

WORKPLACE STRESS AND BURNOUT AMONG EMPLOYEES IN THE BANKING INDUSTRY, MYANMAR

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ABSTRACT

The study attempts to analyze the effects of workplace stress on burnout among employees in the banking industry, Myanmar. Workplace stress is the critical issue among bank employees during Covid-19 pandemic period since they are keeping in touch with customers and colleagues in their daily routines. As the consequences of workplace stress, it is expected that symptoms of burnout can occur among employees in the banking industry. As the primary data, 352 bank employees are asked with structured questionnaire during March 2020 and the questionnaire items are prepared with five-point Likert scale. Simple linear regression analysis is applied as the main analysis method for accomplishing the study objectives. The results indicate that workplace stress have positive and significant effects on physiological, psychological, and behavioral symptoms. It implies that the effects of workplace stress among employees are likely to disrupt routine tasks and operations of the banking industry. The study highlights the prominent role of management to reduce workplace stress by examining stressors and providing assistance for stress reduction.

Keywords: Workplace stress, burnout, symptoms, banking industry, Myanmar

INTRODUCTION

Workplace stress is prevalent among bank employees in Myanmar especially during the pandemic period because customers come personally to the banks for transactions although the banks have widely applied electronic banking system and have motivated customers to use mobile banking system and mobile payment system increasingly. As employees in the banking industry take responsibility and accountability of their assigned tasks concerning with financial transactions, they have the workplace stress originally. Bank employees experience a particular amount of stress coming from the work pressure related to their jobs (Manjunatha & Renukamurthy, 2017). Due to the outbreak of Covid 19 during March 2020, bank employees come to be more anxious because they directly communicate with colleagues, customers, and other stakeholders in their office hours. Banks place well-established emphasis on working conditions so that their employees and customers are in the safety atmosphere.

The priority of a bank is on fulfilling customer needs by providing appropriate solutions, they have workplace stress which comes from the pressures of duties and responsibilities in their respective organizations. In addition to serving major tasks, they have external forces threatening the lives of employees and their families currently. The increased rate of new cases of corona disease is worrisome for bank employees to keep working effectively within anxious and unsafe conditions during the survey period. The professional employees in service organizations need to spend considerable time to solve psychological, social, and physical problems so that they provide services customers satisfactorily, and thus they feel ambiguity and frustration (Maslach & Jackson, 1981).

The reports from the World Health Organization, international news, local news, and reminding message from the Ministry of Health in Myanmar signal employees to take care of their daily connectedness with key stakeholders in the workplace. Workplace stress is critical concern for the banks to create the workplace which is free from the anxiety because of personally direct contact. During this period, number of employees is reduced to a half, consequently over workload and changing working conditions are the major causes of workplace stress. Employees have to take more responsibility than before and they feel inconvenient to meet physically with others. Additionally, they are growing tiresome of wearing mask, gloves, and face shield in their workplace. The banking industry encounters prominent effects of workplace stress among employees even in the short term and it is probable to confront accumulated adverse effects in the long term.

Workplace stress leads negative outcomes for employees when they are working with the unpleasant conditions. Stress occurs because of internal and external conditions and it causes destructive consequences such as emotional and physical pressure (Kishori & Vinothini, 2016). As a consequence of workplace stress, many researchers figured out burnout of employees in several industries including banking industry. The study aims to analyze the effects of workplace stress on burnout of employees in the banking industry, Myanmar. Assuming that physiological, psychological, and behavioral symptoms are the symptoms of burnout, the specific objectives of this study are to examine the effect of workplace stress on physiological symptoms, to investigate the effect of workplace stress on psychological symptoms, and to analyze the effect of workplace stress on behavioral symptoms.

SCOPE AND METHOD OF THE STUDY

The study focuses on workplace stress and burnout among employees in the banking industry, Myanmar. Physiological, psychological, and behavioral symptoms represent burnout of employees. During March 2020, the primary data was collected from 352 bank employees through using Google form constructed with structured questionnaire using five-point Likert scale. The questionnaires were distributed through the social network which was frequently used by bank employees. In this study, the respondents were selected by using convenience sampling method. Correlation analysis and simple linear regression analysis are mainly applied in this study to accomplish research objectives.

