ANALYZING THE IMPACT OF JOB BURNOUT ON JOB SATISFACTION – A STUDY ON INDIAN BANK EMPLOYEES

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Abstract:

Job Burnout is viewed as a state of physical, emotional and mental exhaustion in employees working in emotionally challenging situations. Many studies have found Job Burnout to cause Job dissatisfaction in employees; subsequently resulting in unfavourable consequences like increased employee turnover, reduced productivity and absenteeism among employees (Jackson & Maslach, 1982; Shirom, 1989).

The primary objective of this paper study is to study the impact of Job Burnout on Job satisfaction of bank employees in India. Banks are the backbone of our country and they need to be operating at an optimum level. Despite the increase in the research area of Burnout worldwide, in the Indian context, little data is available to understand and analyse the direct impact of Job Burnout on Job satisfaction of bank employees. An attempt has been made to explore the causes that might lead to the Burnout phenomena in Indian bank employees. The primary data was collected from two hundred fifty one bank employees across different regions of the country, using questionnaires and informal discussions. Cronbach Alpha test, Pearson Correlation Analysis and Regression were used to analyze the data. The finding of the study revealed that of the three Burnout components (Exhaustion, Cynicism and Personal Accomplishment) that were studied, Emotional Exhaustion had a significant impact on Job Satisfaction of Indian Bank employees.

Keywords: Job Burnout, Job satisfaction, Emotional Exhaustion, Personal Accomplishment, Cynicism
Introduction of topic

Job Burnout is a state of physical, emotional and mental exhaustion in employees who work in emotionally demanding situations. It may also be viewed as a prolonged response to chronic emotional and interpersonal stressors on the job. Burnout, however, is not an objective phenomenon; rather it is viewed as a subjective experience since it depends upon the individual's cognitive appraisal of the burnout agents. Mostly it is defined by three dimensions of **exhaustion, cynicism, and inefficacy** (Maslach, Schaufeli, & Leiter, 2001).

When people describe themselves or others as experiencing burnout, they are most often referring to the experience of stress or exhaustion. Of all the aspects of burnout, stress is the most widely reported and the most carefully analysed. Stress is the result of interaction between the individual and their environment and in modern times the most common environmental stressors relate to one’s job or place of work. **Exhaustion or Stress** refers to feelings of being overextended and depleted of one’s emotional and physical resources. However, the fact that stress is a necessary decisive factor for burnout does not mean it is sufficient. Simply focusing on the individual stress component, might be misleading.

Most often, distancing oneself is an immediate reaction to stress and one tends to develop a negative attitude towards people and system (cynicism/depersonalization). **Cynicism** has been found consistently in burnout research, across a wide range of organizational and occupational settings (Maslach, Schaufeli & Leiter, 2001). **Inefficacy**, on the other hand, appears to be a function, to some degree, of either exhaustion (stress), cynicism, or a combination of the two (Byrne 1994, Lee & Ashforth 1996). However, in other job contexts, inefficacy appears to develop in parallel with the other two burnout aspects, rather than sequentially (Leiter 1993). The lack of efficacy seems to arise from a lack of power or relevant resources, whereas stress (exhaustion) and cynicism emerge from the presence of work overload and social conflict.

Burnout was regarded as an important social problem by experts, long before it became a focus of organized study. In modern times, Job Burnout is increasingly seen as a serious occupational hazard which can impair both health and work performance (Sauter & Murphy, 1995).

Rationale of the study

Burnout is a process rather than an event, a disorder that gradually worsens over a prolonged period of time. In recent times, the most commonly recognized definition of Burnout is the one by Malachi, Schaufeli & Leiter (2001) which involves three aspects or components of Job Burnout, namely- Exhaustion, Cynicism and Personal Accomplishment.

Job Satisfaction, on the other hand focuses on all the positive feelings that an individual has about his/her job. Scholars worldwide describe this concept in terms of employees’ perceptions of their working environment, promotion opportunities, relations, and salary. If not appropriately addressed, Burnout may lead to Job dissatisfaction among employees. Subsequently it may lead to multitude dysfunctional consequences resulting in increase in employee turnover, reduced productivity and absenteeism (Jackson & Maslach, 1982; Shirom, 1989).
Banks are the backbone of any growing economy. The increasing stress in the banking sector is a major reason leading to higher level of burnout among bank employees (Khattar et. al., 2011). If the prevailing issue of Job Burnout among bank employees is not properly and timely addressed, it may create a feeling of dissatisfaction amongst them subsequently leading to undesirable consequences.

