# Job Burnout Assessment Among Officer Grade Bank Employees of Meerut District

# Alka Singh<sup>1</sup>, Rahul Bansal<sup>2</sup>, Chhavi Kiran Gupta<sup>3</sup>

<sup>1</sup>Resident, Department of Community Medicine, Subharti Medical College Meerut, Swami Vivekananda Subharti University, Meerut, Uttar Pradesh 250005; <sup>2</sup>Professor & Head, Department of Community Medicine, Subharti Medical College Meerut, Swami Vivekananda Subharti University, Meerut, Uttar Pradesh 250005; <sup>3</sup>Associate Professor, Department of Community Medicine, Subharti Medical College Meerut, Swami Vivekananda Subharti University, Meerut, Uttar Pradesh 250005

Abstract Introduction Methodology Results Conclusion References Citation Tables / Figures

# Corresponding Author

Alka Singh, Resident, Department of Community Medicine, Subharti Medical College Meerut, Swami Vivekananda Subharti University, Meerut, Uttar Pradesh 250005

E Mail ID: alkasingh24593@gmail.com



#### Citation

Singh A, Bansal R, Gupta CK. Job Burnout Assessment Among Officer Grade Bank Employees of Meerut District. Indian J Comm Health. 2022;34(2):182-187. https://doi.org/10.47203/IJCH.2022.v34i02.009

Source of Funding: Nil Conflict of Interest: None declared

### Article Cycle

Received: 12/02/2022; Revision: 09/05/2022; Accepted: 19/06/2022; Published: 30/06/2022

This work is licensed under a Creative Commons Attribution 4.0 International License. ©The Author(s). 2022 Open Access

## **Abstract**

Background: India is in a transitioning state and so is it's banking sector with wide socioeconomic differences and rapidly growing economy. In order to ensure smooth implementation of these policies, bank employees in banks are required to put in extra labor and hours of work and the fact that policies keep on changing time to time are a constant stressors in bank employees which may lead to burnout. Methods and Material: This was cross sectional study carried out among of Officer grade bank employees of urban block Meerut district situated in Uttar Pradesh. A total of 216 samples were collected through self-designed and semi structured questionnaire which included socio demographic profile and Shirom-Melamed Burnout Questionnaire (SMBQ) for assessing burnout. The simple random sampling technique was applied through computer random tables method for selection of banks and data was analyzed through SPSS19 and Microsoft excel .Results: 19.4% bank officers have pathological burnout and 55.1% of bank officers who are at brink of developing burnout. Conclusions: The Physical fatigue factor was found to be the least responsible for burnout in our study and the prevalence of burnout was found significantly more among married bank officers, living with nuclear type of family.

#### **Keywords**

Job Burnout; Bank Officers; Emotional Intelligence; Cognitive Weariness; Work Stress

#### Introduction

WHO recently (2019) added Burnout in ICD 11 and classified it as "a syndrome conceptualized as resulting from chronic workplace stress that has not been successfully managed "(1,2). Burnout is often mistaken for stress, whereas it is one of the consequences of stress when not managed successfully(3)

In recent times Indian banks have undergone enormous changes in organization and structure.(4,5)The demonetization drive in 2016 reflected high stress levels in bank employees (officers) resulting in 11 suicides in 12 days as quoted by vice president of All India bank officers confederation .(6)

Currently the whole world is fighting one of the biggest pandemic outbreak of the century and when everyone was at home safe and sound due to lockdown there were few essential services in the country which cannot be stopped even in lockdown and banking was one of them which placed bank employees to work every day in great risk not just to themselves but also their families, that too when there was very little knowledge about any successful treatment and the prices to proper care was very high. (7) Situation like these strictly contribute to burnout phenomenon where one starts hating one's job and starts worrying all the time. (8)

#### Aims & Objectives

- 1. To assess the prevalence of burnout among the officer grade bank employees of Meerut district
- 2. To assess the potential correlates of burnout among the officer grade bank employees of Meerut district
- 3. To suggest the preventive measures based on the findings.

