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The Impact of Job Stressors on Job Satisfaction through Employee Burnout in the Banking Industry of Pakistan

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Abstract

The purpose of this study is to investigate the mediating effect of burnout on job stressors and job satisfaction. The study was conducted in the banking sector of Pakistan, District Abbottabad. For the purpose of collecting data the random sample (n=211) from banks employees with self-constructed questionnaires. Workplace potentially is a significant cause of stress for bankers as they spend a great amount of time in their respective banks. Among many other factors, including employee well-being and satisfaction, it should determine the degree of employee satisfaction with their work. Stressors are uncertain and indicate the regular need of investigation, occurrence and provide unfavorable results, Workers think that how they do work in inadequate time, since the deadline is not reachable ,the results shows exhaustion which are hinder for outcomes and lead employees towards new recommendation. A confirmatory factor analysis was conducted to assess the measurement scales. This study has limitations for future research with regard to the generalization of the findings because this study focused on a sample of Banks Employees from District Abbottabad. This study will provide some valuable information about employee burnout, exhaustion.

Keywords: Employees Burnout, Job satisfaction, Employees Work Over load, Role Ambiguity, Role Conflict.

Introduction

This study set up the context, significance, and scope of the research that is being carried out through concluding the background information and current comprehension concerning the consigned topic. In addition, it shapes the main purpose of the research exertion in the outward appearance of research problem sustained by a set of research questions or hypothesis which briefly elucidates the impact of job stressors on job satisfaction by employee burnout in Pakistan's banking industry. One of the major and valuable assets of an organization is the employees (Shirin, & Kleyn, 2017). Worldwide, organizations struggles in order to fulfill the demands of production and services as these demands are directly reliant on the capability,

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commitment, and skillfulness of employees. It is among one of the finest manners in order to acquire an engaged employee workforce by job satisfaction (Turner, 2019).

The occupational employee's wellness should be equivalently significant to those of the organizational operations. Findings of Kerdpitak, & Jermsittiparsert (2020), concluded that organizations across the world have a tendency to perceive organizational strength as a human resource concern with the importance of small business although when wellness is encouraged in organizations at a great level domino effects can be seen. However, internationally, organizations faced failure in addressing wellness and spot it as a low or even an ending priority (Johansen, & Sowa, 2019).

According to Canu *et al.*, (2021), burnout is not a reaction to stress developed by the individual in response to certain incidents. He sums up that burnout is a collective stress reaction that is build up by the current job stressors. Examples of job stressors are Role Ambiguity, Role Conflict, and Work Overload. Employee burnout is a major concern related to workers predominately in the banking sector (Giao *et al.*, 2020). After reviewing the different works on the subject of burnout it was found out that burnout holds three dimensions which are emotional exhaustion, personal accomplishment, and depersonalization (Alvi, (2018).

Employee burnout can direct as ever impact on the employee's job satisfaction as well as on the organization. Such as it can show employees the way towards low morale, turnover, and absenteeism (Duan *et al.*, 2019). Azevedo *et al.* (2017),el indicates that the majority of organizations hardly ever recognize their responsibility for the employee's occupational stress. As a result, many organizations do not have concerned as well as not entails support to the employees who are suffering from burnout (Schelbe *et al.*, 2017).

Crawford (2019) reported that employee engagement is the opposite of employee burnout in which workers possess an optimistic mental state within the domain of an organization. Banking is the most vital component of the financial sector in the economy of any country (Ashraf, & Butt, 2019). The majority of employees in the banking industry are confronting great levels of stress in order to fulfill their work requirements (Jude, 2019). Therefore, it is crucial in order to acquire information regarding the status of each and the causes of employee burnout as both decline the phenomenon and thwart its effect on the work of bank employees (Khan, &Hanif, 2019). In order to

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avoid or cope with burnout within the workplace, it is essential to structure interference considering these positive goals to be accomplished and not only the negative problems in order to be fixed (Maslach, 2017). Burnout further negatively influences employee turnover and leads towards un favorable impacts effects on organizational efficiency (Adzhienko *et al.*, 2021). In order to avoid or cope with burnout within the workplace, it is essential to structure interference considering these positive goals to be accomplished and not only the negative problems in order to be fixed (Maslach, 2017).

Literature Review

Job Stressors

Thusly, are preventatives 'job satisfaction can be (Olugbade *et* al., 2019) upgraded by improving the workspace and diminishing the stressors from the workplace. Stress aids to a lower occupational satisfaction right when its abilities (Chaudhry *et* al., 2017) as a negative factor. Two components, the pressing factor forced by the business and the (Chaudhry *et* al., 2017) rising position where job satisfaction may antagonistically influence the value of a functioning get-together and in this manner cause an extra cost to the expenses of an association.