Worldwide several researches have been conducted to examine stress and Job Burnout among employees. However, in Indian context little data is available on burnout in bank employees and its causes. Also, the relationship between Job Burnout and Job Satisfaction among bank employees needs to be explored. The present study bridges this research gap by exploring the reasons that might lead to burnout and examining the impact of Burnout on Job satisfaction amongst bank employees in India.

Scope of the proposed study:

One’s occupation and workplace is potentially the main source of stress for employees in any sector (Leiter & Maslach, 1999). Employees inability to cope with stress, results into Burnout (Khattar et. al., 2011). In the banking sector employees are more prone to stress largely due to the amount of time they spent in their respective banks.

Post liberalisation there has been significant progress in several areas of the banking sector. The growing Indian economy has revitalised the banking sector, which has seen rapid growth with strong contribution from all the three sectors of banks, namely, government banks, private banks and foreign banks.

In fact, under the new government, the banking sector has undergone significant operational and structural reforms in India. The multiple reforms [like a) Pradhan Mantri Jan Dhan Yojana allowing foreign banks to invest in local private lenders & supranational institutions like LIC, up to a limit of 10 per cent (RBI ordinance, May 2016) c) aggressively improving technology infrastructure of banks (including Public sector banks) to improve customer experience & gain competitive advantage d) Demonetisation etc.] Required bank employees to put in extra labour and hours of work to ensure smooth implementation of these policies. The stress involved in this job, subsequently leading to burnout in employees can adversely impact the effective working of the banking system.

The scope of this study thus includes an understanding of the factors that might lead to the Job Burnout in Indian bank employees. Also, by methodically examining the relationship between Burnout and Job satisfaction among bank employees in India, the management can take informed decisions for the betterment of its employees, their respective bank and society in general.

Review of work already done on the subject- literature review

Excessive workload, time pressure and role ambiguity are often associated with Job burnout. In the study of burnout and job stress the authors in their study, (Leiter & Maslach (1999); Maslach & Leiter(1997)) identified six key domains of Job Burnout, namely- workload, control, reward, community, fairness, and values.

Job Burnout can have significant dysfunctional consequences leading to increase in employee turnover, reduced productivity (both in terms of quality and quantity) and absenteeism (Jackson & Maslach, 1982; Shirom, 1989). Hence, there is a dire need to understand the conditions and factors that might lead to Burnout in an organizational setup.
The International Context

Promoting intrinsic motivation using different motivation factors can protect against professional burnout (Chivato et. al., 2011). To examine the roles of generic and occupational specific job demands and various work-related sources that might lead to burnout, a study was conducted by Sundin, Hochwalder and Lisspers (2011). The sample of the study comprised of registered nurses in Sweden. The findings of the study revealed that the multivariate analyses, quantitative job demands and professional worries were associated with emotional exhaustion. Also, over a period of time, poor co-worker support was seen to be associated with depersonalization.

In another research, Akhtar and Lee (2010) studied job demands-resources model and the conservation of resources model of job burnout into a unified theoretical framework. The data collection was done through a mail questionnaire survey from nurses holding managerial positions in the Hospital Authority of Hong Kong. Core job burnout dimensions, namely, emotional exhaustion and depersonalization were studied using structural equation modelling test. The result of the tests suggested that job demands and job resources had differing effects on the burnout dimensions. The effect of job demands was stronger and partially mediated the effect of job resources.

Yurur and Sarikaya (2012) in their research examined the impact of workload, role ambiguity, and social support on social workers' burnout, in Turkey. For the purpose of the study, data were collected from 222 social workers who were members of the Association of Social Workers in Turkey. The findings of the study revealed that workload might predict emotional exhaustion, depersonalization sub-dimensions of burnout, but not personal accomplishment. Role ambiguity was found to be positively associate with emotional exhaustion and depersonalization, and negatively related to personal accomplishment. Social support from supervisor led to increased personal accomplishment and decreased emotional exhaustion.

Job satisfaction is defined as an attitude that employees have towards their job and is directly tied to individual needs, including equitable rewards, challenging work, and a supportive work environment and colleagues (Sharma &Jyoti, 2006; Ostroff, 1992). According to Singh and Sharma (1986) job satisfaction may be defined in terms of social and economic status, economic and post-retirement benefits, facilities in terms of medical care, security, promotion, future, working conditions, freedom of expression and place of posting. In their research, Onyett, Pillinger and Muijen (2011) identified lack of resources and workload pressures as two main aspects of Job burnout that remain the most consistent source of Job dissatisfaction among health workers.