LITERATURE REVIEW

Stress is the growing attentiveness in the banking industry and it has prominent psychological, physical, and organizational effects (Giorgi et al., 2017). The research interest on stress and burnout has been increasing and proved that higher level of stress leads to burnout with evidences in the previous research works (Lloyd et al., 2002). Stress among employees causes burnout in terms of physiological, psychological, and behavioral symptoms (Robbins et al., 2019). Burnout is sometimes termed as occupational burnout (Hsu et al., 2010) and it is assumed that it stems from workload, lack of social support (Houkes et al., 2001), and restriction in participation (Miller et al., 1990). Role ambiguity, role conflict, and job tasks are also related with burnout (Maudgalya et al., 2006). Thus, it is found that causes of burnout are work-related factors in the previous literature. Work stress theory has been evolving (Devereux et al., 2009) and the scholars highlight the appropriate techniques for stress alleviation and burnout reduction (Westman & Etzion, 2001).

WORKPLACE STRESS

Workplace stress refers to the alteration in one's physical and emotional state to react workplace accordingly which threatens employee (Colligan & Higgins, 2005). It is greatly subjective and it relies on the interaction with different work environment (McVicar, 2003). Job stress is a critical concern among bank employees and the relationship between psychological conditions in the workplace and burnout symptoms is examined in the cross-sectional study (Valente et al., 2016). Stress comes from the working places and it occurs because of direct contact with clients or customers as in the banking industry (Gorji & Vaziri, 2011). Communication with customers enables employees either stressful or enjoyable feeling in accordance with the work environment (Farler & Broady-Preston, 2012). To create physical, mental, and social well-being of employees, organizations seek intervention strategies to reduce workplace stress from the health and safety perspective (Cooper & Cartwright, 1997).

Employees are experiencing growing stress levels and burnout because of over workloads, increasing administration, safety concerns, insufficient supervision, time constraints, role conflict, role ambiguity, and limited resources (Edwards et al., 2000). Tremendous researches have been conducted attentively in order to figure out the causes (Smith et al., 1995) and effects of stress (Awadh et al., 2015) so that organizations are able to develop coping mechanisms (Cooper & Cartwright, 1997). Role overload and role conflict cause stress of the work and it has negative influence on personal and emotional health (Andrew et al., 2018). Perceived work stress is significantly associated with burnout measuring with emotional exhaustion, depersonalization, and personal accomplishment (Saini et al., 2011). Workplace stress tends toward psychological, physiological, and sociological strain effects among employees and coping strategies are investigated by individuals and organizations in order to handle it (Bowen et al., 2014).

Because of the changing nature of work consecutively, job stress of employees has been changed positively and negatively (Tausig et al., 2004). Stress stemming from the workplace is observed and the positive relationship between job stress and job satisfaction is prominent (Steffy & Jones, 1988). High demand, low control, and low support are assumed as types of workplace stress and these are related with conflict in relationship with customers (Whitaker et al., 2014). Workplace stressors are perceived as demands derived from the "physical work environment, job content, organizational factors and extra-organizational factors" (Smith et al., 1995).

BURNOUT

Burnout is a psychological reaction to workplace stress and it is commonly observed in the employees who have direct contact with customers (Judd et al., 2017). Employee burnout is remarkable and crucial issue particularly in human service organizations (Jackson et al., 1986). Job burnout is commonly found due to the additional pressure and over workload and it is measured with three dimensions: emotional exhaustion, depersonalization, and personal accomplishment which are commonly used in several studies (Maslach & Jackson, 1981; Li et al., 2015; Salami & Ajitoni, 2016; Khalid et al., 2020). The exhaustion-based conceptualization is mainly applied to measure burnout by using seven-point Likert scale in the study of Anthony-McMann et al. (2016). Fatigue and exhaustion are the crucial elements of burnout and these are the consequences of workplace stress (Hatch et al., 2011). Burnout among bank employees is analyzed as symptom which is categorized as two levels: high level and moderate level (Valente et al., 2016). Burnout is a negative consequence of stress and the significant correlation between them is evident in the stress research (Pines & Keinan, 2005).

Burnout phenomenon has been recognized as negative experience of employees which is situated in one continuum (Maslach & Leiter, 2008). "Emotional and physical exhaustion, feeling overwhelmed, sleep disorders, impatience, giving up leisure activities, diminished motivation and job satisfaction" are the common symptoms of burnout of social workers (Marc & Bacter, 2013). In the previous literature, it is found that consequences of stress and burnout can severely influence personal and professional life (Balch & Shanafelt, 2010). The effects of burnout are apparent as physiological, psychological, and behavioral symptoms in any organizational settings (Miller et al., 1990).