Stress can cause the body to work unreasonably and can cause its patients (Yuen *et al.*, 2018) to feel tense, restless, frightened and stressed. These attributes specifically include Psychological and Physiological behavior at work (Biggs et al., 2017). Reasons for Job Stress Work pressure isn't a basic thing. This can influence the physical and mental influences feelings and ailments. (Biggs *et al.*, 2017) says that the reason for work pressure has three crucial factors. The accomplishment of a typical point is profoundly reliant upon the effectiveness of the administration, which further acquaints us with the idea (Kaznacheeva, *et al.*, 2017) of Human Resource Management.

The possibility of the pressure that wins among the laborers in an association was referenced by Guthier & Voelkleet al. (2020) in his diary where he referenced how pressure is viewed as perhaps the most widely recognized issues among labourers prompting the arrangement of medical problems accordingly. Stress can likewise be brought about by physical manifestations of somebody less well in quite a while. Stress can cause the body to work unreasonably and can cause its patients (Yuen et al., 2018) to feel tense, restless, frightened and stressed. On the other hand, DayIvany et al. (2017) illuminated the significance of are preventative burnout in the financial sector and its immediate

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effect other specialist's presentation.

Past work related to role conflict disclose straight effects of this on workplace related things which include work responsibilities (Fried et al., 1998). Argued about adding dispute portion, which have been clear by workers, issues are linked with supersede and arranged (Gilboa et al., 2008). It is the issue of interpersonal obligations between workers for shorter time period and resolve on routine (Sonnentag, 2003; Yang & Diefendorff, 2009). Role conflict appear in a way where serving with an concern that has various multiple options means that submission, with one makes compliance with other options hard (Kahn et al., 1964).

The variable dictates the influence of job stressors on the performance of the workers residing in the financial sector for the long-term efficiency. Danish *et al.* (2019) added that work pressure despite the fact that possibly deciphered by certain organizations as low disturbing circumstances can present a higher effect on a person's wellbeing that additionally straight forwardly influences his presentation. As far as the emotional attitude is concerned on the employee's job satisfaction in the residing financial sector, it usually comprises of two distinct features, one is the positive affectivity and the negative affectivity (Shin *et al.*, 2019). DayIvany *et al.* (2017) illuminated the significance of are preventative burnout in the financial sector and its immediate effect on the specialist's presentation.

Besides, observational help for the buffering impact of social help on work pressure and burnout is not (Jaracz et al., 2017) sufficiently able to arrive at a complete resolution. In the event that the expected set of responsibilities isn't clarified plainly if the prerequisites are continually changing and difficult to comprehend, or if assumptions are generally hazy, (Hidayat et al., 2020) labourers are in higher jeopardy of burnout. Social help is a highly crucial element in this regard and it can be characterized as an assertion of an individual's mentalities and dogmatic convictions, preferring, trust, regard, and particular sorts of direct help (Li et al., 2020). Buffering has been founds to various (Liu, 2020) wellbeing related results. These results incorporate serum cholesterol heights among workers losing their positions.

Nonetheless, while considering the benefit of the social help, it was discovered that work-related wellsprings of social help, on account of its more straightforward relationship to work (Stanley et al., 2018) requests, was more firmly connected with weariness than

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depersonalization or individual achievement. Sex may (Chen et al., 2020) go about as an expected mediator to the connection between friendly help and burnout. While considering the benefit of the social help, it was discovered that work-related well springs of social help, on account of its more straight forward relationship to work (Stanley et al., 2018) requests, was more firmly connected with weariness than depersonalization or individual achievement. Riethof *et al.* (2019) contemplated the connection between the job satisfaction of the employees and their overall performance. From last 75 years addressing many suitable problems about the consequences of it in any establishment (Greene & Organ1973, & Yeverechyahu et al., 1998).

A business with poor management has a demotivated workforce with insufficient resources as with (Naseeretal., 2020) no staff motivations the organization will be unlikely to reach its targets within a given time frame. The application (Aydin, 2018) of management includes the allocation of resources, supervising the operations within the business just to ensure that the desired goals are being accomplished effectively. Throughout the 21stcentury, Pakistan's banking sector has been experiencing gigantic changes caused by liberalization, globalization, and other international events (Jude, 2019). The supposed extended stress practiced through the bankers in Pakistan is leading towards burnout (Habib, & Khalid, 2019). To become competent enough in order to succeed in a competitive business of a globalized world.

