Factors contributing to employee burnout among frontline staff working in the business banking department of a South African bank.

By

Elize Platen

(2543438)

Submitted in fulfilment of the requirements for the degree of

Master of Commerce (full thesis)

in

School of Business and Finance

at the

University of the Western Cape

Supervisor: Dr. N. Sibindi

2022

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ABSTRACT

This study suggests that, specifically at their convenience, more awareness on burnout should be created among frontline employees in the South African banking sector. The study contends that employees should be given regular workshops to educate them on burnout, its consequences, and how to avoid it. As part of combating burnout, banking sector employees should be given free annual health checks. This is because burnout has become a serious concern in the banking industry. In that sense, it is critical that organisations be proactive in preventing burnout rather than reactive in dealing with burnout after the fact. Financial services are some of the most stressful sectors globally (Valente *et al*., 2018). Frontline employees often suffer from burnout due to customer and service demands (Zablah*et al*., 2012; Ashill, *et al*., 2009). As a result, burnout among frontline employees poses serious health risks, resulting in a high staff turnover rate for some organisations and a negative impact on performance and productivity This study investigated the factors that contribute to employee burnout among frontline employees at a South African Bank. The study adopted a quantitative research approach. During the study, it was found that job demands, workload, work-life balance, and areas of the work-life - such as control, workload, control, reward, recognition, community, fairness, and values – contributed immensely to employee burnout. The work environment, however, was found not influential in burnout among frontline employees in a South African bank.

Keywords: burnout, frontline employees, bank, South Africa, quantitative, factors

DECLARATION

I, Elize Platen, hereby declare that the work contained in this thesis is my own and that it has not been submitted before for any other degree at any other university. The sources consulted or cited have been indicated in full.

Elize Platen
October 2022

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ACKNOWLEDGEMENTS

I would firstly like to give God all the glory and honour for giving me the strength to complete this qualification. Without God this would not have been possible. Your grace is sufficient.I would like to express my gratitude to Dr. Ntandoyenkosi Sibindi for his guidance, support and motivation throughout this journey. I am truly grateful for all his guidance until I got to this point, the completion of my thesis. At times I wanted to give up, but his commitment to my thesis encouraged me to push ahead. I am truly grateful to him for being hands-on. I really appreciate it.

My sincere thanks and appreciation to the following individuals:

- The University of Western Cape for all their support with workshops, queries and training.
- My manager at work for all her support, understanding and encouragement during my thesis.
- My husband Evan Platen and my children, for all their support, assistance and sacrifices while I had to sit until early mornings to work on my thesis. Much love to you.
- My brother, Denzel Onrust for all his support.
- My family, especially my uncle Reverend Phillip Philander, and close friends for their continued support and encouragement.

DEDICATION

This thesis is dedicated to my late parents, Mrs. Denise and Mr. Donald Onrust, for their love, guidance and support throughout my life. Sadly, you were taken away from us too soon and at a very young age. I will forever be grateful for all the values and life lessons you taught us and miss you tremendously. Thank you for all your sacrifices you made for me and for being the best.
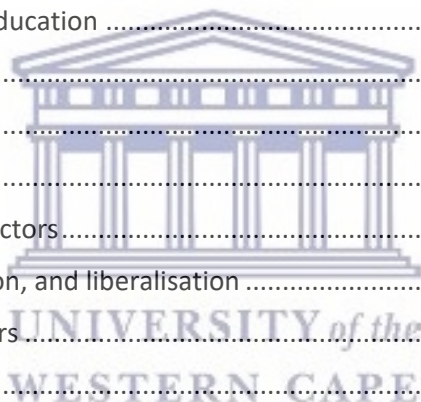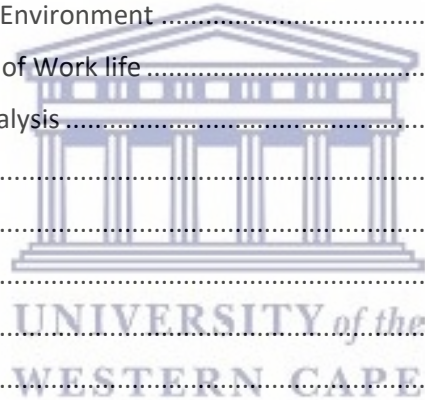
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LIST OF ACRONYMS

ANOVA	-	Analysis of Variance
AWS	-	Areas of Work-life
HR	-	Human Resources
MBI	-	Maslach Burnout Inventory
UWC	-	University of the Western Cape
WES	-	Work Environment Scale

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CHAPTER ONE: INTRODUCTION AND BACKGROUND

1.1 INTRODUCTION

The profound changes in the modern economy and the current economic hardships have made the financial sector one of the most stressful occupational sectors worldwide (Valente et al., 2018). It is concerning that in the banking sector it is mostly the frontline staff that is suffering acute burnout. Every service organization must have an immersive nature and succeed at the front desk. A good example of this is the banking sector, where the operation of banking services is highly dependent on the decision-making of frontline employees (Biswakarma&Gnawali, 2020).

Bettencourt & Brown (2003) state that service quality is mostly depended on customer-focused attitudes emanating especially from frontline service employees. Moreover, the quality of care provided to customers is determined by the wayin which the staff, including those on the frontline, provide services to employees (Biswakarma&Gnawali, 2020). Customer service quality and productivity, therefore, increase as a direct result of employee motivation (Bhardwaj et al., 2020). In a sense, an employee's satisfaction determines a company's success (Jean, 2011 in Bhardwaj et al., 2020). A positive correlation has been shown between employee satisfaction and bank performance. Thus, an employee's work satisfaction and performance can have a significant influence on a customer's satisfaction (Kappagoda, 2012).Frontline employees often suffer from burnout due to demands from discerning customers, service excellence demands, and performance requirements. Furthermore, they often participate in unexpected and challenging interactions with customers which contributes to their stress (Zablah et al., 2012; Ashill, et al., 2009).Chronic fatigue, helplessness, hopelessness, negative self-concept, and a negative attitude towards work, life, and clients or patients characterize burnout(Henson, 2020). Banking workplaces are associated with high levels of stress, resulting in burnout, poor health, and depression (Valente et al., 2018).

Burnout does not emerge overnight. It gradually develops over time and is usually characterized by the exhaustion of the employee's physical and emotional resources (Bakker & De Vries, 2021). Employee burnout often occurs in the work environment due to inadequate employee support systems, stressful jobs, tight deadlines, and insufficient work-related resources (Bakker & De Vries, 2021).Employee burnout can happen in all kinds of jobs ranging from healthcare to teaching and the banking sector (Kim and Leach, 2021; Pressley, 2021; Hyz&Kalandatzis, 2021). In the last 20 years, the South African banking sector has been characterized by transformation and restructuringas well as changes in service deliveryparticularly through increased reliance on technology and mobile banking (Valuvalu, 2021). As pointed out by Valuvalu (2021), digitalization in the banking sector has improved the optimisation of customer satisfaction in the South African banking system attracting both local and foreign investment, which contributes to the battling economic system of the country. This ensures the well-being of employees within the banking sector. This then raises the need for efficient performance in the banking sector (Hasan & Kashif, 2020).

The global macroeconomic conditions in existence since 2012 has created general uncertainty and still poses a significant risk to South African banks especially in terms of the security of employment in the sector (Bunn & Smith, 2013). With banks operating under severely constrained macroeconomic conditions and considerable uncertainty, the major banks in South Africa delivered financial performances in FY2020 that reflect the challenges of an unprecedented year (PWC, 2020).In today's increasingly competitive banking sector, wise bank executives view the retention of motivated, satisfied, committed frontline employees as important as customer satisfaction and retention (Yavas&Babakus, 2010). The risk of losing human resources is a significant concern to South African banks (PWC, 2012).The COVID-19 pandemic aggravated burnout and other work-related distress across many industries and has led more organisations to beaware of burnout and more concerned about what to do about it (Maslach & Leiter, 2021).Studies on employee burnout emanated in America in the 1970s and have nearly 40 years of history (Shoshan & Sonnentag, 2020). While burnout is common among bank employees, limited studies have explored positive

resources for combating burnout in the South African banking sector (Li et al., 2015). This necessitates the need for a study that provides a better understanding of the root causes of employee burnout in this sector. This study aims to explore factors contributing to employee burnout among frontline business banking employees at a South African bank.

1.2 PROBLEM STATEMENT

Frontline banking sector employees are likely to suffer from burnout due to tight deadlines, sales targets, and other factors, leading to the highest rate of employee resignation in the banking sector (Mmakwe & Ojiabo, 2018). South African banking sector is among emerging market economies with higher employee resignations. This contributes to the decline in the number of employees in the banking sector (Business Tech, 2021). For example, between 2017 and 2019, Nedbank had an employment decline of 3.94 percent (Business Tech, 2021).This was also observed at the Standard Bank with an employment decline of 4.67% during the same time frame (Business Tech, 2021). The South African Banking sector is forced to continuously hire new employees to prevent inefficient service delivery, employee inefficiency, which could potentially affect daily production (Business Tech, 2021). However, continuous recruitment of new employees has a cost that affects the financial performance of the banking sector. According to Miller (2010), employees' intention to leave an organization results in a loss of competitiveness and innovative capabilities that costs the organization more than retaining the employees by applying some motivational techniques (Abbasi *et al*., 2008).Galletta *et al.* (2011) has demonstrated that intrinsic motivation had a negative impact. According to Van Scotter *et al*. (2000), leave intention and job performance of employees in the sales industry are negatively related. The satisfaction of the employees and the organization is equally important. Many researchers have argued that the more satisfied an employee is, the more likely he is to stay with an organization (Acker, 1999; Oberlander, 1990).This is why factors contributing to employee burnout in the banking sector in South Africa must be examined to identify remedies and improve performance. There are policy reforms that can be implemented to combat employee burnout and ensure employee well-being and

job stability. These reforms could potentially improve organizational performance and financial performance for the banking sector and other sectors. It is not clear what leads to employee burnout within the banking sector due to limited studies that have been carried out on factors contributing to employee burnout within the South African context.

1.3 SIGNIFICANCE OF THE STUDY

This study contributes to the existing body of literature by investigating factors contributing to employee burnout in the banking sector with specific reference to South Africa. The study benefits the South African banking sector as it assists in identifying and understanding the factors that contribute to employee burnout. Understanding the root cause of employee burnout enables the South African banking sector to formulate policies that could potentially mitigate and combat this scourge.

1.4 RESEARCH QUESTIONS

The research questions are:

  i.   What is the level of burnout of frontline employees at a South African bank?
  ii. What factors contribute to employee burnout among frontline staff working at a South African Bank?
  iii. What strategies can be implemented to reduce employee burnout in this sector?

1.5 OBJECTIVES OF THE STUDY

1.5.1 General Objectives

The study aims to investigate factors influencing employee burnout in the banking sector in South Africa.

1.5.2 Specific Objectives

    i.   The specific objectives as related to the research questions are:

   ii.   To identify the factors which contribute to employee burnout in the banking sector.

  iii.   To investigate the effects of employee burnout in the South African banking sector.

  iv.   To recommend strategies that can be employed by the South African banking sector to reduce burnout among their frontline employees.

1.6 Hypotheses to be tested

The study aims at testing the following hypotheses;

Hypothesis 1,

- Null Hypothesis : there is no positive relationship between job demands and employee burnout measured at $p<0.01$, 0.05 and 0.10 probability values.
- Null hypothesis: : there is a positive relationship between job demands and employee burnout measured at $p<0.01$, 0.05 and 0.10 probability values.

Hypothesis 2,

- Null hypothesis, there is no relationship between inability to balance workload and personal life measured at $p<0.01$, 0.05 and 0.10 probability values.
- Alternative hypothesis, there is a relationship between inability to balance workload and personal life measured at $p<0.01$, 0.05 and 0.10 probability values.

Hypothesis 3,

- Null hypothesis, there is no relationship between working environment and employee burnout measured at $p<0.01$, 0.05 and 0.10 probability values.
- Alternative hypothesis, there is a relationship between working environment and employee burnout measured at $p<0.01$, 0.05 and 0.10 probability values.

Hypothesis 4,

- Null hypothesis, there is no relationship between work life and employee burnout measured at p<0.01, 0.05 and 0.10 probability values.
- Alternative hypothesis, there is no relationship between work life and employee burnout measured at p<0.01, 0.05 and 0.10 probability values.

1.7 Outline of Thesis Chapters:

Chapter One; provides context and seeks to answer the question around why the need for this study. It also presents the problem statement, objectives and research questions.

Chapter Two; presents an extensive literature review as well as several models and theories that support the discussion of burnout. The chapter also discusses the causes, consequences, and impact of burnout.

Chapter Three; focuses on the methodology used to conduct the empirical research. This includes the research design, study population, sampling size and techniques, data collection methods, research instruments, data analysis methods, and the validity and reliability of the data used in the study.

Chapter Four; presents the results and findings of the study.

Chapter Five; concludes the study and also proposes recommendations and discuses the study's limitations.

1.8 Summary

This chapter has provided the context and the reason for the need for this study. It also presented and discussed the problem statement, the significance of the study, and the research questions that guide it. The chapter also presented both general and specific objectives. The next chapter will present the literature review, the conceptual and theoreticalframework that guide this empirical research. Several theories that identify

the factors that may contribute to burnout will also be discussed, followed by several tools that measure the level of burnout.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

The starting point of this literature review is the observation that there is a notable gap in the literature due to limited studies carried out on factors contributing to employee burnout in the banking sector in South Africa (Chowdhury, 2018). Further exploration has been conducted as a way of narrowing that gap.This chapter is divided into three sections namely theoretical, conceptual and empirical literature review. First, the theoretical review focuses on the concepts and development of burnout followed by a comprehensive overview of the theoretical underpinnings related to occupational burnout. Second, relative to the aforementioned theoretical literature, the conceptual reinforcements are drawn which explicitly discuss the history of occupational burnout, definitions of burnout, the stages or development of burnout which include models relating to burnout, the measurement and causes of burnout and the consequences of burnout. Third and last, the last section discusses the empirical review pertaining to various factors that influence employee burnout as perceived by different occupational sectors.
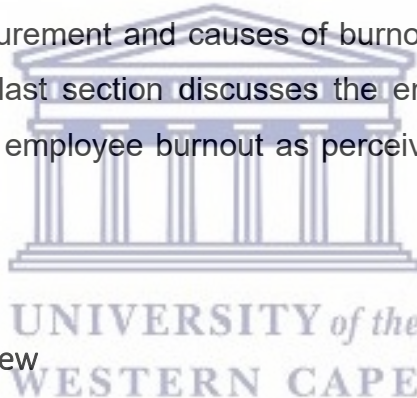
2.2. Theoretical Literature Review

2.2.1. Historical Review of the Concepts of Burnout

The formal foundations of the concept of burnout can be traced back to as early as the 1970s with the influential works of Freudenberger (1975) and Maslach (1976). The former focused on the clinical perspective which expressed the symptoms of burnout and issues of mental health. On the other side, Maslach (1976) focused on the psychological aspects of the link between a provider and recipient. Nonetheless, the main objective of these pioneering researchers was to articulate the phenomenon of burnout based on the experiments of people working in human service and healthcare occupations (Maslach *et al.*, 2001).Post the 1970s, the work pertaining to burnout

shifted to a more systematic empirical approach (Muheim, 2012). With the theoretical and methodological support and contributions from the field of industrial organization psychology, burnout was categorized as job stress determined by job satisfaction, organizational commitment, and staff turnover (Maslach *et al.*, 2001). The combined concepts of the industrial organization approach and the prior work relating to burnout as clinical and social psychology further broadened the perspectives on burnout thus, generating inconsistent opinions on the matter.

