



Forgiveness and Optimism, As a Predictor of Happiness, Life Satisfaction, and Prosocial Behavior among Bank Employees

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ABSTRACT

The research study intended to investigate the notable contribution of forgiveness and optimism in happiness, life satisfaction, and prosocial behaviors of bank employees in Muzaffarabad, Azad Jammu, and Kashmir. The study incorporates a total sample size of 300 bank employees, all of whom have been consistent employees for at least six months. Demographic variables, age, gender, and education were also involved in the analysis. Data were gathered using a systematic questionnaire and evaluated using SPSS (Statistical Procedure for Social Sciences). The study explores the relationships between forgiveness, and optimism, and their impacts on life satisfaction, happiness, and prosocial behavior. The findings demonstrate significant positive associations between forgiveness and optimism with its dependent variables (life satisfaction, happiness, and prosocial behavior). Furthermore, a t-test was conducted to analyze differences in forgiveness and optimism levels between men and women and age groups. The result shows that women have a higher score on forgiveness and optimism than men and elderly adults have high levels of forgiveness and optimism. Moreover, multiple regression analysis was implemented to approach the distinct contributions of forgiveness and optimism to the prediction of life satisfaction, happiness, and prosocial behavior. The study's outcomes showed that forgiveness and optimism significantly predicted higher life satisfaction, happiness, and prosocial behavior among bank employees. These results show the necessity of encouraging forgiveness and optimism in promoting these outcomes among bank employees.



Introduction

The human experience is extremely complex, and our behaviors and responses are being instilled not just into our own experience, but the experience of our relationships with others. Most often the intricacies of interpersonal conflict are connected to moral transgressions, whether intentional or not, which cause feelings of hurt, injustice, and emotional distress. Because these conflicts can play out at different points such as workplaces and high-stress offices, they may have an alarming impact on the performance of employees and probably organizational health. For example, a study done in Pakistan showed that poor conflict management among bank employees is linked to low job satisfaction and productivity (Kamran Phulpoto et al., 2021).

Individuals have ways of coping with such conflicts, some positive, and some negative. The responses can range from taking the legal way of getting justice to reacting without confrontation for harmony, or even revenge. Other people might just go along with it and move on with their lives. Of these coping strategies, forgiveness stands out as a potent way to lessen emotional pain as well as enhance well-being. Forgiveness is thus defined as the intentional relinquishment of resentment or the intent to punish a transgressor (Enright, 2001).

Forgiveness is more than just 'let it go': it is a deeply psychological process that can produce far-reaching emotional and relational benefits. Divine forgiveness is one form to which other forms can be attributed, such as intergroup forgiveness (forgiveness directed toward an out-group), self-forgiveness (forgiving oneself for past wrongs), and situational forgiveness (forgiving circumstances beyond one's control) (Thompson et al., 2005). In each form, people perform different roles in navigating their emotional landscapes and relationships with others.

Forgiveness, another vitally important psychological construct, works in concert with optimism – the way we believe and respond to life's disappointments. Optimism is defined as the expectation that positive outcomes will occur even in the face of adversity and it is a cognitive coping strategy that promotes resilience and hope. However, research teaches that optimism isn't just something you're born with – it's something you can build upon through the influence of things like family dynamics and social context (Bates & Timothy, 2015). More optimistic people have better health outcomes, greater life satisfaction, and overall better well-being (Conversano et al., 2010).

One of the most interesting aspects has to do with the interplay between forgiveness and optimism. According to studies, there is a significant positive relationship between these two constructs; practicing forgiveness mostly correlates with high optimism among people (Weinberg et al., 2023). In light of this relationship, forgiveness may be a means to improve one's optimistic outlook on life and consequently improve their emotional health.

A key indicator of subjective well-being, life satisfaction, is a metric of how well individuals can manage their emotional response to life's challenges. Diener et al. (1999) define it as a person's overall evaluation of his, life quality in a range of different domains which include relationships, achievements, and personal growth. Socio-demographic factors including age and income and psychosocial factors including health status and social networks are factors influencing life satisfaction (Ballesteros et al., 2001).