Theoretical Framework

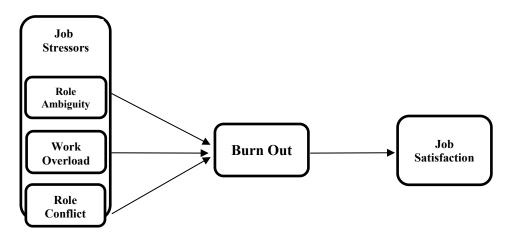


Figure 1: Theoretical Framework

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Research Methodology

The current study is empirical in nature that has adapted a physical survey-based research design. The targeted audience were the middle and lower management staff from banking sector of District Abbottabad. Standardized questionnaire on a five-point Likert scale with option ranging from "Strongly Disagree" to "Strongly Agree" was used.

Population and Sample

Current study was conducted in the banking industry of Pakistan. Middle and Lower level staff from banking sector of District Abbottabad was used in this study. According to Krejcie & Morgan table, the sample size as per mentioned criteria is 211.

Sampling Technique: Simple Random Sampling technique was used for this research.

Analysis: After collection of data through questionnaires, it was processed to conclude meaningful results through descriptive statistics and correlation and regression technique through SPSS software.

Research Setting and Data Collection Procedure:

We had taken three job stressors, Role ambiguity has measured by twelve items taken from study of (Nathan A. Bowling *et al*, 2017). Role Conflict was also measured by twelve items taken from the study of (Nathan A. Bowling *et al*, 2017), and work overload is measured by seven items taken from the study of (Osman M Karatepe 2012), the scale are based on the determination of 5-item and measures the construction, content, face, and criterion validity that test the hypothesis signifying that the higher the burnout is the lower the will be the performance levels of the workforce.

Burnout was measured by fifteen items taken from the study of (Timothy G. Fordetal, 2018), scale i.e. self-administered questionnaire is based on fifteen questions that are based on the determination of 5-item and measures the construction validity and content. Validity extent so that understanding can be made of how the increasing work pressure and workload can adversely impact the commitment towards work as well as the organization and disrupts the satisfaction associated with the job role. The scale was consists of 5-item with sixteen questions taken from the study of (Meredith A. Russell, 2017), similarly as to the independent variables where it closely monitors the relationship between work stress and job burnout drawing negative

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impact over the motivation as well as job satisfaction. Lately, it signifies that how both the independent variables impact the dependent variable i.e. Job satisfaction.

Measurement

The value above shows that total valid values obtained are 208 out of 211. Out of these 208 valid values, 70.6% are male and 28% are females.

Tablel: Descriptive Statistics of Variables

| | N | Range | Minim um | Maximu m | Mean | Std.Devia tion |
|-------|-----|-------|-------------|-------------|--------|-------------------|
| RA | 211 | 4.00 | 1.00 | 5.00 | 3.4464 | .47359 |
| RC | 211 | 4.00 | 1.00 | 5.00 | 3.0556 | .50478 |
| WO | 211 | 4.00 | 1.00 | 5.00 | 3.1307 | .68614 |
| ВО | 211 | 4.00 | 1.00 | 5.00 | 2.8054 | .58448 |
| J.Sat | 211 | 4.00 | 1.00 | 5.00 | 3.2688 | .39638 |

There were a total of 7 hypotheses in this investigation, which are evaluated here. First the value of Cronbach Alpha is checked, which is given below

Reliability Statistics

Table2: Reliability Statistics

| Table2: Itemaphity Statistics | | | | | | | |
|-------------------------------|-------|----------|--|--|--|--|--|
| Variables | No. | Cronbach | | | | | |
| | of | Alpha | | | | | |
| | Items | | | | | | |
| Role Ambiguity | 12 | .734 | | | | | |
| Work Overload | 07 | .771 | | | | | |
| Role Conflict | 12 | .732 | | | | | |
| Burnout | 15 | .859 | | | | | |
| Job Satisfaction | 16 | .630 | | | | | |

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Correlation Analysis:

Table3: Correlation Analysis

| | | RA | wo | RC | во | JSat |
|------|---------------------|-------|--------|--------|--------|--------|
| RA | Pearson correlation | 1 | .041 | .062 | 022 | .137` |
| | Sig.(2-tailed) | | .551 | .374 | .752 | .048 |
| | N | 211 | 211 | 211 | 211 | 211 |
| wo | Pearson correlation | .041 | 1 | .564`` | .547`` | .149` |
| | Sig. (2-tailed) | .551 | | .000 | .000 | .031 |
| | N | 211 | 211 | 211 | 211 | 211 |
| RC | Pearson correlation | .062 | .564`` | 1 | .479`` | .279`` |
| | Sig.(2-tailed) | .374 | .000 | | .000 | .000 |
| | N | 211 | 211 | 211 | 211 | 211 |
| во | Pearson correlation | 022 | .547`` | .479`` | 1 | 301`` |
| | Sig. (2-tailed) | .752 | .000 | .000 | | .000 |
| | N | 211 | 211 | 211 | 211 | 211 |
| JSat | Pearson correlation | .137` | .149` | .279`` | .301`` | 1 |
| | Sig. (2-tailed) | .048 | .031 | .000 | .000 | |
| | N | 211 | 211 | 211 | 211 | 211 |

