

Comparing the Level of Job Burnout between the Public and Private Sector Bank Employees: A Discriminant Analysis

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Abstract— the banking industry in India has undergone tremendous changes with increased competition and deregulation and thus placed an enormous pressure that creates job burnout among the bank employees. It is a state of emotional, mental, physical exhaustion caused by excessive and prolonged stress which ultimately creates an imbalance between work and life. The present study compares the level of job burnout between the public and private sector bank employees with the help of Canonical Discriminant Analysis. For the purpose of the study, 438 Public sector bank employees and 324 Private sector bank employees were considered from the 6 Municipal Corporations in Kerala through disproportional stratified random sampling method. The study identified that the emotional and physical exhaustion and depersonalization have positive effect in discriminating the level of job burnout between the public and private sector bank employees but the personal accomplishment has negative effect in discriminating the level of job burnout between the public and private sector bank employees. Hence it is concluded from the discriminant analysis that there is a significant difference in the level of job burnout between the public and private sector bank employees.

Index Terms— Discriminant Analysis, Job burnout, Public and Private sector bank employees

I. INTRODUCTION

Job burnout and its consequences have been observed in all sectors, industries and organizations. One such industry which has undergone massive changes over the last few years is the banking industry. The banking industry is the most important constituent of the financial sector of any economy; hence they are introducing newer products and services to ensure a better customer relationship and to keep the profit margin at a safe level to survive in the market. The intense competition in introducing the innovative products and services to satisfy the divergent customer needs has forced the employees to remain alert and this may led to severe stress and strain ultimately creates burnout among the employees. Burnout is a response to chronic job related emotional and interpersonal stressors that emerge from long term exposure to demanding situations (Schaufeli & Enzmann, 1998)¹. 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 (Shilpa Sankpal *et al.*, 2010)². Employees may feel dullness and become unexpressed due to the encounter of burnout (Chermiss, 1980)³. The stressful situation leads to inefficiency in playing the role assigned to person in the family, society and work place. Thus due to the effect of burnout, the employees cannot concentrate on their work peacefully and will affect the quality of work life (Shahnaz Aziz & Jamie Cunningham, 2008)⁴.

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)⁵. 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)⁶.

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)⁷. 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)⁸. 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)⁹. It is mainly occurred due to the excessive interpersonal interaction and workloads (Burke & Greenglass 1989)¹⁰. **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)¹¹.

Job burnout is a reflection of emotional exhaustion, lack of energy, bodily tiredness, psychological diseases, increase of alcoholism and drugs, angry, depression and emotional exhaustion are the effects of job burnout which includes being pessimistic on the job and having negative feeling towards the customers and clients (Fogarty *et al.*, 2000)¹². Hence this syndrome is related bodily problems, psychological health and variables of job performance like absenteeism, efficacy

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and are being unsatisfied about the job (Kounenou *et al.*, 2010)¹³. Bank employees are prone to experience the job burnout syndrome which causes emotional exhaustion, depersonalization and reduced personal accomplishment from their work (Maslach, 1982)¹⁴. Emotional exhaustion is the extreme form of burnout which reflects in various debilitating symptoms of loss of energy, fatigue, headache, anxiety and irritability. Thus it is a kind of tiredness which is recognizable through physical, mental and emotional feelings and shows the base of individual friction (Maslach & Leiter, 1997)¹⁵. Depersonalization is related to the negative responses of employees towards working condition which causes indifference, apathy and alienation from others. All these causes discontentment, feeling of worthlessness, depression, feeling of inadequacy and also lack clarity about one's role and responsibilities. Thus employees feel unhappy about themselves and dissatisfied in accomplishment of their job (Maslach & Jackson, 1981)¹⁶.

The nature of job among bank employees is very tedious as it involves the direct customer interaction in all levels (Aswathy *et al.*, 2011)¹⁷. Bankers are facing high stress because of their job, long working hours, excessive work pressure, lack of job autonomy, organizational culture, role conflict, handling demanding customers in bank and due to the lack of management support (Ahmad *et al.*, 2007)¹⁸. Thus burnout is likely to cause the bank employees to adopt a depersonalized approach to their customers and become less focused on their work which tends to cause errors. In turn making mistakes leads to increase number of financial negligence such as overstating and understating the daily closing balance of cash, wrong posting of entries, and mismatch in the records of non-performing assets and overstated targets to employees cause severe burnout (Issac Amigo *et al.*, 2014)¹⁹. Burnout can have serious impact on both the professional and personal life of an employee. It is not only a problem arisen from the disability of employees but also from the work environment in which there is an imbalance between the mindset of employee and nature of job and thus job burnout is now becoming a major threat among the bank employees (Ugur Yavas *et al.*, 2013)²⁰. Hence the researcher made an attempt to compare the level of job burnout between the Public and Private Bank employees.

