

# “IMPACT OF JOB BURNOUT ON JOB SATISFACTION AMONG SELECT PRIVATE SECTOR BANK EMPLOYEES, COIMBATORE”

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**Abstract:** *The introduction of Financial Sector Reforms gave a breakthrough in the operation of the Indian banking industry. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the said transformations have affected the social, economic and psychological domains of the bank employees and their relations. Due to the continuous work pressure, the employees get gradually emotionally depleted and missing the motivation and commitment. This results in job dissatisfaction. The present paper attempted to examine the relationship between job satisfaction and job burnout in select private sector bank employees in Coimbatore district. Employees are the important assets determining the success of any organisation due to the level of pressures. With the increasing competition, the organizations attempt to exploit their potential to their maximum which elevates the stress level leading to more burnout, particularly high among private sector bank employees.. However, the continuous pressure on job results in the job dissatisfaction, or frustration, job stress and ultimately job burnout. Hence, it becomes pertinent to analyse what is the level of job burnout among employees and whether there is any significant impact on job satisfaction on employees of the select private sector banks. The objectives are to examine the impact of job burnout on job satisfaction among employees working in select private sector banks and to analyze the improvement needed to elevate the employees personal wellbeing. The study is exploratory in nature and depends upon primary data. Multistage sampling procedure was adopted to collect the data from the select banks located in and around Coimbatore District of Tamil Nadu. Based on stratification taking into consideration the designation of the respondents in each branch viz. Administrative Executives, Marketing Executives and Executive was uniformly selected using Stratified Proportionate Random Sampling Technique. The total samples identified among the private sector banks were 75 employees. Statistical tools used are Simple Percentage method, Correlation, Regression and Garrett Ranking Method. This paper concludes that personal burnout is found to have high significant impact on job satisfaction which shows means the private sector banks need to safeguard their employees making them physically enthusiastic, emotionally high by making them physically strong and healthy which also can help them achieve work life balance and personal wellbeing.*

**Key words:** Private sector banks, Job Burnout, Job Satisfaction, etc.

## 1. INTRODUCTION

The introduction of Financial Sector Reforms gave a breakthrough in the operation of the Indian banking industry. During this period, the concept of banking has drastically changed from a business dealing with money transactions to a business related to information on financial transaction. While there is an extensive literature on the impact of technological innovation and applications of information and

communications technologies on the banking sector of some industrial countries the literature on technology in Indian banking is scant at best. The customer is interested in knowing how the bank and its products are beneficial. It becomes necessary for a bank to differentiate its products from others. The operational excellence is a key factor for effective differentiation from the competition with the support of technology.

Burnout has been defined as a specific kind of occupational stress in human service professionals, which results from the demanding and emotionally charged relationships between caregivers and recipients (**Maslach and Jackson 1986**).

The term 'Job Satisfaction' came in vogue in 1935 with the publishing of a book "Job Satisfaction" by **Hoppock**. He was the first industrial psychologist to provide the concept of job satisfaction. He defined it as "any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with the job."

Researchers found that burnout negatively impacts employees' job attitudes and leads to undesirable behaviors, such as lower job involvement, reduced task performance, and increased turnover intentions (**Wright and Cropanzano 1998**). The burnout does not happen suddenly or in one day. Due to the continuous work pressure, the employees get gradually emotionally depleted and missing the motivation and commitment (**Maslach and Leiter 2005**). This results in job dissatisfaction. . In a service industry the employees who are highly motivated and committed to the organization provide excellent quality customer services and keeping the customer happy and satisfied is always positive for a business (**Faizan Mohsan et al 2011**). The present paper attempted to examine the relationship between job satisfaction and job burnout in select private sector bank employees in Coimbatore district.

## 2. LITERATURE REVIEW

In recent years, increasing attention has been paid to the phenomenon of burnout, particularly in human services professions. Burnout appears to be a response to interpersonal stressors on the job, in which an overload of contact with people results in changes in attitudes and behaviors toward them. More specifically, burnout has been defined as a syndrome of emotional exhaustion, depersonalization, and a reduced sense of personal accomplishment that can occur among individuals who work with people in some capacity (Maslach and Jackson 1986).