During the 1990s, the concepts of burnout began to expand beyond human service and education (Maslach *et al.*, 2001). Furthermore, empirical research on burnout encompassed more advanced and sophisticated methodologies and statistical tools (Muheim, 2012). In the 21st century, different subgroups have been used in experimental research to understand the fundamentals surrounding the issue of organizational burnout. Organizational burnout has been generally recognized as one of the problems related to life-management difficulties of vital exhaustion (World Health Organization, 1992). A summary of this historic burnout review is presented in Table 2.1 below.Despite this solid historical background of burnout, there are still ongoing debates on symptoms of burnout, appropriate measurements, and descriptive definition of burnout syndrome. As a result, the subsequent section discusses the concepts and definitions of burnout.

2.2.2. Definitions of Burnout

Rossi *et al.* (2006) emphasize that there are three key elements or dimensions predominant in discussions around burnout. These include emotional exhaustion, cynicism or depersonalization, and reduced personal commitment or achievement. First, exhaustion plays a central role in the manifestation of this complex syndrome. This is mainly because, when individuals characterize themselves as experiencing burnout, in most cases they are referring to the experience of exhaustion (Maslach *et al.*, 2001). According to Ed-Valsania*et al.* (2022), this dimension manifests as burnout in the form of feelings and sensations of exhaustion caused by the psychological elements of the

workplace. In support of this notion, Maslach & Leiter (2021) suggests that exhaustion is a stress component of burnout that results in a feeling of being drained, overworked, overloaded, and with no source of replenishment. Employees who are exhausted have difficulty adjusting to their work environment because they do not have enough emotional energy to cope with work activities. Despite exhaustion capturing the stress dimension of burnout, it is incompetent in explaining the critical factors of the relationship between employees/workers and their work (Maslach *et al*., 2001). This leads to the second factor which is cynicism. The emotional demands of work in social services can exhaust a worker impairing their ability to be involved and respond to clients or service recipients, leading to cynicism or depersonalization. Edú-Valsania*et al*., (2022) describe cynicism as another burnout dimension that an individual experiences due to exhaustion and thus responds by detachment, indifference, and ignorance toward the recipients of the service. Maslach &Leiter (2006) posit that when workers are overworked or overloaded, they start to back off by reducing the quantity of work and developing a negative attitude towards their clients and the job in general. Specifically, cynical workers shift from doing their best to the bare minimum of getting the job done hence compromising the quality of the work.

The last burnout dimension, which is reduced personal accomplishment, is more complex than the other two dimensions. This is more of a self-evaluation component that reflects feelings of incompetence and lack of achievement and productivity at work (Maslach & Leiter, 2006). It also translates into a reduction in production and capabilities, as it does in other dimensions. Moreover, the lack of efficacy mainly arises from limited resources while exhaustion and cynicism are a cause of work overload and social conflict (Maslach *et al*., 2001). This burnout dimension can result in workers doubting their career paths as they feel useless in their deployment such that they become more negative regarding themselves and others.It is evident from the discussion above that the dimensions or concepts of burnout are very interlinked as one can manifest in the occurrence of the other. Nonetheless, it is adequately important to review the definitions of this syndrome to establish a better understanding. Table 2.2 below presents a summary of burnout definitions as perceived by different scholars.

Table 2. 1 Defination of Burnout

Author	Description
1. Freudenberger (1974)	This is a state of exhaustion, fatigue, and frustration that results from inefficient professional or unprofessional activity that fails to yield expected expectations. However, this was only limited exclusively to volunteer workers taking care of people with a mental disorder or social problems. Due to the conditions of their attendees, workers experienced loss of energy leading to exhaustion and demotivation.
2. Maslach &Jackson (1981)	Burnout was initially perceived in scientific literature as a gradual process of fatigue, cynicism, and decreased effectiveness amongst social care professionals. This definition was later modified to imply burnout as a psychological syndrome caused by emotional exhaustion, depersonalization and reduced commitment from employees, specifically caregivers.
3. Shirom (1989)	Burnout can be defined as a condition caused by the protracted depletion of an individual's energies, which is characterized by emotional exhaustion, depleted personal commitment and feelings of incompetency and depersonalization.
4. Maslach &Leiter (1997)	One other widely acknowledged definition of burnout is that it is an index of the dislocation between what people are they are expected to do. Basically, it represents an erosion in value, spirit, will and dignity. It is a syndrome that spreads gradually and continuously over time, leading individuals into a downward spiral which is difficult to recover under the condition.
5. Korunka&Tement (2011)	Burnout is defined as a feeling of exhaustion, a cynical attitude towards the work environment which is enforced by reduced personal accomplishment or work efficiency. In more general terms, burnout takes away an individual's spirit and will to achieve.

(Source: Reviewed literature).

2.2.3. Stages or development of burnout

Having discussed the concepts and definitions of burnout, this section focuses on the development of this syndrome specifically in occupations. Burnout has been perceived as a prolonged gradual process that can occur over years (Korunka& Tement, 2011). Nonetheless, there is still a debate in the literature on the order followed by the aforementioned burnout dimensions. According to the Maslach stage model, the high

workload, high level of stress, and high expectations that exceed the job resources, employees are expected to first experience or exhibit signs of emotional or chronic exhaustion over a prolonged period (Brenner, 2020). Once this emotional exhaustion is experienced over an extended period, they will start to depersonalize as a coping mechanism to alleviate potential stressors (Leiter, 1991). Depersonalization is mostly experienced by employees in the service sector where their job involves serving others. As a result, workers will develop self-doubt concerning the level of skill required for the position resulting in reduced personal accomplishment (Brenner, 2020).

The Cherniss stage model is another model that explains the development of burnout. This transactional model of burnout was proposed by Cherniss (1980). Itis very similar to the Maslach stage model. In this model, the first stage compresses stress arising from an imbalance of job demands and resources which leads to the second stage where a worker starts to feel fatigued and exhausted (Brenner, 2020). The model does not include the depersonalization stage as the last stage is detachment and cynicism which are triggered by extended exhaustion. The difference between the Cherniss and Maslach stage model is that the former does not include the latent dimension of reduced personal accomplishment in the burnout process.
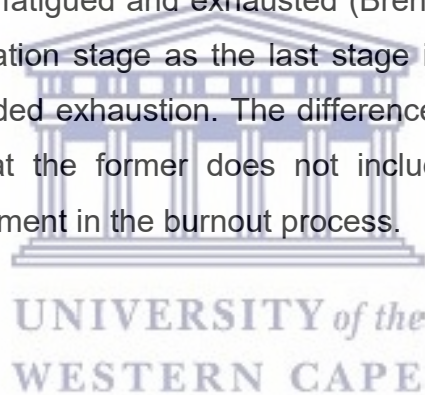
Figure 2.1: Stages of Burnout
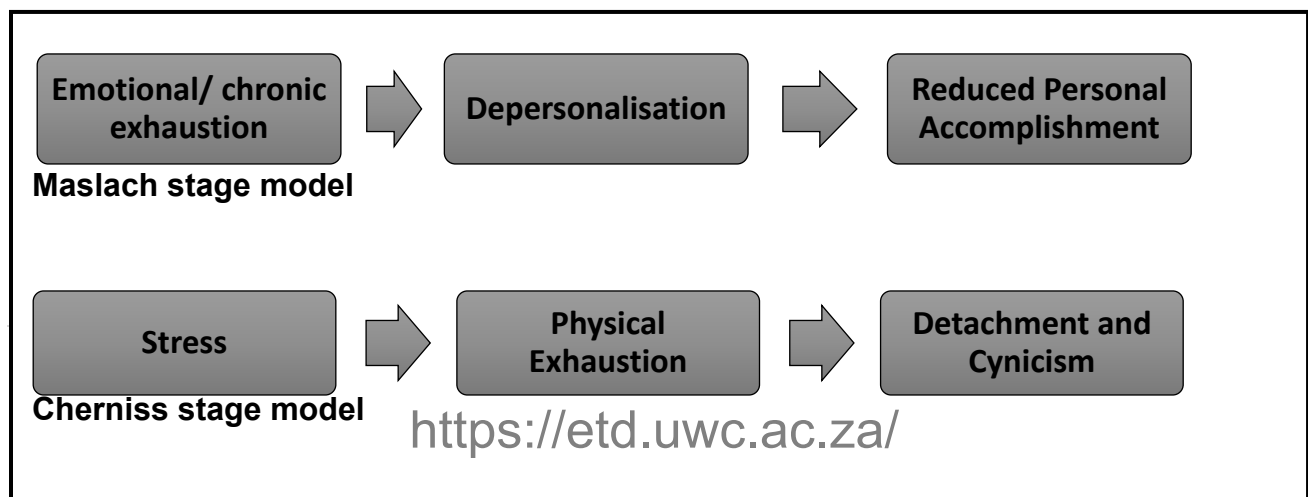
Source: Reviewed Literature

Source: Lee and Ashforth (1993)

A path analysis conducted by Lee and Ashforth (1993) modified the Maslach burnout stage progression model to develop the Lee and Ashforth stage model which they said best explained the development of burnout. Specifically, this model emphasizes that emotional exhaustion has a direct effect on both depersonalization and reduced personal accomplishment simultaneously. The model suggests that emotional exhaustion is a central component in burnout progression. According to these models, burnout can develop in various ways but, the components associated with stress have been proven to be the primary triggers of burnout. In the subsequent section, this conceptual review focuses on the measurements of burnout.

2.2.4. Measurement of Burnout

Several tools have been developed to assess and measure burnout. According to Ed-Valsania et al. (2022), these measuring tools can be divided into two broad categories: generic instruments and specific instruments. The main difference between the two classifications is that the former assesses the burnout syndrome without differentiating the professional occupations while the latter instruments are designed in such a way that they evaluate burnout in specific occupations. Nonetheless, this study only focuses on generic instruments.

The Maslach Burnout Inventory (MBI) is one of the first and widely used measures of burnout. It was developed in the late 1970s (Cartwright & Cooper, 2009). Originally the

MBI was based on a program of field research within the health care human services such that it was known as MBI Human Services Survey (MBI-HSS). It was later modified to capture burnout in people working in educational settings (Maslach & Jackson, 1981). However, it was later discovered by Schaufeli et al. (1996) that burnout can occur in any sector of occupation. Consequently, the MBI-Maslach General Survey (MBI-MGS) was developed.This latest version of MBI has about 16 to 21 items distributed in the three dimensions of exhaustion, cynicism, and reduced professional commitment (Edú-Valsania et al., 2022). The aggregate score of the items determines the level of burnoutwhere high scores indicate the presence of burnout. Specifically, Dolan et al. (2014) indicate that the state of chronic emotional and physical depletion (emotional exhaustion compresses nine items, the sense of disconnection from the work environment (depersonalization) has five items while diminished personal accomplishment consists of eight items.

The other measure of burnout is the questionnaire for the Evaluation of Burnout Syndrome (CESQT). Unlike the MBI, this measure has approximately 20 items grouped into fort dimensions being; enthusiasm for work, physical and emotional burnout, cynicism, and indolence or presence of negative attitude and guilt (Edú-Valsania et al., 2022). Furthermore, the instrument has two versions, one focusing on social service providers and the other administering employees that do not directly work with people (Edú-Valsania et al., 2022). Due to some gaps identified in the main MBI model, Kristensen et al. (2005) developed the Copenhagen Burnout Inventory (CBI). The basic structure of the CBI questionnaire has three sub-dimensions which are personal burnout, work-related burnout, and client-related burnout.

Another alternative measure of burnout developed to address the content-related and methodological shortfalls of the then-existing measures is the Oldenburg Burnout Inventory (OLBI). This scale was proposed by Demerouti &Nachreiner (1998). Here burnout is operationalized by the means of exhaustion and disengagement from work. These two dimensions are measured through 16 positively and negatively framed items (Reis et al., 2015). Another similar measure of burnout is the Shirom-Melamed Burnout

Questionnaire (SMBQ). This instrument is made up of 22 items which are divided into the sub-scales of; emotional exhaustion, physical fatigue, cognitive weariness, tension, and listlessness (Edú-Valsania et al., 2022).

2.2.5. Causes of Burnout

The main causes of burnout are reportedly related to the work environment rather than the employees' personal issues (Maslach & Leiter, 1997). Specifically, these causes can be categorized into the six mismatches between people and their job being: workload, lack of control, insufficient reward, breakdown in community, unfairness and conflicting values (Maslach et al., 2001). First, Maslach et al. (2001) postulate that a mismatch in workload is generally experienced from excessive overload, through the simple mechanism that extensive job demands can exhaust a worker's energy to the point where recovery is impossible. This implies that workload contributes to burnout by depleting the capacity of a worker to meet the daily demands of the job.

Second, lack of control causes burnout as it reduces an employee's capacity to set work priorities and select the appropriate approach to performing a task (Maslach & Leiter, 1997). In addition, these policies and structures that reduce employees' involvement to a certain extent are the main force that limits workers to address certain problems at work when they identify them. This mismatch is related to the inefficacy and reduced personal accomplishment aspect of burnout (Maslach et al., 2001). Generally, this burnout aspect primarily arises when responsibility exceeds one's authority hence, workers find themselves in distressing situations of producing results in jobs that they are committed to while lacking the capacity to deliver on that mandate.

Employees are further exposed to burnout by lack of reward and insufficient recognition as it devalues them and their efforts or work (Maslach & Leiter, 1997). Employees anticipate rewards in monetary terms or intrinsic rewards associated with the pride derived from doing the job (Khan, 2012). A study by Cordes & Dougherty (1993) found that lack or low rewards promote the feeling of inefficacy in employees, this is mostly experienced by government employees who work under a poor reward system. In

contrast, consistency in high rewards can lead to intrinsic job satisfaction and lower the chances of burnout (Maslach & Leiter, 1997).

Fourth, the breakdown of community in the workspace is another cause of burnout. At work, the interactions between colleagues, managers, and supervisors are referred to as a community (Khan, 2012). Consequently, people or workers are expected to thrive in a community where there is mutual respect, and the ability to share experiences, comfort, advice, and humor. When a community is characterized by unresolved conflicts there is a greater risk of burnout in that space (Maslach & Leiter, 1997). Maslach et al. (2001) in support of this notion state that works conflicts create constant negative feelings of frustration and hostility thus, reducing the likelihood of support and job performance. However, in healthy work environments, workers have effective procedures for working out disagreements, and they are more likely to experience job engagement.

Another critical mismatch between an employee and the job is experienced when there is inadequate fairness in the workplace. Unfairness can arise with unequal workload or rewards, cheating or promotions handled inappropriately, especially for individuals working in the same position (Leiter, 2005). Maslach et al. (2001) further indicate that unfairness in occupational spaces can occur if there is unfairness in the procedures followed when resolving workplace disputes and grievances. Therefore, this lack of fairness exacerbates burnout in two ways; this experience can be emotionally exhausting and upsetting. Inadequate fairness can also lead to a deep sense of cynicism about the work environment.
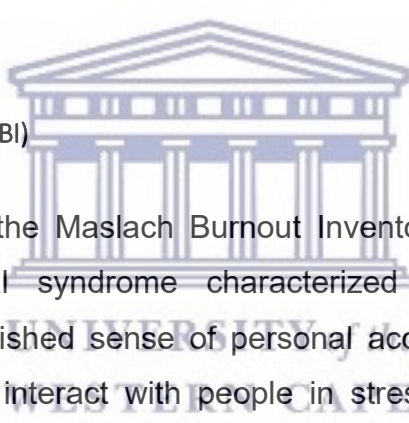
Conflicting values are the last mismatch considered in this review that manifests into burnout. This normally occurs when there is a conflict between values. According to Leiter &Maslach (2009) values conflict when workers' moral standards are compromised due to the organization's workings. It is further argued that this will result in employees disengaging their energies from the job and the organization in general. Maslach and Leiter (2007) on the other hand, explain that coherence in values motivates a strong

connection between a worker and the workplace which goes beyond the utilitarian exchange of money and time. When there is a conflict in these values, workers are more likely to make a trade-off between work they want to do and work they have to do, and this leads to greater burnout.

