

THE ROLE OF MINDFULNESS ON EMPLOYEE ENGAGEMENT, EMPLOYEE WELL-BEING AND WORKPLACE STRESS WITHIN THE FINANCIAL SERVICES INDUSTRY IN MAURITIUS.

Moushayyadah Emamdin

Asia Pacific University of Technology and Innovation, 57000 Kuala Lumpur

Email: moushayyadah@gmail.com

Jugindar Singh Kartar Singh

Asia Pacific University of Technology and Innovation, 57000 Kuala Lumpur

Email : jugindar.singh@apu.edu.my

Ibiwani Alisa Hussain

Email : ibiwani@staffemail.apu.edu.my

ABSTRACT

This paper's objectives were to examine the role of mindfulness on employees' outcomes in the financial sector in Mauritius. Despite various research being done on the mindfulness effect, its relationship towards employee engagement, employee well-being, and workplace stress towards mindfulness effect among financial sector employees in Mauritius remains unclear. There is a dearth of research related to the mindfulness effect among small and developing African countries like Mauritius. In this quantitative study, a survey approach was applied to obtain 167 respondents in the financial sector industry in Mauritius. The collected data were analyzed using the partial least squares-structural equation modeling, also known as SmartPLS. The outcome of this data revealed that mindfulness had a significant impact on employee engagement. Mindfulness had an insignificant effect on employee well-being and workplace stress. The findings of this study are expected to raise awareness of the positive effect of mindfulness in today's environment. This is the first study of its kind in Mauritius that contributes to the mindfulness literature.

Keywords: mindfulness, employee engagement, employee well-being, and workplace stress.

1.0 Introduction

Mauritius is known to be one of the most developed islands, situated alongside the African continent's southeast coast, bordering the Indian Ocean. In 2020, this country had a forecasted population of about 1.27 million (Worldometer, 2020). Additionally, Mauritius has succeeded in achieving rapid economic growth by adopting an outward-focused strategy within its finance, utilities, offshoring, tourism, textiles, and clothing, among others (Ketchell, 2020). Furthermore, the financial services sector is projected to be valued approximately around Rs 54437000 in 2020, and it is regarded as Mauritius' most lucrative and prosperous sector, by generating around 12% of the country's GDP and \$36 billion of portfolio and venture capital for Mauritius (Mauritius Chamber of Commerce, 2020). Also, about 13,100 corporations were operating under the financial sector in 2020. Besides that, Mauritius's financial industry has introduced new methods to enhance its competitiveness and long-term viability due to a shortfall of growth in this particular industry (Economic Development Board of Mauritius, 2020). As a result, as described by the Mauritius Vision 2030, Mauritius must accelerate its productivity growth by maximizing the effectiveness of its human resources through both local and immigrants employees (Mauritius Vision 2030, 2018).

The wave of technological distraction and the Covid 19 pandemic has exponentially gained recognition in the field of mindfulness transition due to ongoing expansion and industry 4.0, and this economy is anticipated to be worth a million dollars by the end of this decade (Wamsler, 2018). The emergence of mindfulness in today's competitive environment can be attributed to greater access to knowledge, the significant reduction in the value of mindfulness, and the embrace of mindfulness among workers worldwide (Wamsler, 2018). Berthon & Pitt (2019) added that most senior-level workers should embrace the fact that mindfulness is now a part of the workforce in professional life. Furthermore, the rise in mindfulness in today's digital age can be attributed to the accessibility of knowledge, the rising cost of mindfulness, and the acceptability of mindfulness. Previous research showed that mindfulness positively impacts mental well-being, cognitive efficiency, stress reduction, and burnout reduction (Gotink et al.,

2015). Interestingly, digitalization is subjected to endless uncertainty and constant change with modernization. Despite the growing importance of the mindfulness effect, there is a paucity of research in between the significance of mindfulness effect on employee engagement, employee well-being, and workplace stress.

Mindfulness is gaining much recognition among businesses internationally (Good et al., 2015). This is attributed to the potential benefits towards employees' physical and mental health (Brown et al., 2015; Ludwig and Kabat-Zinn, 2008). Studies have shown that mindfulness interventions in the workplace lead to positive consequences that include improved productivity, higher resilience, better relationships, better decision-making, and lower stress (Shapiro, Wang and Peltason, 2015; Arsenovic, 2020). Arsenovic, (2020) stated that mindfulness leads to reduced stress and encourages employees to be more efficient at work. The effects of organizational stressors are causing workers to lose interest in their jobs and, because of that, loss of organizational competitiveness. Besides that, it was reported that workplace stress is due to a lower level of work-life balance (20%). Another 6% was contributed by job insecurity. The remainder 46% due to the high workload. Finally, 28% due to employees' personal issues (The American Institute of Stress, 2020). The World Health Organization reported that the number of mental health problems and unmindful states of mind has risen throughout the world, and these concerns affect labor efficiency, employee engagement, and well-being at their respective workplaces (WHO, 2019). Similar problems are also evident in Mauritius. In the year 2019, 28.4% of the working population in Mauritius were affected by mental health issues (IHME, 2019). Therefore, in today's competitive environment, maintaining a positive mindset and a proper work-life balance is critical due to the adverse effects of people having high stress levels, mental health problems, and low well-being. This study is needed to understand better the role of mindfulness and its effect on employee engagement, employee well-being, and workplace stress among financial sector employees in Mauritius's financial industry.