Staff burnout is initially conceptualized from physical and behavioral perspectives but emotional factors are added into the domains (Freudenberger, 1974). Burnout is classified as personal burnout, work-related burnout, and client-related burnout from the viewpoints of physical and psychological symptoms (Cristensen et al., 2005). Emotional, cognitive, behavioral, and physiological responses to stress can be observed in the previous empirical studies (Colligan & Higgins, 2005). The common symptoms of burnout are changing communication behavior with colleagues and customers and emotional depletion (Balch & Shanafelt, 2010). Similarly, it is also discovered that perceived job stress leads to psychological and behavioral strains (Westman & Etzion, 2001). The stress derived from workload leads to physiological, psychological, and behavioral symptoms (Ehsan & Ali, 2019; Rožman et al., 2018).

PHYSIOLOGICAL SYMPTOMS

Physical symptoms are significantly apparent because it includes feeling of exhaustion and fatigue, and suffering from changes in bodily functions (Freudenberger, 1974). Physiological effects stemming from workplace stress comprise disruption in sleep patterns, hardship in relaxation after long hours, and strenuous effort in concentration (Bowen et al., 2014). Employees who have high level of workplace stress encounter difficulties in falling asleep and waking up with refreshment, and the explicit symptoms of health and bodies are observed in accordance with the level of stress (Mountz, 2016). Physiological effect of stress is measured with poor health, headache, high blood pressure, and heart disease (Goswami, 2015). Stress is inevitable and it has unavoidable adverse effect on physical conditions of employees (Jayashree, 2010). In addition to other symptoms, employees feel throat pain, body aches and pain, tiredness, back problem, and sickness because of stress (Dass, 2016).

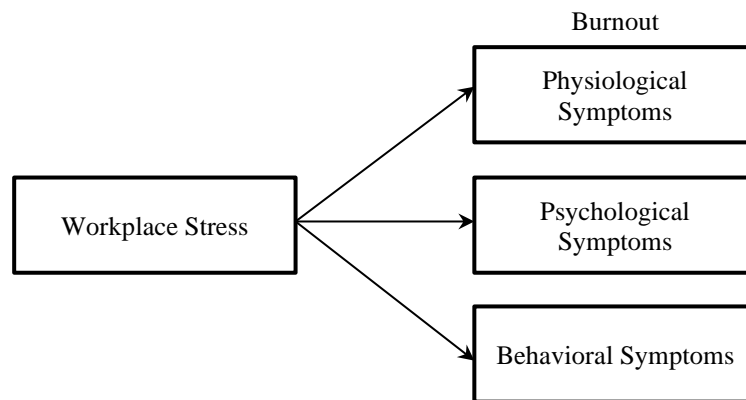
PSYCHOLOGICAL SYMPTOMS

Psychological effects coming from workplace stress consists of feeling guilty for hard-working, dissatisfaction on work outcomes, and high tension at work (Bowen et al., 2014). Emotionally drained, used up, fatigued, burned out, working too hard reflect the feeling of exhaustion among employees in banking workspace (Vanlente et al., 2018). Employees who are working in the private banks show the symptoms of higher somatization, obsessive-compulsiveness, depression, anxiety, and phonic anxiety (Bez & Emhan, 2011). In addition, interpersonal sensitivity, hostility, paranoia, psychoticism, and global severity are also psychological symptoms (Carmody & Baer, 2008). Psychological symptoms comprise anxiety, depression, somatic complaints, and alienation (Baum et al., 1983). Anxiety and depression are included in psychological distress and it is related to over workload in the previous studies (Oe et al., 2018).

BEHAVIORAL SYMPTOMS

Behavioral effects stemming from stress are measured with depression, hopelessness, low productivity, absenteeism, and turnover (Goswami, 2015). Lack of socialization with colleagues, unwillingness to work, willingness of solitude, declined working ability, concentration and memorization difficulties, nightmares, avoidance of activities, and insomnia are behavioral symptoms of older employees (Rožman et al., 2018). Similarly, avoiding activities, nightmares, insomnia, concentration and memory disorders, desire for solitude, decline in working capacity, lack of will to work, lack of willingness to socialize with co-workers are included in behavioral symptoms (Rožman & Tominc, 2021).