# **Material & Methods**

It was a cross sectional study. Study protocol was approved from the Institutional Ethics Committee. The present cross sectional study was planned to find out the prevalence of burnout and assess the correlates of burnout among the officer grade bank employees of urban block of Meerut district. Both males and females officer grade bank employees working in selected banks were taken as study unit. Officer grade bank employees who were absent on the days of data collection and were not willing to participate were excluded from study. The data was collected by using self-designed, semi structured schedule to elicit the necessary information. The Performa was divided into two sections:-Section A included socio demographic characters of participants & B included potential correlates of burnout . A pre validated scale SMBQ was used for assessment of Burnout was used by Professor Arie Shirom .It is a seven-point Likert scale and is designed for measuring job burnout and have 22 items which consists of the following sub-scales: Physical fatigue (PF), Cognitive weariness (Cog), Tension (TE) and Listlessness (LIS).

Procedure: A list of private, public sector and regional banks situated in urban block of Meerut district, Uttar Pradesh was obtained. Banks were selected by simple random sampling through computer random table method for our study. With an assumption of 5 participants per selected bank, 44 banks were selected for study to achieve our sample size .In each selected bank, officer grade bank employees were approached for data collection. Written consent was taken from participants after explaining the purpose of the study. As there were no similar study of prevalence on burnout among bank employees in India, the sample size of study was calculated by assuming prevalence of 50%, allowable absolute error 7% and using formula of Z 2pg/L2, the total sample size came out to be 196 and with addition of 10% non-response rate, 216 sample size was taken approximately.

Repeated visits to the selected banks were made till our calculated sample size "216" was achieved. Data was analyzed using appropriate statistical tests by statistical package for social sciences SPSS and Microsoft excel 2013. For frequency, Pearson's Chi square test was applied to find out significant association between independent and dependent variables and p value of less than 0.05 was considered significant. Logistic (univariate and multivariate) and Simple regression Analysis was done. Appropriate graphs were used to show the results. All the statistical significances were evaluated as 95% Confidence interval level.

#### Results

**Prevalence of Burnout:** A SMBQ pre validated scale was used for assessment of burnout among bank officers. For each sub scale , and the entire scale, the total score is

averaged by dividing by the number of items in the domain. A total score in the range of 22 to 154 is converted into the average results for the sets to 4.

Average score of 2.75 to 3.75 means that there is not risk of job burnout, the average score of 3.76-4.75 signifies high risk of burnout under optimal stress at work, while the average 4.76 and above results from means pathological level of burnout for which an individual should seek medical attention (9). The prevalence of (pathological) burnout in our study among bank officers is 19.4%, 55.1% of bank officers belonged to high risk group of burnout whereas 25.5% of bank officers belonged to low risk group of developing burnout. (Figure 1)

In our study, the four subscales of burnout (physical fatigue, cognitive weariness, tension and listlessness) of SMBQ were analysed which revealed that 64.4% of participants reported high physical fatigue as seen in Table 2. Surprisingly majority (85%) of bank officers scored high on cognitive weariness which suggests that in our study participants had more cognitive exhaustion than physical exhaustion responsible for burnout.

Association of Burnout with socio demographic characteristics and potential correlates: The prevalence of burnout was found significantly more among married bank officers (p =.014) as compared to unmarried bank officers. The bank officers living with nuclear family reported more burnout as compared to officers who were living in joint family arrangement (p =.010) indicates that bank officers who were living in joint family have less chances of experiencing burnout . This finding in our study goes well with the importance given to family culture in our country. The 25.2% bank officers who lived with small family size of up to four members experienced significantly more burnout (p = .002) as compared to officers living with a bigger family size. It shows that human relations plays a vital role in coping with work stress and could protect the employees' health. When burnout was assessed among bank officers according to the occupational role, It was found out to be 6.7% in Probationary Officers, 23.4% in Bank officers followed by 22.1% in Managers and 24.1% in Senior managers .The risk of developing burnout is highest in chief manager followed by Assistant General manager, Officers, Probationary officers (Entry level of Officers). The risk of burnout was lowest in maximum probationary officers 53.3%. So, it is safe to say that based this table, middle management of bank experiences the burnout most. The association between burnout and role of bank officers is found out to be statistically significant (p = .016) which means one may experience burnout in their initial years of service of bank as compared to later years. (Table 1)

We have asked various risk factors in our survey responsible for burnout as seen in previous studies significantly related to workplace burnout. Insufficient time to relax in workplace is the most chosen factor by bank officers. The top 5 factors in our survey was found

out to be Body postures in workspace, Sedentary behaviour in office workspace, Bringing work related problems to home, Meeting tight deadlines at work leaves, Increasing privatization and growing competition. If a Bank officer is constantly exposed to above factors, it can lead to burnout someday. More the exposure of above discussed factors higher will be the chance of facing Burnout.

