

## **EMPLOYEE'S JOB BURNOUT, WORKER'S SATISFACTION AND COMMITMENT IN NIGERIAN BANKING INDUSTRY (A STUDY OF ACCESS BANK PLC)**

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**ABSTRACT:** *This study evaluated the job burnout on workers' satisfaction in Nigerian banking industry. The study was carried out using staff of Access Bank Plc in Lagos State which is one of the largest bank in Nigeria. The study made use of primary source of data which was gathered among 50 staff of Access Bank Plc at the Headquarter in Lagos through the use of questionnaires. Furthermore, Chi-square test was used to test the hypothesis and SPSS was used for the analysis of the data. The result of the analysed data shows that physical fatigue affects employees' commitment. The study however recommended that there should be proper reward system in terms of good pay, benefits and incentives as a means of motivation which reduces job burnout and in turn enhances employees' satisfaction and invariably employee's commitment.*

**KEYWORDS:** Commitment, Employee, Burnout, Organisation, Industry.

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### **INTRODUCTION**

The concept of burnout was suggested by Herbert Freudenberger who was working as a psychoanalyst in a clinic in New York (Shepherd, 2011). Burnout is defined as a symptom of emotional exhaustion, depersonalization, and reduced personal accomplishment at work due to work activity (Maslach, 1981).

Today the most commonly accepted definition of burnout is three component conceptualization used by Maslach, (Maslach, 2002)

One component of burnout, emotional exhaustion, is characterized by a lack of energy and a feeling that ones emotional resources are used up. This "compassion fatigue" may coexist with feelings of frustration and tension as workers realize they cannot continue to give themselves or be as responsible for clients as they have been in the past. A common symptom is dread at the prospect of returning to work for another day.

Another component is depersonalization or dehumanization; it is marked by the treatment of clients as objects rather than people. Workers may display a detached and an emotional insensibility and may be cynical towards co-workers, clients and the organization. Visible symptoms include the use of derogatory or abstract language, strict compartmentalization of professional lives, intellectualization of the situation, withdrawal through longer breaks or extended conversations with co-workers, and extensive use of jargon (Maslach and Jackson, 2005). One classic analogy is that of a petty bureaucrat, going strictly "by the book" to deal with individual clients rather than becoming personally involved enough to tailor a solution or an approach to the client's needs.

The final component of burnout diminished personal accomplishments characterized by a tendency to evaluate oneself negatively. Individuals experience a decline in feelings of job competence and successful achievement in their work or interactions with people. Frequently there is the perception of a lack of progress or even lost ground. Furthermore, burnout is a right approach to seek the origins of burnout in social, economic, and cultural developments in the last quarter of the last century. This is because; the world rapidly turned from an industrial society into a service society in that period (Schaufeli, 2009).

Burnout is defined as a psychological response to job stress. Changes in what an individual wants and what he/she should do or, in other words, significant disharmonies between job nature and job owner's nature lead into burnout (Maslach & Leiter, 2005).

### **Statement of the problem**

There has been a variance between employees' that are effective in one organization and the ones that are always stressed out in the other organization. This constitutes a problem because there will be a comparison between the two sets of employees and this might likely lead to labour turnover.

Also the imbalance between an imbalance between employees' effort on the job and the subsequent rewards they receive can constitute a problem on the employees and the organization at large. Most employers are output oriented and not employees' oriented, this explains that most employers/superiors are only concerned about maximizing profit by ensuring increase in output and care less about the welfare of the employees. When there is no correlation between employees' input and the rewards they receive in terms of pay, benefits and incentives, their level of commitment will reduce and this will lead to dysfunctional behaviours such as absenteeism, reduction of their morale and increase turnover.

High job expectation from employers or superiors within a short time frame can lead to job burnout which in turn causes commitment reductions. For instance, most bankers are given "tall orders" that is targets by the organizations and expected to meet up within a short period of time. Inability to meet up most times leads to sanction in terms of dismissal or termination of employment. Inability of the employees to meet up can lead to depression, anxiety, illness which mostly affects the commitment of the employees to both their jobs and the organization.