**Maslach and Jackson**, studied three different types burnout which are "Emotional exhaustion" refers to feelings of being emotionally overextended and drained by one's contact with other people. "Depersonalization" refers to an unfeeling and callous response toward these people, who are usually the recipients of one's service or care. Thirdly, "reduced personal accomplishment" refers to a decline in one's feelings of competence and successful achievement in one's work with people. These three aspects of the burnout syndrome have been the focus of numerous research studies investigating the causes and outcomes of burnout

**Sell and Cleal** in their study entitled "Job Satisfaction, Work Environment, and Rewards: Motivational Theory Revisited" examined the job satisfaction integrating economic and work environment variables. Results showed that psychosocial work environment factors, like information about decisions concerning the work place, social support, and influence, have significant impacts on the level of job satisfaction. Maximizing rewards did not compensate public employees to an extent that ameliorated the negative effects on job satisfaction of experiencing low levels of any of these factors whereas influence did not impact job satisfaction of private employees.

**Sowmya and Panchanatham** in their study entitled "Factors Influencing Job Satisfaction of Banking Sector Employees in Chennai, India" studied job satisfaction of employees in new private sector and select

public sector banks specifically in the banking sector of the main metropolitan city named Chennai. Banks are the backbone of our country and therefore their contribution to the nation should be to the fullest. The researcher has done a factor analysis using principle component method to find out the different factors that affect the job satisfaction of banking sectors employees. The study reveals that job satisfaction is dependent on supervisor behavior, coworker behavior, pay and promotion, job and working condition and organizational aspects. In the case of job satisfaction aspects the commercial banks perceived pay and promotion are indispensable factors to decide their satisfaction level. The employees have significant inclination towards optimistic supervisory behavior and pleasant organizational setup. Banks, being the financial backbone of the country, will be ruined only by such meager percentage of less satisfied people. If less job satisfaction is not cared for, then it would automatically lead to job dissatisfaction and therefore it would lead to negligent behavior and turnover of employees.

### 3. STATEMENT OF THE PROBLEM

Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the said transformations have affected the social, economic and psychological domains of the bank employees and their relations. Due to liberalization in policies of licensing procedures by Reserve Bank of India, (Central Banking Authority of India), a lot of new banks have entered into this sector and hence, making the environment very competitive. In order to compete in the current environment, banks are in a position of making huge profits so that will help them to compete and survive. Employees are the important assets determining the success of any organisation due to the level of pressures. With the increasing competition, the organizations attempt to exploit their potential to their maximum which elevates the stress level leading to more burnout, particularly high among private sector bank employees.. However, the continuous pressure on job results in the job dissatisfaction, or frustration, job stress and ultimately job burnout. Hence, it becomes pertinent to analyse what is the level of job burnout among employees and whether there is any significant impact on job satisfaction on employees of the select private sector banks.

### 4. OBJECTIVES OF THE STUDY

- i. To examine the impact of job burnout on job satisfaction among employees working in select private sector banks.
- ii. To analyze the improvement needed to elevate the employees personal wellbeing

### 5. METHODOLOGY

The study is exploratory in nature and depends upon primary data. In the present study, extensive use of primary data was collected systematically. With the help of five point Likert Scale, descriptive research design has been adopted. The survey questionnaire was circulated among the sample bank employees of the specific banks were asked to examine each item and determinants contributing towards stress in their job through the survey instrument. Multistage sampling procedure was adopted to collect the data from the select banks located in and around Coimbatore District of Tamil Nadu. Based on stratification taking into consideration the designation of the respondents in each branch viz. Administrative Executives, Marketing Executives and Executive was uniformly selected using Stratified Proportionate Random Sampling Technique. The total samples identified among the private sector banks were 75 employees. Statistical tools used are Simple Percentage method, Correlation, Regression and Garrett Ranking Method.

## 6. LIMITATIONS OF THE STUDY

- The primary data were collected by adopting a stratified random sampling technique. The normal sampling errors found in such techniques are also associated with this study.
- Further, the conclusions drawn from the study are applicable only to the area studied or any other similar situation and wide generalization to other dissimilar areas is not desirable.

## 7. RESULTS OF ANALYSIS

### 7.1. Demographic Variables

Employees working in select private sector banks whose demographic characteristics are classified based on their age, gender, education, professional role, experience and monthly income are presented in the below Table 1.