Employees' work engagement is one of the key determinants of the performance and success of employees in the workplace. Studies have revealed that employee engagement and mindfulness are closely associated and significantly correlated (Hyland et al., 2015; Good et al., 2016; Greiser and Martini, 2018; Leroy et al., 2013). A study by Leroy et al. (2013) provided evidence that mindfulness has a positive impact on the employee is related to employee engagement. As advocated by Santhoshkumar, Jayanthi, and Velanganni (2019), workers tend to work in a professional working environment, take on the most appropriate responsibility, and benefit from a maximum of occupational benefits. A study by Malinowski and Lim (2015) explained that mindfulness influences employees' work engagement by increasing positive affect, hope, and optimism. The increased positive affect, hope, and positivism improve employees' work engagement. Despite the positive impact of mindfulness on employee engagement, there is a dearth of studies relating to the mindfulness effect on employee engagement within the financial sector in Mauritius.

Employee's well-being and health are another concern in today's environment. The underlying dynamics of the constant changes within today's business environment make most of the industries exposed to different types of digital transformation obstacles impacting their workers' well-being, quality of life, and overall health (Richardson, 2017). Studies have shown that mindfulness influences several employee outcomes that include their well-being (Reb et al. 2014; Hayajneh et al. 2020). Reb et al. (2014) study revealed that mindfulness had a positive impact on employee well-being and performance. Digitalization leads to uncertainty and constant change, and this phenomenon has increased risks associated with employee welfare and health issues (Hayajneh et al., 2020). Simultaneously, this problem has ramifications for workers' third parties, such as their families, friends, and society, as well as causing a significant expense to companies all over the world (Robbins & Wansink, 2016; Butts, Becker, & Boswell, 2015). Employee well-being is influenced at two distinct levels: an individual level and a corporate level. Employee well-being can be impacted mentally at the personal level, with consequences for companies in the form of high levels of absenteeism, poor productivity, decreasing job efficiency, and so forth (Đuranová & Ohly, 2016). Despite the importance of the impact of mindfulness on employee well-being, there is a dearth of studies that explored the impact of mindfulness on employee well-being in the financial sector in Mauritius.

With global innovation and technological transition, the working environment has become increasingly competitive, leading to a substantial increase in work-related stress in the current year and the impact of the coronavirus pandemic on economic uncertainty (Singh, 2020). Past studies have revealed that mindfulness is gaining recognition internationally. Studies have revealed that mindfulness has a positive impact on employee work engagement, stress, and well-being. Many previous studies have discovered that occupational stress has affected working people physically and mentally and has resulted in several negative consequences for their health and well-being (Carnevale and Hatak, 2020). However, there is a paucity of research on the role of mindfulness in employees' work engagement, stress, and well-being. As a result, this study aims to determine the impact of mindfulness on employee engagement, employee well-being, and workplace stress in the Mauritius financial services industry. To the researcher's knowledge, this is the first research of its kind in Mauritius, and it is expected to make noteworthy practical and theoretical contributions.

2 Literature Review

2.1 Conceptualisation of Mindfulness Effect Mindfulness has been defined by scholars based on different perspectives. From a secular perspective, mindfulness refers to open present-centered awareness and attention (Brown et al., 2007). Marlatt and Kristeller (1999) referred to mindfulness and a person's full attention on a moment-to-moment basis to the present experience. Brown and Ryan (2003) further added that mindfulness is a person's higher level of attention to the awareness of current reality. Likewise, Hyland, Lee, and Mills (2015) have revealed that mindfulness can indeed be described as an individual's 'present-focused consciousness'. Based on this perspective, mindfulness refers to awareness and focus by an individual on events occurring now. The individual's awareness is the consciousness he or she is experiencing. The person's attention refers to the process of focusing conscious awareness on particular experiences. Bishop et al. (2004) divided mindfulness into two categories from the perspective of a working definition. One category points towards the self-regulation of attention by a person. In this category, the person is focused on the present experience. An individual has an open, curious, and accepting attitude towards that experience in the second category. According to Kabat-Zinn (2003), mindfulness in an individual requires dedication to non-judgment, empathy, and faith. Kabat-Zinn (2003) explained that mindfulness is the awareness that emerges in an individual through paying attention, on purpose, in the present moment. The awareness includes both external experiences and internal experiences. A key component of mindfulness is consciousness that seems to have the potential to either impact or influence the effect of mindfulness on subjective conditions. This encompasses three main elements: attentional control, emotional regulation, and self-awareness (Giannandrea et al., 2019). This shows that mindfulness concentrates on attentional aspects, while others focus on individuality or personality (Reb and Atkins, 2015). Mindfulness also includes internal and external stimuli.

Academics and practitioners have also concluded that mindfulness has a positive impact on work-related outcomes, including problem-solving, performance, productivity, and stress reduction (Glomb et al., 2011; Janssen et al., 2018). A study by Janssen et al. (2018) revealed that mindfulness led to improved mental and health-related issues such as reduction in emotional burnout, stress and depression, and anxiety. A study by Eby et al. (2019) highlighted that mindfulness-based training led to a reduction of stress (80.6%) and other outcomes. Another study by Li, Wong, and Kim (2017) revealed that perceived mindfulness had an inverse relationship with emotional labor among employees in a casino. In this study, mindfulness had a positive and significant effect on the employee's emotional exhaustion. Similarly, another study by Johnson and Park (2020) revealed that mindfulness training regulated emotional dissonance, reduced burnout, and increase employee engagement levels among frontline employees. Mindfulness also showed its effectiveness under the current Covid 19 pandemic. Chen and Eyoun (2021) study revealed that mindfulness had a positive relationship with fear of COVID-19 and job insecurity. This shows that mindfulness has a positive impact on several employees related outcomes.