Forgiveness and optimism are intertwined pursuit of happiness. Diener et al. (1999) state that happiness consists of both positive emotions and a lack of negative. It can be categorized into two types: To being happier, our understanding of what it means can be segmented into two broad categories: hedonic happiness which is a pursuit of pleasure doing activities, and eudaimonic happiness which involves the presence of meaning, purpose, and fulfillment of our lives (Ryan and

Deci, 2001). Importantly, engaging in prosocial behaviors—behaviors aimed at benefiting others or societies—also plays a large role in individual happiness and well-being.

It is a well-researched fact that engaging in prosocial behavior increases life satisfaction and happiness. Not only does performing acts of kindness also provide the receiver with benefits, but studies (Chen, 2024) show that it's a win-win for the giver too as well, through increased feelings of satisfaction and social connection. Community engagement informs the reciprocal nature of personal well-being.

The research explores the interrelation between forgiveness, optimism, life satisfaction; happiness; and prosocial behavior as these constructs intersect in complicated ways. Learning how they impact each other is revealing in improving your health and in maintaining healthier relationships with your companions. In the forthcoming discussion of these relationships, we will delve more thoroughly into how adopting strategies focused on themes of forgiveness and optimism can unlock happiness and life satisfaction but also encourage prosocial behavior within communities.

The researcher explores these psychological constructs with empirical research and theoretical frameworks to shed light on ways in which more emotional resilience and interpersonal harmony can be achieved. Committed to giving back to us all through this endeavor, we'd like to contribute to a greater understanding of how positive psychological practices can put together the makeup of the individual's own life whilst also adding beauty and quality to the larger aspects, namely the society.

Rationale

Every individual and society wants to achieve success, happiness, and personal growth. However, conflicts among individuals or societies can lower work performance and bother the achievement of individual or group goals. Especially organizational conflicts like conflicts in the banking sector lead to job stress, which lowers organizational performance (Akhter et al., 2020). So, mistakes made by oneself, others, or negative situations could cause failure to achieve goals. Therefore, the ability to forgive self, others, and situations was needed along with optimistic thinking to heal and cope with negative events and phenomena and solve conflicts. The ability to forgive allows one to keep trying in an optimistic way to achieve goals. The ability to forgive also restricts a person from antisocial and harmful behaviors towards self or others, which leads an individual towards prosocial behaviors and conflict resolution. Conflict resolution leads to the achievement of goals. Goals and achievements will provide a sense of satisfaction and happiness in life. Besides this forgiveness is one of the healthy ways used to restore, maintain, and strengthen relationships and to cope with conflict among individuals, which increases individual overall mental health (Webb & Toussaint, 2020). Where optimism is a coping style used to cope with negative incidents in life and provide hope for a bright future (Carver & Scheier, 2019).

It is a common observation that in our state of Azad Jammu and Kashmir people mainly bank employees face problems of interpersonal conflict, family conflict, interpersonal intolerance, and pessimistic thinking. While the ability to forgive and think optimistically is seen in decreasing continuously. However, no study provides evidence regarding these issues due to the huge literature and research gap and inattention to research in the state. So, the purpose of the study is to determine the role of forgiveness and optimism, in the prediction of life satisfaction, prosocial behaviors, and happiness. Forgiveness and optimism are significant factors, that play important roles in interpersonal conflict resolution, dealing with problems, and increasing organizational performance.

The study will be significant to highlight some positive correlates of forgiveness and optimism to promote them by predicting their relationship with life satisfaction, happiness, and prosocial

behaviors among bank employees of Muzaffarabad Azad Jammu & Kashmir. It will be important to highlight the differences in forgiveness, optimism, life satisfaction, prosocial behaviors, and happiness in male and female bank employees. For this purpose, a quantitative cross-sectional approach will be used to determine the conclusion of this study. This research will be significant to add its initial input to the literature regarding Azad Jammu & Kashmir state as well as provide evidence to strengthen global literature on the given research study. In addition, the study will demonstrate demographic association with forgiveness and optimism, which will help understand forgiveness and optimism in terms of demographic relationship with some subjective well-being constructs and prosocial behaviors.