Burnout and the other negative aspects of the job of health care staff may have major behavioural and health implications. Piko (2006) conducted a study to examine the interrelationships among burnout, role conflict and job satisfaction among health care staff in two major hospitals in Szeged, Hungary. Questionnaires were administered to 450 health care staff among which 55.7% were registered nurses. In all, 201 responses were received and analysed. The data was analysed using correlation and multiple regression analyses. The findings of the study indicated that Burnout, particularly emotional exhaustion was strongly related to job dissatisfaction. While job satisfaction was a negative predictor of each type of burnout subscale, role conflict was a factor contributing positively to emotional exhaustion and depersonalization scores.
High levels of burnout are often linked to negative psychological indicators. A study was conducted by Moya-Albiol, Serrano and Salvador (2010) to compare job satisfaction and the cortisol awakening response (CAR) in teachers scoring high (HB) and low (LB) on burnout. The study was conducted in Valencia (Spain) and sample consisted of 64 full time school teachers. The questionnaires comprising of Maslach Burnout Inventory (MBI) and the Occupational Stress Indicator (OSI) were subjected to these teachers. The collected data was analyzed using t-test and Anova. The findings of the study emphasized that teacher with high scores on burnout, although not clinically diagnosed, clearly showed job dissatisfaction when compared with LB teachers. When considering the whole sample, depersonalization and emotional exhaustion correlated negatively and personal accomplishment positively with each subscale of the job satisfaction questionnaire while CAR did not correlate significantly with both burnout subscales and job satisfaction.

The Indian Context

Srivastava (2011) in her study explored the relationship between Job Burnout and Job Satisfaction as moderated by Mentoring. The study was conducted on a sample of 300 managers belonging to different randomly selected Private sector Organizations of Delhi and MP states in India. The Participants were all male members with average age of 38 years. The participants belonging to different departments of the Organizations were administered questionnaires during the office hours. SPSS was used to analyze the questionnaire data. Questionnaire was used to obtain data on three variables in the study: Job Satisfaction, Job Burnout and Mentoring. Job Satisfaction was considered as the dependent variable while Job Burnout and Mentoring were considered as independent variables. Variables were assessed using three validated instruments. Descriptive statistics, Factor Analysis, Pearson Product Moment Co-relation and Hierarchical regression analyses was used to analyze data. The findings of the study revealed that Job Burnout was negatively related to Job Satisfaction and Mentoring moderated the relationship between Job Burnout and Job Satisfaction.

Verma (2011) in her research studied the impact of mentoring as an intervention programme on burnout and Job satisfaction among Indian Lawyers. For the purpose of this study, the researcher identified and selected lawyers suffering through high job stress and burnout. A sample comprising of 600 lawyers were selected from different courts of Himachal Pradesh. The lawyers scoring above mean +14 SD assessed through stress and burnout questionnaire and mean -14 SD assessed through job satisfaction questionnaire were selected and randomly assigned to the experimental (treatment) and control (non-experimental) groups. The subjects in the experimental group were exposed to an intervention programme to reduce job stress and burnout to improve job-satisfaction. No-help group was not exposed to any intervention or treatment. The intervention programme included the self-help intervention techniques. The study concluded on a positive note resulting in effectively reducing stress and burnout and a significant increase in job satisfaction arising out of self-help intervention programme.

In the banking sector, Khattaret. al. (2011) conducted a research to examine occupational stress and Burnout among commercial bank employees of Pakistan. Data on stress and Burnout was collected from 237 employees from different commercial banks. Data was analyzed using correlation and regression statistical tools. The findings of the study identified that long working hours, workload, technological problem at work; inadequate salary and time for family are the significant sources of stress in the banking sector. All these stress components significantly predicted burnout in the Pakistan’s banking sector. Also, the
significant symptoms of burnout as revealed by the results were headache, back pain, extreme tiredness, and sleep disturbance. This study clearly pointed out that increasing stress in the banking sector could lead to higher level of burnout

**Objectives of the study:**

The main objectives of this study are:

- To study Job Burnout among Indian bank employees.
- To examine the factors that cause Job Burnout among Indian Bank employees
- To study the impact of Job Burnout on Job Satisfaction among Indian Bank employees.

**Research methodology:**

**Tools and techniques of research**

A descriptive study of employees of public and private sector banks was conducted as per convenience sampling covering the banks from various states of the country.