2.2 Relationship between mindfulness and employee engagement

Many past scholars have defined employee engagement in several different ways (Bakker, Demerouti, and Xanthopoulou, 2011; Kahn, 1990). Schaufeli et al. (2002) have specified that work engagement can be explained as an optimistic, rewarding, work-related state of mind. Employees with a high degree of dedication to their jobs tend to exhibit a lot of enthusiasm and positivism within their working organization. According to Truss et al. (2006), "passion for work" is fundamentally known as employee engagement. Bakker, Demerouti, and Xanthopoulou (2011) stated that employee engagement corresponds to people's perceptions of work as something they want to focus on, something important to them, and something they find interesting. Kahn (1990) stated that employee engagement emphasizes more on emotional, physical, and cognitive characteristics. According to Kahn (1990), employee commitment amplifies the self-employed members of the company to their work positions. Individuals use and express themselves physically, cognitively, and emotionally during commitment and relationship growth. The emotional component is concerned with employees' feelings, while the physical component is concerned with the physical abilities that people bring to their employment (Kahn, 1990). In organizations, a leader's behavior affects employee cognitive engagement, and this will subsequently influence affective engagement. This will lead to better employee performance and engagement (De Lacy, 2009). Therefore, employee engagement is a multi-faceted concept that defines the degrees of enthusiasm and effort that employees can contribute to their work based on the above definitions.

Mindfulness has been associated with an increased employee engagement in several past studies (Malinowski, Lim, 2015; Brazier, 2013; Carlson, 2013). The self-determination theory can be referred to study or investigate the impact of mindfulness on employee participation and engagement (Brown and Ryan, 2003). The theory of Self-Determination addresses employees' extrinsic and intrinsic needs (Deci and Ryan, 2000). In a study of 299 adults in full-time employment by Malinowski and Lim (2015), it was revealed that mindfulness was a positive predictor of employees' work engagement. This was due to the positive affect, hope, and optimism in the respondents. In a study involving 130 employees by Gunasekara and Zheng (2019), it was revealed that all four facets of mindfulness, namely attention, awareness, present focus, and acceptance, were positive predictors of work engagement. Brown and Ryan (2003) explained that employee engagement strengthens the certainty and transparency of their employees' perceptions and is positively involved in job activities and interaction. Besides that, for mindfulness to be positively linked to employee engagement, employees have leveraged their consciousness to produce positive emotions and feelings by using various strategies to achieve a high level of engagement in work (Fredrickson et al., 2008; Catalino & Fredrickson, 2011; Malinowski & Lim, 2015). Mindfulness has also been linked to increased employee engagement due to improved employee self-image (Rich et al., 2010; Kiken and Shook, 2011; Hulsheger et al., 2013). Another study by Tuckey et al. (2018) explored the relationship between employee engagement and mindfulness by using data collected three times per day, namely before work, mid-workday, and end-workday. The results revealed that within the day, the influence of mindfulness on employee engagement was weak. Therefore, based on the above analysis, the researcher has developed the following hypothesis for further testing:

H1: Mindfulness exerts a positive on employee work engagement in the financial services industry in Mauritius.

2.3 Relationship between Mindfulness and employee well-being.

Past scholars have characterized employee well-being as a multi-faceted construct. According to Shah and Marks (2004), employee well-being can indeed be described as a feeling of being content, pleased, and satisfied. According to Rath and Harter (2010), employee well-being corresponds to whatever is essential to the person and how they think about and encounter it. Furthermore, two distinct multi-dimensional views recognized as hedonic and eudaimonic can be used to describe employee well-being (Rahmani et al., 2018). According to the hedonic viewpoint, well-being is described as happiness based on three main components: life satisfaction, the presence of positive mood, and the incidence of adverse mood (Diener, 2009; Ryan and Deci, 2000). Similarly, the eudaimonic approach has articulated employee satisfaction as a sense of self-actualization by describing true happiness as a

virtue (Turban & Yan, 2016). Furthermore, Guest and Conway (2004) described employee well-being as an employee's perception or ability to manage their workload, maintain power over their present job, have a supervisor and peer support, and have positive work relationships.

Scholars and past researchers have found a positive association between mindfulness and employees' well-being (Slutsky et al., 2019; Lomas et al., 2017). A study by Malinowski and Lim (2015) revealed that mindfulness was a direct predictor of well-being via positive affect, hope, and optimism. A study by Slutsky et al. (2019) revealed that mindfulness training resulted in better attentional focus at work, lowering of work-life conflict, and higher job satisfaction. Similarly, Aikens (2014) also discovered that mindfulness training was effective in improving employee well-being. Another study by Mellor et al. (2016) revealed that training increased mindfulness skills that include observing and acting with awareness. The study revealed that mindfulness training increases well-being that includes satisfaction with life, hope, and anxiety. Research conducted by Lomas et al. (2017) revealed that mindfulness was a good predictor of employee well-being. Similarly, another study by Schultz et al. (2015) that involved 259 employees revealed that mindfulness had a direct relationship with employee work well-being. Another study by Aikens et al. (2014) further confirmed that mindfulness intervention effectively reduced employee stress and increased resiliency and vigor. This subsequently enhanced the employee's well-being. In general, previous research has found a connection between mindfulness and employee well-being. The following hypothesis was developed for this research:

H2: Mindfulness exerts a positive on employee well-being in the financial services industry in Mauritius.

2.4 Relationship between mindfulness and workplace stress.

Several preceding studies have emphasized workplace stress in various contexts. The stress theory asserts that stress is a general non-specific reaction to both a good and negative circumstance. This can further lead to an adverse effect on a person's perceived capacity to adapt to a particular situation (Selye, 1956). There are also several antecedents and consequences of stress in the workplace. Based on Murphy's schematic structure of factors associated with work-related stress and stress outcomes, the determinants of stress are categorized as job-related factors, work relationships, organizational climate, career development, location within the organization, and factors that are intrinsic to the job function, such as workload (Murphy, 1995). Lazarus & Folkman (1966) stated that stress is caused by a disparity between demand and a person's physiological and behavioral responses. A person's mental, cognitive, behavioral, and physiological responses may have a direct aversive and noxious impact on the working atmosphere of an organization (Madhura et al., 2014). The impact of workplace stress on employees and organizations is also essential to consider. According to Akanji (2013) study, occupational stress directly influences workers' health, achievement, and well-being.