Method

Objectives

1. To explore the association between forgiveness and optimism among bank employees.
2. To examine the link of forgiveness with life satisfaction, happiness, and prosocial behavior among bank employees.
3. To investigate the association of optimism with life satisfaction, happiness, and prosocial behavior among bank employees.
4. To explore the level to which forgiveness and optimism estimate life satisfaction, happiness, and prosocial behavior among bank employees.
5. To examine the differences in the level of forgiveness and optimism between genders among bank employees.
6. To assess the differences in the level of forgiveness and optimism between young and older adult bank employees.

Hypothesis

1. More forgiving Individuals are also likely to be more optimistic about their future.
2. Bank employees who are more forgiving tend to experience higher levels of life satisfaction, happiness, and prosocial behavior.
3. Optimism will positively affect bank employees' life satisfaction, happiness, and prosocial behavior.
4. Forgiveness and optimism will strongly predict life satisfaction, happiness, and prosocial behavior among bank employees.
5. There is a significant difference in the level of forgiveness and optimism between male and female bank employees.
6. There will be a significant difference in the level of forgiveness and optimism between age groups.

Research Design

The ongoing study follows a quantitative cross-sectional research design for analysis.

Sample

The participants are 300 (N=300) employees from public and private banks (male=158 and female=142) of Muzaffarabad, Azad Jammu and Kashmir. The age limit for employees was 19-65 years. Our inclusion criteria consist of males and females. Data were gathered from people belonging to both urban and rural areas and also those who were regular on their duty from the previous six months. All the participants signed informed consent before participating. Exclusion criteria of this study involve persons out of the mentioned age group, having any physical disabilities, employees other than the bank, those who are currently on leave, and those who were not willing to disclose information about study variables.

Instruments

Informed Consent

Informed consent has been taken from all the participants before participating in the study which shows their willingness.

Demographic Sheet

A demographic sheet was distributed among questionnaires to gather information related to age, gender, education, and regularity.

The Heartland Dispositional Forgiveness Scale (HFS)

The Heartland Dispositional Forgiveness Scale is a self-evaluation tool that was developed by Laura Thompson in 2005. It has 18 total items. Three dimensions has been measured which further have six items in each. First dimension is forgiveness of self (1 to 6), second dimension is forgiveness of others (7 to 12), and third dimension is forgiveness of situations (13 to 18). Every item is measured by a seven-point Likert Scale (1= almost always false for me, to 7= almost always true for me). The high school on forgiveness scale indicate the greater level of forgiveness. Internal consistency scale has been between the range of 0.72 and 0.87 (Thompson, 2005), and in the present study, it reports 0.73 which is also good.

Life Orientation Test-Revised (LOT-R) the scale measure the life orientation. It includes 10 items. The scale measure optimism, pessimism life orientation. Three items measure the level of optimism, and three items are used to measure the level of pessimist. Remaining four items are used as filler items. The scale is a 4-point likert scale, ranging from "strongly disagree" to "strongly agree". Internal consistency of the scale was 0.76 in its initial development

Satisfaction with Life Scale (SWLS) The SWLS is a 5-item scale designed to evaluate an individual's satisfaction with their life circumstances. It considers both positive and negative aspects of life and uses a 7-point Likert scale, ranging from "strongly disagree" to "strongly agree". Higher scores indicate greater life satisfaction. The original scale demonstrated high internal consistency, with a Cronbach's alpha of 0.84, while our study found a Cronbach's alpha of 0.73.

Subjective Happiness Scale (SHS) The SHS is a 4-item self-report survey that assesses an individual's happiness levels. It uses a 7-point Likert scale, ranging from "strongly disagree" to "strongly agree", with the fourth item scored in reverse. Higher scores indicate greater happiness. The SHS has demonstrated high internal consistency, with Cronbach's alpha values ranging from 0.79 to 0.94 in its initial development and 0.70 in our study.

Prosocialness Scale for Adults (PSA) The PSA is a 16-item scale designed to assess prosocial behaviors in adults. It evaluates four dimensions: sharing, helping, taking care of, and feeling empathic. Each dimension comprises four items, rated on a 5-point Likert scale. The original scale demonstrated high internal consistency, with a Cronbach's alpha of 0.89, while our study found a Cronbach's alpha of 0.86.

