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## Effect Of Demographic Factors On Burn out Dimensions among Banking Employees

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### Abstract

The level of burn out dimensions among banking sector employees is determined using demographic variables such as gender, experience, age and marital status. For this purpose, the data was collected from banking employees in Khyber Pakhtunkhwa, Pakistan, by using a closed-ended questionnaire. After the data was proven to be normally distributed, descriptive statistics, independent sample t-test and one-way ANOVA were used to test hypotheses. According to the findings, the level of burnout dimensions differs significantly bases on demographic variables, i.e. females, employees who are 36 to 40 years old, married and 6 to 10-year experience are found to have a significantly higher level of emotional exhaustion and disengagement as compared to the other employees. Moreover, the study provides implications, limitations and recommendations for further studies.

**Keywords:** Emotional Exhaustion; Disengagement; Demographic factors; Banking Sector;

### 1. Introduction

For every organization, human resource is the main essential assets. Through this asset, the organization can achieve not just success but also gain a competitive advantage over the competitors. Moreover, every organization needs to give attention to factors that affect performance. As per the observation from the research studies, millions of employees in this world, experience stress in their professional life. In addition, for the last many years in every sector, employees feel more work-related stress and burnout. On job burnout, lots of studies are conducted in different fields like doctors, nurses, teachers, police officers, bankers (Lin & Lin, 2013; Yusoff & Khan, 2013; Yusoff, Khan, Mubeen, & Azam, 2013), all

these related studies indicated that negative and unconstructive consequences of job stress and burnout for individual employees, organizations as well as society (Chirico et al., 2019). For very first the concept of job burnout was introduced by Freudenberg(1974), working as a psychoanalyst in a clinic in New York where the well-knownintroduced burnout(Maslach & Jackson., 1981). Researchers define job burnout as a multidimensional concept, include emotional exhaustion, cynicism and inefficiency and all these situations take place when an individual working with other people.Demerouti Bakker, Nachreiner and Schaufeli,(2001a)explain to main symptoms of job burnout which are emotional exhaustion and disengagement.

A satisfied and happy employee is considered much more efficient apart from employees with a high level of stress and burnout. Conversely, a burnout worker will display a negative mentality that will at last influence his/her practices towards the clientand in reaction, customers will no longer be keen to avail of the services (Haque & Aslam, 2011). Now a day changes in the work setting and management decisions create a challenging environment for employees. In contrast, expanded imperatives decreased sources and time boundaries makes workers plenty aggressive and stressed (Serinkan & Bardakci, 2009). In the service sector,the job is considered one of the stressful jobs not only in Pakistan but considered all over the world(F. Khan, Mateen, Hussain, Sohail, & Khan, 2017; F. Khan, Rasli, Khan, & Naz, 2017; N. Khan et al., 2017; Faisal Khan., Khan, & Naz, 2017). The service sector is considered as one of the main areas where 80% of all-out representatives communicate with clients andnoticed that workers go through roughly 72 hours every week(Shrivastava & Bapna, 2017, 2018). One of the main responsibilities of the service sector workers is direct interaction with customers and clients(Beare, Caldwell, & Millikan, 2018; Huang. & Tripper, 2017), while workers performing their duties in such working environment where they experience high job demands, lack of resources, long working hours, insufficient rewards(F. Khan, Khan, Naz, & Rasli, 2016; F. Khan, Rasli, Yusoff, Faizan Malik, et al., 2014). Moreover, the working environment increased their stress, exhaustion, frustration and burnout among workers. In this globalized world banking sector need more attention to understand and solve the problems and issues of bankers (Ebrahimi, Firoozi, Jafari, & Gudarzi, 2015). The banking sector and its staff working to provide quality service to their customer (I. Khan, Shahid, Nawab, & Wali, 2013). Therefore, it is important to give attention to the banker's problems to reduce their stress, burnout and make them capable of performing their responsibilities.

Several researchers work on different demographics variables with job burnout and its syndromes but still, there is a need for more empirical studies due to the inconsistent results of past research studies. In some research studies indicated the insignificant effect of demographic variables on burnout. In contrast, studies found significant differences in burnout on different demographic variables. According to the literature and inconsistent results, it isnot recognized whether demographic variables like gender, marital status, age, experienceare associated with burnout dimensions.Therefore, in this research,the researcher aims to find the effects of demographical especially, age, gender, experience and marital status differences in banking employees'emotional exhaustion and disengagementat the workplace.