Job burnout is also linked with several behavioural, attitudinal and interpersonal consequences. Moreover the doctors have also reported deterioration of physical and psychological health. The physical consequences include fatigue, insomnia, severe headaches and gastrointestinal disturbances. Deterioration of mental health in form of depression and anxiety is also revealed. Some interpersonal consequences are also projected and this includes impatience, irritation and moodiness while dealing with other people. The behavioural consequences entail organizational outcomes and consumption behaviours. The organizational outcomes include turnover, lack of commitment and more absenteeism. Banking is a stressful sector with long working hours, stiff competition, ethical dilemmas, high job expectation and difficult customers. The issue of job stress among Nigerian bank workers could be better addressed if the factors responsible for such stress were properly identified and evaluated. The question of how job burnout influence employees' satisfaction and commitment is a relevant one given the nature of today's banking environment and the challenges faced by Nigerian workers. This is the main thrust of this study.

## LITERATURE REVIEW

Employee or organizational commitment is the employee's psychological attachment to the organization. Organizational commitment refers to the employee's attachment to the employing organization – namely, the commitment to the entire organization as the employee perceived it and the organization support for the employee (O'Malley, 2000).

According to Buchanan (1994) Employees' commitment is the emotional connection to a particular organization, which is characterized by three major parameters in the individual's attitudes towards the organization. It is the identification which means internalization of the organization's goals and value. Employees' commitment reflects the individual relationship with the organization, and that this relationship is significant in explaining the individual's behavior in the organization, and that this relationship is significant in explaining the individual's behavior in the organization.

Current research concerning employee commitment highlights the pitfalls of viewing commitment as a one-dimensional construct that can be enhanced by a particular human resource policy. This assumes that a particular practice, for example offering flexible working arrangements or more training, will have a significant and beneficial effect on employee commitment. Unfortunately, in practice it is not that simple because there is no single solution.

All employees' wants and needs cannot be addressed by a single policy. What is now apparent is that, as long as the organization has been able to attract the right sort of employees and has provided a suitable work environment, employees' commitment will be largely influenced by the interactions that occur between colleagues and with their immediate and senior managers.

The relationship between the organization and the employee, therefore, should be considered as being no different from any other type of relationship. Commitment is complex and continuous, and requires employers to discover ways of enhancing the work life of their employees.

Maslach (2002) argued that organizational commitment protects the individual from negative outcomes experienced at work either because those individuals who are committed to the organization have connected more closely to the individuals at work or because they have found meaning of their work. The present study was designed to examine the relationship between organizational commitment and job burnout among employees in workplace.

Shepherd (2011) investigated burnout components impact on accountant's occupational commitment and occupational turnover intention interaction. The data used in this study was taken from randomly selected 162 accountants who are the members of Istanbul chambers of certified public Accountants (ICCPA). The results reveal that the only emotional exhaustion component of burnout has partial mediating effect between affective occupational commitment and occupational turnover intention.

Rusbult (1993) in his study on "Organisational commitment and job burnout among employees in Malaysia" revealed that individuals who have a high degree of commitment to their organizations experience greater amounts of stress than those who are less committed. It also revealed that affective commitment has the negative relationship with job burnout. It is conceivable that there

are factors that are unique to Malaysian employees which practicing different culture compare to other country. Malaysian employees focus on affective factors, which leads to them pay more attention to affective exchange than western employees. Thus the relationship between commitment and burnout found in other studies may not be generalizable to this group of individuals

Kahili (2008) examined the relationship between the availability of family responsive benefits and affective organisational commitment. They found a positive correlation between the availability of such benefits and commitment, even for those who would not benefit directly. They argue that organisations that offer such benefits are perceived by employees as showing greater care and concern, and as being fair in their dealings with employees.

Similarly, Schaufeli (2000) examined the link between organizational commitment and rewards, operationalised as actual income and Defining and Creating Employee Commitment. They found that commitment was more strongly related to pay satisfaction than to actual income.

However Rusbult & Buunk (1993) contend, people stay in relationships to the extent that they are uniquely dependent on them relative to the alternatives. The more attractive the alternatives and the lower the termination costs, the less people are reliant on the existing relationship for the source of their satisfaction.

Ali and Yusuf (2013) in their study on “The effect of job satisfaction and emotional exhaustion on affective commitment of emergency services employees” investigated to find out in what extent affective commitment is related to Emergency Services employees’ job satisfaction and emotional exhaustion. The results suggested that employees’ perceptions of affective commitment are positively related to their perceptions of job satisfaction, while employees’ perception of affective commitment is negatively related to their perceptions of emotional exhaustion. Therefore, job satisfaction and emotional exhaustion have a strong effect on affective commitment.

