



Investigation of the relationship between occupational stress and job burnout among bank employees

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Abstract

Background & Aims: Bank employees commonly experience high job stress due to the inherent demands of their work. Although previous studies have highlighted significant occupational stress and considerable job burnout among bank employees, few investigations have specifically explored the relationship between occupational stress and job burnout within this employee group. This study aimed to examine the association between occupational stress and job burnout among bank employees.

Materials & Methods: This cross-sectional survey study was conducted in Iran, focusing on employees working at a single bank branch in Urmia. One hundred two bank employees, comprising 83 males and 19 females aged between 25 and 55 years, participated in the study. Data were collected using the Occupational Stress Inventory (OSI) and the Maslach Burnout Inventory (MBI). Correlation analysis was employed to explore the relationship between occupational stressors and their subscales as independent variables, and job burnout as the dependent variable.

Results: The findings indicated that bank employees experienced moderate to severe levels of occupational stress, with individuals exhibiting low stress reporting no burnout. Conversely, individuals with high stress levels demonstrated moderate levels of burnout. Notably, there was a significant relationship between dimensions of the occupational stress scale, such as role overload, role ambiguity, and the physical environment, and job burnout. Among these dimensions, the physical environment exhibited a particularly noteworthy correlation with job burnout ($r = 0.429$, $p = 0.001$).

Conclusion: The results suggest that specific dimensions of occupational stress significantly influence job burnout, underscoring the importance of implementing organizational interventions to mitigate occupational stress and job burnout.

Keywords: Bank employee, Job burnout, Occupational stress

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Introduction

Occupational stress is a prevalent and costly issue in the workplace, with a significant proportion of work-related mental and physical illnesses attributed to excessive stress (1). It arises from the interaction between individuals and situations where they struggle to cope with the demands presented. The Institute for Occupational Safety and Health (NIOSH) defines occupational stress as the harmful physical and emotional responses that occur when job requirements do not align with the capabilities, resources, or needs of the worker (2).

According to the Fourth European Working Conditions Survey (2007EWCS), approximately 22% of European workforces experience stress, with higher percentages observed among new employees and those with more work experience (3). The initial survey assessing emerging risks in Europe (ESENER) conducted by the European Health and Safety Agencies (EU-OSHA) in 2009 revealed that roughly half of the institutions were unaware of psychological risks and their impact on worker health and safety. Furthermore, less than one-third of these institutions implemented work-related stress management strategies, a sentiment shared by both managers and workers' representatives (3). Another report on mental health risks in Europe indicated that 25% of workers experience work-related stress for most or all of their working hours, with corresponding negative effects on workplace health (3). The Health and Safety Executive (HSE) reported that occupational stress injuries accounted for over 13.5 million working days and more than £4 billion annually between 2007 and 2009 (4). The International Labor Organization (ILO) highlighted concerns such as increased workload, high work demands, longer working hours, and stress among bank employees due to the renovation and modernization of banks (5). Evidence suggests that bank employees are increasingly absent from work due to musculoskeletal and mental disorders (6, 7). NIOSH's workplace stress studies have ranked 130 occupations, identifying bank employees, managers, and supervisors among the 28 most stressful jobs (8). Bank employees face high occupational stress

stemming from factors such as the sensitive nature of their work, mobility constraints, interactions with individuals from diverse social backgrounds with varying expectations, leadership styles, inadequate communication among employees, handling public funds, and tasks requiring intense concentration (2).

Stress plays a critical role in determining an individual's physical and mental health, as well as organizational performance. Burnout, a consequence of prolonged stress, is characterized by psychological responses to work-related stressors. It entails a lack of energy and vitality, where individuals feel overwhelmed by their jobs. Internal and external pressures in the workplace lead to energy depletion or exhaustion (9, 10). Burnout directly affects an individual's mental health and productivity, and prevention efforts can improve mental well-being and enhance the effectiveness and efficiency of human resources (11). Burnout incurs direct and indirect costs, resulting in absenteeism, reduced work quality, interpersonal conflicts, physical and psychological problems, job turnover, and ultimately, job loss (12). Burnout is commonly observed among nurses, medical professionals, educators, security personnel, and industrial employees (13, 14).

Limited research has been conducted in Iran to assess occupational stress among bank employees, with results indicating a high percentage experiencing high levels of stress (15, 16). Similarly, few studies have examined job burnout among bank employees, reporting high rates of burnout within this group (17, 18). There is a lack of research specifically exploring the relationship between occupational stress and burnout in the banking sector. The existing limited studies suggest a positive relationship between occupational stress and burnout (19). Given the differences in stressors resulting from cultural characteristics, management systems, and banking structures in each country, further investigations are necessary. Considering the significance and impact of occupational stress on organizational performance, individual well-being, and burnout, such studies can contribute to injury prevention.

Efforts to prevent burnout are vital for the success and survival of banks in a competitive environment, as they rely on a healthy, motivated, and high morale workforce to deliver quality services to customers. Hence, the current study aimed to investigate the relationship between occupational stress and job burnout among bank employees.