Several previous scholars and scientists have proposed that mindfulness is one of the variables that can reduce occupational stress and promote employee well-being (Lomas et al., 2017). There is also some evidence that mindfulness activities can substantially reduce work-related stresses and burnout (Chin et al., 2019; Lomas et al., 2017; Luken & Sammons, 2016). In recent research, Chin et al. (2019) found that mindfulness training reduces work-related stress. Similarly, a study by Bazarko et al. (2013) used the Mindfulness-Based Stress Reduction (MBSR) program to measure the program's influence on the nurse's health and well-being. The results showed improvements in the participants' health and well-being. Furthermore, the improvements were sustained four months after the program. Another study of 238 employees investigated whether a mindfulness program improved employees' well-being and stress (Bostock et al., 2019). The study also found significant enhancements in employees' well-being, job strain, and distress. The positive effects were sustained after the completion of the program. Both studies prove the positive association between mindfulness and employees' stress. Many other studies also found a positive connection between mindfulness practice and reduced occupational stress (Cohen-Katz et al., 2005; Hülshager et al., 2013; Nielsen & Abildgaard, 2013). A study led by Nyklek & Irmischer (2017) and Nielsen & Abildgaard (2013) also established that mindfulness awareness dramatically reduced employees'

perceived stress. In similar research, Hussinki et al. (2019) reported that increased concentrations of mindfulness practice led to lower levels of workplace perceived stress. Another study by Heckenberg, Eddy, Kent, and Wright (2018) discovered that mindfulness-based interventions effectively reduced employee stress. Based on the above analysis, the researcher came up with the following hypothesis:

H3: Mindfulness exerts a positive on workplace stress in the financial services industry in Mauritius.

2.0 Methodology and Research Onion

3.1 Research Design

This study was based on a positivist paradigm and adopted a deductive approach. Based on the research philosophy and approach, the investigator formulated a design to carry out this research to test the hypothesis (Saunders et al., 2016). The sampling, instrumentation, data collection, and data analysis were all the key components of this study's research design (Singh, 2006). The relationship between mindfulness (independent variable) and the three dependent variables was investigated within this explanatory study (Sarstedt and Mooi, 2019). The hypothesis was tested using statistical data in this quantitative analysis. This was a quantitative study that used a survey strategy to collect a large amount of data. This research was a cross-sectional analysis that used a convenience sampling method to gather information (Saunders et al., 2016). A self-administered questionnaire was sent electronically to collect, examine, and interpret the data collected. Data analysis was done through both the SPSS and Smart-PLS tools.

3.2 Target Population, sampling, and sample size

Data from the whole population would be difficult to obtain for this research study, and sampling was done in a large-scale sample. Consequently, a significant minority of the target population was chosen to provide the needed data. The chosen target population for this study was mostly experienced employees who have been working in the financial sector enterprises in Mauritius. Non-probability sampling was more appropriate as a list of sampling elements was not available. (Saunders et al., 2016). Convenience sampling was used to collect data from the target population. The sample size of this research was determined based on the formula provided by Tabachnick and Fidell (2013). Based on the formula, the targeted sample size should be more than 82 respondents ($50 + (8 * 4) = 82$). Additionally, based on Loehlin (1992) golden rule, there should be at least 100 to 200 respondents ideally for Structural Equation Modelling. Thus, the expected target sample size was expected to be at least 200 participants.

3.3 Instrumentation

The researcher created a self-administered questionnaire. The respondents' demographic data were included in the first section of the questionnaire. This was followed by closed-ended questions tested in the second section. All the questions asked within the questionnaire were adapted based on previously tested and verified past research questionnaires. The questions on mindfulness were adapted from the Mindful Attention Awareness Scale and the Five Facet Mindfulness Questionnaire (FFMQ) (Feldman et al., 2007; Brown & Ryan, 2003). The questions for employee engagement were adapted from the Work and Well-being Survey (Schaufeli and Bakker, 2003). The employee well-being questions being adapted from Workplace Wellbeing Survey by Warr (1990). This scale was used in other studies (Slemp et al., 2015; Zheng et al., (2015)). The questions on workplace stress were adapted from the Occupational Stress index and Job Stress Survey (Spielberger, & Reheiser, 1994). The respondents' responses were measured using the interval scale (Likert type), which is a straightforward technique to use and understand by the respondents to respond to the research questions. The Likert scale was set as 1 for (strongly disagree), 2 for (disagree), 3 for (neither), 4 for (agree), and 5 for (strongly agree).

3.4 Data Collection

This was a quantitative study that utilized a survey strategy. A survey strategy using self-administered questionnaires was used in this study because it facilitated faster data collection from a larger population and a broader geographical location (Saunders et al., 2016). In order to increase response rates, a hybrid approach was used, in which questionnaires were transmitted digitally to respondents in Mauritius. During the COVID-19 pandemic, electronic dissemination proved to be the most effective approach, with about 80% of responses coming in electronically. Within a month, the first wave of questionnaires had been collected. The second wave of questionnaires was obtained during the next two months as a result of follow-up. There was a total of 172 questionnaires. Five questionnaires were removed due to omission and missing data. Only 167 good and reliable questionnaires were used to conduct the data analysis through both the SPSS and SmartPls systems.