## 2. Literature Review

Burnout occurs when an individual is physically and emotionally tired, feels stress and fatigue at the workplace due to high demands (Moczyłowska, 2016). When an individual is not in the sense to manage and perform work-related activities and feel less effective, demotivated and less energetic toward their job. Job burnout is the reflection of enduring job-related stress, due to high demands within the professional field, where a person fails to handle it (Shrivastava & Bapna, 2018). Studies have shown that the major cause of burnout is stress in the workplace. Job stress has been defined as the most discomfort and extremely unsatisfied, unclear behavior and response of the administrations (Gupta & Beehr, 1979). Kahn and Quinn (1964), explain that job stress arises when job demands are at an extreme and high level and having toxic characters, which affect employee's behavior, performance, make employees mentally and physically dissatisfied with their job. Freudenberger (1974) further elaborated burnout occurs when demand from professional life boost up it may employee being physically and mentally tired. According to Demort, Bakker, Nachreiner, and Schaufeli, (2001b), high job demands and lack of resources increased burnout because of high job demands employees are emotionally exhausted due to lack of resources may employees disengaged from their work. From other studies, it has been concluded that both emotional exhaustion and disengagement are the main symptoms of job burnout. In (1981), Maslach and Jackson explain three syndromes of burnout. Emotional Exhaustion is considered the stress where the author neglect to catch the basic parts of the connection of employee with their work (Maslach, Schaufeli, & Leiter, 2001). According to Moczyłowska (2016), emotional exhaustion is a condition where employees in working place differences and inconsistency occur between expectations and reality. In simple words, employees are physically and emotionally exhausted because of the high workload and work pressure.

Depersonalization is a situation, where an individual keeps their distance from their clients and ignores his/her colleague, coworkers at the workplace. Moreover, it is an unprofessional attitude towards their work (Maslach, et al., 2001). Depersonalization is also related to the interpersonal perspective of burnout and increased negativity an individual toward other people during working hours (Maslach & Leiter, 2008).

Lack of Personal accomplishment decreased the effectiveness and self-esteem of a person. In other words when employee experience emotional exhaustion and depersonalization, also experience lack of personal accomplishment (Maslach, Schaufeli, and Leiter, 2001). This syndrome is linked with a self-assessment of an individual, it increased the feeling of incompetency, less motivation, less satisfaction and inefficiency at the workplace (Maslach & Leiter, 2008).

According to Maslach, Schaufeli, and Leiter (2001), emotional exhaustion and depersonalization increased from high demands and employees experience a lack of personal accomplishment due to insufficient resources. In other words, models of burnout explain two syndromes that reduced personal accomplishment is measured as the sub-dimension of emotional exhaustion (Chin et al., 2018). In (2011) Demerouti and Nachreiner developed the Oldenburg Burnout Inventory and consist of both positive and negative framed items to evaluate to main dimensions of burnout emotional exhaustion and disengagement. On the other side, Belias, Koustelios, Sdrollias, Koutiva, and Zournatzi, (2013) believe that workers experience job burnout and or its syndrome due to their issues

like lack of motivation confidence and self-esteem and demographic characteristics and/or due to their professional life like working conditions, job nature and working hours.

From several studies, it has been observed that causes of burnout are work overload, high work demand, role ambiguity, work pressure, job structure, lack of task-related knowledge, lack of family, supervisor and co-workers support (Lin & Lin, 2013), new technologies, lack of resources, work-family conflict (Huang & Rust, 2017), job insecurity (Aybas, Elmas, & Dündar, 2015), personality traits and demographic characteristics (Khafi & Ghasemi, 2014). Job burnout takes place when the nature, structure, duties and responsibilities of the job area considerable change from the person's nature, education, interest, and capability (Yener, Oskaybaş, & Dursun, 2014). Job burnout is an unpleasant situation which not just affects individual life but is also harmful to organizations as well as for society (Shirom, 1989;). Job burnout negatively affects employee well-being (Huang & Rust, 2017), performance, commitment (Basami, Chizari, & Abbasi, 2013; F Khan. et al., 2014), career satisfaction, life satisfaction, motivation, job engagement, effect leadership quality, teamwork and team management (Ebrahimi, et al., 2015). While its increased job stress, turnover intention (Newman, Thanacoody, & Hui, 2011), absenteeism, disengagement, low level of satisfaction (F. Khan, Khan, Malik, & Qureshi, 2017; F. Khan, Rasli, Yusoff, Ahmed, et al., 2014; Lin., Liu, Joe, & Tsai, 2017).

