

Phases of job burnout in response to role stressors of private sector bank employees

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Abstract

Burnout is a response to chronic job related emotional and interpersonal stressors that emerge from long term exposure to demanding situations. Bank employees are often required to spend considerable time in interaction with customers and this daily friction can cause chronic stress and poses the risk of burnout. The present study analyses the effect on the phases of job burnout in response to role stressors of private sector bank employees. For the purpose of the study, 324 Private sector bank employees were considered from the 6 Municipal Corporations in Kerala through disproportional random sampling method. Data were collected through structured questionnaire and the conceptual model of the study is proved with the help of Structural Equation Modelling. The results of EFA extracted five important factors of role stressors that cause the different phases of job burnout. SEM result proved the phases of job burnout and revealed that an employee feel emotionally exhausted due to the response of role stressors and this tends to depersonalize from their work environment. It is also found that both the emotional exhaustion and depersonalization reduces the personal accomplishment of an employee.

Keywords: Burnout, Depersonalization, Emotional and physical Exhaustion, Personal Accomplishment, Role Stressors

1. Introduction

The word stress refers to the state of mental or emotional strain or tension resulting from the adverse and demanding circumstances. According to Beehr & Newman (1978) ^[1], role stressors is a condition arising from the interaction of people and their jobs and characterized by changes within the people that force them to deviate from their normal functioning. It is a harmful physical and emotional response that occurs when there is a mismatch between the job demands and the capabilities, resources or needs of the worker (Shilpa Sankpal *et al.*, 2010) ^[2]. Each employee will react differently to a given job condition depending upon the one's personality and coping skills. Although the importance of individual differences cannot be ignored but certain working conditions like increase in work intensity, working at high speeds, working against tight deadlines, working very long hours, layoffs, harassment, status in the workplace and finally greater competition and higher expectations creates work stress to most of the employees (Sreelatha, 1991) ^[3].

The term job burnout was first defined by Freudenberger in 1974 as the inability of an employee to function effectively in one's job due to the consequence of prolonged and extensive job related stress (Maslach & Jackson, 1984) ^[4]. The burnout syndrome refers to a type of work related stress affecting professionals who have constant, intensive and direct contact with other people especially when it is in the role of service provider. It is a psychological condition in which people suffer emotional exhaustion, experience a lack of personal accomplishment and tend to depersonalize from their work environment (Elham Cheraghi *et al.*, 2013) ^[5].

Maslach Burnout Inventory (MBI) contains three levels of burnout which occur sequentially among employees. Emotional and physical exhaustion occurs first as excessive job demands exhaust an individual psychological resources (Kalbers & Forgarty, 2005) ^[6]. This stage has symptoms like

fear, nervousness, anger, irritability, loss of energy, sense of helplessness and fatigue. Individuals suffer from exhaustion and in turn experience actions to distance themselves emotionally and cognitively from their work (Maslach *et al.*, 2001) ^[7]. Second dimension is depersonalization refers to lack of self-esteem and employees become impersonal to co-workers and creates a tendency to exert negative and uncaring attitudes towards customers (Cordes & Dougherty, 1993) ^[8]. It is mainly occurred due to the excessive interpersonal interaction and workloads (Burke & Greenglass 1989) ^[9]. Lack of personal accomplishment is the last stage of burnout involving the feeling of failure. This stage consists of two aspects; job competence and achievement in one's work. The employees feel negative attitude towards accomplishment in the professional life and thus evaluates dissatisfaction from their work. This results in depression, low morale, inability to cope with work demands and also feels low self-esteem and low productivity (Maslach & Jackson 1986) ^[10].

In an age of highly dynamic and competitive world, bank employees are exposed to all kinds of role stressors which create job burnout that can affect them on all aspects of life. Hence this study focus on the factors of role stressors that causes the different phases of job burnout among the bank employees like emotional exhaustion and depersonalization. The study also seeks into the effect of emotional exhaustion and depersonalization on personal accomplishment of bank employees in response to various role stressors.