Despite job variables in the occupational context being the prime predictors of burnout, there are a few personal and demographic factors that have been identified to consistently correlate with burnout. Specifically, burnout scores are found to be high for people who have low hardy personalities, and who exhibit more external locus of control (Maslach & Leiter, 2007). Socio-demographic variables including; gender, age, marital status, education levels, ethnicity, occupational positions, financial status, type of organization, and organizational sector are also key determinants of work burnout.

2.3. Theories of Burnout

2.3.1. Maslach Burnout Inventory (MBI)

Maslach was the creator of the Maslach Burnout Inventory. Maslach (1982) defined burnout as a psychological syndrome characterized by emotional exhaustion, depersonalizationand a diminished sense of personal accomplishment in a variety of professionals who work and interact with people in stressful situations.The Maslach Burnout Inventory, also known as the MBI, is one of the most popularly used instruments in measuring burnout. The Maslach Burnout Inventory looks into three dimensions when measuring burnout, namely; emotional exhaustion, personal accomplishmentand depersonalization.The Maslach Burnout Inventory was created to assess the recurrence and magnitude or depth of perceived burnout among individuals in assisting professions (Iwanicki & Schwab, 1981). The Maslach Burnout Inventory has 22 items that are compartmentalized into the three dimensions that include emotional exhaustion, personal accomplishment and depersonalization. The items are provided in the form of statements about the individual's attitudes or feelings. As a way of responding to these statements, an individual has to respond to them in a form of

frequency on a 7-point scale. The 7-point scale starts from 0 which means "never" to 6 which means "every day".

The three dimensions have 22 subscales categorized under them. When it comes to emotional exhaustion, the assessment is made to determine the feelings of being emotionally exhausted and overextended by an individual by their work demands (Maslach, Jackson & Leiter, 1997). There are nine items that are related to emotional exhaustion that individuals have to complete. Under the depersonalization dimension, there are five items that are covered. These items estimate the feeling and personal response, or lack thereof when it comes to one's treatment, care, service, or mandate (Maslach, Jackson & Leiter, 1997). Personal accomplishment estimates the feeling of "competence and successful achievement in one's work with people" (Maslach, Jackson & Leiter, 1997). When it comes to burnout, a lower mean score coincides with high levels of burnout. In contrast, emotional exhaustion and depersonalization high scores could mean that people are experiencing burnout (Maslach, Jackson & Leiter, 1997). Each score of the Maslach Burnout Inventory is analysed independently and is not joined to others into a total score (Maslach, Jackson & Leiter, 1997). What that means is the result are revealed for each respondent. When an individual requires feedback, it is coded in form of low, average, or high from numerical points on the scoring key (Maslach, Jackson & Leiter, 1997).The scores of the Maslach Burnout Inventory describe the position that employees may find themselves under in the organization. It is then significant that employers have preventative strategies that will assist in ensuring that their employees do not experience burnout.

2.3.2 Maslow's hierarchy of needs

Abraham Maslow, a psychologist, propounded a hierarchy of needs theory that came to be named after him. The Maslow hierarchy of needs theory gained popularity around the early 1960s. Maslow's hierarchy of needs theory divides the needs that every human being has into five categories including psychological needs, safety needs, social and intimacy needs, esteem needs, and self-actualization needs. The

establishment of Maslow's hierarchy of needs is based on the idea that people constantly want things (Werner, 2017). What that means, pertaining to the theory, is that when one level of needs is satisfied, then the individual may want to satisfy other needs. Physiological needs are focused on the biological function and survival aspect of an individual (Werner, 2017). These include the need for food, warmth, water, and shelter. The satisfaction or lack thereof of these needs influences an individual's behaviour. According to Werner (2017), human behaviour seeks to directly satisfy these needs when necessary.Once physiological needs are met, safety needs come in. Individuals tend to look for a safe place where they reside, work, and find stability. Once they have satisfied their physiological needs, safety needs become more dominant.

The next level in Maslow's hierarchy of needs is the social and intimacy level. At this level, people have needs for friendship, belonging, affection, and acceptance (Werner, 2017). Once it is satisfied, the next level of needs becomes dominant. The following level of needs is esteem needs. The level focuses on independence, freedom, self-confidence, appreciation, recognitionand achievement (Werner, 2017). This level focuses on enhancing the person's esteem and confidence.The last level of Maslow's hierarchy of needs is self-actualization. This level looks into the individual's desire to discover and develop their skills and competencies (Werner, 2017). This level seeks to satisfy the desire to enhance their abilities and skills.Maslow (1954) believes that needs are "the desire to become more and more what one is and to become everything one is capable of becoming".Organisations have to ensure that they satisfy these needs to prevent burnout. The lack of satisfaction with these needs could lead to disengagement and worse, burnout, if they are not met. Maslow's hierarchy of needs is very important in keeping employees productive and effective. Compromising on these needs leads to employees' burnout and poor performance which affects the organisation's performance. Employees will continue to want to have things (Werner, 2017). Failure to satisfythe needs concerned can contribute towards burnout as employees would start to feel physically and mentally drained.Burnout in Maslow's hierarchy of needs is revealed through the provision or lack of the wants that individuals may have. Once the needs of an individual are not met, one may become frustrated and eventually experience signs

of burnout as they would not be very motivated to complete their respective tasks. In essence, burnout may show a lack of satisfaction with the needs that are highlighted.

2.3.3 Job Demands-Resources Theory

When it was propounded, the Job Demands-Resources theory provides explanations with regard to stress only (Çam&Ögülmüş, 2019). Over the years it has been developed to give an explanation of the causes of burnout. The Job Demands-Resources theory looked into discovering the contributors to burnout, taking into consideration one's work obligations and the available resources. Demerouti et al. (2001)first proposed this model as part of a study on burnout antecedents. The framework has subsequently been widely employed to study the relationship between job characteristics and employee well-being and assumes that all jobs have two high-order categories of job characteristics: job demands and job resources. These constitute a general overarching model from which all occupational settings can be analysed (Han et al., 2020).The JD-R idea suggests that due to high stages of energy, dedication, and absorption, employees who come across work engagements optimise their job demands and resources through job development (Tims et al., 2012; Wrzesniewski& Dutton, 2001). Employees who are under stress at work, on the other hand, perform poorly (Bakker & Costa, 2014; Bakker & Wang, 2019). What that means is that engaged employees proactively try to enhance job demands and resources. On the other hand, disengaged employees get frustrated with their performance.

Demands reveal the need for work in physical, social, and organizational forms (Çam&Ögülmüş, 2019). In other words, one looks at demands at work in different ways. They vary from organizational obligations such as deadlines to social and physical forms like teamwork, physical health, and much more. The demands also look at the workload, relations with clients or consumers, the work environment, and deadlines. On the other hand, resources maybe include job security, rewards, job control, and support among other things. When the demand is greater, people tend to experience burnout, and the lack of resources can contribute to less interest in one's work. In instances

where there is less demand and more than enough resources, employees become pleased in the sense that job satisfaction and engagement increase in the work environment (Çam & Ögülmüş, 2019). The JD-R theory shows the importance of having sufficient resources as they contribute to great performance and job satisfaction or burnout and disengagement from one's work if they are lacking.

Work provides structure, purpose, and meaning to most people's lives, and in that way, plays an important role in their lives. The Job Demand-Resources theory considers the individual experiences in the process of meeting work obligations with the resources that are available to them. Through work, individuals can have a positive impact on colleagues, clients, and customers. High-performance jobs such as teachers, investors, and surgeons may be rewarding and engaging (Bakker & De Vries, 2021), but people who experience burnout from their jobs become less motivated to contribute. Alternatively, the same work may be extremely demanding and cause significant psychological stress (Bakker & De Vries, 2021). In addition, life events such as divorce and illness of family members can interfere with the effective use of job resources and undermine job performance (Bakker et al., 2019). Daily job demands become too much for their job and personal resources (Bakker et al., 2014).

Employees who are constantly exposed to high job demands become chronically tired and psychologically distance themselves from their jobs. Furthermore, job resources play a crucial role in the development of burnout. Job resources are the physical, psychological, social, and organisational aspects of a job that contribute to individual growth and development and aid in the achievement of work goals (Bakker & Demerouti, 2017).A lack of social support, autonomy, or a variety of skills can cause work to become meaningless and hinder the fulfilment of psychological needs (Bakker & De Vries, 2021). High job demands may result in job strain and eventually burnout due to a lack of resources (Bakker & De Vries, 2021). Employees are motivated by personal resources which include optimism, self-efficacy, and resilience, which help them achieve their career goals (Xanthopoulou et al., 2009a; 2009b). Individual resources are individual factors that refer to an individual's ability to successfully influence their work content (Xanthopoulou et al., 2007). What the JD-R theory has revealed is that the

availability of resources in the work environment is vital in ensuring that job obligations are met. However, other matters influence burnout, as mentioned before, personal issues and situations that can affect one's productivity in the work environment. The model has shown that the different professions have features that are related to burnout and it advises that such features are in categories: demands and resources (Bakker et al., 2004).

Individuals who have a positive belief system and a variety of Individual resources are less prone to job stress and burnout (Bakker & De Vries, 2021). JD-R incorporates self-control perspectives to demonstrate how acute job stress leads to long-term burnout (Bakker & De Vries, 2021). Bakker and De Vries (2021) argued that increasing job strain and burnout are likely when employees have restricted get entry to steady organisational assets and few key individual resources. It is then very important that the organisations monitor and advance job features continuously through realistic goal setting and tasks, revise job demands, and provide adequate resources for the work environment (Holman & Axtell, 2016; Demerouti &Peeters, 2018; Bakker & Demerouti, 2017, 2018). Organisations could also communicate their vision continuously and provide necessary support and guidance (Breevaart et al., 2014; Kelemen et al., 2020). When employers do not communicate the way forward, employees could feel neglected and left to fend for themselves. It is then of paramount importance that constant communication with employees with regard to their tasks and objectives is made so that they can adapt their job demands and resources accordingly. According to Bakker and de Vries (2020) employees actively influence their job features and do not just simply react to their work environment and leaders, and that is done through adaptive and maladaptive self-regulation strategies.The Job Demands-Resources theory suggests that organisations should avoid the combination of great job demand and lack of job resources as it will result in a high-stress environment, consequently, contributing to employees experiencing burnout. In ensuring that burnout does not take, the employees also have a responsibility in completing their job demands with the resources that are provided.

2.3.4. Conservation of Resources Theory

The conservation of resources theory explains stress and its relation to burnout hence it is known as one of the theories that explain stress (Cam & Ögülmüs, 2019). The theory explains that individuals want to get resources and keep them (Cam & Ögülmüs, 2019). In a situation where the aforementioned does not take place, there is a reaction of stress, it is worse when the resources are less than before. According to Hobfoll (1988) resources include conditions, objects, and many more things that people find to be valuable. The theory basically emphasises that employees are motivated in acquiring new resources and maintaining or protecting the resources they may have. When it comes to resources, they vary among people, and they may be attached to one's situations and personal experiences. The acquiring and maintenance of resources are applicable to burnout as it shows the lack of resources may lead to stress, then ultimately could lead to burnout. In a work context, the conservation of resources theory is applicable because the availability of relevant resources or lack thereof influences the productivity of employees. Shirom (1989) posits that when there is a lack of resources or loss of resources, employees may find themselves straining their resources and that would lead to burnout.Employees will try to prevent any loss of resources or lack of maintenance of resources as such a loss would have a negative impact on one's well-being. According to Hobfoll et al. (2018) loss in human systems is considered to be primary because people are a result of evolution. That way loss, in evolutionary terms, can be associated with failure to survive. It is illustrated that human beings may want to maintain or enhance their resources so that they do not feel like they have failed.

It is significant that the resources available at work are kept well and maintained to ensure employees are able to complete their tasks and meet the organizational obligations. Organisations can do so as a way of preventing unnecessary stress in the work environment and could be a good way of maintaining employee motivation. The conservation of resources theory is very important in the workplace as it relates to the availability of resources. The acquiring of resources or lack of resources could impact an employee's productivity either positivity or negativity. As stated earlier by Shirom

(1989), a lack of resources ultimately leads to burnout. An organisation should ensure sufficient resources to ultimately avoid employee burnout.

2.3.5 Social Cognitive Theory

According to Pines (2002), the social cognitive theory looks into the individual variables which include self-efficacy, self-concept, and self-confidence when it comes to the evolution and progress of burnout. Bandura (1997) states that self-efficacy is the most dominant concept when it comes to social cognitive theory. Self-efficacy looks into the belief that an individual will be able to succeed or fail in completing their task (Yang, 2004). The element of self-efficacy is then significant as it influences one's confidence in completing tasks in the work environment. The theory supports this as it states that self-efficacy contributes to how an individual think, acts, and feels (Cam & Ögülmüs, 2019). The social cognitive theory is one of the common theories used when explaining human behaviour (Bandura, 1977, 1982). It is important that employees have a good level of self-efficacy as that will influence how they perceive their work responsibilities and the success thereof. People with low self-efficacy tend to downplay their efforts when it comes to their development and success.The theory applies to burnout in that it shows that when employees doubt their effectiveness pertaining to their professional goals, and those of their group, this leaves them susceptible to burnout.

Organisations or employers then have an obligation of motivating their employees. It could be in a form of compensation, recognition, and other forms of rewards. The core purpose is to make employees feel important in their work environment and compensate them in ways that will boost or maintain their level of confidence. The objective is to make employees know that their work is a steppingstone toward meeting organizational goals. It would be a way of preventing burnout. The social cognitive theory shows that when employees show little to no confidence in their work, it can contribute to burnout as they would be questioning their skills and abilities pertaining to their respective responsibilities. Social Cognitive theory focuses on human behaviour. In

terms of burnout, it is usually argued that lack of confidence in one's own work is a sign of burnout.

2.3.6. Social Exchange Theory

The social exchange theory focuses on the interactions that take place in order to meet obligations (Emerson, 1976). The social exchange theory explains that the transactions taking place through these interactions have the potential to create relationships, good or bad, under various circumstances (Cropanzano& Mitchell, 2005). It is then stated that these interactions are interdependent and controlled by the actions of the stakeholders involved (Blau, 1964).The theory's contribution to conceptualisations of burnout are in that it posits usually an employee is experiencing burnout when they feellike there is a lack of fairness or imbalance in contributions and efforts made to the outcomes of their work (Schaufeli, Maasen, Bakker &Sixma, 2011). An imbalance may occur between different stakeholders such as supervisors, customers, colleagues, and organisations, which would lead to the emotional consumption of the employee (Schaufeli, Maasen, Bakker &Sixma, 2011). It is very important that interpersonal demands at work are balanced so that employees do not experience extreme emotional consumption as it could result in an employee experiencing burnout (Schaufeli, Maasen, Bakker &Sixma, 2011). Burnout, in this case, would be prompted with the aid of the interpersonal interplay and responsibilities in speaking with consumers that are emotionally onerous (Schaufeli, Maasen, Bakker &Sixma, 2011). Burnout could also be triggered by the interaction among the employees, supervisor-subordinate relationships, and even the relationship between employees at the same level. It is then important that a fair relationship between employees in maintained so that employees are not emotionally exhausted and consumers can expect quality service. In other words, it is important that the relationship between the employee and the different stakeholders shows equity so that nothing more than is necessary is demanded from any of the parties as this may result in burnout. The social exchange theory would then look at the interactions among various stakeholders and the result thereof. As mentioned before, burnout looks at the excessive demands that one may experience on their energy, resources, or strength.