When univariate logistic regression analysis was applied among all socio demographic characteristics family size, family type and marital status were found out be most affected variable when there was one unit change in burnout (Table 3). It shows that the risk of developing burnout was 6.82 times higher in officers living with small family size, 5.42 times higher in officers living with nuclear family and 5.01 times higher in married officers.

When multivariate logistic regression analysis was applied among socio demographic characteristics in our study it evaluated one socio demographic variable at a time by nullifying other variable's effect. It shows that the officers who were married were most prone to develop burnout.(Table 3)

#### Discussion

Burnout is a gradual condition to develop in one's life over a certain period of time, most of the studies conducted globally suggests that stress which can lead to burnout may come from all spheres of life, but majority comes from workplace(10)

It is difficult to distinguish burnout at work from burnout in everyday life. Therefore SMBQ seems to be suitable scale for present study as it covers a wide range of somatic and psychological aspects of burnout(11). In our study, 19.4% of the participants had burnout levels above the cut-off for clinically relevant burnout symptoms which was more than (12.3%) found in the participants of a study conducted by Jocić, Dragana et al (2018)(12) and (5%) in police officers study conducted by Schilling Rene et al (2019)(13). In present study, 55.1% of participants were found at brink of developing burnout if did not intervene with necessary measures which was similar (55.78%) to prevalence of burnout found in a study conducted by Amigo et al (2014)(7)

In our study, the four subscales of burnout (physical fatigue, cognitive weariness, tension and listlessness) of SMBQ were analyzed which revealed that 64.4% of participants reported high physical fatigue. Surprisingly majority (85%) of bank officers scored high on cognitive weariness which suggests that in our study participants had more cognitive exhaustion than physical exhaustion responsible for burnout.(14)

In our study burnout was experienced more in young age (upto 35yrs) participants (21.6%) as compared to participants of above 35yrs of age group (15.6%) but the association was insignificant. The study conducted by Cakin berk (2011)(15) highlighted that the levels of all

core dimensions of burnout were found out to be significantly higher in 20 to 30yr of age group which supports our study findings. The reason can be high commitment levels and less work experience. (16)

Our present study does not have any significant association of gender with burnout like previous studies done but there are many other studies which indicated significant difference in gender when associated with burnout like the study done by Brauchali et al 2011(17) that found higher levels of burnout in males as compared to females but the Emotional Exhaustion (one of the core dimension of burnout) was found more in females as compared to males as suggested by two previous studies.[ Amigo et al (2014)(7)]. The variation of results can be explained due to different socio-cultural aspects of places where these study took place.

In present study burnout levels were found higher in participants living with 25.2% smaller family size (up to 4 members) as compared to bigger family size (6.2%). Our study finding was well supported with another recent study that concluded that the interaction between burnout and family size was statistically significant and burnout recovery was strongest for those that had large family size when compared to small family size. (FO Ugwu et al 2019)(18)

The study by Girdhar Priyanka in 2017(19) highlights that nuclear family employee's experiences higher level of stress than joint family based employee which was identical to present study findings that reveals that Burnout was found more in nuclear families (23.3%) as compared to joint families.(7.5%) The reason of this finding can be human relations which plays a vital role in coping with stress, especially in a culture like India where family plays an important role in supporting each other. Burnout with regard to the level of education variable conflicted with each other which is possible due to different background of work setup. The current study does not have much impact of education on Burnout as the levels of burnout was found similar in undergraduates (19.5%) and post graduates (19.3%) in present study but with regard to education the study done by Li et al (2015).(16 )Found out that burnout levels were higher in participants who were more educated which was contradictory to the result of a study conducted by Brauchali et al 2011(17) which reveals that Burnout was higher with less schooling.