Figure (1) Conceptual Framework



The study is based on the conceptual framework assuming that workplace stress has positive effect on burnout measuring with physiological, psychological, and behavioral symptoms. Thus, workplace stress is an independent variable while physiological, psychological, and behavioral symptoms are dependent variables in this study. Workplace stress is measured with the feeling of stress stemming from excessive work demands, role conflict, role ambiguity, massive contact with people, imbalance workload, and insecure working conditions. Physiological symptoms are measured with pain, ache, tiredness, sickness, lack of refreshment, difficulties in sleeping, and exhaustion. Psychological symptoms include anxiety, depression, somatic complaints, interpersonal sensitivity, hostility, paranoia, and alienation. Behavioral symptoms consist of avoiding activities, concentration difficulties, memorization hurdles, lack of socialization, low productivity, absenteeism, and turnover intention.

DATA ANALYSIS AND RESULTS

The data was collected from 352 employees who are working for banks in Myanmar and the profile of respondents are described in Table (1). Most of the respondents are between 31-40 years and represent 42.90% and it is followed by 38.63% of respondents between 21-30 years, 14.49% between 41-50 years, 3.41% between 51-60 years, and 0.57% representing the age group of 20 years and under. The sample includes 26.99% males and 73.01% females in the study. 44.32% of the respondents are non-managerial level employees and 55.68% are managers.

Table (1) Profile of Respondents (n=352)

Demographic Characteristics		Frequency	Percentage
Age (Years)	20 and under	2	0.57
	21-30	136	38.63
	31-40	151	42.90
	41-50	51	14.49
	51-60	12	3.41
Gender	Male	95	26.99
	Female	257	73.01
Position	Non-manager	156	44.32
	Manager	196	55.68

Source: Survey Data (March 2020)

Table (2) depicts the means, standard deviation (SD), correlations, and reliabilities. It describes that workplace stress is positively and significantly correlated with physiological symptoms ($r=0.386$, $p<0.01$), psychological symptoms ($r=0.540$, $p<0.01$), and behavioral symptoms ($r=0.533$, $p<0.01$). It is observed the potentiality of the workplace stress on physiological, psychological, and behavioral symptoms among employees in the banking industry.

Table (2) Descriptive Statistics, Correlation, and Reliabilities

Variables	Mean	SD	WS	PhS	PsS	BS	Alpha	Items
Workplace Stress (WS)	2.44	0.81	1				0.869	7
Physiological Symptoms (PhS)	2.20	0.77	0.386***	1			0.813	7
Psychological Symptoms (PsS)	1.92	0.80	0.540***	0.566***	1		0.912	7
Behavioral Symptoms (BS)	2.18	0.75	0.533***	0.384***	0.493***	1	0.815	7

Source: Survey Data (March 2020)

The results in Table (3) show that workplace stress has positive and significant effect on physiological symptoms ($b=0.366$, $p<0.01$). The finding is as expected in the study objectives and consistent with the previous findings. If bank employees feel workplace stress, they will suffer from the physiological symptoms such as pain, ache, tiredness, sickness, lack of refreshment, difficulties in sleeping, and exhaustion. It confirms that workplace stress leads to adverse physiological symptoms of bank employees.

Table (3) Simple Linear Regression Analysis of Workplace Stress and Physiological Symptoms

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	1.305	0.120			
Workplace Stress	0.366	0.047	0.386	7.823	0.000
R ²					0.149
F					61.197***

Note: *** is statistically significant at 1% level.

Dependent Variable: Physiological Symptoms

Source: Survey Data (March 2020)

The results in Table (4) describe the positive and significant effect of workplace stress on psychological symptoms ($b=0.533$, $p<0.01$). The findings contribute to the previous literature which proves the burnout symptoms stemming from workplace stress in the banking industry. If employees in the banking industry confront workplace stress, they will have anxiety, depression, somatic complaints, interpersonal sensitivity, hostility, paranoia, and alienation.

Table (4) Simple Linear Regression Analysis of Workplace Stress and Psychological Symptoms

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	0.625	0.114			
Workplace Stress	0.533	0.044	0.540	11.988	0.000
R ²					0.291
F					143.716***

Note: *** is statistically significant at 1% level.

Dependent Variable: Psychological Symptoms

Source: Survey Data (March 2020)

The results in Table (5) indicate the positive and significant effect of workplace stress on behavioral symptoms ($b=0.495$, $p<0.01$). The findings are as predicted in the objectives of this study and add to the research on workplace stress and burnout in the banking industry. If bank employees experience workplace stress, they tend to change their behavior into avoiding activities, concentration difficulties, memorization hurdles, lack of socialization, low productivity, absenteeism, and turnover intention. Expressing behavioral symptoms might hurt formal and informal communication channels which are critically required to work together.