So, when employees have a workload that is greater than what can be produced by their strengths, energy, or organisation's resources, it could lead to a stressful environment which would contribute to burnout.

2.3.7. Organisational Theory

The organizational theory believes that stressrelated to the organization and work which provides inadequate coping strategies lead to burnout (Cox, Kuk, & Leiter, 1993). Golembiewski, Munzenrider, & Carter (1983), states that the existence of organizational stressors like role ambiguity, or work overload contribute to burnout. The existence of stressors in the work environment without any strategies as to how one can cope with them leads to burnout. It is then important that employees have various coping mechanisms in dealing with work stress to prevent a decrease in work commitment. There are various phases of burnout: depersonalization, low self-fulfilment, and emotional exhaustion (Edu-Valsania, Laguia&Moriano, 2022; Edu-Valsania, Laguia&Moriano, 2022). Organisations should then give realistic demands that would not negatively affect the employee as straining their coping mechanism could lead to exhaustion which results in burnout. It is important that organisations do not overwork their employees to prevent burnout. Clear, precise responsibilities for different roles at work are important so that there is no overlapping and employees do not perform outside of their roles. This theory throws light on burnout as it focuses on stressors that hinder an employee from producing the best work possible. The lack of clarity in a work environment could contribute to conflict which would negatively affect one's energy, create frustration and ultimately lead to burnout. It can also make employees use extreme coping mechanisms which would rapidly affect one's energy in completing their various duties and responsibilities which could lead to burnout.

2.4 Empirical Literature Review

This study uses theories that bring to light the issues of rigour and complexity of burnout in occupational environments. To some extent these theories are well aligned and consistent on the main causes of employee burnout. Therefore, it is equally essential to review the empirical literature of factors that influence burnout as discussed in this section.According to Maslach and Schaufeli (1993), employee burnout first appeared as a societal problem, not as an academic concept. Therefore, the commencement of employee burnout was more feasible than an academic concept. However, the concept of employee burnout has gone through two distinct phases of development; that is the pioneering phase and the empirical phase of development. Employee burnout, on the other hand, has gone through two unique stages of development: the pioneering phase and the empirical phase. In the early stages of development, employee burnout took a conceptual approach, and the distinction was drawn from the narration of employee burnout.

An occupational psychiatrist, Freudenberger (1974) has discussed gradual exhaustion of emotionsas well as a loss of motivation and commitment in volunteers working in a medical center agency. This engendered an interest in a prominent psychologist, Maslach (1976), who observed that such feelings appeared from professionals while carrying out research on strategies for disengaged concerns. Employee burnout was first recognized in the early 1960s in Green's novel "A Burnout Case," which tells the story of an architect who is extremely tired, completely deluded, and has lost all passion for his job, leading to him quitting and relocating to an African jungle. Such early 1960s employee burnout became the focal point of the study. Studies have shown the existence of employee burnout. The review of empirical studies on employee burnout is presented below.

2.4.1 Job-related factors

Ongori (2007) conducted a study on the review of employee burnout in Botswana. He argued that most research scholars have attempted to furnish the rationale behind
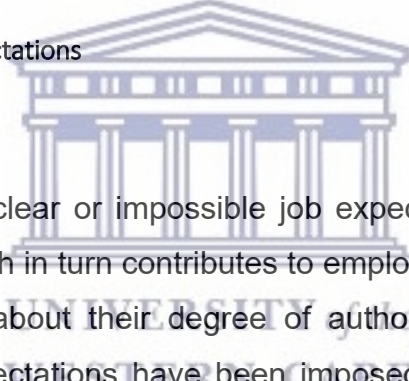
people's intention to quit the job by assessing possible antecedents of employees' intentions to quit (Ongori, 2007). The empirical results revealed that job-related factors that eventually lead to employee burnout if not addressed urgently include job-related stress, job dissatisfaction, employment mismatch, bullying from co-workers, micromanagement, work-related politics, lack of support system, and lack of commitment in the organization. According to Ongori (2007), these job-related factors often engender employees to move from one job to another and as this process prolongs over time it leads to employee burnout.A study by McCormack *et al.* (2018) evaluated the prevalence and causes of employee burnout among applied psychologists. Ongori (2007). Thestudy employed the PRISMA review comprising of searches of key databases (that is Scopus, Google Scholar, and Web of Knowledge) for studies published before the 1ˢᵗof January 2017. These are studies that assessed the prevalence and causes of employee burnout among applied psychologists published in English. The study employed the Crowe Critical Appraisal Tool (CCAT) to appraise the standard and the quality of each study included in the review.The systemic review incorporated 29 articles and the most cited dimension of employee burnout by applied psychologists was noted to be emotional exhaustion, amounting to 34.48% of the reviewed articles. The majority of the studies on employee burnout among psychologists employed theoretical approaches. Moreover, work setting and workload are found to be the most prevailing job demands and contributing factors to employee burnout among applied psychologists. The resources and personal characteristics of the research were noted to be gender, age, and work experience.

Hills (2018) carried out a study on understanding and preventing employee burnout. The empirical results found that job-related factors do contribute to employee burnout such as stress that emanates from the job itself. According to Hills (2018), job-related stresses that lead to employee burnout are comprised of employees feeling permanently overworked or under-challenged, being under time pressure, or having conflicts with other colleagues or managers. The empirical results also show that as employees dedicate themselves to their jobs neglecting their own needs, the risk of

exposure to employee burnout increases. According to Hills (2018), employees have different tolerance levels toward stress and have varying support systems outside of work, which results in varying abilities to cope with stress levels. Hills (2018) further alluded that this varying tolerance and support system explains the rationale behind having the same job-related stress but reacting differently towards such stress. As one employee may be highly vulnerable to employee burnout while the other employee may have less vulnerable to employee burnout.The empirical results from this study revealed that employee burnout can be caused by other job-related factors such as lack of control, lack of resources, unclear or impossible job expectations, Dysfunctional workplace dynamics, mismatch in values, employment mismatch, extremes of activity, lack of social support, conflicts among employees, and work-life imbalance.

2.4.1.1 Lack of control and lack of resources job-related factors

2.4.1.2 Unclear and impossible expectations

According to Hills (2018), unclear or impossible job expectations also increase stress levels among employees which in turn contributes to employee burnout. In this instance, the employees are unclear about their degree of authority or what their managers expect, or unreasonable expectations have been imposed upon them. As employees become unclear of managers' expectations their frustration levels start to increase and as they remain unaddressed, they result in increased stress levels contributing to employee burnout.

2.4.1.3. Dysfunctional workplace dynamics

As pointed out in the study conducted by Hills (2018) dysfunctional workplace dynamics are one of the contributing factors to employee burnout. This can be an instance whereby an employee continuously experiences bullying from some colleagues making them feel undermined resulting in stress vulnerabilities which in turn can result in

employee burnout. Another aspect of dysfunctional workplace dynamics noted in the empirical results is an instance whereby employees have a manager who consistently micromanages the employees making them feel overwhelmed and that way increase high-risk exposure to stress and employee burnout.

2.4.1.4 Mismatch in values and employment mismatch

The empirical results from the study conducted by Hills (2018) on understanding and preventing employee burnout further revealed that job-related factors comprise a mismatch in values and employee burnout. The values of employees often differ from the way the employer does its business or the way the employer handles employee grievances, of which these variations increase frustration and stress levels in the employees which can gradually lead to employee burnout. The empirical evidence reveals that employees have different sets of expectations in terms of how their grievances should be dealt with (Maslach et al., 2001).Moreover, employment mismatch is found to be among the contributing factors to employee burnout. According to Hills (2018), employment mismatch is a phenomenon through which the job offered by the employer does not fit the interests and skills of the employee. For instance, South Africa is listed to be among the countries faced with diverse challenges which among them include poor economic growth, a high unemployment rate, and high inequality (Masoga&Ncanywa, 2018). The issue of unemployment in South Africa enforces remains a great concern, this enforces employees to take any job offer even if it does not meet their job interests and skills. This increases stress levels and continuous frustration which leads to employee burnout.

2.4.1.5 Extremes of activity

The empirical results also found that extremes of activity contribute to employee burnout. According to Hills (2018), as employees feel that the job is too slow, frenzied, chaotic, or monotonous they start feeling bored which results in increased stress levels

which can lead to employee burnout. This is most common among the cohort of the millennial generation as they are consistently seeking a dynamic changing environment and new challenges, of which routine jobs increase frustration and stress leading to employee burnout.

2.4.1.6 Lack of Social Support

Inadequate societal support is another contributing factor to employee burnout (Hills, 2018). Lack of social support makes employees feel neglected and isolated at their workplace and in their personal lifestyles. As employees feel isolated and neglected, they find their jobs overwhelming and stressful which in turn engenders employee burnout. According to Hills (2018), as employees lack social support from their employers such as team building, recognition awards for job performance, and employee incentives, they frequently move from one job to another leading to emotional exhaustion which can lead to employee burnout.

2.4.1.7 Work-life imbalance

Work-life imbalance is noted to be among the factors that cause employee burnout (Hills, 2018). As employees feel that the employer takes too much of their effortsleaving them with little time, or even nothing to enjoy quality time with their families, friends and pursue their careers for career growth opportunities. They may also feel that they are left with little time to pursue other personal interests and hence develop stress and frustration towards their jobs leading to employee burnout. Work-life imbalances are also noted to cause employees to move from job to job which causes stress, fatigue, and employee burnout among employees (Van Dick *et al*., 2021).

2.4.2 Organisational Factors

Shija (2011)carried out a study investigating factors contributing to employee burnout in the immigration department of the Dar es Salaam region. The study employed a cross-sectional survey research approach with 60 respondents. The empirical findings were

that employee burnout is caused by organizational factors comprising lower salaries, fewer growth opportunities, poor incentives, poor working conditions, and the nature of work. However, no reference was made to the nature of the work. Furthermore, the study focused on employee burnout within the government entity in that way raising the need to investigate factors contributing to employee burnout in the banking industry.

In a study conducted by Booth (2007) on the impact of the variability of employee burnout, the empirical results revealed that organizational factors such as corporate values, and corporate culture are the contributing factors to employee burnout. According to Booth (2007), a toxic corporate culture increases stress levels among employees and leads to anxiety which results in employee burnout. The study employed a case study approach of a major retailer in the United Kingdom (UK).Maslach et al. (1997) invented an Area of Work-life Survey (AWS) that draws the correlation between work environment and the employee. It incorporates all the key organizational factors that have been studied to engender employee burnout in a corporate setting as opposed to employee career growth or corporate productivity as pointed out by Leiter (1999). This approach is attributed to the idea that the presence of some corporate factors contributes to employee burnout. Leiter and Maslach (1997) further argued that organizational mismatch can lead to employee burnout. This is in accordance with the job demand-resource model that also advocated that if the employee does not fit within the work environment then the employee is prone to stress exposure which leads to employee burnout especially if it is prolonged. If any of the AWS's six contributing factors are not highly rated by workers an employee mismatch is identified and this could lead to employee burnout (Leiter & Maslach, 1999).

In a study conducted by Schaufeli and Enzmann (1998) on employee burnout companion to study and research, the empirical results have shown the high impact of organizational factors on increasing exposure to employee burnout. Among the organizational factors that lead to employee burnout, the empirical evidence noted poor working conditions, limited career growth opportunities, and low wages. Maslow's hierarchy of needs theory states that some employees are motivated by higher wages

thus, low wages demote employees which reduces productive work efficiency while increasing stress levels among employees which in turn leads to employee burnout. Puleo (2011) carried out a study on contributing factors to employee burnout. The study adopted grounded theory to gather the primary data through in-depth interviews in a theoretical sample of 14 participants in selected United States (US) corporations. Broad open codes emanating from the transcripts of the interviews were refined into a conceptual and theoretical code that defined the phenomenon. The empirical results revealed that organizational change does contribute to causing employee burnout due to the three discoveries observed from the analysis of the refined conceptual and theoretical codes. First, the development of employee burnout was found to be attributed to the mutually reinforcing triumvirate of organizational, and psychological responses during the organizational change initiative. Secondly, residual burnout was incorporated to define the long-run dynamics of the post-effects of employee burnout emanating from organizational change. Last, the burnout during organizational change (B-DOC) model graphically represented this demise into a recovery emanating from employee burnout during the organizational change.
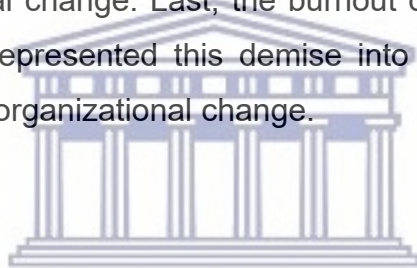
2.4.3 Individual factors

Maslach *et al.* (2001) conducted a study on the review of employee burnout and the empirical results revealed that individual personality traits of people who possess the risk of exposure to employee burnout include young people with idealisticand unrealistic expectations about the work situation, individual's response to stress coupled with stress-coping mechanisms, and empathic individuals dedicate too much of themselves into their jobs.In a study conducted by Khan (2012) exploring the causes and consequences of employee burnout that propounds a model of mediation, it is noted that even though situational factors and organizational factors are the key drivers of employee burnout, they fail to allude to the reasons for some individuals to experience employee burnout while some individuals successfully cope with the similar working conditions. According to Khan (2012), individual factors influence individuals' vulnerability to stress, as well as their decision of occupation. Khan (2012) alluded that

such a predicament to cope with stress levels is attributed to personal variations emanating from demographics.As pointed out by Khan (2012), socio-demographic factors are found to be among the major contributors to employee burnout in empirical studies. Age, experience, education, gender, marital status, levels of income, number of years of experience, organizational level, division, and occupation are noted to be among the factors that cause employee burnout (Khan, 2012).

2.4.3.1 Age, experience, and education

According to Bakker, Demerouti, and Schaufeli (2002), age has a significant impact on employee burnout. Khan (2012) also argued that ageplays a major role in employee burnout. In the same vein, it was argued that employee burnout is highly perceived by employees aged over 30 years to 40 years (Khan, 2012). However, other empirical studies revealed that employee burnout often occurs in young professionals and is termed "early-career employee burnout" attributed to real shocks in the work environment (Cherniss, 1980 Jackson & Maslach, 1982, Gold, 1985). Other empirical studies also revealed that employee burnout is common among young individuals but later in their careers, as they adjust to working conditions shifting their job expectations employee burnout ceases. However, around the ages of 35 years to 40 years employee burnout re-emerges (Aloha *et al,* 2006; Bakker *et al*, 2002). In a study conducted by Cordes and Dougherty (1993) on the review and integration of research on employee burnout, of which the empirical results revealed that employee burnout is also inevitable in older people due to mid-life crises. However, older people scored lower scores on depersonalization, and emotional exhaustion in a study conducted by Anderson and Iwanicki (1984) assessing the impact of employee motivation on employee burnout.

2.4.3.2 Gender

There is a controversial agreement on gender as one of the factors that contribute to employee burnout (Khan, 2012). Some empirical studies revealed that employee

burnout is dominant among the male counterparty Aslam & Haque, (2011); Price & Spence, (1994) while other empirical studies revealed that employee burnout is common among females (Bakker *et al*., 2002; Poulin & Walter, 1993). However, growing empirical evidence was noted on the relationship between gender and employee burnout that males recorded the highest score on depersonalization while their female counterparts recorded the highest score on emotional exhaustion (Aslam & Haque; Bakker *et al*., (2002); Codes & Dougherty, (1993); Leiter & Maslach, (2004); Maslach *et al*., 2001).However, Maslach *et al.* (2001) have argued that these empirical results could be attributed to the cofounding outcome of gender to occupation. For instance, Pretty *et al.* (1992) conducted a study on the correlation between psychological environment and employee burnout: Gender considerations in the corporation. The empirical results revealed that females are prone to high emotional exhaustion, and depersonalization in non-managerial positions while their male counterparts are prone to high emotional exhaustion and depersonalization in managerial positions.