3.5 Data Analysis

The data collected from the questionnaire was edited and updated in an Excel spreadsheet. The data was uploaded to IBM SPSS and Smart Pls system for analysis. The descriptive statistics were generated using IBM SPSS software. This included frequency and other descriptive statistics, including graphical presentations. The inferential statistics, reliability screening, and validity testing were all done with the Smart PLS software tool. The Smart Pls software was used in this research for reliability, validity, and hypothesis testing. Reliability refers to the degree of data accuracy as expressed in the measurement model when estimating the proposed latent construct (Awang, 2015). The Composite Reliability Index was used to verify the adequacy of a measurement model, according to Hair et al. (2019). As a rule of thumb, the construct reliability value obtained should be at least 0.70 (Hair et al., 2019). Smart Pls can also be used to determine convergent and discriminant reliability. According to Awang (2015), convergent validity is not compromised if all of the measurement model's items are statistically significant. The average variance extracted (AVE) for each model was used to evaluate convergent validity, and AVE should be 0.5 or higher as a general rule (Hair et al., 2019).

According to Hair et al. (2019), a low loading of 0.50 and below should be considered for deletion. In order to increase the reliability and validity of the measurement, the items with low factor loadings should be removed, as keeping them causes the construct to default convergent validity. The degree to which a construct is empirically distinct from the constructs of other structural models is referred to as discriminant validity. Discriminant validity was assessed using Fornell and Larcker's (1981) criteria. Based on the structural framework, this present study utilizes correlation coefficients and significance levels for the hypothesized structural relationships between constructs.

4.0 Results

4.1 Respondents Demographics

Within this research, 167 people were involved, and the demographic profile of the respondents is shown in the below table.

Table 1: Respondents Demographics

Variable	Frequency (N= 167)	Percentage (%=100)
Gender		
Female	76	45.5
Male	91	54.5
Age		

22- 25	18	10.8
26-30	26	15.6
31-40	37	22.2
41-50	44	26.3
>51	42	25.1
Marital Status		
Single	55	32.9
Married	77	46.1
Divorced	35	21.0
Education		
O level/ A level	23	13.8
Bachelor/ undergraduate	55	32.9
Masters/ postgraduate	46	27.5
PHD	17	10.2
Others (diploma professional course)	26	15.6
Position		
Top Management	32	19.2
Middle Management	47	28.1
Supervisory role	33	19.8
Frontline employee	30	18.0
Self-employed	25	15.0
Working Experience		
< 1	22	13.2
2-5	37	22.2
6-10	46	27.5
11-15	29	17.4
>16	33	19.8

In this research, there were 91 male (54.5%) and 76 females (45.5%) respondents from the financial services sector in Mauritius. Furthermore, 18 participants (10.8 percent) were between the ages of 22 and 25, 26 participants (15.6 percent) were between the ages of 26 and 30. Another 37 participants (22.2 percent) were between the ages of 31 and 40, 44 participants (26.3 percent) were between the ages of 41 and 50, and 42 (25.1) participants were more than 51 years of age. Also, 55 (32.9%) participants in this study were single, 77(46.1%) participants were married, and 35 (21%) participants were divorced. In terms of education, 55 participants hold a bachelor's degree (32.9%), followed by 46 respondents (27.5) holding a master's degree. Another 26 respondents (15.6%) hold a diploma or professional course. The remaining 23 respondents (13.8%) hold an O-level or A-level certificate. Lastly, 17 respondents (10.2%) hold a Ph.D. For positions, 32 respondents (19.2 percent) hold a top management position, 47 respondents (28.1 percent) hold a middle management position, 33 respondents (19.8 percent) hold a supervisory role, 30 respondents (18%) hold a frontline management position, and 25 respondents (15%) hold a supervisory role. Ultimately, 22 respondents (13.2%) were in the work experience range of 1 year, 37 respondents (22.2%) were in the work experience range of 2-5 years, 46 respondents (27.5%) were in the work experience range of 6-10 years, while 29 respondents (17.4%) were in the work experience range of 11-15 years.

4.2 Reliability and Validity

Table 2: Reliability and Validity

	Cronbach's Alpha	rho-A	Composite Reliability	Average Variance Extracted (AVE)
Employee Engagement	0.874	0.893	0.904	0.610
Employee well-being	0.834	0.870	0.874	0.539
Mindfulness	0.834	0.877	0.880	0.597
Workplace stress	0.844	0.489	0.844	0.525

The higher the indicator values, the higher the AVE value would be (Hair et al., 2019). Moreover, the Jöreskog's rho (Pc) was utilized to assess the internal accuracy reliability. Also, to be deemed appropriate with this kind of analysis, the internal consistency reliability values must be at least 0.6. Consequently, whenever the values fell below the range of 0.6, the data is often regarded as unreliable. Contrastingly, whenever the internal consistency reliability value is greater than 0.95, the construct is often considered to have some problems or the construct being pleonastic (Sarstedt et al., 2014). Interestingly, within this research, all the Cronbach's Alpha and Jöreskog's rho values of the predictors were greater than 0.8. However, only the workplace stress Jöreskog's rho value was less than 0.8. Overall based on these estimates, it can be confirmed that the data was consistent and reliable.

4.3 Convergent Validity

The convergent validity was checked by examining the outer loadings of the items of all constructs (Hair et al., 2019). When the variables in this study are believed to be measured by the same construct, and their factor loading is significant in magnitude, construct validity is formed. The AVE was calculated using the mean of the squared loadings of all indicators applicable to the constructs. Furthermore, the AVE value must be at least 0.5, and the constructs must demonstrate 50% of the item variant. In this study, all the AVE values were above 0.5: mindfulness effect (0.597), employee engagement (0.610), employee well-being (0.539), and workplace stress (0.539). (0.525). As a result of these statistical analyses, it can be shown that the convergent validity in this study has been confirmed.

