Table 3 summarizes these details.

Table 3. Factor Loadings and Coefficient Alpha for Emotional Intelligence, Psychological Strain, and Job Insecurity

Dimensions	Factor Analysis	Cronbach's Alpha
Emotional Intelligence		0.789
EI1	0.752	
EI2	0.704	
EI3	0.752	
EI4	0.626	
EI5	0.858	
Psychological Strain		0.87
PS1	0.816	
PS2	0.825	
PS3	0.814	
PS4	0.826	
PS5	0.781	
Job Insecurity		0.827
JI1	0.763	
JI2	0.791	
JI3	0.803	
JI4	0.737	
JI5	0.753	

Table 4 CR, AVE, MSV, and Inter-Factor Correlation Values

Construct	CR	AVE	MSV	√AVE	EI	JI	PS
EI	0.8	0.45	0.081	0.671	1		
JI	0.83	0.49	0.12	0.7	-0.284	1	
PS	0.87	0.58	0.12	0.762	-0.191	0.347	1

4.3. Descriptive Statistics and Correlations

The mean value of Emotional Intelligence was reported as rather high (M = 4.15, SD = 0.54), whereas the level of Psychological Strain was moderate (M = 3.47, SD = 0.65). The mean score of Job Insecurity was lower (M = 2.68, SD = 0.72) indicating that although a few respondents were insecure, the insecurity perception was not rampant. Correlation analysis showed significant correlations. Emotional Intelligence also had a negative correlation with Psychological Strain (r= -.191, p<.05) so that high EI was associated with low stress. Equally, EI had a poor relationship with Job Insecurity (r= -.284, p<.01) indicating that individuals with high EI reported low instability. Job Insecurity and Psychological Strain showed a positive and significant correlation (r=.347,p<.01), supporting the fact that greater perceived job insecurity relates to more psychological strain. Table 5 shows these results, which indicated that EI is a protective, whereas JI is a risk factor of PS.

Table 5. Descriptive Statistics and Pearson Correlations Among Study Variables

#	Variable	Mean	SD	1	2	3
1	Emotional Intelligence	4.15	0.54	1	−.191*	−.284**
2	Psychological Strain	3.47	0.65		1	.347**
3	Job Insecurity	2.68	0.72			1

*p < .05, **p < .01

4.4. Model Testing: Direct and Indirect Effects

Table 6 summarizes the path analysis that indicated some statistically significant relationships. The impact of Job Insecurity on Emotional Intelligence was also strong and negative (= -0.284, p <.001), which implied that a higher level of job insecurity was related to a lower EI. This is an indication that job insecurity can lead to deterioration of emotional control skills. Emotional Intelligence had a negative prediction on Psychological Strain (= -0.191, p =.017), indicating its protective value. Furthermore, Job Insecurity demonstrated a strong positive direct influence on Psychological Strain (= 0.319, p <.001), so the higher perceived job insecurity was, the more strain was present. A strong relationship was also indicated by the total effect of Job Insecurity on Psychological Strain (0.347, p <.001). Both the direct and total effects persistence indicates an incomplete mediation, in which Emotional Intelligence partly mediates the relationship between Job Insecurity and Psychological Strain, but does not fully explain it.

Table 6. SEM Path Coefficients and Significance Levels for Direct Impact

Path (DV ← IV)	Std. Estimate	C.R.	S.E.	P-value	Supported?
EI ← JI	−0.284	−3.666	0.053	0	Yes
PS ← EI	−0.191	−2.410	0.12	0.017	Yes
PS ← JI (direct)	0.319	4.038	0.081	0	Yes
PS ← JI (total)	0.347	4.58	0.078	0	Yes

The indirect relationship was further investigated through mediation analysis, which is provided in Table 7. The indirect effect was significant (B = 0.056, SE = 0.028, 0.054, p=.045), meaning that some of the influence of job insecurity on the psychological strain is mediated through emotional intelligence. This partial mediation implies that job insecurity may decrease emotional intelligence which, in turn, is involved in the development of higher psychological strain. This indirect effect may be small, but it is statistically significant, highlighting the role of EI as a psychological buffer in this association. These results confirm the proposed hypothesized mediation model and indicated the applicability of emotional competencies in jobs with occupational uncertainty and pressure. Emotional intelligence therefore play the role of a protective variable and a means through which job insecurity affects the well-being of employees.