2.4.3.3 Marital status

In a study conducted by Maslach *et al.* (2001) on employee burnout, the empirical results revealed that employee burnout is high among unmarried employees. Childless employees among married employees were found to be more susceptible to employee burnout. Moreover, the empirical results also revealed that employee burnout is most common among single employees than in divorced employees. The empirical results also show the existence of spillover between family life, and work-life which often leads to employee burnout. Haque *et al*. (2011); Soares *et al*. (2007); Schaufeli and Enzmann (1998) also advocated that employee burnout is higher among an unmarried group of employees.

2.4.4 Lack of personal efficacy

In a study conducted by Maslach *et al*. (2001) on employee burnout, lack of efficacy is one of contributing factors to employee burnout. According to Maslach *et al*. (2001), employees often suffer from fear of failure in terms of their job competencies and achieving the required workout. The employees assess their accomplishments in work-life negatively, some employees feel stressed, sad, and dissatisfied with their work. Moreover, a lack of personal efficacy triggers an inability to cope with job demands, low morale, and depression resulting in employee burnout. Lack of personal efficacy engenders lower self-esteem toward employees making them feel incompetent thus, increasing stress levels and increased exposure to employee burnout.

2.4.5 Environmental-related factors

In a study conducted by Leiter & Maslach (2002) on a review of employee burnout, the empirical results revealed that one of the contributing factors to employee burnout is environmental-related factors. According to Maslach *et al*. (2001), a strenuous work place with limited or no chance for personal growth, an overwhelming workload, and little or no support, often leads to employee burnout. The empirical results further revealed that environmental factors such as role conflict, uncertainty, limited or no prospect to partake in decisions, autonomy, and absence of self-control of one's job also lead to employee burnout. Obaidi (2011) also advocated that the work environment is another significant factor contributing to employee burnout and further argued that work environment-related factor has a potential impact on job retention in the banking sector.Kilumile (2011) conducted a study on factors contributing to employee burnout among teachers in private schools for the period spanning from 2005-2010 using the case study approach of private school teachers in the Mbeya district. The sample size of the study comprised 56 teachers, and 6 school administrators for interview purposes. The empirical results show that poor management practices of human resources policies, inadequate or lack of training interventions and professional development, job insecurity, prolonged working hours without extra pay, and inequity of salary scale structure are among environmental factors that cause employee burnout. However, the

study was conducted in the context of heterogeneous education settings in terms of salary policies, and financial power as these are not controlled by the government.

2.4.6 Globalisation, privatisation, and liberalisation

A study conducted by (Kulkarni, 2006) revealed that changes in modern life triggered by liberalization, globalisation, technology, and privatization can lead to employee burnout, especially among non-millennial generations such as generation X. According to Kulkarni (2006), most employees within the cohort of Generation X often struggle to adjust to sudden changes that emanated from globalisation, technology, and liberalization which developed an attitude towards their jobs leading to anxiety and stress which eventually leads to employee burnout.
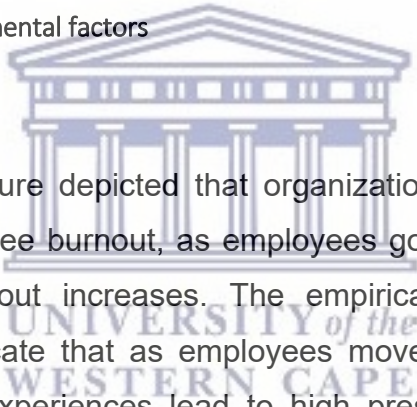
2.4.7 Managerial-related factors

The empirical results revealed that management behaviour is among contributing factors to employee burnout (Booth, 2007). According to Booth (2007), managers with toxic personality traits and poor leadership skills often cause frustration and stress toward employees which eventually leads to employee burnout if prolonged for too long. A study conducted by Mbwana (2013) on the factors contributing to employee burnout in the banking sector in Dar Es Salaam also advocated those abusive managers often cause employees to resign from one job to another whilst others sustain the suffering and eventually lead to employee burnout. However, empirical studies also reveal that managers also suffer from employee burnout due to the predicament that they often deal with difficult employees, and often have to resolve complex job-related matters (Khan, 2012). According to Kuruuzum (2008), managers often have to bear immense pressure to get work done, have to achieve massive targets and carry the responsibility of ensuring the profitability of the business.

2.4.8 Corporate climate

Obaidi (2011) carried out a study on the impact of corporate climate on employee turnover in the Islamic banking sector in the United Arab Emirates (UAE) to assess the strength, nature, and significance of the correlation between corporate climate and employee burnout. The empirical results show that employees' perception of organizational climate plays a paramount role in the rate of employee burnout, corporate justice being the component of corporate climate is listed to be the major contributing factor to employee burnout.

2.4.9 Level of Hierarchy and Departmental factors

The employee burnout literature depicted that organizational hierarchy is among the contributing factors to employee burnout, as employees go up the corporate hierarchy exposure to employee burnout increases. The empirical findings by Cordes and Dougherty (1993) also advocate that as employees move to a higher organizational hierarchy their duties, and experiences lead to high pressure and increased stress resulting in employee burnout. Anand and Arora (2009) have conducted a study on employee burnout, life satisfaction, and quality of life among executives of multi-national companies. To examine employee burnout, life satisfaction, and quality of life, the scales were administered to young executives of multinational companies. Multiple correlations were computed. The empirical results revealed that employee burnout is high among senior management and executive employees. According to Anand and Arora (2009), employees in senior management and executive positions are often overburdened and highly competitive resulting in increased pressure and high-stress levels which in turn leads to employee burnout.

Khan (2012) has examined factors that cause employee burnout and its consequences. The study covered five departments, the department of information technology, the department of marketing and sales, the department of production and operations management, the accounting and finance department, personnel, and the human resource management department. The empirical results found evidence of employee burnout existence in different departments. According to this study, the extent of employee burnout varies from one department to another. It is further highlighted that high levels of employee burnout are experienced in the department of marketing and sales departments. Maslach *et al.* (2001) also advocated that employee burnout is much higher in the sales and marketing departments. According to Maslach *et al*. (2001), employees working in the sales and marketing department often experience high customer interaction and further must meet daily targets in terms of achieving the required sales. Maslach *et al*. (2001) further posited that failure to achieve the required sales increases stress levels and high-risk exposure to an increased level of employee burnout. This is also evident in the real-world scenario, employees working in call centers with high sales volumes in South Africa often resign and move from one job to another due to higher targets attached to their job duties. As pointed out by Maslach *et al*. (2001), moving from one job to another increases emotional exhaustion which leads to employee burnout.
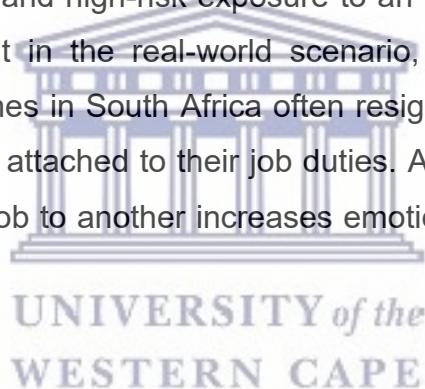
Bakker *et al.* (2002) has conducted a study on validation of the Maslach Burnout Inventory General Survey. Part of their empirical results revealed that employees in the sales department and the department of information are more vulnerable to high exposure to employee burnout. Bakker *et al*. (2002) further argued that employees in the department receive high pressure from dealing with other employees in other departments which stimulates stress levels resulting in employee burnout. Moreover, employees in the sales department often deal with difficult customers in addition to meeting sales targets which increases exposure to employee burnout (Bakker *et al*., 2002).However, employees from other departments are also prone to employee burnout even though the risk of exposure to employee burnout is minimal. Maslach *et al*. (2001)

found the existence of employee burnout within the department of production and operations management due to the presence of frustration, and stress which eventually leads to employee burnout. However, the empirical results revealed moderate exposure to employee burnout within the personnel and human resource management department and department of accounting and finance. According to Bakker et al. (2002), the rationale behind moderate exposure to employee burnout is attributed to the fact that employees within the department and personnel and human resource management often work with manageable deadlines with less demanding targets.Maad and Noor (2008) also conducted a study assessing the correlation between work-life conflict, stress, and employee burnout among marketing executives in Pakistan. The primary data was collected from 248 marketing executives in Pakistan. The empirical results revealed that employee burnout is high among marketing executive members in Pakistan. According to Maad and Noor (2008), this is attributed to high-stress levels and work-life conflict. The empirical results revealed that there are high targets that must be achieved in the marketing department which affects both team members, management, and executive members within the department with high pressure on the executive members as they are required to achieve the consolidated target for the organization.
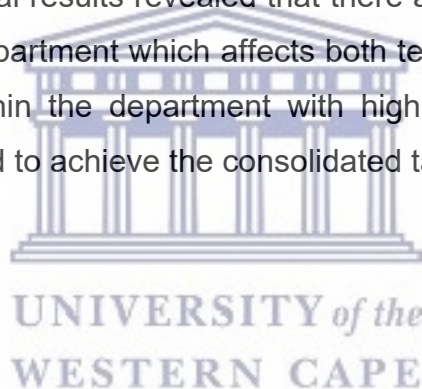
2.4.10 Leadership-related factors

Basar (2020) carried out a study on contributing factors to employee burnout in Turkey. Surveys were conducted in Ankara, Istanbul, Izmir, Samsun, Bursa, Antalya, Ordu, Gaziantep, and Mugla in units of 12 different security corporations in Turkey. The sampling method comprised 116 leaders and 494 employees who reported the 116 leaders. Using the hierarchical linear modeling technique, the empirical results revealed that dark leadership results in employee burnout. Moreover, this observed dark leadership mediated the correlation between the dark leadership triad and employee burnout. According to Basar (2020), dark leadership refers to a dark triad structure comprising psychopathy, Machiavellianism, and narcissism. The empirical results

further revealed that dark personality traits among leaders also cause employee burnout among subordinates due to constant interaction with subordinate employees. Basar (2020) further alluded that dark leadership is a phenomenon comprising insincere, wearisome, and tyrannical behaviour of leaders that are displayed to a specific employee or employees resulting in psychological or physiological harm.According to Ashforth (1994), dark leadership behaviour has undesirable consequences for both employees and corporations resulting in employee burnout. A study conducted by Yagil (2006) on the impact of supportive and abusive workplace leadership on employee burnout, and the empirical results also advocated that dark leadership traits increase employee burnout in both leaders and subordinate leaders. In a study conducted by Akman (2016) on the impact of destructive leadership on employee burnout, the empirical results also revealed that dark leadership results in employee burnout attributed to dark leadership traits such as attitudes, statements, and bad behaviour. According to Akman (2016), leaders with dark leadership character traits often exhibit negative attitudes and unpleasant and repulsive behaviours which increase frustration and stress levels among employees resulting in employee burnout.

Mo and Shi (2015) carried out a study on the impact of ethical leadership on employee burnout. The study employed a grounded theoretical framework to analyse data collected from employees in the pharmaceutical retail corporation. An empirical analysis of multisource time-lagged data from 247 employees, and 45 leaders revealed that employees' trust towards leaders and surface acting significantly mediate the correlation between ethical leadership and employee burnout. The empirical results revealed that a lack of ethical leadership among leaders is one of contributing factors to employee burnout among both leaders and employees.Divya and Suganthi (2018) carried out a study on the impact of transformational servant leadership styles and just perceptions on employee burnout in India. The study employed a quantitative survey research methodology to carry out the study. The sampling procedures comprised employees from leading information technology and services corporations in India where survey questionnaires were issued to 400 employees. The returned questionnaires from 400

issued survey questionnaires were returned with over 94% response rate from the respondents, of which after screening the responses 336 questionnaires were deemed for data analysis and presentation of empirical results.

The empirical results revealed that poor leadership styles contribute to employee burnout. The empirical results further revealed that separating transformational leadership style and servant leadership style does contribute to increasing employee burnout while combining both servant leadership style and transformational leadership style tremendously mitigates employee burnout. According to Divya and Suganthi (2018), the servant leadership style entails the leadership style that focuses more on the well-being of the employee as opposed to focusing more on organizational outcomes. Transformational leadership style is the phenomenon whereby leaders work concurrently with employees beyond their immediate self-interest to examine the required change, developing the mission and vision to guide the change.Kravariti*et al*. (2021) conducted a study evaluating the impact of servant leadership and perceived organizational supervisor on employee burnout and work-life balance in the era of teleworking and covid-19 global pandemic in Greece. The study employed an online developed survey questionnaire based on well-established scales for data collection. Primary data was collected from employees working in 22 industrial sector corporations operating in Greece. The study covered 211 employees. Of these 64 employees were teleworkers, and 147 were non-teleworkers. The empirical analysis incorporated Pearson's correlation, mediation analysis, and exploratory data analysis with an aid of SPSS process version 3.The empirical results revealed that leaders that do not possess a servant leadership style do increase stress levels and cause employee burnout among employees and other leaders. However, the empirical results revealed that under the influence of a servant leader, as well as a supportive work environment and supervisor, both teleworkers and non-teleworkers demonstrate reduced symptoms of employee burnout and further maintain a better balance between work life and personal lifestyle. Moreover, the empirical results revealed that perceived organizational support (POS) does positively contribute to mediating the impact of servant leadership on

employee burnout and work-life balance for both teleworkers, and non-teleworkers. However, the empirical results revealed that perceived supervisor support (PSS) does not mediate the impact of servant leadership on employee burnout and work-life balance among employees. Kravariti*et al*. (2021) also advocated that servant leadership styles are demonstrated by leadership character traits that prioritize employees over the leaders themselves and over the organizational needs. According to Kravariti*et al*. (2021) when employees are prioritized in their workplace, they get motivated to work and maintain minimal exposure to stress resulting in minimum exposure to employee burnout and this contributes to improved organizational performance.

In a study conducted by Van Dick et al. (2021), team identification was found to be an important arbitrating factor when it came to identity leadership, burnout, and employee motivation, the empirical results have shown that leaders that do not possess a shared sense of shared social identity in their team members are prone to increased stress levels and possess high-risk exposure to imposing increased stress levels to employees leading to employee burnout to both the leaders and employees. However, the empirical results revealed that leaders who foster a logic of shared social identity leadership towards employees protect employees and other leaders from the adverse impact of workplace stress and reduce exposure to employee burnout.According to Van Dick *et al*. (2021), identity leadership has a paramount positive contribution to building a stronger team identification among employees and other leaders, which in turn reduces exposure to employee burnout. The study employed datasets sourced from the Global Identity Leadership Development (GILD) plan with respondents from all populated continents to test the model. The study observed very similar identity leadership levels, employee burnout, and team identification across the four years, that is by comparing the datasets from 2016 - 2017(n=5290;20 countries), and 2020 - 2021 (n=7294; 28 countries).An inspection of the datasets from the 2020 - 2021 period at the onset of the covid-19global pandemic and later in the covid-19 global pandemic revealed the presence of stability between the identity leadership levels. However, somewhat higher levels of employee burnout and team identification were noted. Van Dick *et al*. (2021) argued that this could be an indication that covid-19 global pandemic is among the

contributing factors to employee burnout. The empirical results noted an indirect impact of identity leadership on employee burnout when the 2016 – 2017 datasets were modeled. Moreover, the study observed that identity leadership does predict employee burnout three months later using 111 participants surveyed over the two waves of the covid-19 global pandemic in German.The study by Van Dick *et al*. (2021) investigated whether there is any presence of the "too much of a good thing" consequence for identity leadership. The study discovered a u-shaped quadratic impact, with higher ratings of identity leadership associated with stronger team identification, as well as the presence of a stronger indirect impact on reduced employee burnout.