Regression Analysis:

The value of Cronbach alpha is greater than 50%, hence results obtained are valid and can be used for generating results.

The hypotheses results obtained for this investigation can be seen below:

HI: There is appositive relationship between role ambiguity and burnout.

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of F obtained is less than 1 and significance is greater than 0.05, due to which hypothesis is rejected.

The value of t and beta indicate that there is a negative relationship

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between the dependent and independent variable.

H2: There is a positive relationship between work overload and burnout. The results obtained can be seen below:

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of F obtained is greater than 1 and significance is less than 0.05, due to which hypothesis is accepted.

Table 4: Positive relationship between work overload and burnout

| Variables | β | T-Value | P-Value | R Sq. | Adjusted R sq. |
|-----------|------|---------|---------|-------|----------------|
| WO | .476 | 7.129 | .000 | .30 | .272 |

The value of t and beta indicate that there is a positive relationship between the dependent and independent variable.

H3: There is a positive relationship between role conflict and burnout.

The results obtained for the third hypothesis can be seen below: The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of F obtained is greater than 1 and significance is less than 0.05, due to which hypothesis is accepted.

Table5: Positive relationship between role conflict and burnout

| Variables | β | T-Value | P-Value | R Sq. | Adjusted R sq. |
|-----------|------|---------|---------|-------|----------------|
| RC | .634 | 6.933 | .000 | .187 | .183 |

The value of t and beta indicate that there is a positive relationship between the dependent and independent variable.

H4: A negative correlation is found in burnout and job satisfaction.

The results obtained from the fourth hypothesis can be found below:

T value is fitting the model. The value of F obtained is greater than 1 and significance is the value of R-square is less than 20%, hence the variable is moderated less than 0.05, due to which hypothesis is accepted.

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Table 6: Negative correlation is found in burnout and job satisfaction

| Variables | β | T-Value | P-Value | R Sq. | Adjusted R |
|-----------|-----|---------|---------|-------|------------|
| | | | | | Sq. |
| ВО | 109 | -2.985 | .003 | .41 | .36 |

The value of t and beta indicate that there is a positive relationship between the dependent and independent variable.

H5: Burnout mediates the relationship between role ambiguity and job satisfaction.

The results obtained for the hypothesis. Since the relationship between role ambiguity and burnout is in significant therefore we cannot go for further testing of mediation the value of t and beta indicate that there is a positive relationship between the dependent and independent variable

H6: Burnout mediates the relationship between work over load and Job satisfaction. The results obtained related to the seventh hypothesis can be found below:

The value of R-square is less than 20%, hence the variable is moderately fitting the model. This hypothesis is accepted.

Table7: Burnout mediates the relationship between WO and job satisfaction

| Variables | β | T-Value | P-Value | R Square | Adjusted |
|------------|------|---------|---------|----------|----------|
| | | | | | R Sq. |
| WO- | .419 | 9.33 | .002 | .45 | .36 |
| JSatWO-BO- | .092 | 2.264 | .025 | .45 | .36 |
| JSat | | | | | |

The value of t and beta indicate that there is a positive relationship between the dependent and independent variable.

H7: Burnout mediates the relationship between role conflict and job satisfaction. The results obtained for the eighth hypothesis can be found below:

The value of R-square is less than 20%, hence the variable is moderately fitting the model. The value of F obtained is greater than 1 and

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significance is less than 0.05, due to which hypothesis is accepted.

Table 8: Burnout mediates the relationship between role conflict and job satisfaction

| Variables | β | T-Value | P-Value | R Sq. | Adjusted R |
|------------|------|---------|---------|-------|------------|
| | | | | | Sq. |
| RC-JSat | .279 | 4.390 | .006 | .84 | .76 |
| RC-BO-JSat | .183 | 3.140 | .002 | .84 | .76 |

The value of t and beta indicate that there is a positive relationship between the dependent and independent variable.