2. Objectives of the Study

1. To explore the factors affecting the role stressors of bank employees.
2. To validate the factors of job burnout affecting the bank employees.
3. To determine the effect on the phases of job burnout in

response to role stressors of bank employees.

3. Methodology of the Study

The researcher conducted the study in Private sector Banks in 6 municipal corporations of Kerala state namely Thiruvananthapuram, Kochi, Kozhikode, Kollam, Thrissur and Kannur. The area of the study consists of 15 private sector banks. For the purpose of selecting the banks, researcher fixed the criteria that the bank which is having more than 100 branches in Kerala as per RBI ranking as on 31st March 2016 with regards to total number of branches for each banks in Kerala is considered. Since this study is related to bank employees, such type of ranking given by the RBI is considered to be more appropriate as it describes that top ranked banks have more number of branches and thus they recruit more number of employees. Thus 6 private sector banks were selected for the purpose of the study that fulfils the criteria fixed by the researcher. These selected 6 banks have branches in all 6 municipal corporations in Kerala. The Selected banks are as follows:

Private sector banks: Federal bank, South Indian Bank, Catholic Syrian Bank, Dhanalakshmi Bank, HDFC Bank and ICICI bank

The study population of employees of selected 6 private sector banks from 6 municipal corporations in Kerala is 10354. The number of employees are large in number, hence the researcher decided to take the sample of 384 respondents from the study population by adopting the Krejcie and Morgan (1970) ^[11] table at a confidence level of 95 % and at 5% margin of standard error. The sample size of each bank is

determined on the basis of proportion of its population towards the predetermined sample size of 384 and the researcher considered these samples equally from 6 municipal corporations in Kerala which constitutes 64 bank employees as samples of the study from each municipal corporation. Thus the sampling technique adopted for the study is disproportional random sampling method.

The researcher collected the primary data from the private sector bank employees with the help of structured questionnaire. The Cronbach's alpha for the role stressors scale and job burnout scale is 0.78 and 0.89 respectively that indicates an acceptable reliability of the questionnaire. Thus this study is descriptive as well as casual in nature in the context of perception of bank employees towards different phases of job burnout in response to role stressors. Hence the present study explores the factors affecting role stressors with the help of exploratory factor analysis and confirms the validity of each constructs of job burnout with the help of confirmatory factor analysis. The study also proves the conceptual model of different phases of job burnout in response to role stressors with the help of structural equation modelling.

4. Results of Analysis

Exploring the factors affecting the role stressors of bank employees

The exploratory factor analysis (EFA) is used to explore the underlying factors of role stressors of bank employees by applying the principal component method with varimax rotation.

Table 1: Reliability analysis on the factors affecting the role stressors of bank employees

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.892
Bartlett's Test of Sphericity	Approx. Chi-Square	30717.514
	Df	253
	Sig.	.000

Source: Computed from primary data

The table 1 revealed the results of two tests namely, Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's Test of Sphericity to test whether the relationship among the variable is significant or not. Kaiser-Meyer-Olkin measure of sampling adequacy shows the value of test statistic as 0.892, which means the factor analysis for selected variables is

found to be appropriate. Bartlett's Test of Sphericity shows the significant value as 0.000, which means the selected variables are statistically significant and exhibits a high relationship among the variables of role stressors of bank employees.