Ghorpade (2007) in their study on the impact of job burnout on the organizational commitment of the employees working in private and public sectors revealed that burnout and detachment in organizational commitment is seen in the employees of the private sector because of their excessive job tasks and demands perceived performance in public and private followed by the intolerant behaviour of executives and organizations, they also revealed that the public sector employees are much relaxed and show affiliation with their jobs despite of the fact that most of them are experienced and high in age.

Ali (2011) examined the effect of employee commitment on organizational performance in Coca Cola Nigeria Limited. The study focused on the influence of employee commitment on organizational performance and employees’ turnover and revealed that the level of employee commitment of the staff of Coca Cola Company Plc is very high; there is fairly high relationship between employee commitment and organizational performance; there is also a high relationship between employee commitment and employees’ turnover.

## METHODOLOGY

The data collected were sorted, processed and analysed by using descriptive and inferential statistics. The analysis was in accordance with research objectives and hypotheses. The descriptive analysis defined the properties of the data to show the variations in responses and opinions using frequencies, percentage denotations as well as other descriptive tools. Data collected for the study was analyzed using appropriate descriptive and inferential statistics such as Chi-square to test hypotheses and was done using Statistical Package for Social Sciences (SPSS).

### Research instrument

Being a survey research, a well-structured research instrument (a standardized questionnaire was used). A questionnaire can be described as that form of inquiry which contains a systematically compiled and organized series of questions that are to be sent to the selected samples.

Therefore, the structured (closed-ended) questions was adapted and developed by the researcher and was administered to the respondents.

The items of measurement were rated on a 4-point Likert type scale which ranks responses on a scale of (1) strongly disagree to (4) strongly agree. The Ranking of the Likert scale for each item is given as we have it below:

Disagree SD = 1, Undecided UD = 2, Agree A= 3, Strongly Agree SA = 4.

### Data Analysis

It contains details of the analysis and presentation of the data based on the specific objectives and research questions of the study. The respondents were staff of Access Bank Plc in Lagos state Nigeria; a total of 50 questionnaires were successfully completed and returned. Data were analysed through descriptive and inferential statistics. Statistical Package for Social Science (SPSS) was used to analyse the data.

**Table1: Analysis of Respondents' Composition by sex**

	Frequency	Percent	Valid Percent	Cumulative Percent
male	21	42.0	42.0	42.0
female	29	58.0	58.0	100.0
Total	50	100.0	100.0	

From the above table.1, 21 of the respondents are male representing 42% of the respondents while 29 of the respondent are female representing 58%.

**Table 2: Length of service in the organization**

	Frequency	Percent	Valid Percent	Cumulative Percent
0-5 Years	34	68.0	68.0	68.0
6-10 Years	13	26.0	26.0	94.0
11-15 Years	2	4.0	4.0	98.0
16-20 Years	1	2.0	2.0	100.0
Total	50	100.0	100.0	

From the above table 2, it's observed that majority of the respondents have only just worked within 0-5 years in the organization with the percentage of 68%, while respondents who have spent 6-10 years and 11-15 have 26% and 4% respectively and only one respondent has worked within 16-20 years.

### Analysis of respondents' response

In this section data for this study were analyzed based on the objectives, research questions and hypothesis that relate to each other. The results of the data analysis provided information that formed the basis for discussion, conclusion, and interpretation of the findings and recommendations of the study. In order to answer the research questions, the data collected were categorized into agreed and disagreed. This was done in order to allow for good analysis of items, better judgement and conclusions. All computations were based on the four points scale.

**Table 3: Psychological/emotional fatigue and physical fatigue syndrome has an effect on employees' commitment**

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	3	6.0	6.0	6.0
Undecided	5	10.0	10.0	16.0
Agree	21	42.0	42.0	58.0
Strongly agree	21	42.0	42.0	100.0
Total	50	100.0	100.0	

This table 3 shows that 3% of the respondents disagreed, 5% undecided, 42% agreed and strongly agreed which makes up a total of 84%.

In summary, 84% of the respondents are positively disposed that psychological/emotional fatigue and physical fatigue syndrome has an effect on employees' commitment.

**Table 4: There is a relationship between job burnout and employees' commitment**

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	1	2.0	2.0	2.0
Undecided	4	8.0	8.0	10.0
Agree	20	40.0	40.0	50.0
Strongly agree	25	50.0	50.0	100.0
Total	50	100.0	100.0	

The breakdown of the above analysis of table 4 shows that 2% of the respondents disagreed, 8% are undecided, 40% agreed while 50% strongly agreed. This implies that the majority of the respondents opined that there is a relationship between job burnout and employees' commitment.