**Table 1: Demographics of the Employees working in select private sector banks**

Sl. No.	Demographics	No. of Employees (75 Nos.)	Percentage (100%)
<b>1.</b>	<b>Age</b>		
	Upto 30 years	28	37.3
	31 to 50 years	31	41.3
	Above 50 years	16	21.3
<b>2.</b>	<b>Gender</b>		
	Male	32	42.7
	Female	43	57.3
<b>3.</b>	<b>Educational Qualification</b>		
	Under Graduate	45	60.0
	Post Graduate	14	18.7
	Others (Semi-Professionals, Professionals, Drs., M.Phils.)	16	21.3
<b>4.</b>	<b>Professional role</b>		
	Executive: Administration	25	33.3
	Marketing Executive	29	38.7
	Executive Officer	21	28.0
<b>5.</b>	<b>Years of Experience</b>		
	Less than 3 years	17	22.7
	3 to 6 years	39	52.0
	More than 6 years	19	25.3
<b>6.</b>	<b>Monthly Personal Income</b>		
	Less than Rs.20000	29	38.7
	Rs.20001 to 30000	29	38.7
	Rs.30001 to 40000	17	22.7

Source: Computed from Primary Data

It is understood from the Table-1 based on the age of the employees, maximum (41.3%) of the executives working in select private sector banks fall in the age group of 31 to 50 years, 37.3% of them are in the age group upto 30 years and the remaining 21.3% of them are in the age group above 50 years. It is evident that most (57.3%) of the executives are female and 42.7% are male. It is understood that most (60%) of the executives are under graduates, 21.3% of the respondents having other qualifications (Semi-Professionals, Professionals, Doctorates., M.Phils., etc.) and the remaining 18.7% of the respondents are post graduates. It is found that maximum (38.7%) of the employees are Marketing Executives, 33.3% of the respondents are working as Executive: Administration and the remaining 28% of the respondents are working as Executive Officers. It is clear that more than half (52%) of the employees are having experience between 3 and 6 years, 25.3% of them are having experience more than 6 years and the remaining 22.7% of the employees are having experience less than 3 years. It is observed that equal number (38.7%) of employees are having monthly income of less than Rs.20,000 and monthly income between Rs.20,001 and Rs.30,000 while the remaining 22.7% of the employees are having income between Rs.30,001 and Rs.40,000. None of the respondents stated more than Rs.40,000.

## 7.2. Correlation

**Table 2: Correlation between Job Burnout and Job Satisfaction**

	Work Environment	Monetary Benefits	Non-Monetary Benefits	Career Advancement	Personal Wellbeing	Personal Burnout	Work-related Burnout	Client-related Burnout
Work Environment	1	.337**	.277*	.394**	.588**	.447**	.431**	.383**
		.003	.016	.000	.000	.000	.000	.001
		75	75	75	75	75	75	75
Monetary Benefits		1	.403**	.263*	.440**	.375**	.278*	.344**
			.000	.022	.000	.001	.016	.003
			75	75	75	75	75	75
Non-Monetary Benefits			1	.457**	.385**	.187	-.076	.043
				.000	.001	.108	.517	.714
				75	75	75	75	75
Career Advancement				1	.336**	.264*	.233*	.310**
					.003	.022	.044	.007
					75	75	75	75
Personal Wellbeing					1	.357**	.333**	.312**
						.002	.003	.006
						75	75	75
Personal Burnout						1	.625**	.550**
							.000	.000
							75	75
Work-related Burnout							1	.659**
								.000
								75
Client-related Burnout								1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