Table 2: Clustering of factors affecting the role stressors of bank employees

Factor	Parameters	Rotated Factor Loadings
Factor 1: Role Ambiguity 20.37 % of Variance	I am not clear on the scope and responsibility of my job. (RS 13)	.890
	Several aspects of my work are vague and unclear. (RS 15)	.882
	My work has not been defined clearly in detail. (RS 16)	.866
	I do not know the priorities in my work. (RS 18)	.856
	It is not clear to me what I have to do to get ahead. (RS 19)	.851
	I am uncertain about what I am supposed to accomplish in my work. (RS 20)	.849
Factor 2: Role Conflict 19.91 % of Variance	My work tends to interfere with my family life. (RS 3)	.847
	I have various other interests (social, religious) which remain neglected. (RS 4)	.796
	Many functions that should be a part of my work have been assigned to some other person. (RS 9)	.754
	My work does not allow me to spend enough attention for my family matters. (RS 10)	.741
	The work I do in the branch is not related to my interest. (RS 11)	.716
	My work responsibilities interfere with extra branch works. (RS 12)	.701
Factor 3: Role Expectation 17.62 %	I experience a conflict between my values and what I have done in my work. (RS 17)	.699
	I am not able to satisfy the conflicting demands of my superiors. (RS 5)	.696
	I am not able to satisfy the conflicting demands of my peer and juniors. (RS 6)	.686

of Variance	I am not able to satisfy the demands of clients. (RS 7)	.657
	Other staffs in the branch do not give enough attention and spend time with me. (RS 8)	.570
Factor 4: Role Stagnation 15.85 % of Variance	I feel stagnant in my work. (RS 1)	.869
	There is very little scope for personal growth in my job. (RS 2)	.861
	I am not learning enough in my present work for taking up higher responsibility. (RS 14)	.792
Factor 5: Role Overload 14.88 % of Variance	I feel overburden in my work. (RS 21)	.579
	I have to do multi-tasking which is very tedious and difficult to manage. (RS 23)	.565
	I have taken pending work to home to complete. (RS 22)	.543
Total Variance Explained : 88.66 % Variance		

Source: Computed from primary data

The table 2 reveals that out of the 23 parameters of role stressors of bank employees, 5 factors have been extracted and these five factors explain the total variance of role stressors of bank employees to the extent of 88.66 percent. The 6 parameters of role stressors of bank employees RS 13, RS 15, RS 16, RS 18, RS 19 and RS 20 were clustered together as factor 1 (Role Ambiguity) with 20.37 percent variance and then 7 parameters of role stressors of bank employees RS 3, RS 4, RS 9, RS 10, RS 11, RS 12 and RS 17 were grouped as factor 2 (Role Conflict) with variance of 19.91 percent. Another 4 parameters of role stressors of bank employees RS 5, RS 6, RS 7 and RS 8 were constituted as factor 3 (Role Expectation) with 17.62 percent variance and then 3 parameters of role stressors of bank employees RS 1, RS 2 and RS 14 were clustered as factor 4 (Role Stagnation) with 15.85 percent variance and finally 3 parameters of role stressors of bank employees RS 21, RS 23 and RS 22 were clustered as factor 5 (Role Overload) with 14.88 percent variance. It is identified that the loading patterns of the factors suggest a strong association among the parameters and all these variables are found to be contributing to the role stressors of bank employees.

Validating the factors of job burnout affecting the bank employees

Confirmatory Factor Analysis (CFA) is applied to confirm the reliability and validity of the factors of job burnout affecting the bank employees.

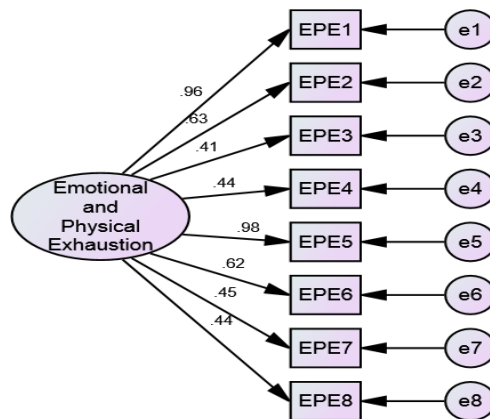


Fig 1: CFA Measurement Model of Emotional and Physical Exhaustion

Table 3: Results of Goodness of Fit test for Emotional and Physical Exhaustion

Indices	CMIN/df	P	GFI	AGFI	NFI	TLI	CFI	RMSEA	RMR	AVE
Model Value	1.329	.154	.995	.981	.996	.997	.962	.029	.031	.69
Recommended Value	<3.0	>0.05	>0.90	>0.90	>0.90	>0.90	>0.95	<0.05	<0.05	>0.50