The study of many researchers found that job burnout increased depression and anxiety among employees who work with other people in a challenging working environment. All these studies find out a direct relationship between job burnout, its dimensions and depression. Health-related issues like heart attacks, physical exhaustion and illness, increased use of alcohol and drugs also arise due to stress and burnout. Similarly, some research studies indicate high job demands, long working hours, unpleasant working conditions and workload increased all the three syndromes of burnout at different professions (F. Khan, Rasli, Yasir, & Khan, 2019; Lin & Lin, 2013). On the other side lack of resources, lack of relevant knowledge, lack of recognition, insufficient reward and compensation are the main reasons for job burnout among employees (F. Khan, Khan, Kanwal, & Bukhair, 2018). Unsupportive working environment and lack of supervisor, manager, family and spousal support also increased individual burnout levels at the workplace. Job burnout among employees also increased due to role ambiguity and poor interpersonal relationships, this situation may also increase absenteeism and turnover intention among these employees.

According to Belias, Koustelios, Sdrolis, Koutiva and Eleni (2013), male employees of the banking sector experience a high level of depersonalization and low level of personal accomplishment as compare to female banking employees. While Haque and Aslam (2011) found that male employees experience more burnout and its two-syndrome depersonalization and lack of accomplishment at their workplace. In contrast, Khan, Rasli, Yusoff, and Ahmad (2015) work on university employees and found that both male and female employees felt the same level of emotional exhaustion. Some research studies indicate significant gender differences based on burnout (Lau, Yuen, & Chan, 2005), while some studies found no correlation between gender and burnout (F. Khan, et al., 2018; Taleghani, Ashouri, & Saburi, 2017).

### **H1: Gender has a significant effect on burnout dimensions.**

Based on marital status, the literature indicates both single and married employees experience the same level of job burnout (Haque & Aslam, 2011; Faisal Khan, et al., 2015; Sajadinejad, Asgari, Molavi, Kalantari, & Adibi, 2012). According to Williams and Dikes (2015) married employees facing a high level of emotional exhaustion and a low level of depersonalization. It seems that single individuals have more burnout than divorcees (F. Khan, A. M. Rasli, et al., 2017; Maslach, et al., 2001). The correlation between marital status and depersonalization was positive and statistically significant. The correlation between marital status and emotional exhaustion was stronger for those nurses with high low personal accomplishment scores. Unmarried nurses (single/divorced) could potentially show higher emotional exhaustion levels (Fuente, Ortega, Baena, Solana, Vargas and Urquiza, 2018). Mousavy and Nimehchisalem (2014) indicate that married teachers experience a high level of emotional exhaustion and depersonalization in Malaysia. On the other side, Mukundan and Ahour (2011) found that single Malaysian teachers experience a high level of emotional exhaustion.

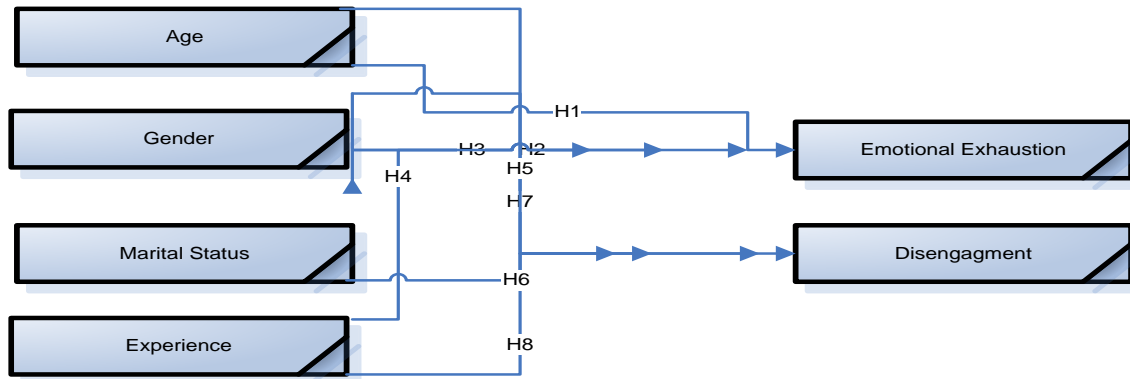
### **H2: Marital status has a significant effect on burnout dimensions.**