Table (5) Simple Linear Regression Analysis of Workplace Stress and Behavioral Symptoms

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
Constant	0.978	0.108				
Workplace Stress	0.495	0.042	0.533	11.789	0.000	
R ²						0.284
F						138.986***

Note: *** is statistically significant at 1% level.

Dependent Variable: Behavioral Symptoms

Source: Survey Data (March 2020)

It is observed the positive and significant effects of workplace stress on physiological, psychological, and behavioral symptoms. The study figures out the crucial role of workplace stress among employees in the banking industry, Myanmar.

DISCUSSION AND CONCLUSION

The study aims to investigate the effect of workplace stress on physiological, psychological, behavioral symptoms among employees in the banking industry. The findings reveal that workplace stress has significant influence on such kind of symptoms. As the symptoms of burnout are measured with the negative perspectives, the employees who have workplace stress tend to demonstrate adverse effects. It is recommended that the banks should frequently examine the stress level of employees and their symptoms showing in the workplace. Their disruptive behavior probably tends to reduce beneficial outcomes and performance of the organization as a whole. Human assets are the critical resources in the banking industry because they are key players to pursue corporate and business strategies in order to achieve competitive advantage within the intensely competing market. Although the appropriate stress level is required by each employee to be motivated, the banks should monitor continuously the workplace stress among employees so as to change working practices and provide health and safety work environment.

The positive and significant effect of workplace stress on physiological symptoms is apparent according to the findings of the study. When employees face with the symptoms of pain, ache, tiredness, sickness, lack of refreshment, difficulties in sleeping, and exhaustion, their commitment and engagement will probably be reduced. The bank manager should recognize the signals of changing deteriorated health conditions among employees. Physiological symptoms might disrupt routine tasks and business operations when a large number of employees suffer from them. It is responsible for the banks to create safety work atmosphere so that employees are energetic in their respective workplace during their working hours. As burnout symptoms are interrelated with each other, it is likely that other symptoms such as psychological and behavioral symptoms will come out.

The results showing positive and significant effect of workplace stress on psychological symptoms are indicative of essential concerns for the banks. When employees express the symptoms of anxiety, depression, somatic complaints, interpersonal sensitivity, hostility, paranoia, and alienation, the banks should take care of these situations to be handled considerably. From the health and safety dimension, the banks need to modify the working conditions of employees to attain psychological well-being. Tension in their conscious and unconscious mind disturbs the efforts of employees in their respective duties and responsibilities. The banks should encourage employees to make assessment of prominent psychological symptoms among coworkers periodically.

The positive and significant effect of workplace stress on behavioral symptoms is obvious in the findings. When employees convey restraining from activities, concentration difficulties, memorization hurdles, lack of socialization, low productivity, absenteeism, and turnover intention, the banks need to examine the root causes of workplace stress. Difficulties in communicating with customers and external stakeholders satisfactorily probably come out in the workplace. The problems in dealing with colleagues might occur and they disrupt internal communication in the banks. It is suggested that the banks should troubleshoot these issues by analyzing the possible causes of workplace stress. They can change the layout within the organizations for convenience of employees and provide the required facilities so that employees reduce their worries in the workplace.

The study gives insights concerning with workplace stress and negative consequences among employees in the banking industry and contribution to the workplace stress literature. It also provides practical implications for bank managers. In this study, the findings indicate the positive and significant effect of workplace stress on physiological, psychological, and behavioral symptoms. The study highlights the banks to review the level of workplace stress and its adverse effects. The higher employees feel workplace stress, the higher they tend to experience burnout and show disruptive symptoms. The findings pinpoint the requirement of banks to revise organizational settings, politics, job design, workload, role clarity, time pressure, and responsibilities in order to mitigate destructive symptoms.

LIMITATIONS AND NEEDS FOR FURTHER RESEARCH

The study has solely emphasis on the workplace stress and symptoms of burnout namely physiological, psychological, and behavioral symptoms. It does not cover stressors which are specifically related to the banking industry; hence, thus, causes of stress can be further investigated. Negative outcomes are expected in this study, however, job satisfaction, motivation, employee engagement, performance can also be added as the consequences of workplace stress in the further studies. The respondents are

from the different hierarchical level, thus, the study can extend by separately analyzing managerial level and non-managerial employees because different positions probably confront different workplace stresses. The study focuses only on the banking industry; researchers can apply this conceptual model in other industries.

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