Procedure

The data was collected from the bank employees in the city of Muzaffarabad and its nearby areas. Firstly, Informed consent was taken from the employees. Demographic information was also taken which consisted of age, gender, and education. The data were collected by using the Heartland Forgiveness Scale, Life Orientation Test-Revised, Subjective Happiness Scale, Life Satisfaction Scale, and Prosocialness Scale for Adults. The sample consists of N (300) from them

(142=Females and 158=Males). Participants were instructed to give a response on each item of all questionnaires and not leave any item without marking.

Ethical Consideration

Demographic sheets were filled out by every respondent and each participant’s signature was obtained on informed consent forms. Before participation, they were ensured that their data would be kept confidential and would be used nowhere other than for study purposes.

Statistical Analysis

The collected data was evaluated by using IBM SPSS statistics v.21.software. Pearson correlation, independent sample t-test, and multiple regression analysis were applied to test the hypothesis.

Results

Table 1: Frequency and percentage across demographic variables (N=300)

Demographic Variables	F	%
Age		
19-40	136	45.3
40-65	164	54.7
Gender		
Male	158	52.6
Female	142	47.3
Education		
Below matric	0	0.0
Above matric	300	100.0
Regular from 6 months		
Yes	300	100.0
No	0	0

Table 1 shows the frequency and percentage of respondents related to age, gender, education, and their regular job from the past 6 months. It depicts the frequency of people from age 19-40 (f=136, 45.3%) and 40-65 (f=164, 54.7%). Males (f=158, 52.6%) were greater in number than females (f=142, 47.3%). All the participant's education was above matric and every person was regular on the job for six months.

Table 2: Psychometric properties of scales (N=300)

Variables	N	M	SD	A	Range		Skewness	Kurtosis
					Max	Min		
HFS	300	72.67	8.19	0.73	115	52	0.86	3.44
LOTR	300	12.03	2.36	0.70	18	5	-1.30	0.52
SLS	300	18.75	6.04	0.73	35	8	-3.88	3.86
SHS	300	15.31	3.41	0.70	24	6	-4.06	0.13
PSA	300	48.01	11.46	0.86	80	24	-2.41	0.24

Table 2 demonstrates the means, standard deviations, alpha reliability, range and level of skewness and kurtosis for the Heartland Forgiveness Scale (HFS), Life Orientation Test-Revised (LOTR), Subjective Happiness Scale (SHS), Satisfaction with Life Scale (SLS) and Prosocialness Scale for adults (PSA). It shows that the alpha reliability coefficient of HFS is .73, LOTR is .70, SLS is .73, SHS is .70 and PSA is .86 which shows that scales are reliable for the present study. The level of skewness is less than 1 which indicates that our data is normally distributed as skewness values range from -1 to +1

Table 3: Pearson Correlation between Forgiveness and Optimism (N=300).

Variables	1	2
HFS	-	.120**
LOTR	-	-

Note: ** $p < .01$: HFS=Heartland Forgiveness Scale; LOTR=Life Orientation Scale-Revised

Table 3 demonstrates the Pearson correlation between two independent variables. According to the correlation coefficient ($r=.120$), HFS is strongly associated with LOTR indicating that a rise in forgiveness will lead to increased optimism levels.

Table 4: Pearson Correlation between Forgiveness, life satisfaction, happiness, and prosocial behavior (N=300).

Variables	1	2	3	4
1. HFS	-	0.22**	0.13*	0.21**
2. SLS		-	0.37**	0.42**
3. SHS			-	0.46**
4. PSA				-

Note: ** $p < .01$ * $p < .05$: HFS=Heartland Forgiveness Scale, SLS=Satisfaction with Life Scale, SHS= Subjective Happiness Scale, PSA=Prosocialness Scale for Adults

Table 4 shows the Pearson correlation between forgiveness with its outcome variables. The above table demonstrates that HFS has a strong positive link with SLS, SHS, and PSA. An increase in the level of forgiveness increases the tendency to uplift life satisfaction, happiness, and prosocial behavior.