In present study , the result of logistic (univariate) regression shows that family size (.001) have maximum impact on burnout followed by family type (.005) and marital status (.007) of bank officers. The bank officers who were living with smaller family size (up to 4 members) were 6.82 times more vulnerable to develop burnout as compared to those who were living with bigger family size and similarly, officers who were living in nuclear family arrangement had 5.42 times more risk to develop burnout than officers living in joint family which was well

supported theory by another study finding done by Girdhar Priyanka in 2017(19) which on regression analysis found that the interaction between burnout and family size was statistically significant (P < 0.001) and also suggested that and recovery was strongest for those that had large family size when compared to those with small family size. The possible reason for this may be large family provides more buffer for stress dealing in daily life

# Conclusion

19.4% bank officers have pathological burnout followed by 55.1% of bank officers who are at brink of developing burnout if no intervention is done with necessary preventive measures. When sub - categories of burnout were examined among 216 bank officers, the highest prevalence was found of Tension (84.7%) followed by (81.5%) Cognitive Weariness, (70.8%) Listlessness and (64.4%) Physical Fatigue. Surprisingly physical fatigue was the least responsible factor of burnout in our study. The prevalence of burnout was found significantly more among married bank officers (22.8%) as compared to unmarried bank officers (8.2%). The bank officers living with nuclear family (23.3%) reported more burnout as compared to officers who were living in joint family arrangement (7.5%) which concludes that bank officers who were living in joint family have less chances of experiencing burnout .This finding in our study sits well with the importance given to family culture in our country. When multivariate logistic regression analysis was applied among socio demographic characteristics in our study it evaluated one socio demographic variable at a time by nullifying other variable's effect. It shows that the officers who were married were most prone to develop burnout.(20)

#### Recommendation

In order to identify and manage burnout at an early stage quarterly/biannually screening and assessment of burnout should be done in the bank. The focus should be on the risk factors at workplace that pushes an employee to the edge of developing "high risk burnout". Professional counsellors should be available on the panel of banks so that their services are easily available as and when needed.

#### Limitation of the study

There are very few prevalence studies on burnout among bank employees globally and no single study was done in India, mostly studies highlighted only the impact of burnout which makes the comparison difficult for our study. It was also noticed that there was no health data present on bank employees available in public domain.

#### Relevance of the study

The study has identified various socio demographic factors associated with high risk of Burnout among officer

grade bank employees. Suitable policies and appropriate steps can be taken in workplace to prevent burnout.

### **Authors Contribution**

AS -Instrumental in the concept, data collection and subsequent analysis, manuscript drafting and editing. RB - Assisted in study design and data analysis, reviewed & approved the final manuscript. CKG —Critically reviewed the manuscript thoroughly and systematize the collection of data and subsequent analysis.

# Acknowledgement

The authors are thankful to all those bank officers who have given their precious time and cooperation during the interview.