2.5 Assessment of Literature

Over years, many scholars defined burnout but concluded that there is no universal definition for burnout. However, three key dimensions are predominant in the topic of burnout namely emotional exhaustion, cynicism or depersonalization, and reduced personal commitment or achievement. Burnout gradually occurs over a prolonged period and can occur over years, but there is still a debate on the order followed by the dimensions of burnout. However, stress has been proven to be the main cause of burnout. Over the years, several tools have been developed to assess and measure burnout such as the Maslach Burnout Inventory (MBI), which is known to be the first and most widely used. The latest MBI version has 16-21 items disseminated over the three dimensions (exhaustion, cynicism, and reduced commitment) where the aggregate score of the items determines the level of burnout. High scores indicate that burnout does exist.Modifications have later been done to the MBI to accommodate different occupations.

Another measure called the Evaluation of Burnout Syndrome (CESQT) has later been developed to measure burnout. This measure has 20 items grouped into the following dimensions, enthusiasm for work, physical and emotional burnout, cynicism, and indolence or presence of a negative attitude and guilt. Due to some gaps in the MBI model, another model called the Copenhagen Burnout Inventory (CBI) was developed to measure personal burnout, work-related burnout, and client-related burnout. In order to address the methodological shortfalls of the then-existing measures, the Oldenburg

Burnout Inventory (OLB) and the Shirom -Melamed Burnout Questionnaire (SMBQ) was later developed and suggested that burnout initiated because of exhaustion and disengagements from work and measured emotional exhaustion, cognitive weariness physical fatigue, tension, and indolence.The main causes of burnout identified can be categorized into six mismatches between people and their jobs. They are workload, lack of control, insufficient reward, breakdown in community, unfairness, and conflicting values. A few personal and demographic factors have also been identified to constantly relate to burnout.

The establishment of the burnout concept has initiated researchers seeking answers to matters of productivity or lack thereof, thus the interest and research on burnout have rapidly increased over the years. Several theories have been developed and contributed to the research of burnout over the years. They are identified as the MBI, Maslow's hierarchy of needs, Job-demand-resources theory, conservation of resources theory, social cognitive theory, social exchange theory, and the organisational theory.Employee burnout first developed as a social problem and not an academic concept, thus the concept was more practical than academic. Empirical results revealed that job-related factors eventually lead to burnout if not addressed. Emotional exhaustion appeared to be 34.48% in a systemic review incorporated in 29 articles. Work setting and workload were found to be the most prevailing job demands and contributing factors to employee burnout. Employees have different tolerances towards stress and varying support systems which will result in varying abilities to cope with stress levels. Other job-related factors such as lack of control, lack of resources, unclear or impossible job expectations, dysfunctional workplace dynamics, employment mismatch, extremes of activity, mismatch in values, lack of social support, conflicts among employees, and work-life imbalance can also cause employee burnout.

2.6 Conceptual Model

The framework depicted below presents the general mechanisms of how occupational and personal factors lead to employee burnout in work environments following the consulted literature.
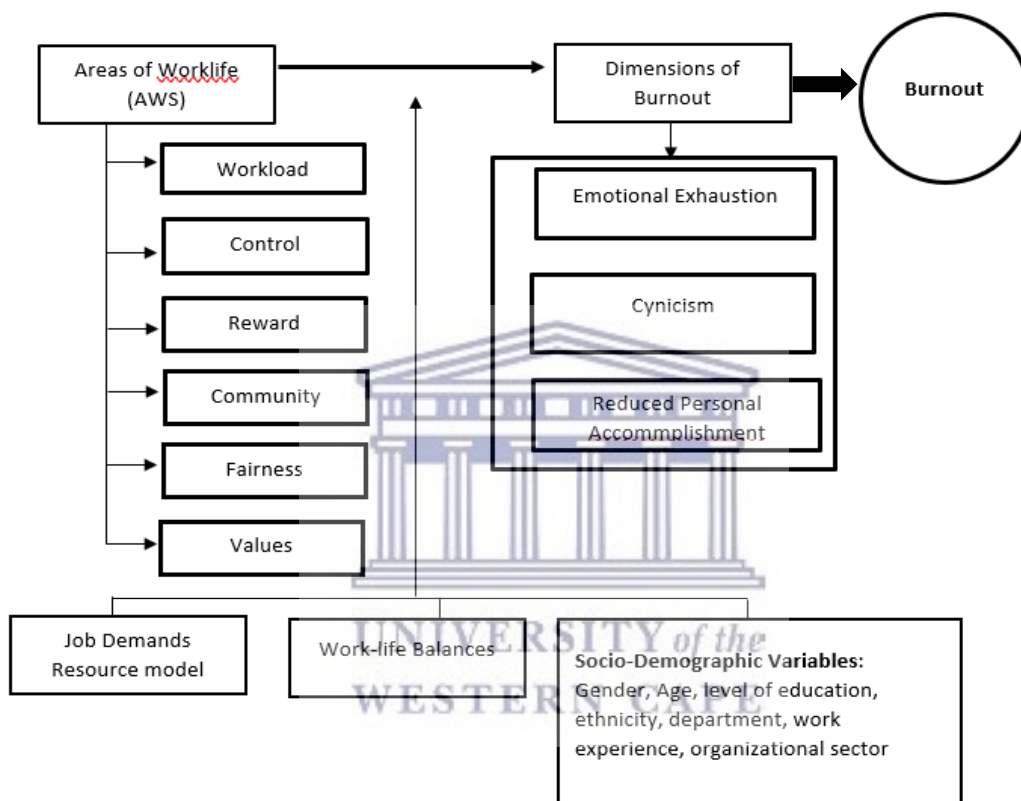
Source: Author's compilation from literature review

A conceptual framework model has been presented above that illustrates the various factors that contribute to employee burnout. The main variables found to significantly influence employee burnout are; workload, control, reward, community, fairness, and values, which are related to areas of work-life (AWS). Furthermore, it is indicated that

job demands relative to job resources, social demographic factors and the balance between work life and personal life can ultimately lead to employee burnout through its three dimensions or stages of burnout. Individuals become emotionally and physically depleted, then disconnect from their work environment, and finally, experience a reduced level of commitment and achievement.Therefore, the four research propositions empirically examined in this study are; job demands, workload- personal life balance, and the areas of work-life (values, fairness, community, reward, control, and workload).

2.7. Summary

This chapter focused on the discussion of the compressive theoretical literature, empirical literature review and the conceptual framework. The theoretical literature discusses the definitions and concepts of burnout, followed by several theories that support the various factors influencing employee burnout. The empirical literature reviews the prior studies that focus on the empirical investigations of factors influencing burnout. Job-related, organizational, individual, lack of personal efficacy, environment, globalization, privatization, liberalization, managerial-related, corporate climate, Level of Hierarchy and Departmental factors, and leadership-related factors are among the factors. The methodology used in this study will be presented and discussed in the subsequent chapter.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

The previous chapter identified the main factors that influence burnout in different occupational sectors. Therefore, this chapter unpacks the research methodology adopted to address the research objectives of this study. Specifically, the chapter presents the research philosophy, research design, study population, sample size, sampling technique, data collection tools, data analysis, and ethical considerations respectively.

3.2 Research Philosophy

In order for research to be successful, it must be underpinned by a research philosophy. Thus, it is important to consider the different research paradigms to determine the suitable philosophy for this research. Research philosophy refers to the set of beliefs that describe a particular area of knowledge and its application in research studies is determined by the knowledge that is being studied (Scotland, 2012). Researchers are often guided by philosophies in their research which form the basis of their studies (Cresswell, 2013).

Scientific discoveries are guided by research paradigms through assumptions and principles (Park *et al*., 2020). These research paradigms are the philosophies of science (Varpio& MacLeod, 2020). In science, a paradigm is a shared set of assumptions and viewpoints about how to solve problems(Perera, 2018). Paradigms are also ways scientists respond to ontology, epistemology, and methodological questions (Perera, 2018). The current literature seems not to coincide on the acceptable classifications of research paradigms available, as it is indicated that they vary from three to five. Comprehensively, this includes; positivism, initial realism, interpretivism, post-modernism and pragmatism (Saunders *et al*., 2009). However, based on the nature and scope of this study, the former research paradigm is followed, thus, the justification behind this selections is discussed in the sub-section below.

3.2.1 Positivism

Post-positivism refers to the thinking that follows positivism, challenging the traditional notion of knowledge as absolute, and apprehension that no absolute positive knowledge applies when human behaviour is being studied (Kumatongo & Muzata, 2021). Scholars can use positivism to recognise the factors that impact outcomes, providing a more nuanced understanding of human behaviour (Creswell & Creswell, 2018). They believe that all findings should be respected and valued equally in order to develop knowledge (Hameed *et al*., 2017). As a result, positivists, believe that societal realism consists of measurable objective facts that researchers can accurately measure using numbers to experiment with connection (Khaldi, 2017). However, numbers on their own do not provide significance unless the numbers are interpreted and there is a limit to the extent to which statistics can be applied (Kumatongo & Muzata, 2021).

Positivism dates back to the 17th and 18th centuries when Descartes and Locke inspired the philosophy of the Enlightenment (Park *et al*., 2020). Observation and experimentation are the key to understanding, and positivists generate information based on reasonable methods (Rashid *et al*., 2021). Levine *et al.* (1987) refers to positivism as a quantitative research, post-positivism, empirical analysis, and scientific method (Rashid *et al*., 2021). A positive theory holds that reality can be observed or represented objectively as long as it remains constant. According to Levine *et al.* (1987), an objective can observe or represent reality.

Positivism seeks to discover the laws of nature, expressing them through descriptions of theory (Park *et al*., 2020). Researchers who follow the positivist paradigm, however, will have a greater reliance on statistics and will be able to generalize their findings in a way that leads to universal laws. (Alharahsheh & Pius, 2020). Positive thinking, according to Kumatongo&Muzata (2021), is a way of viewing reality objectively. According to Selvan (2017), positivists believe that reality can be accessed using scientific methods in a single, unitary world.

This is the best-suited philosophy for this type of study because positivism focuses strictly on scientific empiricist methods designed to yield pure data and facts

uninfluenced by human interpretation or bias (Saunders *et al.*, 2009). In an aim to determine factors that influence burnout among frontline employees in the banking sector, the study resources and scope only allowed for the analysis of a sample drawn from the target population, and the results were used for generalization purposes. This ideology is supported by the positivism philosophy as the focus is on discovering observable and measurable facts and regularities that can enable credible and meaningful data (Crotty, 1998). With the use of universal rules and laws, the data created can be used to explain and predict the general behaviour of the entire population.

Moreover, the developed hypotheses in this study are based on already existing theories which is another important element in positivism. In the positivism philosophy, the researcher takes a neutral and detaches from the research data in order to avoid influencing the findings. The data in this research was collected through internet self-administered questionnaires meaning the respondents select predetermined responses and they cannot influence these responses as can be the case in one-on-one or in-depth interviews (Saunders *et al.*, 2009).

Furthermore, in an aim to justify that positivism is an appropriate research paradigm for this study, it is important to discuss the characteristics of researches that can be located within the positivist paradigm as highlighted by Fadhel (2002). Some of these characteristics are; the research employs empirical or analytical approaches, the belief that research should follow the scientific method. Moreover, these types of researches are mainly based on the formulation and testing of hypotheses, there is also a belief that the results of inquiry can be quantifiable. Lastly, in positivist paradigms theory precedes research.

3.3 Research Design

Abutabenjeh (2018) states that one of the essential steps in carrying out research is to design the research and a plan to guide the research process by outlining how a study will proceed to achieve its objectives.

As pointed out by Brooks (2019) research design is the sorting of settings specifying methods and procedures to be followed for data collection and data analysis. In addition, Gujarati & Porter (2013) define research design as a master plan which aids in obtaining relevant data to respond to the research questions and objectives of the study. Generally, it is the conceptual structure followed in the execution of the research, it mainly compresses the blueprint for the collection, measurement, and analysis of data (Kothari, 2005). Kothari (2009) further stipulates that a research design is an important element in every research as it facilitates the smooth sailing of the various operations, hence making the study as efficient as possible and yield maximal information with minimal expenditure and time.

This study employed a quantitative research design (Muzata, 2017) and quantitative research approaches have an impartial method of directing research in which understanding is demonstrated by scientific methods, rather than by feelings, opinions, values, or personal interpretations. Therefore, the former often exhibit deductive rather than inductive logic, they are workable and developing, and they are non-linear and non-sequential. The measurement and classification requirements of information force the latter to be more organised, ridged, secure and prearranged in order to warrant the correctness of the results (Kumar, 2011).

Specifically, this study adopted a descriptive survey research approach where the respondent's views and opinions are captured and analyzed accordingly to determine factors that influence employee burnout in the South African banking sector. The purpose of descriptive research is to gather information about the current state of the occurrence and to deliver a correct description of the events, people, and situations (Rashid *et al.,* 2021).

The rationale behind the use of the quantitative approach was to assist in generating numeric data to support this study to answer the research questions. Quantitative data (closed-ended questions) was analyzed using descriptive statistics, and responses from each community's respondents are coded accordingly. Following that, the responses from all communities are combined to arrive at the total responses to the questionnaire's

various questions (Amoah *et al*., 2020). Quantitative data involves physical or statistical controls to determine whether a proposition can be tested and ensure replicability through surveys and laboratory experiments (Chege*et al*., 2020).

The data of this study requires people's feelings and opinions on the issue of burnout; thus, quantitative approaches assisted in enabling a clear and scientific view of these opinions by collecting them through a questionnaire and analysing them with the Statistical Package for Social Scientists (SPSS).

3.4 The population of the study

The population in research refers to the entire set of individuals, events, or objects that exhibit the behaviours and/or possess the characteristics of interest to the researcher (Elfil&Negida, 2017; Omair, 2014)

As the study aims to investigate the factors influencing employee burnout specifically in the banking sector, frontline employees at ABSA bank were considered as the targeted population for this study. Due to the limited resources, the population of this study only covers ABSA branches in the Eastern and Western Cape provinces. In general, the population of this study is comprised of frontline employees in the bank's different departments which include administrators, sales support transaction bankers, relationship executives, credit analysts, area and regional managers, and employees in commercial asset finance, investments and merchant services.

3.5 Sample size and sampling technique

The subgroup of the total population is referred to as a sample (Kumar, 2011). This study utilized a sample size of 150 frontline employees from the ABSA bank. Various Sampling techniques can be adopted to select this sample. Shorten and Moorley (2014) defines a sampling technique as a procedure through a researcher uses to select several individuals or subjects from the general population ensuring that the selected group contains elements representative of the characteristics of the targeted population. The sampling technique should be as rigorous as possible to ensure the least amount of error and bias and to maximize representativeness (Tyrer& Heyman, 2016).

Choosing a sampling method necessitates a researcher to take into account multiple factors (e.g., the research question, the study methodology, knowledge about the population of interest, the size of the population of interest, the degree of similarity or differences for cases in the population, and time and/or financial constraints) as well as the level of confidence desired for study conclusions as well as generalizability (Elfil & Negida, 2017; Shorten & Moorley, 2014).