Table 5: Pearson Correlation between Optimism and, life satisfaction, happiness and prosocial behavior.

Variables	1	2	3	4
1. LOTR	-	0.15**	0.20**	0.16**
2. SLS		-	0.37**	0.46**
3. SHS			-	0.42**
4. PSA				-

Note: ** $p < .01$: LOTR=Life Orientation Scale Revised, SLS=Satisfaction with Life Scale, SHS= Subjective Happiness Scale, PSA=Prosocialness Scale for Adults

Table 5 reveals the Pearson correlation between optimism and all dependent variables. It shows that LOTR has a strong positive correlation with SLS, SHS, and PSA and also exhibits that all variable has a strong positive association with each other.

Table 6: Multivariate Regression Analysis showing the result of Forgiveness and Optimism as the prediction of Life Satisfaction, Happiness, and Prosocial Behavior.

Dependent Variable	Predictor	B	SE	β	t	p	Model Fit (R ² /Adjusted R ²)	F	Sig. (F)
Life Satisfaction	Constant	8.21	3.37	_	2.44	.015	.04/.03	5.63	.004
	Forgiveness	0.09	0.04	.12	2.06	0.040			
	Optimism	0.35	0.15	.14	2.38	0.018			
Happiness	Constant	5.98	1.86	_	3.22	.001	.08/.08	13.59	<.001
	Forgiveness	0.08	0.02	.20	3.63	<.001			
	Optimism	0.27	0.08	.18	3.29	.001			
Prosocial Behavior	Constant	20.02	6.31	_	3.17	.002	.06/.05	10.14	<.001
	Forgiveness	0.28	0.08	.20	3.48	.001			
	Optimism	0.67	0.27	.14	2.43	.016			

Note: B = unstandardized coefficient, SE = standard error, β = standardized coefficient, R² = variance proportion, F=degrees of freedom. **p < .001.

Table 6 shows the result of regression analysis on forgiveness and optimism predicted life satisfaction, happiness, and prosocial behavior among bank employees. 3.7% of the variance (R² = .04, F (2, 297) = 5.63, p = .004), with both forgiveness (B = 0.09, SE = 0.04, β = .12, p = .040) and optimism (B = 0.35, SE = 0.15, β = .14, p = .018) is explained by the model for life satisfaction indicating statistically significant positive influence. For the happiness model described 8.4% of the variance (R² = .08, F (2, 297) = 13.59, p < .001), where forgiveness (B = 0.08, SE = 0.02, β = .20, p < .001) and optimism (B = 0.27, SE = 0.08, β = .18, p = .001) were strongly predicting. When it comes to prosocial behavior, the model depicts 6.4% of the variance (R² = .06, F (2, 297) = 10.14, p < .001), with forgiveness (B = 0.28, SE = 0.08, β = .20, p = .001) and optimism (B = 0.67, SE = 0.27, β = .14, p = .016) again showing significant effects.

Table 7: Mean, standard deviation, and t-test for male and female bank employees on HFS and LOTR (N=300).

Variables	Male (n=158)	Female (n=142)	T	95% CI		p	Cohen's d
	M(SD)	M(SD)		LL	UL		
HFS	72.73(7.47)	76.59(5.89)	9.1***	-.58	23.5	0.23	0.47
LOTR	11.01(4.12)	14.06(2.25)	6.1***	.48	39.6	0.46	0.90

Note: ***p < .001; CI=Confidence Interval; LL=Lower Limit; UL=Upper Limit; HFS=Heartland Forgiveness Scale; LOTR=Life Orientation Test-Revised

Table 7 indicates the mean, standard deviation, and t-values of gender on independent variables. The outcomes of the independent t-test that was employed to identify the significant differences of forgiveness and optimism about gender show that there is a statistically significant difference between males and females on the level of HFS and LOTR. Females significantly scored greater

on forgiveness ($M=76.5$, $p<.001$) than males ($M=72.7$, $p<.001$), and in the case of optimism females ($M=14.06$, $p<.001$) also had a higher score than males ($M=11.01$, $p<.001$).

Table 8: Mean, standard deviation, and t-test for age of bank employees on HFS and LOTR (N=300).