Table 3: Convergent Validity

Construct Reliability and Validity	Average Variance Extracted (AVE)
Employee Engagement	0.610
Employee well-being	0.539
Mindfulness	0.597
Workplace stress	0.525

4.4 Discriminant Validity

Discriminant validity was investigated in this research by examining the degree to which a construct is empirically distinct from other constructs. The aim of establishing a discriminant validity was to ensure that the construct in the analysis had the strongest relationship with its construct's predictors. The Fornell-Larcker concept and cross-

loadings were identified as the two primary methods for evaluating discriminant validity (Henseler et al., 2015). In the Fornell-Larcker criterion, the square root of a construct's AVE value was compared to other inter-construct correlation values. According to this criterion, the square root of each construct's AVE must be greater than the correlation of the construct with another construct, and each item loads highest on its associated construct (Hair et al., 2019a). The table below illustrated the discriminant validity by demonstrating that each construct's AVE's square root is higher than each other construct's highest correlation. Hence, discriminant validity was confirmed in this study.

Table 4: Discriminant Validity.

	Employee Engagement	Employee well-being	Mindfulness	Workplace stress
Employee Engagement	0.781			
Employee well-being	0.131	0.734		
Mindfulness	0.303	-0.165	0.773	
Workplace stress	0.494	-0.021	0.115	0.725

Several prior studies have used the Fornell Larcker criterion to determine their discriminant validity. Nevertheless, scholars have stated that the Fornell Larker criterion is no longer a good predictor for discriminant validity (Henseler et al., 2015). The Heterotrait-Monotrait Ratio (HTMT) criterion is the second and alternative statistical method used to assess the discriminant validity. This approach tends to contrast two approaches, and the closer the HTMT values are to 1, the less discriminant validity the construct has (Henseler et al., 2015). In this research, it was found that most values are not closer to 1 and less than 0.9, thus suggesting that discriminant validity was not violated in this study.

Table 5: Heterotrait-Monotrait Ratio

	Employee Engagement	Employee well-being	Mindfulness	Workplace stress
Employee Engagement				
Employee Well-being	0.187			
Mindfulness	0.322	0.182		
Workplace Stress	0.614	0.137	0.104	

4.5 Multicollinearity

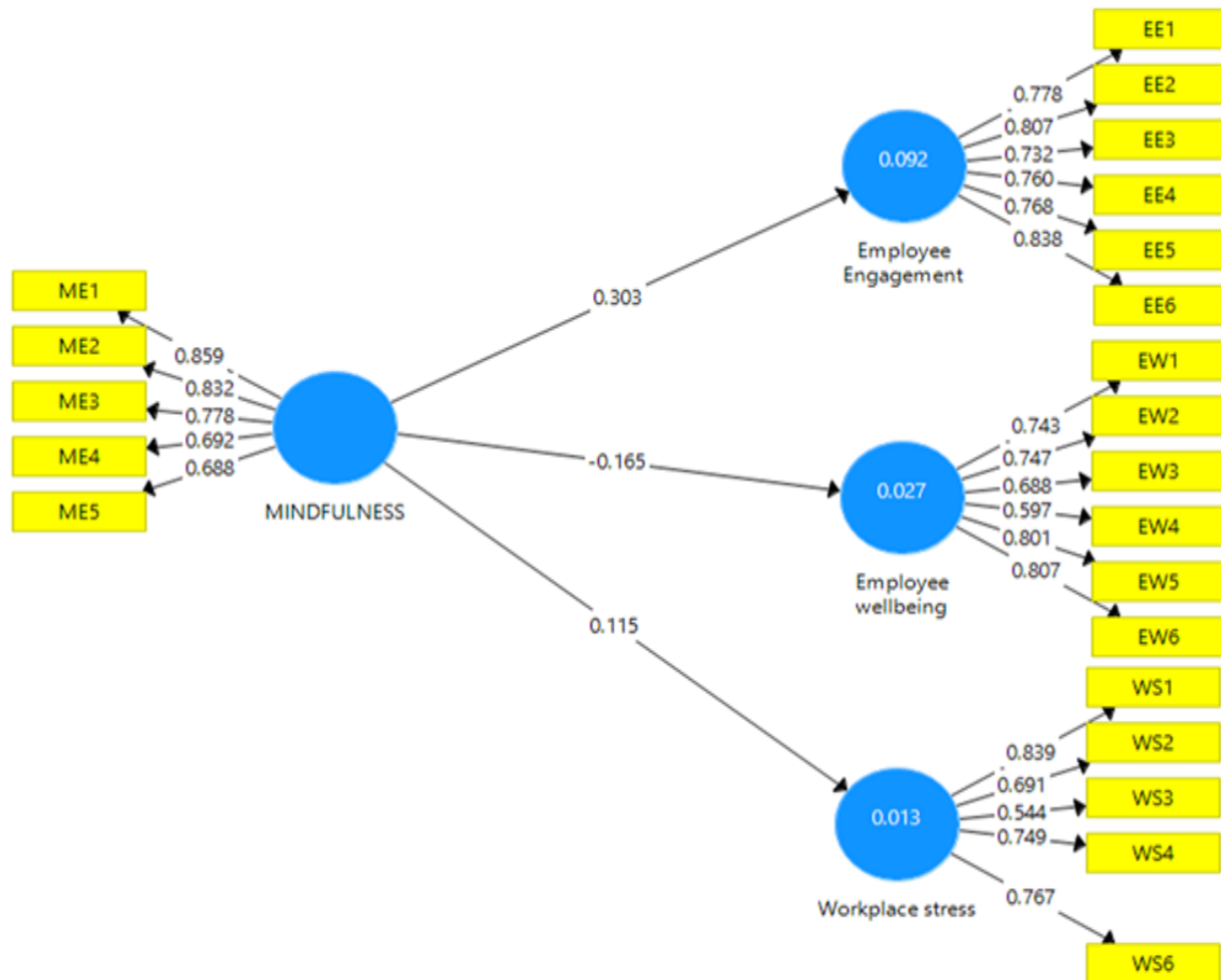
Multicollinearity can be referred to as a crucial statistical principle whenever two or more independent predictors are positively significant to each within a multiple regression analysis (Hair et al., 2010). As a result, strongly correlated indicators may render the determining and classifying of the effects of a specific independent variable on a single dependent variable as problematic. Thus, this statistical approach can determine the dynamics and inter-correlations of the independent variables using the multicollinearity matrix. Besides that, the tolerance value has to be less than 0.10. The VIF value of 5 and above shows collinearity issues are prevalent among the items or indicators of each construct (Hair et al., 2019a).). As such, interestingly, in this research, all of the VIF values were lower than 3. This showed that there are no problems in relation to multicollinearity in this study.

