

JOB BURNOUT AMONG EMPLOYEES IN NATIONAL BANK OF EGYPT AT MANSOURA CITY

By

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Abstract

Introduction: Burnout is the clinical manifestation of occupational stress most frequently encountered in bank employees who have direct and intensive demanding relationship with customers of banks. **Aim of Work:** to study the prevalence and risk factors of the phenomenon of job burnout among employees in National Bank of Egypt (NBE) at Mansoura city. **Materials and methods:** a cross sectional study, included 127 total bank employees (111 males, 16 females) who fulfilled the inclusion criteria participated in the study. **Results:** NBE employees who experienced burnout were 8.7%. Those who had a high level burnout as regards emotional exhaustion, depersonalization and personal achievement were 23.6%, 35.4% and 89.0% respectively. About 63.6% of those experienced burnout was ≥ 40 years, 90.9% were males, 72.7% were from urban areas, 100.0% were married, 72.7% had completed university education, 36.4% were smokers, 90.9% were physically inactive and 72.7% were obese. NBE employees who experienced burnout were financial managers (54.5%) and customer services representatives (45.5%). About 63.6% of NBE employees suffered from burnout had duration of employment ≥ 15 years, 100.0% worked > 8 hours / day and 72.7 did not take rest break. **Conclusion:** There was a small percentage of employees (8.7%) who were experienced burnout that can be easily reduced by task variation, work shift, coping strategies, time and workload management.

Key words: NBE employees, Job burnout, Emotional exhaustion, Depersonalization and Personal achievement.

Introduction

Banking is a business activity of accepting and safeguarding money owned by other individuals and entities, and then lending out this money in order to earn a profit (Kaur, 2015). Bank employees perform a wide variety of tasks such as interacting with the public; handling money; receiving and delivering mail; typing and transcribing; operating office machinery (e.g., computers); filing; lifting supplies; and professional work such as writing, editing, accounting, and research (Howard, 2011).

Burnout is the clinical manifestation of occupational stress most frequently encountered in employees who have direct and intensive demanding and emotionally charged relationships with clients receiving services such as customers of banks or retail trade or patients. It may arise when an individual tries to accomplish too much work in too little time as a result of unrealistic deadlines and expectations (Khan, 2013). Maslach and Jackson (1981) stated burnout as “a syndrome of emotional exhaustion, depersonalization and reduced sense of personal accomplishment that can occur amongst individuals who work with people in some capacity”.

Statista (2014) reported that the prevalence of burnout experienced by bankers was found to range from 19% to 54% in the Middle East.

Job burnout may be the outcome of a combination of individual risk factors and organizational stressors (Finney et al., 2013). More specifically, it is considered a negative side effect of the interaction between the individual and his work environment (Cavous and Demir, 2010).

Burnout may have significant impacts on individuals such as loss of job, family relations, psychological disorders and addiction behavior. In terms of organizational outcome; job burnout causes absenteeism, inefficiency in innovative capabilities and loss of productivity (Toppinen-Tanner et al. 2005).

We were motivated to carry out this work as no one has investigated the phenomenon of burnout among bank employees in Mansoura City up till now.

Aim of work: To study the prevalence and risk factors of the phenomenon of job burnout among employees in National Bank of Egypt at Mansoura city.

Materials and methods

- **Study design:** cross sectional study.
- **Place and duration of the study:** National Bank of Egypt (NBE) at Mansoura city during the period from October 2014 till May 2016. In Mansoura city, there were four branches of NBE including; Mansoura branch, El Kholafa El Rashedin branch, Dakahlia governorate branch, and Mansoura university branch.
- **Study sample:** 127 total bank employees (111 males, 16 females) who fulfilled the inclusion criteria participated in the study.

Inclusion criteria for the study group:

1. National Bank of Egypt employees include tellers, customer service representatives, bookkeepers, accounting clerks, loan officers and managers.
2. All employees working in the four branches of the National Bank of Egypt (NBE) at Mansoura city were included in the study.
3. Both males and females were included in the study.
4. National Bank employees worked 8

hours at least and may extend more than 8 hours.