Age has also been investigated as another demographic variable related to burnout in many research studies and the findings of all these studies are mixed and inconsistent. Age is negatively associated with burnout among young females but positively associated with middle and aged females (Ahola, Toppinen-Tanner, & Seppänen, 2017). Brewer and Shapard (2004) found a negative correlation between age and emotional exhaustion and overall job burnout. Furthermore, the author elaborated that older employees experience a high level of job burnout as compared to younger employees. This result is supported by several research studies (Johnson & Chang, 2008; Maslach, et al., 2001; Taleghani, et al., 2017). Coetzee, Maree, and Smit, (2019), conduct a study on employees and not found any significant association between employees' age and their job burnout.

### **H3: The age of the employees working in the banking sector has a significant effect on burnout dimensions.**

Numerous research studies have considered years of experience in a job or a field as factors possibly related to employee burnout. There is a negative correlation between experience in a field and burnout (i.e., employees who have worked in a type of job or field for longer periods experience less burnout than employees who have worked in that type of job or field for shorter periods) (Belias, et al., 2013). If employees who are new to a type of worker in a particular position are more likely to experience burnout than more experienced employees. Working experience having no significant differences and correlation with job burnout among bankers (Haque & Aslam, 2011). Experience has a significant relationship with burnout dimensions like emotional exhaustion and depersonalization. As the experience of the employees increases, the burnout level has been decreased and vice versa. In simple words, it was concluded that experience has an inverse relationship with both burnout dimensions (Faisal Khan, et al., 2015).

#### H4: Experience has a significant effect on burnout dimensions.



**Figure 1: Study Framework**

### 3. Methodology

The sample was all the employees of district Swabi banks from different bank branches. Through the convenient sampling technique, a minimum of five employees was selected from every bank branch for needed information related to the study. Following Krejcie and Morgan (1975), a method for sample size and the sample size was around 178. For needed information data was collected through a questionnaire survey. For measuring burnout Oldenburg Burnout Inventory (OLBI) was used, which is an alternative inventory to the Maslach burnout inventory (MBI) (Demerouti., Mostert, & Bakker, 2010). The questionnaire has two sections. The first section was related to employees' personal information (gender, marital status, age and experience) and the second section consisted of job burnout scales adopted from OLBI. The questionnaire included twenty-three questions that measure two factors of burnout, 8 questions related to emotional exhaustion and eight questions related to disengagement. The answers to the questions were measured by five Likert scales, ranging from Strongly Disagree to Strongly Agree.

The researcher visits all private and public banks branch and distributes the questionnaire to every convenient employee. Also, provide detailed information related to variables and the questionnaire. A total of 200 questionnaires was distributed among selected respondents; out of that 190 questionnaires were returned. While some questionnaires were not completed. Therefore 178 questionnaires were ready for further analysis. The coefficient alpha reliability of the scale was used, shows in Table 1 Reliability analysis. For finding the level of job burnout syndromes which are emotional exhaustion and disengagement mean and standard deviation and for demographic variables T-test and one-way ANOVA were applied. For this analysis statistical software, Statistical Package of Social Sciences was used.

## 4. Data Analysis

### 4.1 Reliability of Data

Reliability is referring to... in current research for the calculation of reliability Cronbach's alpha was used. Many researchers believe that Cronbach's alpha is the best measure while calculating reliability. It measures the internal consistency between different scales and variables. According to Nunally and Bernstein (1978), the reliability value should be greater than 0.60. The value of Cronbach's alpha is shown in Table 1 and it was found that the whole questionnaire was highly reliable and ready for further analysis.

**Table 1: Cronbach's Alpha Reliability Test**

Variables	Cronbach's Alpha
Emotional Exhaustion	0.81
Disengagement	0.78

## Results and Discussion

Table 2 shows the demographic characteristics of selected respondents of the current study. Demographic variables include information related to gender, marital status, age and experience. For more details Table 2 shows the Frequencies of all the demographic data of the respondents. In 178 populations, Table 2 shows that 95.7% were male and 4.3% are female. In this study most of the respondents are male. Out of 178 respondents, 65 respondents are single, 167 are married, where 66 employees are single and 112 are married. Moreover, there are 55 respondents in the age of 40 and above while 15 were in the age of below 25. On the other side, the below 5 years' experience respondents were 8.4 percent while 45.5 percent were the 6 to 10 years experience.