**Research design**

Descriptive Research Design has been deployed for the study.

Primary Data was collected through-

a. **Questionnaire method:** A comprehensive questionnaire was prepared and bank employees across India were administered the questionnaire.

b. **Interview method:** Employees from public and private sector banks were interviewed to understand the ground realities and for getting a personal touch for the research.

c. Collection of data was through both online and offline mode

**Sampling:**

**Sampling Population:**

The employees in both the Public and Private sector Indian Banks.

**Sampling technique:**

Non-probability sampling: Convenience and Snowball sampling.

**Sample Size**

251 bank employees from across different Indian states

**Data collection method**

Questionnaire, Unstructured and Informal Interviews

**Data Analysis tool**
Cronbach Alpha test, Pearson Correlation Analysis and Regression

Finding and Analysis:

In all two hundred fifty one (251) bank employees from different states of India were the respondents of this study. The respondents included 113 employees from Private sector banks and the remaining 138 from Public sector banks. The employees were administered questionnaires and around eighteen respondents were also informally interviewed about the existing practices and policies related to working hours, working conditions, reward system, autonomy etc. in their respective banks. Majority of the respondents were Male (73.3 percent). Nearly 38 percent (95) of respondents were in the age group of 31-35 while 30 percent (75) of respondents were in the age group of 25-35. Almost 50 percent of the respondents belonged to Lower management.

The revised Maslach Burnout Inventory, constructed by Christina Maslach and Susan E. Jackson (1981) was selected to measure the concept of burnout since it is the most popular and widely used scale in burnout research. The format for the Maslach Burnout Inventory (MBI) scale consists of a 22-item questionnaire, which are statements of feelings related to work involving three independent aspects of burnout syndrome: Emotion Exhaustion (9 items), Personal Accomplishment (8 items), and depersonalization (5 items). However, for this study MBI scale was adapted, 22 items of Burnout Inventory scale were reduced to ten—Emotion Exhaustion (4 items), Personal Accomplishment/Inefficacy (3 items) and Cynicism/depersonalization (3 items). The same was done to suit the undertaken research in relation to banking sector.

The Job Satisfaction Scale as developed by Scott Macdonald and Peter Macintyre (1997) was used. It is a 10 item scale used to assess employee attitude about job and aspects of job. Facets like, Pay, Rewards, co-workers, job security are included in the questionnaire.

The measurement scales (Job Burnout, job satisfaction) were subjected to Cronbach’s alpha test to measure internal consistency of scale items and measure of scale reliability. For Job Burnout scale the Cronbach alpha reliability score (combined for all three components) was 0.74. For the three subscales, Cronbach alpha value was 0.78 for Emotion Exhaustion, 0.64 for Personal Accomplishment and 0.66 for Cynicism. For Job Satisfaction the Cronbach alpha reliability score was 0.85. The result established the internal consistency for all the constructs since the values were close to and above conventional cut-off of 0.7

Pearson Correlation Test

The Burnout components {Emotional Exhaustion (EE), Personal Accomplishment (PA), and Cynicism (C)} were subjected to Pearson correlation test to calculate their linear interdependence with the dependent variable of Job satisfaction. The correlation coefficient (r) value for Emotional Exhaustion and Job Satisfaction came out to be -0.202. The 'r' value
for Personal Accomplishment and Job satisfaction was 0.41 and for Cynicism and Job satisfaction ‘r’ value was calculated as -0.20.

The results revealed that the Burnout component - **Personal Accomplishment** has a positive significant association or relation with Job satisfaction (r value greater than 0). The negative value of ‘r’ for burnout components - Emotional Exhaustion Job satisfaction and Cynicism Job Satisfaction indicates negative association of these components (EE & C) with Job Satisfaction. This result was in line with previous burnout studies (Hudek et. al., 2006)

**Table 1– Descriptive Statistics and Correlations**

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>SD</th>
<th>AEE</th>
<th>APA</th>
<th>AC</th>
<th>AJS</th>
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<tbody>
<tr>
<td>AEE</td>
<td>3</td>
<td>.86</td>
<td>(.78)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>APA</td>
<td>3.54</td>
<td>.73</td>
<td>.001</td>
<td>(.64)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AC</td>
<td>2.68</td>
<td>.86</td>
<td>.65**</td>
<td>-.08**</td>
<td>(.66)</td>
<td></td>
</tr>
<tr>
<td>AJS</td>
<td>3.33</td>
<td>.63</td>
<td>-202**</td>
<td>.41**</td>
<td>-.20**</td>
<td>(.85)</td>
</tr>
</tbody>
</table>