#### References

- Okwor T, Ndu A, Okeke T, Aguwa E, Arinze-Onyia S, Chinawa A, Ogugua I. What are the Predictors of Burn out in Nigerian Bankers? A Case Study of Bankers in Enugu, Nigeria. West African journal of medicine. 2020 Oct 1;37(5):515-20.
- Burn-out an "occupational phenomenon": International Classification of Diseases [Internet]. World Health Organization. World Health Organization; [cited 25-06-2022]. Available from: <a href="https://www.who.int/news/item/28-05-2019-burn-out-an-occupational-phenomenon-international-classification-of-diseases">https://www.who.int/news/item/28-05-2019-burn-out-an-occupational-phenomenon-international-classification-of-diseases</a>
- Alrawashdeh HM, Al-Tammemi AA, Alzawahreh MK, Al-Tamimi A, Elkholy M, Al Sarireh F, Abusamak M, Elehamer NM, Malkawi A, Al-Dolat W, Abu-Ismail L. Occupational burnout and job satisfaction among physicians in times of COVID-19 crisis: a convergent parallel mixed-method study. BMC Public Health. 2021;21(1):1-8
- Denning M, Goh ET, Tan B, Kanneganti A, Almonte M, Scott A, Martin G, Clarke J, Sounderajah V, Markar S, Przybylowicz J. Determinants of burnout and other aspects of psychological wellbeing in healthcare workers during the COVID-19 pandemic: a multinational cross-sectional study. Plos one. 2021;16(4):e0238666.
- Prasad K, McLoughlin C, Stillman M, Poplau S, Goelz E, Taylor S, Nankivil N, Brown R, Linzer M, Cappelucci K, Barbouche M. Prevalence and correlates of stress and burnout among US healthcare workers during the COVID-19 pandemic: A national cross-sectional survey study. EClinicalMedicine. 2021;35:100879.
- Janardhanan A. RBI head must quit for havoc: Leader of bank officers' union [Internet]. The Indian Express. 2016 [cited 25-06-2022]. Available from: <a href="https://indianexpress.com/article/business/banking-andfinance/demonetisation-rbi-urjit-patel-resignation-all-india-bank-officers-confederation-narendra-modi-4386431/">https://indianexpress.com/article/business/bankingandfinance/demonetisation-rbi-urjit-patel-resignation-all-indiabank-officers-confederation-narendra-modi-4386431/</a>
- Amigo I., Asensio E, Menéndez, I., Redondo, S., and Ledesma, J. A. Working in direct contact with the public as a predictor of burnout in the banking sector. Psicothema.2014;26; 222–226
- Abate J, Schaefer T, Pavone T. Understanding generational identity, job burnout, job satisfaction, job tenure and turnover intention. Journal of Organizational Culture, Communications and Conflict. 2018;22(1):1-2.
- Stenudd E, Tholerud R. DEVELOPMENT OF A MODIFIED EXHAUSTION STROOP TASK BASED ON THE SMBQ [Internet] [Dissertation]. 2018. Available from: http://urn.kb.se/resolve?urn=urn:nbn:se:umu:diva-148089
- Pflügner K, Maier C, Weitzel T. The direct and indirect influence of mindfulness on techno-stressors and job burnout: A quantitative study of white-collar workers. Computers in Human Behavior. 2021 Feb 1;115:106566..
- Lundgren-Nilsson, Å., Jonsdottir, I.H., Pallant, J. et al. Internal construct validity of the Shirom-Melamed Burnout Questionnaire (SMBQ). BMC Public Health 12, 1 (2012). https://doi.org/10.1186/1471-2458-12-1

#### [Job Burnout Assessment...] | Singh A et al

- Jocic D, Djonovic N, Krajnovic D, Stefanovic S, Stojkov S, Kocic S. Cultural Adaptation and Examination of Metric Characteristics Shirom-Melamed Burnout Questionnaire (SMBQ) On a Sample of Pharmacists in Serbia. Indian Journal of Pharmaceutical Education and Research. 2018;52(1):166–80.
- Schilling R, Colledge F, Brand S, Ludyga S, Gerber M. Psychometric Properties and Convergent Validity of the Shirom-Melamed Burnout Measure in Two German-Speaking Samples of Adult Workers and Police Officers. Front Psychiatry. 2019;10:536
- Alrawashdeh HM, Al-Tammemi AA, Alzawahreh MK, Al-Tamimi A, Elkholy M, Al Sarireh F, Abusamak M, Elehamer NM, Malkawi A, Al-Dolat W, Abu-Ismail L. Occupational burnout and job satisfaction among physicians in times of COVID-19 crisis: a convergent parallel mixed-method study. BMC Public Health. 2021;21(1):1-8.
- Cakınberk, A. Studying the relationship between employee's occupational burnout levels and satisfaction of life: A research in private banks. African Journal of Business Management.2011;5(16):6825-6838.

- Li, X., Kan, D, Liu, L., Shi, M., Wang, Y., Yang, X. The mediating role of psychological capital on the association between occupational stress and job burnout among bank employees in China. Int. J. Environ. Res. Public Health.2015; 2984–3001.
- 17. Brauchli R, Bauer G. F, Hämmig O. Relationship between timebased work-life conflict and burnout. Swiss Journal of Psychology.2011; 70(3):165-174.
- F O Ugwu, C Ugwu, V C Njemanze, I Nwosu, Family cohesion and family size moderating burnout and recovery connection, OCCUPATIONAL MEDICINE. 2019;69(1):28–34
- Girdhar P. Family sized based variation in organizational role stress amongst dual career couples. International Journal of Development Research .2017;7(01):11150-11152
- Kalandatzis T, Hyz A. Empirical Analysis of the Phenomenon of Job Burnout Among Employees in the Banking Sector. International Journal of Service Science, Management, Engineering, and Technology (IJSSMET). 2021 Sep 1;12(5):116-32.