II. OBJECTIVE OF THE STUDY

To compare the level of job burnout between the public and private sector bank employees.

III. METHODOLOGY OF THE STUDY

The researcher conducted the study in Public and 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 21 public sector banks and 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 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 public sector banks and 6 private sector banks were

selected for the purpose of the study that fulfils the criteria fixed by the researcher. These selected 12 banks have branches in all 6 municipal corporations in Kerala. The Selected banks are as follows:

Public Sector banks: State Bank of Travancore, State Bank of India, Canara Bank, Union Bank of India, Syndicate Bank and Indian Overseas Bank

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 banks from 6 municipal corporations in Kerala is 24655 and for the purpose of the study banks are divided into two strata which constitute 14301 bank employees from 6 selected public sector banks and 10354 bank employees from 6 selected private sector banks. The number of employees are large in number, hence the researcher decided to take the sample of 762 respondents from the study population by adopting the Krejcie and Morgan (1970)²¹ table at a confidence level of 95 % and 3.5% 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 762 that includes 438 Public sector bank employees and 324 Private sector bank employees and the researcher considered these samples equally from 6 municipal corporations in Kerala which constitutes 127 bank employees as samples of the study from each municipal corporation. Thus the sampling technique adopted for the study is disproportional stratified random sampling method.

The researcher collected the primary data from the public and private sector bank employees with the help of structured questionnaire and the Cronbach's alpha for the job burnout scale is 0.89 that indicates an acceptable reliability of the questionnaire. Thus this study is descriptive as well as empirical in nature in the context of perception of bank employees towards job burnout. Hence the present study compares the level of job burnout between the public and private sector bank employees with the help of Canonical Discriminant Analysis.

IV. RESULTS AND DISCUSSION

Discriminant Analysis

Discriminant Analysis is a statistical technique that satisfies the difference between two or more groups with respect to several variables simultaneously and provides a means of classifying any object or individual into the group with which it is closely associated and to infer the relative importance of each variable used to discriminate between the different groups (Gabriel Ogunmokun *et al.*, 2005)²². A linear Discriminant function is the linear combination of predictor variables weighted in such a way that it discriminates among groups with least error (Press, S.J & S.Wilson. (1978)²³ Klecka, William.R. (1980)²⁴. In this study it is used to compare the level of job burnout between the Public and Private sector bank employees. The predictor variables of job burnout are Emotional Exhaustion (X_1), Depersonalization (X_2) and Personal Accomplishment (X_3).

H_0 : There is no difference in the level of job burnout between the public and private sector bank employees.

Table: 1. Box's M Test Results for suitability of data

Box's M		71.069
F	Approx.	11.793
	df1	6
	df2	3346647.825
	Sig.	.000
Tests null hypothesis of equal population covariance matrices.		

Source: Computed from the Primary Data

Table: 1 shows the Box's M Test Results for suitability of data for the Discriminant analysis, the significant F value .000 indicates the suitability to precede with the analysis.

Table: 2. Tests of Equality of Group Means

Variables of Job Burnout	Wilks' Lambda	F	df1	df2	Sig.
Emotional and Physical Exhaustion	.266	23.385	1	760	.000
Depersonalization	.316	19.523	1	760	.000
Personal Accomplishment	.363	20.481	1	760	.001

Source: Computed from the Primary Data

Wilks' lambda is the ratio of the within-groups sum of squares to the total sum of squares. Wilks' lambda is very small for emotional and physical exhaustion (.266) which means that there is a strong group difference between the public and private sector bank employees. Thus the mean value of emotional and physical exhaustion is significantly different between the two groups. Wilks' Lambda for depersonalization (.316) and personal accomplishment (.363) is also small, but comparatively higher than emotional and physical exhaustion and this indicate that the mean values of depersonalization and personal accomplishment is significantly different between the two groups. The F statistic is a ratio of 'between-groups variability' to the 'within-groups variability'. The value of F ratio with respect to degrees of freedom is very significant which is indicated in the significance value. The significance value of all the three predictor variables of job burnout is less than 0.05 indicates that there exists a significant difference in the level of job burnout between the public and private sector bank employees. The above two facts explain that the present segmentation is right and there exists a significant group difference.

Table: 3. Eigen value and Canonical Correlation Analysis

Eigen value	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Chi-square	Sig.
1.986 ^a	100.0	100.0	.796	.371	15.935	.001

a. First 1 canonical discriminant functions were used in the analysis.