N= 251

** Correlation is significant at the 0.01 level (two-tailed)

**Regression**

Regression analysis was carried out to demonstrate the relative predictive value of each of the predictors. The regression analysis has yielded results on the most potent predictors, individuals positive and negative contribution with the level of significance and the total percentage of variance $R^2$ that all the predictors together explain. The results showed that Job Satisfaction was positively and significantly related to Emotional Exhaustion (EE) at p < 0.05 and Personal Accomplishment (PA) at p<0.001 independent variables. However, Job Satisfaction was not significantly related to Cynicism (C) with p value 0.354.

The result of multiple regressions is presented in Table II and Table III

**Table II**

<table>
<thead>
<tr>
<th>Coefficients⁸</th>
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<tbody>
<tr>
<td>Unstandardized Coefficients</td>
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<tr>
<td>Model</td>
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<tr>
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<tr>
<td>1</td>
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<tr>
<td>EE</td>
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</tbody>
</table>
Discussion:

The present study examined the impact of Burnout on employee Job satisfaction among Indian banks employees. The sample of the study included the bank employees from different states of the country. The results of the study showed that the burnout components of Emotional exhaustion and Cynicism had an inverse relation with Job satisfaction. This clearly brought to light the fact that stress and feelings of depersonalisation among Indian bank employees were source of Burnout and reduced Job Satisfaction among them. Also, the positive or linear correlation between Personal Accomplishment and Job Satisfaction indicated that Personal Accomplishment could be a strong predictor of Job Satisfaction among bank employees in India.

Another important finding of the study revealed that Emotional Exhaustion and Personal Accomplishment had positive and significant relation with Job Satisfaction. This indicates that any increase or decrease in the values of these independent variables has subsequent impact on the dependent variable of Job Satisfaction. However, the independent variable of Cynicism had no significant relation with Job Satisfaction. This reveals that an increase or decrease in the feelings of Cynicism among employees does not have a subsequent effect on Job Satisfaction.

From the above results and findings, it may be clearly inferred that in relation to Burnout in Indian bank employees, Emotional Exhaustion is one component which highly influences the feeling of Job Satisfaction. The management thus need to take proper measures to reduce the feeling of exhaustion in bank employees. Reduced exhaustion would lead to subsequent increase in job satisfaction. This in turn would motivate the employees would put in their best and perform to their optimum level in achieving personal and Organisational goals.

During casual interviews with some private and public sector bank employees it came out that in some cases although employees might be feeling fatigued and sense of cynicism, but if they had the required authority, autonomy and sense of purpose in their work they were satisfied with their job. Out of eighteen respondents who were interviewed, the employees of...
public sector banks displayed greater burnout compared to their counterparts in the private sector. The reason for same could largely be attributed to extended working hours to ensure smooth implementation of policies, tight schedules, transition phase in technology improvement etc. in Public sector banks. Also, the public sector bank employees felt a greater sense of worth. This was a positive sign indicating that though the public sector bank employees were under stress and felt a sense of depersonalization, yet they felt a sense of accomplishment and usefulness.

Limitations of this study

The major drawback of the present research was that it only studied the relationship between Burnout components and job satisfaction, although there could be other variables contributing to Job Satisfaction among employees like job performance, organizational commitment etc. Another limitation was seen to be fewer samples of female respondents. Out of a total sample of 251 bank employees, only 67 (27 percent approx.) of the respondents were females. An increased sample size of female respondents spread across different Indian states can aid in authenticating the results across genders and can also add to the further scope of the research in analysing if Burnout varies across genders.

Implications of this study

One clear implication of this study is that exhaustion and feelings of depersonalization (arising due to attitude of indifference towards customers and management) can lead to dissatisfaction among bank employees. Hence, to ensure that employees perform to their optimal level, management has to make efforts to reduce the burnout feeling which can result in increased Job satisfaction among employees. Also, since Emotional exhaustion was found to be an important component affecting the Job Satisfaction of employees, steps in the right direction need to be taken to reduce the exhaustion in bank employees.

Also, increased sense of Personal Accomplishment was seen to lead to increased Job Satisfaction. Hence the HR and the management of both public and private sector banks has to ensure that their policies are such which create a sense of purpose, personal worth and autonomy among employees.

References:


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