4.6 Coefficient of Determination (R-square)

The structural model's evaluation was done after confirming the reliability and validity. Firstly, the R² (r-square) value was checked. For the first endogenous latent construct, namely employee engagement, the r-square was 0.092. This indicated that the independent variable accounted for approximately 9.2% of the variance. The r-square value of employee well-being of 0.027, and this indicates that the endogenous construct accounted for 2.7 % of the variance. Lastly, the r-square of workplace stress was low (0.013). However, researchers have argued that r-square is

not a good measure of the strength of the effect of the independent variable. In addition, it is not a correct indicator of how well the model fits the data (Moksony and Heged, 1990).

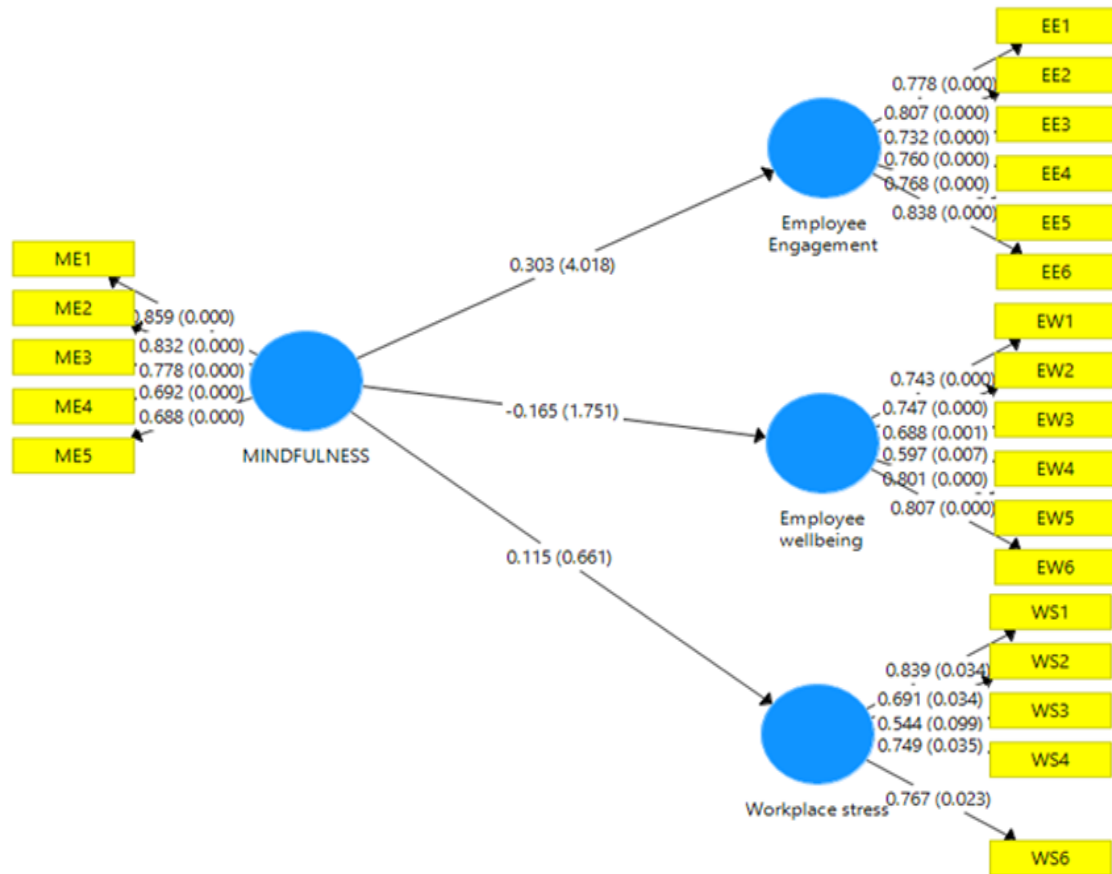
Figure 1
Path Coefficient



4.7 Significance and Relevance of Path Coefficients

The structural model illustrates the path coefficients. By using bootstrapping, 5000 subsamples were created. The path coefficients demonstrate how the exogenous and endogenous constructs are assumed to be linked. In this study, only the relationship between mindfulness and employee engagement (EE) had a significant p-value ($p < 0.05$). Mindfulness had an insignificant impact on the other two variables, namely employee well-being and workplace stress ($p > 0.05$). As such, in this particular research, the path coefficient of the relationship between mindfulness and employee engagement was 0.303, and its p-value was less than 0.05. Hence its hypothesis (H1) was supported in this study. On the other hand, the path-coefficient value of the relationship between mindfulness and employee well-being was -0.165, but the p-value was insignificant ($p > 0.05$). Therefore, the hypothesis was not supported in this research. The relationship between mindfulness and workplace stress was also not supported as the p-value is greater than 0.05.