Materials & Methods

In the study, a total of 162 male and female bank employees aged 25 to 52 years participated. The data were collected using the Occupational Stress Inventory (OSI) (20) and the Maslach Burnout Inventory (MBI) in 2018-2019. The t-test, Pearson correlation coefficient, and Fisher exact test were used for data analysis, with a significance level of 0.05.

The Occupational Stress Inventory (OSI) was used to assess occupational stress based on six dimensions: workload, role insufficiency, role ambiguity, role boundary, role responsibility, and physical environment. Each dimension consisted of 10 questions, and responses were given on a 5-point Likert scale. The total occupational stress score was categorized into four levels: low, low-moderate, moderate-high, and high (21, 22).

The Maslach Burnout Inventory (MBI) was used to measure burnout, which consists of 22 items assessing emotional exhaustion, depersonalization, and personal accomplishment. Responses were based on a 7-point Likert scale from 0 (never) to 6 (every day) (1), indicating the frequency of experiencing burnout symptoms. The total burnout score was calculated based on the mean scores of all 22 items, and individuals were classified into four levels: non-burnout, mild burnout, moderate burnout, and severe burnout. For scoring each question, two scores of frequency and intensity are

considered, however, previous studies revealed that subjects' responses were highly correlated based on their severity and frequency and it is recommended to use frequency (23). Therefore, in the present study, the subjects' responses to each of the 22 items of this questionnaire were based on frequency rating. In the two dimensions of emotional exhaustion and depersonalization, an increase in score indicates higher levels of burnout, but in the personal performance dimension, a decrease in score indicates a higher degree of burnout (24). Therefore, after reversing scores on the personal accomplishment dimension (Inversion), the overall burnout score was calculated based on the mean scores of all 22 items (25).

Results

The results, presented in Table 1, show the mean and standard deviation of total burnout and occupational stress scores, as well as scores for each dimension. The mean total occupational stress score was 173.3 ± 33.90 , indicating moderate to severe levels of occupational stress among bank employees. The mean scores of the occupational stress dimensions also reflected moderate to severe levels. The mean job burnout score was 26.14 ± 29.05 (Table 1).

The one-way ANOVA analysis revealed that employees in managerial positions had higher mean scores of occupational stress compared to employees in other positions, and this difference was statistically significant ($p = 0.034$). Single employees showed relatively lower job burnout compared to married employees, and this difference was statistically significant ($p = 0.016$). Employees with children had higher job burnout compared to employees without children, and this difference was also statistically significant ($p = 0.049$).

Table 1. Descriptive statistics of OSI and its dimensions

Variables	Mean	Dimensions		
		Standard deviation	Minimum	Maximum
Total occupational stress	173.73	33.90	60	300
Role workload	30.82	7.49	10	50
Role insufficiency	31.55	7.64	10	50

Variables	Mean	Dimensions		
		Standard deviation	Minimum	Maximum
Role ambiguity	32.10	7.40	10	50
Role boundary	29.29	6.67	10	50
Role responsibility	30.13	8.70	10	50
Physical environment	19.83	8.20	10	50
Total burnout	29.05	26.14	18	108

Table 2 presents the Pearson correlation coefficients between the research variables. The highest significant correlation was found between the sixth dimension of occupational stress, physical environment, and job burnout ($r = 0.429, p = 0.001$). Conversely, the lowest significant correlation was observed between the dimension of role ambiguity and burnout ($r = 0.301, p = 0.002$). Additionally, a significant correlation was found between the dimension of role boundary and job burnout.

Table 3 displays the relationship between the total occupational stress score and total job burnout across

different dimensions, using the Fisher exact test. The results reveal that individuals with low stress did not experience job burnout, while those with mild burnout exhibited moderate to severe levels of occupational stress. Consequently, 60% of subjects with mild to severe occupational stress displayed mild burnout. Moreover, among those experiencing average burnout, 46.2% of employees reported moderate to severe stress levels. The relationship between job burnout and occupational stress was statistically significant ($p = 0.025$).

Table 2. Pearson correlation matrix between occupational stress, its dimensions and job burnout

Variables	1	2	3	4	5	6	7	8
1.Occupational stress	1							
2.Role workload	0.71**	1						
3.Role insufficiency	0.73**	0.34**	1					
4.Role ambiguity	0.83**	0.48**	0.73**	1				
5.Role boundary	0.82**	0.58**	0.59**	0.73**	1			
6.Role responsibility	0.77**	0.42**	0.54**	0.58**	0.54**	1		
7. Physical environment	0.52**	0.32**	0.04	0.20**	0.41**	0.48**	1	
8. Job burnout	-0.12	-0.02	-0.40**	-0.30**	-0.14	0.15	0.42**	1

Table 3 shows the relationship between the burnout score and the stress score at different levels. According to the data in the table, people with low stress did not experience any job burnout, 60% of people with

moderate to severe stress had mild burnout, and 46% of people with moderate to high stress had moderate burnout.