Variables	19-40	40-65	T	95%CI		p	Cohen's d
	(n=136)	(n=164)		LL	UL		
HFS	71.74(6.46)	74.66(4.89)	8.3**	-.86	.58	0.26	0.53
LOTR	13.02(4.13)	15.07(2.28)	5.1**	21.5	28.6	0.32	0.87

Note: ** $p<.001$; CI=Confidence Interval; LL=Lower Limit; UL=Upper Limit; HFS=Heartland Forgiveness Scale; LOTR=Life Orientation Test Revised

Table 8 contains the mean, standard deviation, and t-values of age on predictors. The findings of the independent t-test that was applied to determine the significant differences of forgiveness and optimism concerning age indicate that there is a statistically significant difference between older adults and younger adults on the scores of HFS and LOTR. Older significantly scored high on forgiveness ($M=74.66$, $p<.001$) than younger ($M=71.74$, $p<.001$), and it is also happened in case of optimism older participants ($M=15.07$, $p<.001$) also scored high than young adults ($M=13.02$, $p<.001$).

Discussion

The findings of the study are discussed with the stated hypotheses. The purpose is to interpret and analyze the results obtained from the quantitative research on forgiveness and optimism as a predictor of life satisfaction, happiness, and prosocial behavior among bank employees in Azad Jammu & Kashmir. A sample of 300 employees was drawn and the sample was convenient. Data was collected through the Heartland Forgiveness Scale, Life Orientation Test-Revised, Satisfaction with Life Scale, Subjective Happiness Scale, and Prosocialness Scale for adults. The present study examined how forgiveness and optimism are associated with their outcomes, forgiveness, and optimism as a predictor of life satisfaction, happiness, and prosocial behavior, and significant differences in the level of forgiveness and optimism between males and females. The discussion will address each hypothesis and explore the implications of the findings for the understanding of employee subjective well-being and positive workplace dynamics.

The first hypothesis was that a more forgiving individual is also likely to be more optimistic about their future and outlook on life. The results of this study provide support for Hypothesis 1, suggesting that forgiveness and optimism are positively correlated among bank employees. The findings indicate that individuals who exhibit higher levels of forgiveness tend to have a more optimistic outlook on life and their future. This aligns with previous research on forgiveness and optimism, which has shown that forgiveness, is associated with reduced negative affect and a more positive cognitive appraisal of situations. Bank employees who are more forgiving may be more likely to perceive adversities as opportunities for growth, leading to higher levels of optimism. The same result has been revealed by the studies (Uzun & Karataş, 2023).

The second hypothesis states that bank employees who exhibit higher levels of forgiveness will report greater life satisfaction, happiness, and prosocial behavior. The data analysis supports Hypothesis 2, indicating that forgiveness is indeed positively associated with all outcome variables among bank employees. This finding is consistent with previous studies that have highlighted the positive link between forgiveness with life satisfaction, happiness, and prosocial behavior. When

individuals can forgive past grievances and let go of negative emotions, they experience greater contentment and subjective well-being in their lives. The ability to forgive may contribute to better interpersonal relationships and a more positive work environment, enhancing overall life satisfaction for bank employees. Similarly, when individuals let go of resentment and grudges, they experience emotional freedom, which contributes to higher happiness levels. Bank employees who are more forgiving may, therefore, experience greater happiness in their personal and professional lives. The findings suggest that more forgiving individuals may be more empathetic and compassionate towards others, leading to a higher likelihood of engaging in prosocial behaviors. Bank employees who demonstrate forgiveness may be more willing to help their colleagues, provide better customer service, and contribute positively to the community. Some previous studies have the same outcome regarding this (vanOyen Witvliet & Luna, 2018; Karremans et al., 2005).

The third hypothesis was optimism is positively associated with life satisfaction, happiness, and prosocial behavior among bank employees. This hypothesis is accepted. This finding is in line with the existing literature, which consistently shows that optimism is a significant predictor of life satisfaction (Bailey et al., 2007). Bank employees with a more optimistic outlook may have a stronger belief in their ability to achieve their goals and overcome challenges, leading to greater life satisfaction, happiness, and prosocial behavior. The findings suggest that fostering optimism among employees could have positive implications for enhancing their overall well-being and job satisfaction. The same conclusion was drawn by previous studies.