Study methods

1. An interviewer-administrated semi-structured **questionnaire** fulfilling the requirements of the study to collect the required data such as medical history suggesting job burnout and its relation to both socio-demographic and occupational characteristics of the participants.
2. **Maslach Burnout Inventory (MBI):** a self-reported measure designed to assess the three components of the burnout syndrome: emotional exhaustion, depersonalization, and reduced personal accomplishment. There are 22 items that are divided into three sections in which the questions are arranged on a seven-point likert-type scale ranging from 0 (never) to 6 (every day). Scores are generated for each section by adding the numeric response for the items corresponding with each scale. Both emotional exhaustion and depersonalization sections scores range from a low of 0 to a high of 42; and personal accomplishment sections range from a low of 0 to a high of 48:

-Emotional exhaustion

Fatigue at the very idea of work, chronic fatigue, trouble sleeping, physical problems. Total ≤ 17 : low-level burnout; between 18 and 29: moderate burnout; Total ≥ 30 : high-level burnout.

-Depersonalization

Excessive detachment is leading to negative attitudes with regard to colleagues, feeling of guilt, avoidance of social contacts and withdrawing into oneself. Total ≤ 5 or less: low-level burnout; total between 6 and 11: moderate burnout; total of ≥ 12 : high-level burnout.

-Personal Achievement

Reduction of personal achievement: The individual assesses himself negatively, feels he is unable to move the situation forward. Total ≤ 33 : high-level burnout; total between 34 and 39: moderate burnout; total ≥ 40 : low-level burnout.

A high score in the first two sections and a low score in the last section may indicate high level of burnout (Maslach et al. 1996).

-Procedure of the study

One hundred and twenty seven copies of the questionnaire were filled during an interview with each participant of the total employees of the NBE.

Consent

Authors declared that verbal consent was taken from the studied group before conducting the study.

Ethical approval

The Ethical Research Committee of Faculty of Medicine, Mansoura University approved the study protocol. An approval is also obtained from the NBE.

Data management

- Qualitative data were described using number and percent.
- Difference between categorical variables was tested using Chi-square test, odds ratio and 95% confidence interval.
- When more than 20% of the cells have expected count less than 5, Fisher exact test was used.
- Logistic regression was used for analysis if there were more than three significant differences.
- For continuous variables were presented as mean \pm SD (standard deviation).
- P value less than 0.05 (5%) will be considered to be statistically significant.

Results

The study was performed on 127 subjects, 111 (87.4%) males and 16 (12.6%) females.

Table (1): The prevalence of burnout among the employees of the National Bank of Egypt at Mansoura city.

Burnout	NBE employees (n= 127)	
	No.	%
Present	11	8.7
Absent	116	91.3

Table (1): showed that 8.7% of NBE employees experienced burnout.

Table (2): Burnout dimensions of the employees of the National Bank of Egypt at Mansoura city.

Burnout dimensions No. (%)		NBE employees (n=127)	
		Total scores Mean \pm SD	
Emotional exhaustion	Low-level burnout (≤ 17)	54 (42.5%)	19.4912.47 \pm
	Moderate level burnout (18-29)	43 (33.9%)	
	High-level burnout (≥ 30)	30 (23.6%)	
Depersonalization	Low-level burnout (≤ 5)	57 (44.9%)	9.5410.32 \pm
	Moderate level burnout (6-11)	25 (19.7%)	
	High-level burnout (≥ 12)	45 (35.4%)	
Personal achievement	High-level burnout (≤ 33)	113 (89.0%)	44.516.25 \pm
	Moderate level burnout (34-39)	7 (5.5%)	
	Low-level burnout (≥ 40)	7 (5.5%)	

Table (2) : showed that NBE employees who had a high level burnout as regards emotional exhaustion, depersonalization and personal achievement were 23.6%, 35.4%. and 89.0% respectively.

Table (3): Distribution of burnout among the employees of the National Bank of Egypt at Mansoura City in relation to socio-demographic characteristics.

Socio-demographic characteristics	NBE employees	
	Suffered burnout (n = 11)	Not suffered burnout (n=116)
	No. (%)	No. (%)
Age in years:		
• <40	4 (36.4%)	56 (48.3%)
• ≥40	7 (63.6%)	60 (51.7%)
• Mean ± SD	42.64 ± 10.5	42.08 ± 11.67
Sex:		
• Female	1 (9.1%)	15 (12.9%)
• Male	10 (90.9%)	101 (87.1%)
Residence:		
• Rural	3 (27.3%)	39 (33.6%)
• Urban	8 (72.7%)	77 (66.4%)
Marital status:		
• Single	0 (0.0%)	20 (17.2%)
• Married	11 (100.0%)	96 (82.8%)
Educational Levels:		
• Secondary education	0 (0.0%)	19 (16.4%)
• University education	8 (72.7%)	70 (60.3%)
• Post graduate	3 (27.3%)	27 (23.3%)
Smoking:		
• Non smoker	7 (63.6%)	93 (80.2%)
• Smoker	4 (36.4%)	23 (19.8%)
Physical activity:		
• Active	1 (9.1%)	39 (33.6%)
• Inactive	10 (90.9%)	77 (66.4%)
BMI in kg/m²:		
• Normal weight (18.5-24.99)	0 (0.0%)	20 (17.2%)
• Over-weight (25-29.99)	3 (27.3%)	36 (31.0%)
• Obese (≥30)	8 (72.7%)	60 (51.7%)