Table 3. Relationship between total occupational stress score and total job burnout at different dimensions

Job burnout	Non-burnout		Mild burnout		Moderate burnout		Total	Fisher test result
	N	%	N	%	N	%		
Occupational stress								
Low	3	5.9	0	0	0	0	3	p = 0.02
Low-moderate	4	7.8	8	32	8	30.8	20	
Moderate-high	36	70.6	15	60	12	46.2	63	

Job burnout	Non-burnout		Mild burnout		Moderate burnout		Total	Fisher test result
	N	%	N	%	N	%		
Occupational stress								
High	8	15.7	2	8	6	23.1	16	
Total number (%)	51		25		26		102	

Discussion

The present study focused on exploring the various dimensions of job-related stress among bank employees in Urmia, Iran. The results indicated that the employees experienced moderate to severe levels of occupational stress, as evidenced by a mean score of 173.3 and a standard deviation of 33.90. In contrast, the level of burnout was found to be mild, with a mean score of 29.05 and a standard deviation of 26.14.

Previous studies have also highlighted the high levels of occupational stress among bank employees. For example, Kishori et al. (2016) found that bank employees reported high levels of occupational stress (26). Khaneshenas et al. (2013) found that the prevalence of stress was moderate (46.6%) among the employees of Sepah Bank in Urmia (15). Studies on other similar occupational groups were conducted, for instance, Gray Blix et al. (1994) conducted a study on faculty members at the University of California and discovered that 66% of professors experienced high levels of occupational stress during half of their working time (27). Aoki et al. (2011) investigated employees at Rachburi General Hospital in Thailand and reported that 26.2% of the subjects experienced severe occupational stress. These findings align with the results of the present study (28). Hamidi et al. (2018) found that the mean score of occupational stress in health care workers was 179.51 (29), and their findings were in line with the results of this study (173.73). Khatoni et al. (2011) studied occupational stress and its related factors among accountants in Qazvin University of Medical Sciences and showed that the intensity of occupational stress in most of the accountants (46.25%) was severe (30). Mohebbi Far et al. (2015) studied occupational stress among employees in Qazvin hospital and showed that the intensity of occupational stress was moderate (31).

Similarly, studies on burnout among bank employees have indicated varying levels of burnout. El-Hadidi et al. and Belias et al. found that bank employees experienced mild levels of burnout (32, 33). Studies on burnout in other similar occupational groups conducted, for instance, Ghare Gozlou et al. (2015) examined healthcare workers in west Islamabad and reported that approximately half of the employees had low job burnout (23). Rezai et al. (2012) observed that around 80.4% of the subjects had mild to moderate burnout, without any severe cases (34). Amigo et al. (2014) conducted a study on Spanish employees and reported high levels of job burnout (35). Hamidi et al. (2018) found that the mean score of burnout in healthcare workers was at an average level (31), which differed from the findings of the present study.

The current study demonstrated a significant relationship between different dimensions of occupational stress and burnout. Subjects with low-stress levels did not exhibit burnout, while those with severe stress levels experienced moderate burnout. This finding is consistent with previous research examining the relationship between occupational stress and burnout among bank employees (19, 36-39). Additionally, a significant relationship was observed between occupational stress dimensions and job burnout among bank employees. The physical environment dimension showed a significant positive relationship with job burnout, indicating that improving the working environment could reduce burnout. The dimensions of insufficiency and role ambiguity had negative and significant relationships with job burnout, suggesting that decreasing these characteristics could increase burnout. These findings align with the results of other studies exploring the correlation between occupational stress and burnout among different employee groups (29, 40).

Conclusion

This research sheds light on the various aspects of job-related stress experienced by bank employees. The findings indicate that work-related stressors are associated with burnout. The results also suggest that employees in managerial positions and those with marital status and children may be more vulnerable to occupational stress and job burnout. Understanding and addressing the factors contributing to occupational stress and subsequent burnout allow banks to proactively prevent or mitigate these issues. High levels of occupational stress and burnout can adversely impact employees' job performance, productivity, and overall well-being, leading to reduced job satisfaction, increased absenteeism, and higher turnover rates. To prevent burnout, banks should prioritize strategies such as promoting work-life balance, providing support and resources, fostering a positive work environment, addressing sources of stress, and implementing employee wellness programs. By prioritizing employee well-being and creating a supportive work environment, banks can enhance motivation, job satisfaction, and morale, ultimately improving customer service delivery. In summary, investigating the relationship between occupational stress and job burnout among bank employees directly contributes to the success of banks by cultivating a healthy and motivated workforce that delivers quality services and supports the organization's overall objectives. However, it is important to note that the study has limitations, such as a small sample size and the examination of only one state-owned bank, which may limit the generalizability of the results. Therefore, future studies should aim for larger sample sizes and include a broader geographical area.

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Conflict of interest

The authors have no conflict of interest in this study.

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Data availability

The raw data supporting the conclusions of this article are available from the authors upon reasonable request.

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