#### **Tables**

# TABLE 1 DISTRIBUTION OF BURNOUT AMONG BANK OFFICERS ACCORDING TO SOCIO – DEMOGRAPHIC CHARACTERISTICS (N=216)

Socio demographic	Subcategories	Frequency	Percentage	Chi-Square Tests			
variables				Value	df	Asymptotic Significance (2-sided)	
Age	Less than 35	139	64.4	1.383	2	.501	
	More than 35	77	35.6				
	Total	216	100.0				
Gender	Male	172	79.6	2.592	2	.274	
	Female	44	20.4				
	Total	216	100.0				
Religion	Hindu	201	93.1				
_	Muslim	10	4.6				
	Sikh	1	.5				
	Christian	3	1.4				
	Others	1	.5				
	Total	216	100.0				
Marital Status	Married	167	77.3	8.607	2	.014	
	Unmarried	49	22.7				
	Total	216	100.0				
Living arrangement	Unmarried	49	22.7	7.944	4	0.94	
after marriage	Alone	39	18.1				
	Together	128	59.2				
	Total	216	100.0				
Type of Family	Nuclear	163	75.5	9.269	2	0.10	
	Joint	53	24.5				
	Total	216	100.0				
Size of family	Less than or equal to 4	151	69.9	12.233	2	0.002	
	More than 4	65	30.1				
	Total	216	100.0				
Education	Graduation	128	59.3	4.572		.102	
	Post-Graduation	88	40.7		2		
	Total	216	100.0				
Occupational role	Junior Management	107	49.5	5.63	4	.016	
	Middle Management	105	44.9				
	Senior Management	12	5.6				
	Total	216	100.0				

TABLE 2 PREVALENCE AND DISTRIBUTION OF BURNOUT ACCORDING TO SUBCATEGORIES OF PHYSICAL FATIGUE, COGNITIVE WEARINESS, TENSION, LISTLESSNESS (N=216)

Sub Scales of Burnout	Sub Categories	Frequency	Percentage
Physical Fatigue	Low risk of physical fatigue	77	35.6
	High risk of physical fatigues	139	64.4
	Total	216	100.0
Cognitive weariness	Low risk of C.W	40	18.5
	high risk of CW	176	81.5
	Total	216	100.0
Tension	less tension	33	15.3
	More tension	183	84.7
	Total	216	100.0
Listlessness	Less listlessness	63	29.2
	More listlessness	153	70.8
	Total	216	100.0

TABLE 3 LOGISTIC (UNIVARIATE AND MULTIVARIATE) REGRESSION ANALYSIS OF BURNOUT PREDICTORS (SOCIO DEMOGRAPHIC CHARACTERISTICS)

(	55 515 521115 511/11 1115 511/11/11/15/						
Variables	Sig.	Exp(B)	95% Confidence Interval for Exp(B) Lower	95% Confidence Interval for Exp(B) Upper			
			Bound	Bound			
Age	.244	1.667	0.705	3.938			
Gender	.292	1.850	0.589	5.807			
<b>Marital Status</b>	.007	5.014	1.555	16.165			
Family Type	.005	5.429	1.689	17.499			
Family Size	.001	6.828	2.138	21.809			
Education	.243	0.603	0.259	1.408			
Multivariate Regression Analysis Burnout Predictors (Socio Demographic characteristics)							
<b>Marital Status</b>	.011	4.842	1.441	16.266			
Family Type	.230	2.517	0.557	11.374			
Family Size	.129	3.175	0.716	14.088			
Education	.227	.575	0.234	1.411			

# **Figures**

FIGURE 1 PREVALENCE AND DISTRIBUTION OF BURNOUT IN LOW RISK, HIGH RISK AND PATHOLOGICAL BURNOUT CATEGORIES (N=216)