According to the reviewed literature there are two main types of sampling techniques being, probability sampling and non-probability sampling (Rashid et al., 2021). Within these two categories, there are a number of sampling methods that can be classified accordingly either under the former or the latter. Firstly, the main characteristic of probability sampling is that each member of the target population has an equal chance or probability of being selected/included as a study participant. On the other hand, the non-probability sampling strategies are less objective than probability techniques and this type of sampling does not provide each member of the target population an equal chance of participating in the study, since the participants are selected by the researcher (Stratton, 2021).

To select a sample, this study employed the convenience sampling method which is classified under the non-probability sampling technique. Convenience sampling technique is often used in qualitative researches but also applicable in quantitative studies, the participants of the study are selected based on the convenience to the researcher (Stratton, 2021). This sampling technique encounters motivation bias as respondents can be motivated to participate in the study depending on their interests on the research topic, a wish to express a certain disgruntled view point or any desires to support specific opinions (Kumar, 2011). Despite the limitations of this sampling method, convenience sampling is commonly used because it is not costly, not as time consuming as compared to other sampling strategies, no need for a sampling frame, simplistic and guarantees the inclusion of the type of people required in the sample (Stratton, 2021).

Furthermore, the selected sample for this study was considered to be heterogeneous with the advantages of providing a diverse racial group and mixed gender. Consequently, the sample to be drawn from the target population is regarded to be proportionally representative of the overall population of frontline employees in the banking sector. The sampling technique adopted primarily because it easier for researcher to access the sample population in facilitating the collection of data. In addition to convenience, it is easier to select a sample that exhibits similar characteristics guided by these sampling techniques which in this study are frontline employees in the banking sector.

3.6 Data collection methods

Data collection methods in research involve the techniques used for collecting data to produce and develop knowledge (Alharahsheh & Pius, 2020). Several methods can be used to collect data, generally, there are two major approaches: primary and secondary. It is important to ensure that respondents clearly understand the purpose and relevance of the study, regardless of the method of data collection used. Observation, interviews, and questionnaires are primary sources of information, while documents are secondary sources (Kumar, 2011).

Observation is a method of evaluating behaviour based on observations of behaviour in real-life situations (Pandey & Pandey, 2015). If the study is more interested in behaviour than perceptions, or if subjects are so engrossed in the interaction that they cannot provide objective information, observation is the best method for gathering information. Observation can be either participant or non-participant (Kumar, 2011). However, in this study, a questionnaire approach is utilized to collect data from the respondents.

A questionnaire was invented by Sir Francis Galton, is a research instrument composed of a series of questions (items) designed to elicit standardized responses from respondents (Nayak & Singh, 2015). Since there is no one to explain the meaning of questions to respondents in the case of a self-administered questionnaire, the questions must be clear and easy to understand (Kumar, 2011). A questionnaire's layout should also be easy to read and pleasing to the eye, and the sequence of questions should be

simple to follow (Kumar, 2011). The questionnaires can be administered in the following ways: the mailed questionnaire, the collective administration and the administration in a public place (Kumar, 2011). A questionnaire survey is a self-administered mail survey in which a questionnaire is mailed to a large number of people, and each respondent can complete it at their leisure and return it to the sender (Nayak & Singh, 2015). Mail surveys are advantageous because they are unobtrusive and cheap to administer (Nayak & Singh, 2015). Therefore, all participants in both the Western and Eastern Cape will be emailed the study questionnaires for the purpose of data collection. The questionnaire was communicated to employees via word of mouth to increase the number of responses and two reminders was sent to the employees to complete the questionnaire. The questionnaire included closed-ended questions and the responses had to be specific to make it easier to analyze afterward.

3.7 Research Instruments

As already mentioned, there are several data collection instruments available to researchers to gather information such as guide interviews, surveys, documents, and guides for observations. However, the nature of this study requires quantitative data, which was collected through online surveys sent out to all specified participants of this research. Therefore, the data was collected by the means of self-administered questionnaire surveys which is sent electronically to the subjects of the study. The respondents were given a maximum period of 5 weeks to return the questionnaires. This provided the respondents adequate time to participate in this study as they could complete the questionnaire at their convenience. Moreover, the developed questionnaire is short and precise, which might require at most 20 minutes of the respondent's time. As a result, this yielded a high response rate which is necessary for the robustness of the study results.

The questionnaire was divided into three sections. The first section measures participants' levels of burnout. The second section of the questionnaire measures the various factors that could contribute to employee burnout, while the last section covers

biographical and work-related information and demographic variables, such as age, gender, length of tenure, etc.

Employee burnout was measured using the Maslach Burnout Inventory – General Survey which can be used within any occupation (Schaufeli *et al.,* 1996). The inventory consisted of 22 questions and measures the three dimensions of burnout, namely emotional exhaustion, cynicism, and feelings of reduced personal accomplishment/efficacy. The MBI-GS is a self-administered questionnaire that consists of 16 items evaluated using a Likert frequency scale that ranges from 1 to 7, divided into three subscales connected to burnout level; namely emotional exhaustion (5 items), cynicism (5 items), and personal efficacy (6 items) (Gutierrez-Martínez *et al*., 2021). High scores on the emotional exhaustion and cynicism subscales indicate higher work-related burnout, while low scores on the personal efficacy subscale suggest work-related burnout.

Table 2.1 Measures of Burnout

	(Measure levels of burnout)
1	I feel emotionally exhausted because of my work.
2	I feel worn out at the end of a working day.
3	I feel tired as soon as I get up in the morning and see a new working day stretched out in front of me.
4	I can easily understand the actions of my colleagues /supervisors
5	I get the feeling that I treat some clients/colleagues impersonally as if they were objects.
6	Working with people the whole day is stressful for me.
7	I deal with other people's problems successfully.
8	I feel burned out because of my work.
9	I feel that I influence other people positively through my work.
10	I have become more callous to people since I have started doing this job.
11	I'm afraid that my work makes me emotionally harder.
12	I feel full of energy
13	I feel frustrated by my work
14	I get the feeling that I work too hard
15	I'm not really interested in what is going on with many of my colleagues.
16	Being in direct contact with people at work is too stressful.

17	I find it easy to build a relaxed atmosphere in my working environment.
18	I feel stimulated when I have been working closely with my colleagues.
19	I have achieved many rewarding objectives in my work.
20	I feel as if I'm at my wits 'end
21	In my work, I am very relaxed when dealing with emotional problems.
22	I have the feeling that my colleagues blame me for some of their problems.

Factors contributing to burnout are informed through reference to the job demands-resources model and will be measured through several different instruments. The various factors that could contribute to burnout will be measured using the Job-demands Resources (JD-R) model, the Work Environment Scale (WES), and the Areas of work-life scale (AWS). It is suggested by the JD-R model that a combination of high job demands and low job resources can result in a high-stress work environment that may eventually lead to enduring burnout. The model consists of 22 questions and measures the job demands concerning job resources. The Work Environment Scale (WES) measures the work environment and job satisfaction and consists of 25 questions. The Areas of work-life (AWS) identifies six key areas of the work environment as most relevant to the relationships people develop with their work namely, workload, control, reward and recognition, community, fairness, and values. The AWS measures employee's perceptions of their work environments in a sample of frontline business bank employees within a South African bank.

Participants are informed via an information sheet that participation in the study is voluntary and that their responses are anonymous. In addition, participants were required to complete an informed consent form before participating in the study. All this information was captured through an online application in which only the researcher had full access to all responses. Thereafter, the data was transferred to an Excel spreadsheet for general analysis and the account on the surveys that were closed.

Table 3. 2 Measures of Workload

	(Measures Workload & Work-life balance)
	(Measuring autonomy – political climate of workplace)
1	The way you divide your time between work and personal or family life.
2	The way you divide your attention between work and home.
3	How well do your work life and your personal or family life fit together?
4	Your ability to balance the needs of your job with those of your personal or family life.
5	The opportunity you have to perform your job well and yet be able to perform home-related duties adequately.
6	Do you feel you have to work very fast?
7	Do you feel you have too much work to do?
8	Do you feel you have to work extra hard in order to complete something?
9	Do you feel you work under time pressure?
10	Do you feel you have to hurry?
11	Can you do your work with ease?
12	Do you find that you are behind in your work activities?
13	Do you find that you do not have enough work?
14	Do you have problems with the work pace?
15	Do you have problems with work pressure?
16	Would you prefer a calmer work pace?
17	Are you confronted with things that affect you personally in your work (things that are emotionally sensitive)?
18	Do others call on you personally in your work (for advice/counsel, to vent/complain, etc.)?
19	Do you feel personally attacked or threatened in your work?
20	Do you have contact with difficult clients or customers in your work?
21	In your work, do you have to be able to convince or persuade people?
22	Does your work put you in emotionally upsetting situations?

Table 3.3 : Measures of work environment

	(Measures work environment and job satisfaction)
1	The culture and emotional climate of the organisation are generally positive and supportive.
2	I feel like I am part of a team (shared mission, values, efforts and goals).
3	I feel challenged and am given assignments that inspire, test, and stretch my abilities.
4	My efforts are recognized and acknowledged in tangible ways
5	I receive constructive feedback in a way that emphasizes positives, rather than negatives.
6	Innovation is expected of me, and I am encouraged to take the initiative.
7	I have clear-cut and non-contradictory policies and procedures in my workplace.
8	I am encouraged to solve as many of my own work-related problems as possible.
9	I believe in and take pride in my work and my workplace.
10	At work, I am accepted for the person I am.
11	I feel in control of my work and capable of competently carrying out my daily tasks.
12	I tend to see problems as challenges, rather than as obstacles.
13	vards for success are greater than the penalties for failure.
14	couraged to give honest feedback to my supervisor/manager.
15	I am able to keep encounters with other staff work-centered, rather than ego-centered.
16	I feel accepted and am treated with courtesy, listened to, and invited to express my thoughts and feelings by my colleagues.
17	I feel accepted and valued by my colleagues.
18	I feel accepted and am treated with courtesy, listened to, and invited to express my thoughts and feelings by my supervisor/manager.
19	The team provides an environment in which I feel safe and secure.
20	The team provides an environment in which honesty and openness is valued.
21	I see my supervisor/manager as a resource (rather than an obstacle).
22	I trust my supervisor/manager to be there for me and back me up.
23	My supervisor/manager is committed to finding win-win solutions to problems.

By Schaufeli (2000) – measuring contributing factors to technology challenges

Table 3.4 : Measures of areas of work life

	(Measures: workload, control, reward and recognition, community, fairness and values)
1	I do not have time to do the work that must be done.
2	I have control over how I do my work.
3	I can influence management to obtain the equipment and space I need for my work.
4	I receive recognition from others for my work.

5	People trust one another to fulfill their roles.
6	Resources are allocated fairly here.
7	My values and the organisations values are alike

3.7 Data analysis

Firstly, having selected a sample size of 150 respondents, it is important to review the response rate so as determine if there are adequate respondents for inference purposes. Subsequently, the descriptive data analysis is presented by calculating the mean score, standard deviation, minimum and maximum scores of the sample on the demographics and the three scales and burnout totals. Furthermore, the data reliability and validity for all the scales used to measure employee burnout is examined through the Cronbach Alpha test. Nunnually (1978) states that the recommended Cronbach alpha coefficient of a scale should be greater than 0.7, in a case where it is below this level some of the scale's items should be deleted.

Subsequently, the normality of the employed data is tested using the Shapiro-Wilk test due to the small sample size. In addition, the Pearson correlation is employed to investigate the relationship between the sub-scales of burnout. The study adapted the analysis of variance to examine the significant factors that influence employee burnout based on the scales used.

According to Nayak and Singh (2015), analysis of variance is the "equivalent" of a t-test for more than two samples (ANOVA). The ANOVA enhanced for the investigation of relationships between experimentally controlled factors and a single response. It can, for example, formally separate the variability in response across different samples into the various contributions to the experimental design (Bertinetto*et al*., 2020). ANOVA examines the significance of differences in two or more groups (Nayak & Singh, 2015). Each response can be partitioned into additive effects using standard ANOVA calculations (Smilde*et al*., 2012; Engel *et al*., 2015). The analysis of variance (also known as ANOVA or the F - Test) determines whether there is a statistically significant difference in the means of more than two groups (Nayak & Singh, 2015). This procedure, which can only be used with normally distributed data, enabled the study to

determine whether the variation between sample means can be accounted for by variation within the data as a whole (the null proposition) or whether the variation between the means is due to significant differences between them (Nayak & Singh, 2015).

As already stated, the specific factors that influence employee burnout in the South African banking sector will be determined through the statistical analysis of variance (ANOVA). This regression analysis will test the following hypotheses:

Table 3.5: Hypothesis statement

No.	Null Hypothesis	Sig-Value-p<
1	There is no positive relationship between Job demands significantly lead to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.01, 0.05, 0.10
2	There is no positive relationship between workload balance and personal life significantly leads to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.01, 0.05, 0.10
3	There is no positive relationship between The working environment significantly leads to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.01, 0.05, 0.10
4	There is no positive relationship between areas of work-life significantly lead to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.01, 0.05, 0.10

Following the above hypothesis, an Ordinary Least Squares analysis was adopted to answer initial questions and test the null hypothesis. For instance, the regression equation is expressed below;

$$Job\ Burnout_{it} = B_1 + Job\ Demands_{it} + Workload_{it} + WES_{it} + AWS_{it} + U_{1t}$$

Where y_{it} is a dependent variable $(Job\ Burnout\ x_{it} = (1, x_{it}, 1, x_{it}, 2 \dots K_i - 1)$ is a K_i vector explanatory variable $(Job\ Demands_{it} + Workload_{it} + WES_{it} + AWS_{it})$, for observational unit i and u_{it} is an observable error term where the dual index it denotes t^{th} observation of the ith equation in the system.

3.8 Ethical consideration

The research was approved by the University of Western Cape in Western Cape, South Africa. Ethical clearance was provided by the Faculty of Economic Management and Science by Humanities and Social Science Research Ethics Committee.

The study employed primary data, which was collected through the issuing of electronic surveys, and in compliance with the plagiarism policy. The survey was approved by the University of Western Cape's Ethical Committee on 07 April 2022 and is valid until 07 April 2025 (HS21/10/74). Thereafter an information letter, consent letter, and a draft of survey questions will be sent to the selected bank's HR Partner to obtain approval from the employer before distributing the survey to the respondents. It was made clear in the request to HR that the name of the bank where the research was conducted will remain confidential. Respondents will be required to sign a consent form to participate in this survey. The respondents were informed that the survey is anonymous and all feedback was treated as confidential. Therefore, the respondents were required to complete their names on the survey. The personal information that was required from the respondents is as follows: salary bracket, years in the organization, position, age, marital status, and race. Participation in this survey was voluntary.The survey was distributed electronically to all the respondents and information will be gathered from the electronic platform on an afterward basis to analyse and make recommendations. Furthermore, the study acknowledged all the sources used to ensure the quality and originality of the empirical results. The data employed in the study was treated with honesty and dignity.

3.11 Summary

This chapter provided an overview of the study's research methodology. The factors contributing to burnout among frontline employees of a South African bank were identified using a descriptive survey quantitative research approach. This chapter discussed the study's population and sample, as well as the methods used to collect data and analyse the data. Finally, this chapter described how the study's reliability and validity were validated, as well as its limitations. The findings of this study were be presented and discussed in Chapter 4.

CHAPTER FOUR: DATA ANALYSIS AND FINDINGS

4.1. Introduction

In examining the factors that contribute to frontline employees' burnout in the South African banking sector, this chapter provides the empirical findings of the study through proposition testing of theories discussed in the preceding chapter. Specifically, this chapter is organized as follows: section 4.2 starts with the summary of the response rate of the study, and the descriptive statistics are discussed in section 4.3. The subsequent section 4.4 presents the validity reliability results focusing on the Cronbach alpha coefficient, the following sections 4.5 and 4.6 represent the normality of the data and correlation of the variables respectively. Section 4.7 discusses the multi-linear regression results and the last section summarizes the results of the study.