Table (3) showed that 63.6% of NBE employees experienced burnout was ≥ 40 years, 90.9% were males, 72.7% were from urban areas, 100.0% were married, 72.7% had a university degree, 36.4% were smokers, 90.9% were physically inactive and 72.7% were obese.

Table (4): Distribution of burnout among employees of the National Bank of Egypt at Mansoura city in relation to occupational characteristics.

Occupational characteristics	NBE employees	
	Suffered burnout n = 11	Not suffered burnout n=116
	No. (%)	No. (%)
Job title:		
Financial Managers	6 (54.5%)	39 (33.6%)
Customer services representatives	5 (45.5%)	18 (15.5%)
Tellers	0 (0.0%)	20 (17.2%)
Clerks	0 (0.0%)	12 (10.3%)
Loan Officers	0 (0.0%)	10 (8.6%)
Others	0 (0.0%)	17 (14.7%)
Duration of employment in years:		
< 15	4 (36.4%)	54 (46.6%)
≥ 15	7 (63.6%)	62 (53.4%)
Working hours/day:		
8hr	0 (0.0%)	51 (44.0%)
> 8hr	11 (100.0%)	65 (56.0%)
Rest breaks during a workday:		
Yes	3 (27.3%)	37 (31.9%)
No	8 (72.7%)	79 (68.1%)

Table (4) showed that NBE employees who experienced burnout were financial managers (54.5%) and customer services representatives (45.5%). About 63.6% of NBE employees suffered from burnout had duration of employment ≥ 15 years, 100.0% worked > 8 hours / day and 72.7% did not take rest break.

Discussion

The findings from the current study revealed that the prevalence of burnout among NBE employees at Mansoura city was 8.7% (Table 1). This figure is in agreement with Belias et al. (2013) who found that burnout experienced by the Greek bank employees was kept in relatively low levels. More specifically, both the emotional exhaustion and the depersonalization appeared from once per month to several times a month, while the sense of personal accomplishment ranged from once a week to several times a week. However, Amigo et al. (2014) reported that 55.78% of Spanish bank workers showed a high risk of burnout in at least two dimensions of the MBI.

The current study showed that 23.6% of NBE employees had high level of emotional exhaustion, 35.4% had high level of depersonalization, and 5.5% had low level of personal achievement (Table 2). However, Amigo et al. (2014) showed that 63.13% of Spanish bank workers had high level of emotional exhaustion, 60.92% had high level of cynicism and 28.41% scored low in professional efficacy. The low risk of burnout in our study may be explained

as the NBE employees at Mansoura city had a contact with a smaller number of clients than those working in the central bank branches.

This present study reported that about 63.6% of employees experienced burnout was ≥ 40 years (Table 3). This is in accordance with Gorji and Vaziri (2011) who concluded that the amount of burnout among bank employees increases with increase of age. Kabuoh and Anazodo (2012) found that the levels of emotional exhaustion and depersonalization in bank employees aged 41 years and over were elevated. This high prevalence of burnout among old age might be attributed to lack of knowledge of new technology, and slim opportunities for growth and advancement. On the contrary, Belias et al. (2013) found that younger Greek bank employees feel more emotionally exhausted than older ones. This could be interpreted to lack of experience as they are trying to prove that they can carry out the role assigned to them. Moreover, Amigo et al. (2014) revealed that Spanish bank workers over 54 years of age had significantly lower scores of emotional exhaustion due to coping skills and

adjustment of professional expectations over the years.

This current study observed that 90.9% of NBE employees who suffered from burnout were males (Table 3). Similar results were attained by Gorji and Vaziri (2011) who reported that male bank employees experienced burnout at higher percentage than women. Also Al-Kahtani and Allam (2013) revealed that male bank employees of Kingdom of Saudi Arabia perceived higher degree of job burnout. In their study on Greek bank employees, Belias et al. (2013) reported that males felt more depersonalized and less fulfilled (personal accomplished) than females. The fact that male bank employees experienced more amount of burnout than females could be attributed to lack of time spent with family members, more competition and hopelessness. However, others as Amigo et al. (2014) showed that females scored higher than males in emotional exhaustion and males scored lower than females in professional efficacy.