The fourth hypothesis was forgiveness and optimism will be the significant predictor of life satisfaction, happiness, and prosocial behavior among bank employees. The findings provide strong support for this, indicating that forgiveness and optimism are indeed significant predictors of outcome variables among bank employees. The results highlight the importance of forgiveness and optimism in promoting employee subjective well-being and fostering positive workplace interactions (Gao et al., 2022; Carver & Scheier, 2017; Allemand et al., 2012). The data analysis supports the result, demonstrating that forgiveness and optimism a significant predictor of happiness among bank employees. The findings emphasize the positive impact of a forgiving behavior and optimistic mindset on employee well-being and positive behaviors within the workplace some existing studies provide the same results (Carver & Scheier, 2017; Bono et al., 2008). Hypothesis shown to be proven by analysis, to some extent forgiveness and optimism can cause positive attitude among individuals which can later create kindness and compassion. It can also foster positive virtues like prosocial behavior. Previous literature shows similar results (Karremans et al., 2005).

The seventh hypothesis was there is a significant difference in the level of forgiveness and optimism between male and female bank employees. The results of the present studies demonstrate the difference in the level of forgiveness and optimism among male and female bank employees. Females tend to have a higher score on forgiveness and men on optimism, the same result was shown in the previous research (Miller et al., 2008; Bjuggren & Elert, 2019).

The eighth hypothesis was there is a significant difference in the level of forgiveness and optimism among age groups. This hypothesis also proved to be correct as older adults have a higher level of both forgiveness and optimism than younger. Some previous researches also prove the same result (Kaleta & Mróz, 2018; Durbin et al., 2019).

Overall, the findings of this study support the hypotheses and contribute to the understanding of the relationships between forgiveness, optimism, life satisfaction, happiness, and prosocial behavior among bank employees. The results highlight the significance of forgiveness and

optimism in fostering positive employee well-being, workplace dynamics, and prosocial interactions. These findings have implications for the development of employee support programs, interventions, and organizational policies aimed at enhancing overall well-being and positive behaviors within the banking industry.

Conclusion

This research's initial purpose was to investigate the relationship between forgiveness, and optimism and their effect on life satisfaction, happiness, and prosocial behavior among bank employees in Muzaffarabad AJ&K. It consists of correlation analysis, t-tests, and multiple regression analysis to analyze data gathered from a sample of bank employees. By emphasizing the outcomes of this study, it was determined that there is a significant positive association between forgiveness and optimism, and also with each of the dependent variables (life satisfaction, happiness, and prosocial behavior), forgiveness and optimism are the notable positive predictors of life satisfaction, happiness, and prosocial behavior. This exploration also revealed that there exists a significant difference in the level of forgiveness and optimism among genders, as females have higher levels of forgiveness and optimism than males. Similarly, the t-test result for forgiveness and optimism on age shows that older adults have a higher level of forgiveness and optimism than younger ones.

Limitations

Although this study has many strengths, it has also several possible limitations. This study has a smaller sample size, which can influence the applicability of the findings. The sample of the research only consists of bank employees of specific regions as only in Muzaffarabad Azad Jammu and Kashmir; the consequences might not employ bank employees in other areas. As the nature of the study is the cross-sectional design, it may not apprehend the alterations in the level of forgiveness, optimism, life satisfaction, happiness, and prosocial behavior with time. There is a requirement for a longitudinal study that could provide a more extensive comprehension of these concepts. Moreover, data were gathered by using self-reported scales; it can be affected by participants to show them in a socially acceptable form. It can modify the precision of the response.

Future Suggestions

Detailed analysis is being done during the accomplishment of this project. It will be very effective for researchers who want to explore any field corresponding to these variables. The present study provides a way for more research. It could be recommended that the outcomes of the current study provide a foundation for more research about the relationship between forgiveness and optimism with life satisfaction, happiness, and prosocial behavior. At the end, we will mention that in the upcoming time, if someone wants to explore this topic further, they must consider a large sample size for an influential study.

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