**Table 5: Job stress can also result from an imbalance between the demands placed on individuals and their ability to cope.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Undecided	5	10.0	10.0	10.0
Agree	12	24.0	24.0	34.0
Strongly agree	33	66.0	66.0	100.0
Total	50	100.0	100.0	

The above table 5 indicates that 33 or 66% of the respondents strongly agree while 12 or 24% of them agreed and the remaining 5 or 10% are undecided. There is no response for disagree and strongly disagree. This means that job stress can also result from an imbalance between the placed on the individuals and their ability to cope.

**Table 6: Job burnout can result from an imbalance between employees' effort on the job and the subsequent rewards they receive**

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	2	4.0	4.0	4.0
Undecided	5	10.0	10.0	14.0
Agree	16	32.0	32.0	46.0
Strongly agree	27	54.0	54.0	100.0
Total	50	100.0	100.0	

A breakdown of the above analysis in respect to the above statement shows that 27 or 54% strongly agreed, 16 or 32% agreed while 2 or 4% disagreed and 5 or 10% were undecided. Hence 86% of the respondents are certain that job burnout results from an imbalance between employees' effort on the job and the subsequent rewards they receive.

**Table 7: Employees' commitment is largely influenced by the interactions that occur between the employees themselves, their colleagues and their job.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	1	2.0	2.0	2.0
Disagree	13	26.0	26.0	28.0
Undecided	11	22.0	22.0	50.0
Agree	14	28.0	28.0	78.0
Strongly disagree	11	22.0	22.0	100.0
Total	50	100.0	100.0	

From the table 7 above, one respondent strongly disagreed, 13 or 26% disagreed, 11 or 22% respondents were undecided, 14 or 28% agreed while 11 or 22% strongly disagreed. This means that the interactions that occur between the employees themselves, their colleagues and their job influence employees' commitment.

**Hypothesis Testing**

H<sub>0</sub>: Physical fatigue has no effect on employees' commitment

H<sub>1</sub>: Physical fatigue has effect on employees' commitment.

**Table 8: Chi-square test**

	Psychological/emotional fatigue and physical fatigue syndrome has an effect on employees' commitment	There is a relationship between fatigue and employees' effectiveness and efficiency
Chi-Square	23.280 <sup>a</sup>	44.880 <sup>a</sup>
Df	3	3
Asymp. Sig.	.000	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 12.5.

From table 8, the chi-square values are 23.280 and 44.880 at 3 degree of freedom and significant level of (0.000) which is less than 5. Since calculated values (23.280 & 44.880) are greater than the tabulated values (11.143 and 12.838) at 0 significance level, we therefore accept  $H_1$  (alternative hypothesis): physical fatigue affects employees' commitment and we do not accept  $H_0$  (null hypothesis) :physical fatigue does not affect employees' commitment. For example, the evidence from the respondents' response in table 3 where they were asked whether psychological/emotional fatigue and physical fatigue syndrome has an effect on their commitment, it revealed that 84% which forms the majority of the respondents strongly agreed and agreed that psychological/emotional and physical fatigue syndrome affects their commitment.

## CONCLUSION

The study has been able to establish the fact that the lower the employees' level of job burnout the higher their commitment. Access bank faces challenges such as work overloads, high job expectations, inadequate reward system and long working hours. Nevertheless, Access bank should ensure that there is a balance between employees' efforts on the job and the subsequent rewards they receive.

Earlier on in this study, "Burnout refers to a type of stress specifically a chronic affective response pattern to stressful work conditions that feature high levels of interpersonal contact (Ganster and Schaubroeck 2001). However, this research examined the influence of job burnout on employees' commitment through which data was collected, compiled and analyzed using appropriate statistical tools. Based on the findings and results, it can be concluded that job burnout has a negative influence on employees' commitment in Access bank. Based on the findings and results of this research, here are some recommendations;

There should be clear job expectation on employees so as to enhance their commitment level in the organization.

Personal values should not be mismatched with organizational values in order to avoid role conflict or divergence of goals.

Proper reward system in terms of good pay, benefits and incentives as a means of motivation which reduces job burnout and in turn enhances employees' commitment.

Availability of enough and capable workforce to perform different roles and responsibilities hence reducing work overload.

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