**Table 2 Demographic Characteristics of Respondents**

Attribute	Characteristics	N	Percent
<b>Gender</b>	Male	167	93.8
	Female	11	6.2
<b>Marital Status</b>	Single	66	37.1
	Married	112	62.9
<b>Age</b>	Below 25	15	8.4
	26-30	33	18.5
	31-35	35	19.7
	36 - 40	55	30.9
	Above 40	40	22.5
<b>Experience</b>	Below 5 years	58	32.6
	6 to 10	81	45.5
	11 to 15	9	5.1
	16 to 20	18	10.1

	Above 20	12	6.7
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The finding of the study shows the level of burnout through demographic variables by using descriptive statistics and an independent sample t-test. In gender, there were two categories male and female, for this researcher used an independent t-test. According to Table 3, there were 167 males employees and 11 female employees. The mean value for males was 3.1947 and for females, the value of mean is 3.05 in emotional exhaustion. On the other side, the means of the male in disengagement was 3.61 and females have 3.43. Therefore, it is concluded that significant differences have been found based on gender in emotional exhaustion and disengagement. Moreover, both male and female employees of the banking sector experience a high level of emotional exhaustion and disengagement.

**Table.3: Descriptive Analysis and the level of Emotional Exhaustion and Disengagement based on Gender**

	<b>Gender</b>	<b>n</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>p-value</b>
<b>Emotional Exhaustion</b>	Male	167	3.1947	.57609	.007
	Female	11	3.0583	.43157	
<b>Disengagement</b>	Male	167	3.6152	.48351	.006
	Female	11	3.4303	.38271	

Moreover, the investigating emotional exhaustion and disengagement through the marital status of the individual in the banking sector, descriptive statistics and one-way ANOVA have been used. In Table 4 mean score for the single respondent is 3.4750, for the married mean score is 3.5934 with emotional exhaustion, while means of single employees are 3.37 and females have 3.47 with disengagement. Therefore, it is indicated that married employees are a high level of emotional exhaustion and disengagement in the banking sector.

**Table 4: Descriptive Analysis and level of Emotional Exhaustion and Disengagement based on Marital Status**

	<b>Marital Status</b>	<b>n</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>p-value</b>
<b>Emotional Exhaustion</b>	Single	66	3.4750	.46055	.009
	Married	112	3.5934	.50680	
<b>Disengagement</b>	Single	66	3.3720	.46055	.000
	Married	112	3.4750	.46055	

For finding the effect of employee age on burnout dimensions called emotional exhaustion and disengagement, the researcher applied descriptive analysis and One-way ANOVA to find the effect of every individual respondent's age. In Table 5  $F = 2.0567$ , and  $p\text{-value} = .002$ . Descriptive Analysis shows a high mean score (3.6543) for above 26 to 40 years employees and a low mean score for (2.5874) for employees having below 25 years. Therefore, it has



indicated that those employees who are from 26 to 40 years have experienced a high level of emotional exhaustion and disengagement as compare to others.

**Table 5: Descriptive Analysis and level Emotional Exhaustion and Disengagement based on Age**

	Age	Mean	Std. Deviation	p-value
<b>Emotional Exhaustion</b>	Below 25	2.5874	.4512	.002
	26 to 40	3.6543	.4605	
	Above 40	3.0001	.5068	
<b>Disengagement</b>	Below 25	2.5874	.4432	
	26 to 40	3.7008	.5539	
	Above 40	3.1021	.4698	

Table 6 shows the difference between two dimensions of burnout emotional exhaustion and **disengagement**. In the table F-test value for emotional exhaustion is significant at  $p < 0.001$  level where ( $F(4, 174) = 5.556$ ), for disengagement the F value was ( $F(4, 174) = 6.998$ ).

**Table6: One-Way ANOVA of Age and Emotional Exhaustion and Disengagement**

		Sum of Squares	df	Mean Square	F
Emotional Exhaustion	Between Groups	5.232	4	1.198	5.556
	Within groups	86.322	174	.332	
	Total	91.554	178		
Disengagement	Between Groups	2.123	4	.915	6.998
	Within groups	85.931	174	.334	
	Total	88.054	178		

For investigating the level of emotional exhaustion and disengagement based on the experience of an individual in the banking sector, the researcher used descriptive analysis and One-Way ANOVA. Table 7 shows a high score of emotional exhaustion and disengagement having means 3.4886 and 3.4397 of employees whose experience is between 6 to 10 years and the standard deviation value is .5734 and .5362. On the other side, a low level exists in the employees having above more experience than 20 years, where the means are 3.2032 and 3.3993, while standard deviations are .3883 and .4123. Moreover, the values are significant. Therefore, the results indicated that a significant

difference has been found in the level of emotional exhaustion and disengagement based on employees' experience.