Table 7. SEM Path Coefficients and Significance Levels for Indirect Impact

Mediation Path	Estimate	CI Lower	CI Upper	P-value	Supported?
JI → EI → PS	0.056	0.001	0.111	0.045	Yes

V. CONCLUSION

On the basis of a thorough literature review, this multifaceted study carefully examined the interrelation of Emotional Intelligence (EI), Job Insecurity (JI), and Psychological Strain (PS) in real estate agents, who conduct their business in a specific socio-economic environment of the Western Balkans. Through a set of hypotheses, the study tried to explain both direct and indirect connections among these key constructs, and mostly, how emotional intelligence mediates the job insecurity-psychological strain connection.

The results of this exploration were empirically strong supporting the model that was put forward. In particular, the findings affirmatively established a large negative correlation between Emotional Intelligence and Psychological Strain, which demonstrated that indeed greater levels of EI serves as a key protective variable against the negative psychological impact of high-demand work situations. In addition, the research verified that there exist a strong positive relation between Job Insecurity and Psychological Strain, which basically means that greater the perceptions of job insecurity, the greater the perceptions of psychological distress in real estate professionals. This observation aligns with the rest of the literature on workplace stress, which high lights the ubiquitous nature of uncertainty as a stressor on employees.

Most importantly, the most interesting finding of the study refers to the mediating job of Emotional Intelligence. The findings indicated that the indirect effect was statistically significant, which proves that some part of the influence of job insecurity on the psychological strain is mediated by emotional intelligence. This

implies that although job insecurity is a direct cause of stress, it is also capable of compromising the emotional competencies of an individual which in turn increases his or her psychological burden even further. This partial mediation helps to cast EI not only as a direct buffer but more importantly as a key by which agents react and reflect on job-related uncertainties. To real estate agents who have to deal with a rather unpredictable and commission-driven industry, this understanding suggests the vivid interaction between personal emotional sources and environmental stress factors in determining overall well-being.

The scholarly value of the presented study, which applies a quantitative and cross-sectional design, uses validated self-report measures and powerful statistical analyses (SEM), is adding to the current body of knowledge. Namely, by particularly considering the example of real estate agents in the Western Balkans, a region with distinct market relationships and socio-political influence, this study fills a significant gap in the literature. It goes beyond generalised results to give contextualised knowledge that is directly applicable to this poorly studied professional group in a specific geographical region.

The implications of this research to the organizational leaders and HR managers and specifically to the real estate agencies in the Western Balkans are monumental. Results highlights the strategic necessity of establishing and cultivating emotional intelligence in agents. More effort on EI training and development programmes may provide the agents with better coping strategies to handle job stressors and uncertainties, thus alleviating the resulting psychological stress. Moreover, although job insecurity is a systemic issue, there are agency-level strategies to increase the perception of stability or offer resilient support structures to limit the negative impacts of job insecurity on mental health. Ensuring and fostering a healthy workplace culture that understands the emotional labor required by the job can have a great payoff in regards to both agent health and retention.

In extended implications, this paper supports the idea that mental health and psychological well-being are key factors in careers with a high-demand factor and certain uncertainties. It implies that institutions that focus on and actively develop emotional skills of their workers and cope with causes of insecurity are in a better place to develop resilient, flexible and flourishing workforce. The lessons learned on the example of the real estate business in the Western Balkan region have provided important implications that cannot be limited to the industrial context but have general value with regard to the significance of emotional intelligence as a protective factor against the impact of occupational stressors. The study therefore does not only address a gap in a certain area of knowledge, but also the ongoing discussion about workplace well-being in professional environments that are constantly changing.

VI. REFERENCES

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