Figure 2
Path coefficient diagram after bootstrapping



5 Discussion, Implications, Limitations, and Recommendations

5.1 Discussion

The first hypothesis (H1) of this research was to analyze the influence of mindfulness on employee engagement in Mauritius' financial services industry. This research revealed that employee engagement was found to be a positive and significant predictor of mindfulness. This means that employees with higher levels of mindfulness are more highly engaged in their work. The outcomes of this survey are in line with previous research findings that have shown a strong connection between employee engagement and the mindfulness effect (Malinowski and Lim, 2015; Gunasekara and Zheng, 2019). Higher levels of mindfulness improve work engagement through health benefits, hope, and optimism. These three constructs will further improve employees' work either independently or in combination (Malinowski and Lim, 2015). An increase in mindfulness will lead to an increase in the employee's attention and internal awareness. The individuals with higher levels of mindfulness have higher levels of awareness without judging the experience. They experience calm, higher levels of energy, and higher self-confidence (Collard, 2014). These can lead to higher work engagement levels. Spiritual employees with higher levels of mindfulness will tend to work harder and be loyal and mindful of their working environment (Kahn, 1990). Therefore, organizations can improve employees' work engagement by putting more resources and effort into developing mindful employees. Secondly, it was hypothesized (H2) that mindfulness will influence employee well-being in Mauritius's financial sector. This was in line with past research findings by Slutsky et al. (2019) and Lomas et al. (2017). However, the hypothesis was not supported in this study, and the findings deviated from past studies. The findings indicated that mindfulness level among employees does not have a significant relationship with their well-being. One reason could be that this study did not examine the different facets or dimensions of employees' well-being. Employee's well-

being can include physical, psychological health, emotional health, and happiness of employees. As stated by Warr, (1999), well-being can be viewed from physical and psychological dimensions. Ryan and Deci (2000) also stated that well-being has two philosophical aspects. The first one is hedonism, which is happiness-oriented, and the second one is eudemonism which is related to the realization of the potential power in people. Another possible explanation is the age of the respondents. In this study, a high percentage of respondents were between the age of 30 to 50. These are matured employees with good jobs, and it is possible that they show a low focus on well-being. Another possible explanation is that mindfulness can act as a gatekeeper by triggering an automatic conflict between situational cues and mental stimuli in the setting (Baer et al., 2012). As such, mindfulness can be viewed to have a negative correlation with employee well-being through verbal aggression, hostility, and anger (Borders, Earleywine, & Jajodia, 2010).

In this study, the third hypothesis (H3) was to examine whether there is a relationship between the mindfulness effect and workplace stress within the financial service industry in Mauritius. In line with past studies that found an association between mindfulness and workplace stress (Chin et al., 2019; Lomas et al., 2017; Luken & Sammons, 2016; Bazarko et al., 2013). However, the finding of this study deviated from the findings of past studies. This study found that there was no significant relationship between mindfulness and workplace stress. A study by Wolever et al. (2012) discovered that there are no discrepancies in the reduction of psychological distress, symptoms of depression, chronic fatigue, or health-related work limitations by using mindfulness. Correspondingly, several prior works of literature have already shown that mindfulness has a detrimental relationship with overall psychological, occupational stress, and anxiety (Virgili, 2015). Furthermore, the research of Ohly et al. (2015) found that mindfulness has a negligible impact on employee tension whenever externally and internally influences trigger perceived threats to employment opportunities.

5.2 Implications

This study was performed to assess the impact of mindfulness on employee engagement, employee well-being, and workplace stress within Mauritius' financial sector. The study confirmed that mindfulness has an impact on employees' work engagement. Therefore, from the practical perspective, the findings can be beneficial to organizations because mindful employees can have higher levels of attention, awareness, focus, and acceptance. This can impact the work engagement of employees. Based on the findings of this study, organizations should develop strategies and interventions to enhance employees' work engagement. One intervention is training which can be done online. The findings of this study suggest that training on mindfulness should focus on enhancing employees' work engagement. The results of this study can also improve the awareness of managers and leaders on the importance of mindfulness. Mindfulness training for leaders and managers can be an intervention to improve employees' work engagement in organizations. This study also comes with theoretical and academic implications. This study added some new insights into the role of mindfulness in Mauritius. This study found that mindfulness had the highest impact on employees' work engagement in the financial sector in Mauritius. Past studies have ignored the role of mindfulness among employees in the financial sector. This study will also be beneficial to academicians who can further replicate or extend this study to other sectors and countries.

5.3 Limitations and Future Research

This study is not without limitations like several other studies. This study looked at mindfulness in totality, and the measurement was based on highly reliable measurements that were tested for their reliability and validity by other previous researchers. However, due to reasons of parsimony, this study did not look at each of the sub-dimensions or facets of mindfulness. Based on the literature, the four facets of mindfulness encompass awareness, attention, present focus, and acceptance. In addition, this study also does not cover the sub-dimensions of employee work engagement and employees' well-being. The facets of work engagement encompass vigor, dedication, and absorption. Past studies have also identified the facets of employee well-being such as physical well-being, psychological well-being, workplace well-being, social well-being, and subjective well-being. It is recommended

that future studies include the facets of mindfulness, employee engagement, and employee well-being. Secondly, this study was done among employees in the financial sector in Mauritius. There can be cultural differences across countries that shape the impact of mindfulness on employee engagement, employee's well-being, and workplace stress. It is therefore recommended that future studies be extended to different country contexts.

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