Source: Computed from the Primary Data

The Eigen value is the ratio of 'between-groups sum of squares' and 'within-groups sum of squares'. The largest Eigen value corresponds to the maximum spread of the groups' means. Small Eigen accounts for very little of the

total dispersion. The Eigen value for the discriminant function is 1.986 that indicates an evidence for a strong function and explains maximum spread of job burnout between the public and private sector bank employees. For the two groups, one discriminant function is formed and there will be one canonical correlation. The canonical correlation is a tool used to measure the relationship between discriminant function and the two groups. The canonical correlation between the discriminant function and the two group is very high which is 0.796, indicates that the function have strong relationship with the job burnout and the two groups. Wilks' lambda for the overall discriminant function is 0.371 which indicates that the group means of job burnout is different between the public and private sector bank employees. A chi-square transformation of Wilks' lambda is used along with the degrees of freedom to determine the degree of significance. The significance value for the discriminant function is .000 which is less than 0.05 indicates that group means of job burnout differ significantly between the public and private sector bank employees.

Table: 4. Canonical Discriminant Function Coefficients

Variables of Job Burnout	Function
	1
Emotional and Physical Exhaustion	.547
Depersonalization	.371
Personal Accomplishment	-.486
(Constant)	-3.805
Unstandardized coefficients	

Source: Computed from the Primary Data

Table: 4. shows the Canonical Discriminant Function Coefficients which are estimated to discriminate the level of job burnout between the public and private sector bank employees and the unstandardized coefficients are used to create the discriminant function in the form of equation like,
 $D = a + b_1X_1 + b_2X_2 + b_3X_3$
 D = Discriminant Function; a = Constant; b = Unstandardized beta coefficients of each variable and X₁, X₂, X₃ are the three predictor variables of job burnout. Thus the discriminant function for the level of job burnout between the public and private sector bank employees is formulated as follows:

$$D = -3.805 + (.547 \times \text{Emotional and Physical Exhaustion}) + (.371 \times \text{Depersonalization}) + (-.486 \times \text{Personal Accomplishment})$$

The discriminant function coefficient indicates the partial contribution of each variable to the discriminant function. It is used to assess the unique contribution of all three predictor variables of job burnout to the discriminant function. It is identified that the unstandardized beta coefficients of emotional and physical exhaustion and depersonalization are positive and which explains that these two predictor variables have direct effect in discriminating the level of job burnout between the public and private sector bank employees but the unstandardized beta coefficients of personal accomplishment is negative which indicates that the personal accomplishment have indirect effect in discriminating the level of job burnout between the public and private sector bank employees. It also revealed that the emotional and physical exhaustion (.547) is the highest factor that discriminate the level of job burnout

between the public and private sector bank employees than depersonalization (.371).

Table: 5. Classification Result

		Type of Bank	Predicted Group Membership		Total
			Public	Private	
Original	Count	Public	409	29	438
		Private	26	298	324
	%	Public	93.4	6.6	100.0
		Private	8.1	91.9	100.0

92.1% of original grouped cases correctly classified.

Source: Computed from the Primary Data

The extent of correct classification table measures the degree of success of the classification on the basis of type of bank. The number and percentage of cases correctly classified and misclassified are displayed in the Table: 5. Among the public sector bank employees, 409 out of 438 cases or 93.4 percent of them are correctly classified and only 29 cases or 6.6 percent of them are misclassified. Among the private sector bank employees, 298 out of 324 cases or 91.9 percent of them are correctly classified and only 26 cases or 8.1 percent of them are misclassified. From this, it can be clearly identified that the segmentation of bank employees based on the type of bank is correct by 92.1 percent. Hence the hypothesis is rejected and it is inferred that there is a significant difference in the level of job burnout between the public and private sector bank employees.

CONCLUSION

The consequences of job burnout are unavoidable between the public and private sector bank employees. The study highlighted that job burnout among bank employees occur mostly due to excess of work pressure and spending much time directly with the customers creates an unpleasant situation between the employee and work environment that threatens them to deviate from the normal functioning. It is revealed that the emotional and physical exhaustion is the highest factor that discriminate the level of job burnout between the public and private sector bank employees. It is also identified that the emotional and physical exhaustion and depersonalization have positive effect in discriminating the level of job burnout between the public and private sector bank employees but the personal accomplishment has negative effect in discriminating the level of job burnout between the public and private sector bank employees. Hence it is concluded from the discriminant analysis that there is a significant difference in the level of job burnout between the public and private sector bank employees.

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