It is observed from the Table-2 the level of correlation between Job Satisfaction and Job Burnout which shows positive significant low correlation between Work Environment and Monetary Benefits ( $r=0.337$ , Sig.0.003). There is a significant low correlation between Work Environment and Non Monetary Benefit ( $r=0.277$ , Sig.0.000). There is a significant moderate correlation between Monetary Benefit and Non-Monetary Benefit ( $r=0.403$ , Sig.0.000). There is a significant low moderate correlation between Work Environment and Career Advancement ( $r=0.394$ , Sig.0.000). There is a significant low correlation between Monetary Benefit and Career Advancement ( $r=0.263$ , Sig.0.000). There is a significant moderate correlation between Non-Monetary Benefit and Career Advancement ( $r=0.457$ , Sig.0.000). There is a significant high correlation between Work Environment and Personal Wellbeing ( $r=0.588$ , Sig.0.000). There is a significant moderate correlation between Monetary Benefit and Personal Wellbeing ( $r=0.440$ , Sig.0.000). There is a significant low moderate correlation between Non-Monetary Benefit and Personal Wellbeing ( $r=0.385$ , Sig.0.000). There is a significant low moderate correlation between Career Advancement and Personal Wellbeing ( $r=0.336$ , Sig.0.000). There is a significant moderate correlation between Work Environment and Personal Burnout ( $r=0.447$ , Sig.0.000). There is a significant low moderate correlation between Monetary Benefits and Personal Burnout ( $r=0.375$ , Sig.0.000). There is no significant correlation between Non-Monetary Benefits and Personal Burnout ( $r=0.187$ , Sig.0.108). There is a significant low correlation between Career Advancement and Personal Burnout ( $r=0.264$ , Sig.0.022). There is a significant low correlation between Personal Wellbeing and Personal Burnout ( $r=0.357$ , Sig.0.002). There is a significant moderate correlation between Work Environment and Work related burnout ( $r=0.431$ , Sig.0.000). There is low significant correlation between Monetary Benefits and Work related burnout ( $r=0.278$ , Sig.0.016). There is no significant correlation between Non-Monetary Benefits and Work related burnout ( $r=-0.076$ , Sig.0.517). There is low significant correlation between Career Advancement and Work related burnout ( $r=0.233$ , Sig.0.044). There is low significant correlation between Personal Wellbeing and Work related burnout ( $r=0.333$ , Sig.0.003). There is high significant correlation between Personal Burnout and Work related burnout ( $r=0.625$ , Sig.0.003). There is low significant correlation between Work Environment and Client related burnout ( $r=0.383$ , Sig.0.000). There is low significant correlation between Monetary Benefits and Client related burnout ( $r=0.344$ , Sig.0.016). There is no significant correlation between Non-Monetary Benefits and Client related burnout ( $r=0.043$ , Sig.0.714). There is low significant correlation between Career Advancement and Client related burnout ( $r=0.310$ , Sig.0.007). There is low significant correlation between Personal Wellbeing and Client related burnout ( $r=0.312$ , Sig.0.006). There is high significant correlation between Personal Burnout and Client related burnout ( $r=0.550$ , Sig.0.000). There is high significant correlation between Work related Burnout and Client related burnout ( $r=0.659$ , Sig.0.000).

### 7.3. Regression

Multiple regression analysis is performed using enter method to test whether the Job Burnout having significant relationship with Job Satisfaction among employees working in select private sector banks in Coimbatore District. Three main attributes related to Job Burnout are selected which are viz. Personal Burnout, Work related Burnout and Client related Burnout are the predictor variables used to measure the impact on Job Satisfaction among the employees of the select private sector banks Anova Table is used to predict significance of the model by evaluating the Impact of Burnout on Job Satisfaction to prove the model significance which shows  $F(3,71)=7.424$ ,  $p=0.000$  is found significant to reject the null hypothesis.

**Table 3: Regression Analysis Model measuring Impact of Job Burnout on Job Satisfaction**

R Value	R Square Value	Adjusted R Square Value	Degree of Freedom – (V <sub>1</sub> , V <sub>2</sub> )	F-Value	Significance
0.489	0.239	0.207	(3, 71)	7.424	0.000

Predictors: (Constant), Client-related Burnout, Personal Burnout, Work-related Burnout

Dependent Variable: Job Satisfaction

When measuring the model summary, the percentage of variance in the dependent variable (Job Satisfaction) explained by the explanatory variables (Job Burnout) at 48.9%. In other words, based on the opinion on the select Private sector bank employees it is clear that 23.9% of variance in Job Satisfaction explained by Job Burnout aspects of the employees.

The result shows and the equation is

$$= 10.280 + 1.082 (\text{Personal Burnout}) - 0.068 (\text{Work related burnout}) + 0.650 (\text{Client related burnout})$$

**Table 4: Regression Coefficient measuring Impact of Job Burnout on Job Satisfaction**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	10.280	1.323		7.773	.000
Personal Burnout	1.082	.410	.360	2.637	.010
Work-related Burnout	-.068	.498	-.021	-.136	.893
Client-related Burnout	.650	.448	.205	1.451	.151

Dependent Variable: Job Satisfaction

The regression coefficient are measured considering Burnout attributes which are the explanatory variables viz. viz. Personal Burnout, Work related Burnout and Client related Burnout to predict the Job Satisfaction among select private sector bank employees in Coimbatore District which shows Personal Burnout ( $t=2.637$ , 0.000) have significant relationship with Job Satisfaction is found to be significant to reject the null hypothesis.. Whereas, the relationship between Work related Burnout and Job Satisfaction ( $t=-0.136$ , 0.893) also, Client related Burnout and Job Satisfaction ( $t=1.451$ , 0.151) were found to be insignificant to accept the null hypothesis.