Discussion

In this section a researcher summarizes the core findings of the research study which are the general objective of the current study is to analyses the impact of job stressors on job satisfaction by employee burnout in Pakistan's banking industry. In the light of this general objective research study have been set to conduct in the different banks in Pakistan. In order to address this objective, almost two hundred employees from different banks were induced in the study. Responses were collected through adopting a close-ended questionnaire based on the Likert scale has been distributed.

The questionnaire was designed in order to measure employee's satisfaction level in the banking industry of Pakistan towards stress factors that influence their performance in conducting operations. The interviews were also carried out by ten different employees positioned in different banks of Pakistan. Further statistical analytical tests were run in order to derive factual findings associated with the subject. Mainly, the literature reviews job satisfaction theories and stressing factors related to job inspected in it. Based on these hypotheses were developed which thoroughly examines the influential relationship in highlighted terms.

Conclusion

According to the prior demonstrated definitions which are criterion-referenced shows that it is possible to summarize that the mentioned potential resources of stress are reasoned behind employee burnout. The work overload crafts imbalances in their work-life as their job demands constant interaction with figures and customers. These factors lead them towards emotional exhaustion which directs employees towards physical burnout and depersonalization, self-efficacy at a low level also cynicism moderate psychological burnout of

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the employees. The banking industry's job nature itself possesses an imperative impact on burnout and occupational stress. Depressing sense of role ambiguity, work overload, and underutilization of employee's skill are the potential sources of stress at bank employees. It is marked that a high level of stress in the banking industry will direct towards burnout elevated level. All the factors of stress except environment at work are the burnout predictors although interface of employment and family work are the key predictors of employee burnout in Pakistan's banking sector (Bashir, & Nadeem, 2019).

This research study revealed that in the banking industry employees who are irrespective of their job's nature are encountering stress. The potential stressors related to the job designated by this research are work overload, role ambiguity, and under utilization of employees' skills. It also disclosed that these job stressors are decreasing the level of job dissatisfaction and leading to psychological and physical burnout of employees in terms of health, wellbeing, and soon. The research recommends that the highlighted elements in it which are producing a high level of stress and directing towards burnout require great concentration of the banks' human Resource departments and the State Bank of Pakistan.

Future Directions

Depending on the findings of this research study numerous recommendations for further inspection in respect to the related subject have been developed. The current study recommends multidimensional structure better represents the banks in Pakistan. As a result future research should concentrate on the factor structure of job stressors in Pakistan's banking industry. Further work requires to be made in order to establish about thoroughly analyze and utilize the dimensions of job satisfaction that can be applied an all the levels of the banks with a proper manner of implementation. The study can be employed in order to develop a structure that assists Pakistan's banking industry with the employee's support who are experiencing burnout through concentrating on the employee's engagement more (SARI, 2020).

For instance, the impact of work over load on the job satisfaction subscales is unidentified. Maybe, employees who possess elevated levels of energy are capable to handle the work over load as these individuals are mentally resilient, normally energetic, willing to invest in bank operations, and insistent in the presence of complexity. Once the factor structure is recognized, through which

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future researchers could easily examine the level of job satisfaction in employees of private as well as public banks in relation to job stressors impact. Moreover, the bank employee's engagement with their positions has been studied in Pakistan with statistically present significant differences.

Research Implications

The study thoroughly examines the impact of job stressors on Job satisfaction and level of job satisfaction by burnout in Pakistan's banking industry. The study brings light on some remarkable findings of the job stressor's impact on the employee's job satisfaction level which causing employee burn out in the banking sector. The study possesses many practical implications in the banking industry especially for Human resources and higher management of the banks in general. The newly established reforms in the banking industry change the environment, job stressors, motivation level of employees which results in the form of employee burn out. The implication of the study for the organization is that workers will be more encouraged in order to work sound if they sense that their efforts will consequence in a great performance and that they will be recompensed for this high performance.

Recommendations:

Depending on the findings of this research study numerous recommendations for further inspection in respect to the related subject have been developed. The current study recommends multidimensional structure better represents the banks in Pakistan. As a result future research should concentrate on the factor structure of job stressors in Pakistan's banking industry. Further work requires to be made in order to establish about thoroughly analyses and utilize the dimensions of job satisfaction that can be applied an all the levels of the banks with a proper manner of implementation.

The study can be employed in order to develop a structure that assists Pakistan's banking industry with the employee's support who are experiencing burnout through concentrating on the employee's engagement more. The research can aid in discovering and focusing on the burnout contrasts with job stressors to enhance the employee's job satisfaction level. Other consequences and antecedents involve employee engagement, communication, psychological well-being, and physical health of the employees in the banking industry .Furthermore, consideration of these consequences would help in enhancing the level of job satisfaction among the banking industry's employees in Pakistan

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