CFA model for Emotional and Physical Exhaustion yielded a good model fit with acceptable indices of GFI = .995, AGFI = .981, NFI = .996, TLI = .997, CFI = .962, RMSEA = .029, RMR = .031, chi-square = 44.601, CMIN/df = 1.329 and Probability level (p value) = .154 (Anderson and Gerbing [12], 1988 Hair et al. [13], 1995, Kline [14], 2005). Average Variance Explained (AVE) of Emotional and Physical Exhaustion is more than 0.5 that shows the construct possesses the convergence validity (Nunally & Bernstein, 1978) [15]. It is concluded that the factors loaded for Emotional and Physical Exhaustion is above the prescribed level and thus the construct ensures unidimensionality. Keeping in view the CFA models conducted in the studies of Paré & Tremblay (2007) [16] and Nasurdin, Ahmad, & Lin, (2009) [17], decided that the factor loading of an item statement must be ≥ .40 to be retained in its respective scale whereas, insignificant and negatively significant/insignificant statements (< .40) were removed from their respective scale. Thus it is noted that eight statements of Emotional and Physical Exhaustion such

as EPE1, EPE2, EPE3, EPE4, EPE5, EPE6, EPE7 and EPE8 have been retained in the respective scale as its factor loadings are ≥ .40.

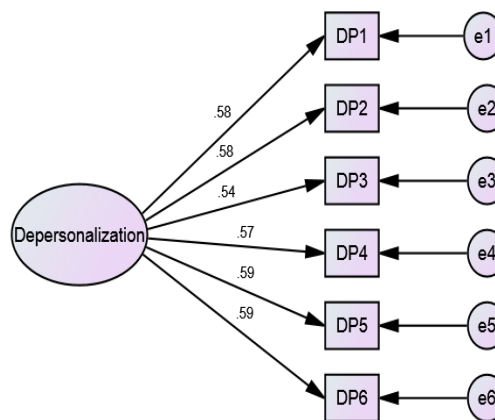


Fig 2: CFA Measurement Model of Depersonalization

Table 4: Results of Goodness of Fit test for Depersonalization

Indices	CMIN/df	P	GFI	AGFI	NFI	TLI	CFI	RMSEA	RMR	AVE
Model Value	2.214	.392	.993	.981	.995	.996	.960	.030	.038	.52
Recommended Value	<3.0	>0.05	>0.90	>0.90	>0.90	>0.90	>0.95	<0.05	<0.05	>0.50

CFA model for Depersonalization yielded a good model fit with acceptable indices of GFI = .993, AGFI = .981, NFI = .995, TLI= .996, CFI = .960, RMSEA = .030, RMR= .038, chi-square = 42.524, CMIN/df = 2.214 and Probability level (p value) = .392. Average Variance Explained (AVE) of Depersonalization is more than 0.5 that shows the construct

possesses the convergence validity. It is concluded that the factors loaded for Depersonalization is above the prescribed level and thus the construct ensures unidimensionality. Hence it is noted that six statements of Depersonalization such as DP1, DP2, DP3, DP4, DP5 and DP6 have been retained in the respective scale as its factor loadings are $\geq .40$.