**Table 7: Descriptive Analysis and Experience and Emotional Exhaustion and Disengagement**

Items	Experience	Mean	Std. Deviation	Sig
<b>Emotional exhaustion</b>	Below 5 years	3.3781	.3987	.001
	6 to 10 years	3.9182	.5734	
	11 to 15 years	3.0098	.4628	
	16 to 20 years	3.0129	.4797	
	Above 20 years	3.2032	.3883	
<b>Disengagement</b>	Below 5 years	3.4294	.4327	.002
	6 to 10 years	3.4397	.5362	
	11 to 15 years	3.4186	.5235	
	16 to 20 years	3.4183	.5147	
	Above 20 years	3.3993	.4123	

Table 8 shows the difference between two dimensions of burnout emotional exhaustion and **disengagement**. In the table F-test value for emotional exhaustion is significant at  $p < 0.001$  level where  $(F(4, 174) = 6.080)$ , for disengagement the F value was  $(F(4, 174) = 2.237)$ .

**Table 8: One-Way ANOVA of Experience and Emotional Exhaustion and Disengagement**

		Sum of Squares	df	Mean Square	F
Emotional Exhaustion	Between Groups	4.432	4	1.435	6.080
	Within groups	88.453	174	.443	
	Total	92.885	178		
Disengagement	Between Groups	.794	4	.753	2.237
	Within groups	87.482	260	.336	
	Total	90.492	264		

#### 4. Discussions and Conclusions

To determine the key factors of emotional weariness and disengagement among personnel working in the banking sector in the district Swabi, Khyber Pakhtunkhwa, Pakistan, using demographic data such as age, marital status, experience, and gender. The current study's

findings revealed the level of burnout, particularly emotional exhaustion and disengagement, among individual employees based on demographic data. The researcher used Descriptive Analysis, Independent Sample t-test, and One-Way ANOVA to achieve the said objectives. For both males and females, a high level of burnout is experienced. Furthermore, the result elaborated that there is no difference in burnout between male and female bank personnel.

The second objective of the study was to investigate the effect of marital status on emotional exhaustion and disengagement among banking employees. Descriptive statistics and one-way ANOVA were used by the researchers. Results indicated that a significant difference in burnout between single and married. Moreover, it has been concluded that married employees are a high level of emotional exhaustion and disengagement compares to single employees.

In addition, finding the age of employees in the banking sector, who are emotionally exhausted and disengaged. According to the result of the current study, the researcher concluded that 26 to 40 years, banking sector employees having a significantly high level of emotional exhaustion and disengagement. Furthermore, it has indicated that those employees who are between the age of 26 to 40 are easily affected by stress in the workplace and experience a high level of emotional exhaustion and disengagement more than compared to other employees working in the banking sector.

To examine the emotional exhaustion and disengagement of every individual working in the banking sector based on experience. The result for employees' experience shows that employees experience emotional exhaustion and disengagement exists in the employees whose experience is within 6 to 10 years in the banking sector.

## **5. Limitations and Recommendations**

This research will serve as a foundation for future research that is more systematic and comprehensive. Moreover, employees in Pakistan's banking sector will benefit from the current study. This research study will contribute to the body of knowledge in both literature, methods and provide information on the banking sector.

Every study has limitations. Therefore, this study is not exempted from limitations. These limitations are; one of the constraints is that the data was only collected once for a specific purpose. Secondly, the study focused only on one province in Pakistan, where data was collected from banking sector employees in the province Khyber Pakhtunkhwa, district Swabi, Pakistan. Therefore, the findings of this study are only applicable to the people that were polled, and they are also only applicable to Pakistani banking sector personnel. Therefore, the result of the study is limited to the banking sector and cannot be generalized to other sectors in Pakistan. Furthermore, the researchers recommended regarding the sample and sample should be from other cities and provinces of Pakistan. Moreover, the researcher recommended more studies on the issue of burnout must conduct in other sectors in Pakistan.

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