#### 7.4. Garrett Ranking

Employees rating on statements which they feel low needed improvement in private sector banks are classified based on six attributes, viz. Quality of work life, Working hours & workload, Personal Wellbeing, Pay, Job status and security, Worklife Integration and finally, Superiors and Co-workers support which are presented in the Table-5 below:

**Table 5: Rating on Attributes needed improvement**

Attributes	R1	R2	R3	R4	R5	R6
Quality of work life	18	30	13	5	5	4
Working hours & workload	12	6	13	9	16	19
Personal Wellbeing	9	9	22	9	15	11
Pay, Job status and security	17	14	19	10	9	6
Worklife Integration	9	13	5	16	12	20
Superiors and Co-workers support	10	3	3	26	18	15

Source: Computed from Primary Data

**Table 6: Garrett Ranking on Attributes needed improvement**

Attributes	Garrett Score	Garrett Mean	Garrett Rank
Quality of work life	4485	59.80	1
Working hours & workload	3447	45.96	4

Personal Wellbeing	3670	48.93	3
Pay, Job status and security	4148	55.31	2
Worklife Integration	3422	45.63	5
Superiors and Co-workers support	3328	44.37	6

**Source: Computed from Table 5**

From the Table-6 that the employees rating on attributes needed improvement which shows the first rank for the statement “Quality of Work Life” with the mean of 59.80, followed by the second rank for the statement “Pay, Job status and job security” with the mean of 55.31, third rank was for “Personal Wellbeing” with the mean of 48.93, fourth rank was for the statement “Working hours and workload” with the mean of 45.96, fifth rank was for “Worklife Integration” with the mean of 45.63 and finally the last rank was for the statement “Superiors and Co-workers support” with the mean of 44.37.

## 8. SUMMARY OF RESULTS

### 8.1. Demographic Variables

- Maximum (41.3%) of the executives working in select private sector banks fall in the age group of 31 to 50 years
- Most (57.3%) of the executives are female
- Most (60%) of the executives are under graduates
- Maximum (38.7%) of the employees are Marketing Executives
- More than half (52%) of the employees are having experience between 3 and 6 years
- Equal number (38.7%) of employees are having monthly income of less than Rs.20,000 and monthly income between Rs.20,001 and Rs.30,000

### 8.2. Correlation

There is a high significant correlation observed between “Work related Burnout and Client related burnout”, “Personal Burnout and Work related burnout”, “Work Environment and Personal Wellbeing”, and finally, “Personal Burnout and Client related burnout”. Moderate correlation was observed between “Monetary Benefit and Personal Wellbeing”, “Non-Monetary Benefit and Career Advancement” “Monetary Benefit and Non-Monetary Benefit” “Work Environment and Personal Burnout” and finally, “Work Environment and Work related burnout” Whereas, there is no significant correlation between “Non-Monetary Benefits and Personal Burnout”, “Non-Monetary Benefits and Work related burnout” and “Non-Monetary Benefits and Client related burnout”. Otherwise, all the other variables were found to have low significant correlation respectively with each other.

### 8.3. Regression

It is clear that when there is increase in job burnout which have a significant impact on job satisfaction, which means high level of job burnout leads to low level of job satisfaction. Whereas, Work related burnout and Client related burnout were not significant to accept the null hypothesis.

### 8.4. Rank

It is observed that the employees rating on attributes needed improvement which shows the first rank for the statement “Quality of Work Life” and the last rank was for the statement “Superiors and Co-workers support”.



## 9. SUGGESTIONS AND CONCLUSION

It is observed that majority of the factors have low level of correlation which shows there is a marginal impact of job burnout on job satisfaction, which means the private sector employees are least dissatisfied due to job burnout in certain aspects viz. working environment, monetary benefits, personal well being and career development, however, there is no impact on non-monetary benefits. Also, high impact of personal burnout on work related burnout as well as client related burnout also work environment which needed to be improved by the policy makers to help the employees maximum satisfaction in their job.

Several studies highlighted that heavy workload is an important determinant leading to job burnout. The present study concentrates in evaluating the problems faced by the select private sector bank employees facing stress that may have lead to job burnout significantly influencing their job satisfaction. In order to ascertain the level of job burnout that impacts the job satisfaction factors such as Personal Burnout, Work related Burnout and Client related Burnout which are measured and attempts to provide scope to the management to derive policy implications to reduce the stress due to job burnout and bring in peace via. Job satisfaction in the select private banks in Coimbatore. In particular, it is evident that personal burnout is found to have high significant impact on job satisfaction which shows means the private sector banks need to safeguard their employees making them physically enthusiastic, emotionally high by making them physically strong and healthy which also can help them achieve work life balance and personal wellbeing.

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