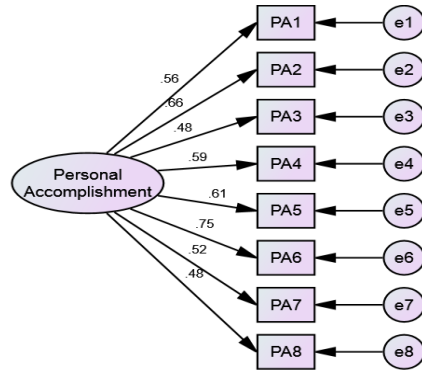


Fig 3: CFA Measurement Model of Personal Accomplishment

Table 5: Results of Goodness of Fit test for Personal Accomplishment

Indices	CMIN/df	P	GFI	AGFI	NFI	TLI	CFI	RMSEA	RMR	AVE
Model Value	2.125	.152	.983	.980	.985	.986	.950	.040	.058	.61
Recommended Value	<3.0	>0.05	>0.90	>0.90	>0.90	>0.90	>0.95	<0.05	<0.05	>0.50

CFA model for Personal Accomplishment yielded a good model fit with acceptable indices of GFI = .983, AGFI = .980, NFI = .985, TLI= .980, CFI = .950, RMSEA = .040, RMR= .058, chi-square = 42.524, CMIN/df = 2.125 and Probability level (p value) = .152. Average Variance Explained (AVE) of Personal Accomplishment is more than 0.5 that shows the construct possesses the convergence validity. It is concluded that the factors loaded for Personal Accomplishment is above the prescribed level and thus the construct ensures unidimensionality. Hence it is noted that

eight statements of Personal Accomplishment such as PA1, PA2, PA3, PA4, PA5, PA6, PA7 and PA8 have been retained in the respective scale as its factor loadings are $\geq .40$.

Effect on the phases of job burnout in response to role stressors of bank employees

Structural Equation modeling (SEM) is applied to prove the conceptual model of the study and it used to measure the effect of independent variables (role stressors) on the dependent variables of job burnout.

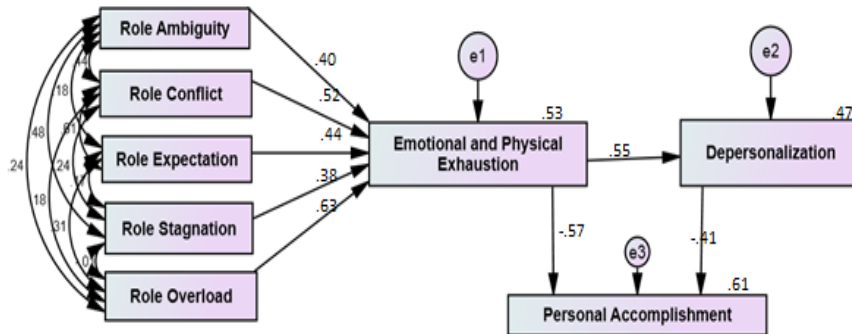


Fig 4: SEM on the effect of phases of job burnout in response to role stressors

Table 6: Results of Goodness of Fit for Structural Equation Model

Indices	CMIN/df	P	GFI	AGFI	NFI	TLI	CFI	RMSEA	RMR
Model Value	1.214	.302	.998	.983	.997	.998	.962	.019	.006
Recommended Value	<3.0	>0.05	>0.90	>0.90	>0.90	>0.90	>0.95	<0.05	<0.05

SEM model yielded a good fit of CMIN/df are 1.214, P value is 0.302, GFI is 0.998, AGFI is 0.983, NFI is .997, TLI is 0.988, CFI is .962, RMESA is 0.019 and RMR is 0.006 (Anderson and Gerbing, 1988; Hair *et al.*, 1995; Kline, 2005). These values indicate that the results in respect of validity of the proposed model fall well within the generally accepted

limits. This confirms that the collected data set fits into the proposed structural model. SEM model reveals the factor loadings of role stressors towards the different phases of job burnout such as:

1. If role ambiguity is increased by one percent, then it can be seen that the emotional and physical exhaustion of

- private sector bank employees is increased by 0.40.
2. If role conflict is increased by one percent, then it can be seen that the emotional and physical exhaustion of private sector bank employees is increased by 0.52.
 3. If role expectation is increased by one percent, then it can be seen that the emotional and physical exhaustion of private sector bank employees is increased by 0.44.
 4. If role stagnation is increased by one percent, then it can be seen that the emotional and physical exhaustion of private sector bank employees is increased by 0.38.
 5. If role overload is increased by one percent, then it can be seen that the emotional and physical exhaustion of private sector bank employees is increased by 0.63.
 6. If emotional and physical exhaustion is increased by one percent, then it can be seen that the depersonalization of private sector bank employees is increased by 0.55
 7. If emotional and physical exhaustion is increased by one percent, then it can be seen that the personal accomplishment of private sector bank employees is reduced by 0.57.
 8. If depersonalization is increased by one percent, then it can be seen that the personal accomplishment of private sector bank employees is reduced by 0.41

SEM model identifies that the role stressors have positive effect on the emotional and physical exhaustion. It is also found that the emotional and physical exhaustion has positive effect on the depersonalization but both the emotional and physical exhaustion and depersonalization have negative effect on the personal accomplishment of bank employees. R^2 value 0.53 states that the role stressors have 53 percent influence on emotional and physical exhaustion of private sector bank employees. R^2 value 0.47 states that the emotional and physical exhaustion have 47 percent influence on depersonalization of private sector bank employees. R^2 value 0.61 states that both the emotional and physical exhaustion and depersonalization have 61 percent influence on the personal accomplishment of private sector bank employees.

5. Discussion

The study found that the job burnout is a response to various role stressors such as role ambiguity, role conflict, role expectation, role stagnation and role overload. Role ambiguity is a stressful condition caused by an employee's confusion concerning expectations from the roles and responsibilities in an organization (Low *et al.*, 2001) [18] and they will be conducive to the feeling of burnout. Role conflict has been found to be an antecedent of burnout that is being experienced by the employees due to gaps between their organizational needs and customer expectation and it also arises due to which an employee occupies more than one role in the organization (Brief & Aldag, 1976) [19]. Role expectation is a kind of stress generated by the conflicting demands from superior, subordinates, peers in the organization and from the customers. These may lead to emotional exhaustion and depersonalization among the employees (Radha.R.Sharma, 2007) [20]. When an employee gets promotion, he enters into new role but he faces exhaustion and depersonalization due to lack of experience in new role and in turn causes role stagnation which led to severe role stress (Dov Zohar, 1997) [21]. High level of role overload is associated with higher levels of job burnout in

which an employee experience an increased work load due to their highly demanding position (Schick *et al.*, 1990) [22] in the organization. All these factors contribute to role stressors and job burnout with which an unpleasant situation is arising in the process of interaction between employee and work environment that threatens the person to deviate from the normal functioning (Mulki *et al.*, 2007) [23].

SEM result proved the phases of job burnout and revealed that an employee feel emotionally exhausted due to the response of role stressors and this tends to depersonalize from their work environment. It is also found that both the emotional exhaustion and depersonalization reduces the personal accomplishment of an employee working in a private sector banks (Maslach & Jackson, 1981) [24]. Thus burnout is a state of emotional, mental, physical exhaustion caused by excessive and prolonged stress which ultimately creates an imbalance between work and life (Shahnaz Aziz & Jamie Cunningham, 2008) [25].

Thus the study concluded that the Private sector bank employees face high emotional and physical exhaustion and depersonalization due to the excessive interpersonal interactions and workloads and in turn experience actions to distance themselves emotionally and cognitively from their work. This causes a negative attitude towards personal accomplishment in their professional life and thus bank employees feel incompetence and dissatisfaction in their job. Hence it is proved that the *"Job burnout is marked by the persistent feeling of ambiguity, higher role expectation, role conflict, role stagnation and work over load accompanied by the behavioural manifestation of depersonalization and emotional and physical exhaustion which leads to personal inefficacy."*

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