This study reported that all NBE employees experienced burnout (100.0%) were married (Table 3). This in agreement with Al-Kahtani (2013) who

observed that married bank employees in Saudi Arabia scored higher degree of job burnout. This could be interpreted as busy schedules, long working hours and pressure to do many things in a short time put married bank employees in a situation where they have no time for their homes and families as well. However, Maslach et al. (2001) reported that people who were single or divorced scored higher than married people. An explanation of this apparent conflict may be due to the fact that social support from spouse or family is considered an important buffer of job burnout levels. But if conflict occurs between role at home and responsibilities at work, and the married worker fails to resolve this conflict, burnout levels may increase as was the case in the current study.

Our study reported that 72.7% of NBE employees experienced burnout had earned a university degree (Table 3). This in accordance with studies carried out by Cakinberk (2011) and Belias et al. (2013) who found that bank employees who held university and master degrees experienced more depersonalization and lack of personal accomplishment compared to non-university degree holders.

This work revealed that 90.9% were physically inactive (Table 3). This is in agreement with Mehdipour et al. (2012) who showed that personal accomplishment was less in inactive group. Also, physical activity has been shown to reduce the risk for emotional exhaustion, but this was seen only in workers with sedentary jobs (Bernards et al., 2006). This may be explained by the relationship between physical and mental health as stated by Sanchez-villegas et al. (2008).

The present study showed that 72.7% of NBE employees were obese (Table 3). This is in agreement with the study done by Nevanpera et al. (2012) who stated that bank employees experiencing burnout were more vulnerable to emotional eating and uncontrolled eating and have reduced ability to make changes in their eating behavior, causing a risk of overweight and obesity. This may be explained as people under stress eat more and have no control on their eating behavior and become obese. Also, Kitaoka-Higashiguchi et al. (2009) provided the first prospective evidence that burnout predicts general and central obesity. On the other hand, Armon et al.

(2008) found no association between burnout and obesity.

The present results revealed that NBE employees who experienced burnout were financial Managers (54.5%) and customer services representatives (45.5%) (Table 4). Similar results were detected by Kabuoh and Anazodo (2012) in a credit institution in Nigeria where they found that managers experienced more emotional exhaustion and depersonalization than other employees. Belias et al. (2013) found that managers, supervisors and heads of branches experienced more frequently depersonalization than the officers and clerks. However, Al-Kahtani (2013) observed that subordinate staff of bank employees in Saudi Arabia scored higher degree of job burnout. One explanation for the job of managers and customer services representative experienced high amount of burnout could be found in the original definition of burnout syndrome, namely that it is more likely to occur amongst people who work with other people and where there is an emotional exchange between worker and recipient (Maslach et al., 2001).

The current study showed that 63.6% of NBE employees with burnout had a duration of employment of 15 years and more (Table 4). This is in agreement with studies done by Gorji and Vaziri (2011) who reported that burnout was higher in bank employees with more years of working than those with fewer years of work experience. And Al-Kahtani (2013) observed that bank employees in Saudi Arabia who had more years of working scored higher degree of job burnout which indicates lack of participation in decision making process, routine work leading to monotony, job dissatisfaction, lack of opportunities for growth and loss of concern with fellow workers. In contrary, Kabuoh and Anazodo (2012) reported that bank employees with 1-15 years of overall experience were experiencing personal accomplishment more rarely. Amigo et al. (2014) concluded that Spanish bank workers with more than 30 years of service had significantly lower scores in emotional exhaustion than the rest of the groups.

Conclusion and recommendations

There were key findings in this study: About 8.7% of the National Bank of Egypt employees at Mansoura

city experienced job burnout. Reducing emotional exhaustion could be achieved by creating task variation on same job with continuous rotation between different tasks. Shift work can reduce stress created by long hours. Depersonalization can be avoided through training about proper work practice especially engagement of coping strategies, time management and workload management. Healthy life style is recommended together with nutritional education to combat the risky behavior of overeating when under stress.

Cognitive reconstructing diminish the effect of work stressors themselves, not by altering the stressors themselves, but rather by altering how the employees reacts to them and also give rise to new awareness of one's job service Social support from supervisors, coworkers, and/or personal support from family and friends can cause emotional relaxation and prevent burnout. The organization should encourage the participation of employees in the decision-making process could use these meetings to collect requests and proposals from employees as well as to investigate, decide on and apply them within the work environment.

Conflict of interest

Authors have declared that no conflict of interests exists.

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