4.2 Research Variables

With reference to the reviewed literature, the main variables employed in this study to examine the factors that influence employee burnout among the frontline workers in the banking sector are; first, job demands, which is concerned with the workload and resources; second, the balance between workload and personal life; third, the working environment; and last, other areas of work life that affects employees.

4.3 Response Rate

A total of 150 questionnaires were distributed for the purpose of this analysis. Only 81 were completely filled and returned, which results in a response rate of 54%. On the other hand, 70 (47%) of the total questionnaires were either not returned or not correctly filled. Mugenda and Mugenda (2003) argue that a response rate of 50% or higher is sufficient to carry-out the research analysis in that it will yieldrobust results. This implies that a response rate of approximately 54% attained in this study is adequate for this data analysis. For a thorough understanding, the general information on the response rate is reported in Table 4.1 below.

Table 4.1 : Response rate

Category	Frequency	Percentage
Response	81	54%
No Response	69	46%
Total	150	100%

4.4 Descriptive Findings

The descriptive analysis of the respondents' demographic data is presented in Table 2 below. The survey respondents consisted of 63% of females and 37% of males. Of the retuned questionnaires, 70.4% were bank frontline workers aged between 41 to 60 years. Furthermore, the highest level of qualification by most respondents is 33.3% and 24.7% for bachelor's degree or equivalent and national diploma respectively. 30 of these employees work in the commercial department, while only 1 works in the merchant's department. It is also revealed that most of the employees included in this survey work more overtime hours than official hours. Demographic variables also play an important role in determining employee burnout (Boonratana&Gharleghi, 2015). Therefore, the study employed the mean comparison technique between the demographic variables and the Maslach burnout scale. These mean comparison results are also reported in Table 2. It is important to highlight that the 6-point Likert scale is used to measure the degree of burnout using the Maslach burnout scale, with the

extreme cases being 0 which represents never and 1 denoting every day. First, the very close means scores of males and females represent that there is no significant difference in burnout experienced by the two groups based on the mean score. Similarly, there is no difference mean difference of the respondent's race which ranges between 4.08 and 4.27.

Through this descriptive analysis, it is found that the respondents differently experience the degree of burnout based on their age. The mean scores of employees aged between 25 years to 30 years and those above 60 years are less than the overall population. This suggests younger and old employees included in the sample experience less burnout than other age categories. Moreover, in reference to the standard deviations of these age groups, there is a greater burnout spread among the employees between 31 years and 40 years, while the sample aged 60 and above has the least burnout spread. Among these surveyed employees, the burnout means indicate that the sample experiences a similar degree of burnout in most positions held by the respondents. Specifically, enterprise bankers have the highest burnout means while private wealth bankers have the least mean score.

The burnout means of the highest qualifications held by these frontline workers are similar for respondents with master's degrees, post-school certificates and standard 10 or equivalent. Furthermore, the respondents who hold the honour's degree, bachelor's degree or equivalent and national diploma have a similar higher means of burnout. The experience of working in the bank, the department, or client service is also an important demographic variable that determines employee burnout. Specifically, the burnout means for the experience of working within the bank and client service are significantly equivalent for all respondents who worked less than 1 year to over 26 years. Focusing on the respondents' experience within the department, it is revealed that the burnout mean scores are slightly different, employees with 11 to 14 years in the department have less mean scores, this also includes employees who have 21 to 25 years of experience working in the department. Lastly, the burnout means for respondents' average hours worked are also closely similar, with an employee who worked less than

45 hours exhibiting lower burnout mean scores than those who over 51 hours on average per week. The survey data also indicates that the highest data dispassion in the overall sample is that of employees who work an average of 61 hours or higher.

Table 4.2 : Descriptive Statistics

Variable	Description	N	%	Mean	Std. Deviation	Variance
Gender	Male	30	37.0	4.32	0.69	0.48
	Female	51	63.0	4.08	0.60	0.36
Race	Colored	26	32.1	4.27	0.69	0.48
	Black	14	17.3	4.25	0.77	0.59
	White	38	46.9	4.08	0.58	0.34
	Other	3	3.7	4.12	0.41	0.17
Age	25-30 years	2	2.5	3.57	0.42	0.18
	31-35 years	6	7.4	4.23	0.72	0.52
	36-40 years	13	16.0	4.56	0.74	0.56
	41-50 years	32	39.5	4.21	0.60	0.36
	51-60 years	25	30.9	4.03	0.58	0.34
	61+ years	3	3.7	3.59	0.24	0.06
Position	Investment Risk Advisor	4	4.9	4.10	0.71	0.51
	Relationship Executive	22	27.2	4.17	0.71	0.50
	Area Manager: Coverage	6	7.4	4.04	0.33	0.11
	Transactional Banker	14	17.3	4.39	0.54	0.29
	Credit Analyst	11	13.6	4.02	0.56	0.31
	Enterprise Banker	5	6.2	4.52	0.73	0.54
	Sales Support	4	4.9	4.35	0.21	0.05
	Universal Banker	3	3.7	4.50	1.62	2.62
	Liability Administrator	3	3.7	3.54	0.71	0.51
	Business Analyst	1	1.2	3.77	-	-
	Regional Manager	1	1.2	3.64	-	-
	Manager	1	1.2	4.32	-	-
	Private Wealth Banker	2	2.5	3.52	0.29	0.08
	Other	4	4.9	4.24	0.64	0.41
Qualifications	Master's Degree	3	3.7	3.98	0.31	0.10
	Honor's Degree	14	17.3	4.18	0.68	0.46
	Bachelor's Degree/Equivalent	27	33.3	4.25	0.52	0.27
	National Diploma	20	24.7	4.20	0.74	0.55
	Post-School Certificate	14	17.3	4.08	0.81	0.66
	Std.10/Equivalent	3	3.7	3.88	0.34	0.11
Department	Commercial	30	37.0	4.17	0.63	0.39

	Investments	8	9.9	3.84	0.67	0.48
	Premium	13	16.0	4.16	0.48	0.23
	Merchants	1	1.2	4.14	-	-
	HVB	3	3.7	3.65	0.71	0.51
	SME	19	23.5	4.50	0.73	0.54
	CAF	3	3.7	4.08	0.27	0.78
	Wealth	4	4.9	3.83	0.47	0.22
Experience within the Department	<5 years	47	58.0	4.16	0.63	0.39
	6-10 years	21	25.9	4.41	0.67	0.45
	11-14 years	2	2.5	3.55	0.19	0.04
	15-20 years	10	12.3	3.91	0.59	0.35
	21-25 years	1	1.2	3.77	-	-
Experience within the Bank	<1 year	9	11.1	4.11	0.55	0.30
	6-10 years	18	22.2	4.38	0.64	0.41
	11-14 years	6	7.4	4.09	0.73	0.53
	15-20 years	18	22.2	4.11	0.81	0.65
	21-25 years	10	12.3	4.18	0.44	0.19
	26+ years	20	24.7	4.10	0.62	0.39
Experience Working in the Client Service	<5 years	9	11.1	4.26	0.57	0.32
	6-10 years	11	13.6	4.36	0.74	0.56
	11-14 years	5	6.2	4.06	0.73	0.54
	15-20 years	20	24.7	4.22	0.79	0.62
	21-25 years	13	16.0	4.12	0.29	0.08
	26+ years	23	28.4	4.06	0.64	0.41
Total Years Worked After School	5-10 years	8	9.9	4.10	0.68	0.47
	11-15 years	5	6.2	4.44	0.59	0.34
	16-20 years	10	12.3	4.73	0.81	0.65
	21-25 years	14	17.3	4.20	0.59	0.35
	26-30 years	16	19.8	4.11	0.54	0.29
	31-35 years	13	16.0	4.24	0.63	0.39
	36-40 years	11	13.6	3.79	0.47	0.22
	41+ years	4	4.9	3.59	0.23	0.06
Official Working Hours	35-38 hours	5	6.2	4.13	0.72	0.51
	39-42 hours	62	76.5	4.15	0.66	0.43
	43-46 hours	3	3.7	4.11	0.11	0.01
	47-50 hours	6	7.4	4.61	0.67	0.45
	51+ hours	5	6.2	3.97	0.50	0.25
Average Hours Worked Per Week	<40 hours	6	7.4	3.92	0.72	0.52
	40-45 hours	20	24.7	3.91	0.62	0.39
	46-50 hours	21	25.9	4.14	0.53	0.29
	51-55 hours	13	16.0	4.73	0.44	0.19
	56-60 hours	15	18.5	4.04	0.52	0.27
	61-65 hours	2	2.5	4.32	0.32	0.10
	65+ hours	4	4.9	4.64	1.19	1.42

4.5 Validity and Reliability Test

4.5.1 Reliability Results: Maslach Employee Burnout

Table 3.1 below presents the reliability results of the Maslach burnout sub-scale through the Cronbach alpha. Nunnually (1978) indicates that the recommended Cronbach alpha coefficient of a scale should be greater than 0.7 (*see also*DeVellis, 1991). Therefore, in reference to Table 3.1, the Cronbach alpha coefficient for the Maslach burnout scale is equivalent to 0.68 which is below the recommended 0.7. However, the Cronbanch alpha item if deleted indicates that excluding item 12 will yield the highest Cronbach alpha coefficient. The re-estimated reliability statistics results for the Maslach employee burnout are reported in table 4.3 below. The new estimated Cronbach alpha value is 0.73 which suggests that the data can be deemed reliable in social sciences.

Table 4.3 : Total-Statistics Maslach employee Burnout

Reliability Statistics					
Cronbach's Alpha	**Cronbach's Alpha Based on Standardized Items**			**N of Items**	
0.682	0.675			22	
Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
maslachburn 1	86.85	167.728	.710	.864	.630
maslachburn 2	86.44	174.500	.546	.768	.646
maslachburn 3	87.62	169.914	.549	.687	.640
maslachburn 4	86.89	203.425	-.131	.383	.703
maslachburn 5	89.57	185.273	.291	.412	.668
maslachburn 6	88.83	182.845	.313	.538	.666
maslachburn 7	86.54	188.251	.220	.369	.674
maslachburn 8	86.95	165.648	.699	.859	.627
maslachburn 9	86.52	200.253	-.062	.427	.698
maslachburn 10	88.63	175.586	.363	.398	.659
maslachburn	87.48	168.153	.553	.599	.638

11					
maslachburn 12	87.79	217.843	-.399	.519	.729
maslachburn 13	87.11	171.050	.521	.648	.643
maslachburn 14	86.58	171.247	.580	.717	.640
maslachburn 15	88.51	193.503	.053	.344	.691
maslachburn 16	88.78	184.100	.251	.687	.671
maslachburn 17	87.88	204.135	-.143	.444	.710
maslachburn 18	87.48	197.803	-.022	.448	.697
maslachburn 19	87.01	202.437	-.110	.307	.700
maslachburn 20	87.63	162.861	.618	.708	.628
maslachburn 21	87.63	204.636	-.153	.382	.709
maslachburn 22	89.14	178.269	.351	.305	.661

Table 3.1 above presents the reliability results of the Maslach burnout sub-scale through the Cronbach alpha. Nunnually (1978) supported by DeVellis (1991) indicated that the recommended Cronbach alpha coefficient of a scale should be greater than 0.7. Therefore, in reference to Table 3.1, the Cronbach alpha coefficient for the Maslach burnout scale is equivalent to 0.68 which is below the recommended 0.7. However, the Gronbanch alpha item if deleted indicates that excluding item 12 will yield the highest Cronbach alpha coefficient. The re-estimated reliability statistics results for the Maslach employee burnout are reported in table 4,4 below. The new estimated Cronbach alpha value is 0.73 which suggests that the data can be deemed reliable in social sciences.

Table 4.4 : Item Retest analysis

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.729	0.723	21

4.5.2 Reliability Results: Job Demands

As reflected in Table 4.5 below, the five items measuring job demands have an overall reliability coefficient approximately equal to 0.90. According to Devellis (1991), this can be interpreted as very good in social sciences, as the acceptable level for a new

instrument is 0.70 (see also Nunnually, 1978). Furthermore, the results indicate that none of the included items would increase the level of reliability if were deleted.Moreover, the results also suggest that the scale mean and scale the variance of all the included items if deleted do not have a significant effect on the Cronbach scale. Sibindi (2017) further indicates that the correlated item-total correlation represents the degree to which each item correlates with the total score. Literature indicates that these items under-review advocate the correlated item-total correlation value of more than 0.30.

Table 4.5 : Reliabilty Test Job Demand 1

Reliability Statistics					
Cronbach's Alpha	**Cronbach's Alpha Based on Standardized Items**		**N of Items**		
0.896	0.897		5		
Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
job demands 1	11.79	15.368	.741	.824	.874
job demands 2	11.77	15.257	.768	.831	.868
job demands 3	11.88	14.935	.703	.519	.883
job demands 4	11.81	14.528	.808	.736	.859
job demands 5	11.81	15.203	.705	.651	.882

Table 4.6 :Reliability Test Work life balance

Reliability Statistics					
Cronbach's Alpha	**Cronbach's Alpha Based on Standardized Items**		**N of Items**		
0.739	0.744		17		
Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
workload-life 1	35.86	39.719	.382	.465	.723
workload-life 2	35.74	37.344	.543	.641	.706
workload-life 3	35.72	37.181	.564	.695	.704
workload-life	35.95	37.998	.520	.676	.710

4					
workload-life 5	35.85	37.228	.604	.687	.702
workload-life 6	34.80	47.160	-.319	.293	.783
workload-life 7	35.36	38.108	.427	.481	.717
workload-life 8	33.60	43.442	.009	.209	.748
workload-life 9	34.74	38.769	.403	.468	.719
workload-life 10	35.23	38.207	.455	.521	.715
workload-life 11	35.33	39.475	.311	.251	.728
workload-life 12	34.73	40.850	.183	.295	.740
workload-life 13	35.21	40.518	.201	.435	.739
workload-life 14	34.63	38.436	.329	.364	.727
workload-life 15	35.49	40.303	.219	.421	.737
workload-life 16	35.46	40.376	.267	.510	.732
workload-life 17	35.00	37.475	.553	.449	.706

The questionnaire of this study included 17 items in measuring the balance between work and personal life as reported in Table 3.3. The overall reliability coefficient recorded by these items is equivalent to 0.74. This alpha coefficient is slightly above the acceptable level of 0.7. However, the reported results indicated that the exclusion of item 6 would increase the reliability to 0.78. Nevertheless, the reliability statistics will not be re-estimated since there is only a slight difference of 0.04 between the two coefficients and the former alpha coefficient is affirmed to be over the recommended level. Sibindi (2017) indicates that the item-total values which are also reported in Table 3.3 represent the degree to which each item correlates with the total score. It is recommended that these items should have an item total correlation value greater than 0.30. It is evident from the results in Table 3.3 that most correlated item-total correlation values are significantly above the cut-off point of 0.30.

4.5.4 Reliability Results: Work Environment

22 items were used to measure work environment factors that determine employee burnout. Most importantly, the reported results in Table 3.4 suggest that the overall reliability Cronbach coefficient is 0.95 which is greater than the benchmark of 0.7. Therefore, this can be interpreted as an excellent indicator of reliability. Moreover, it is also indicated that none of the included items would significantly increase the overall reliability if deleted. The scale and mean-variance, if deleted do not affect the Cronbach scale. This also suggests there exists a significant relationship among the variables.

Table 4.7 : Reliability work environment

Reliability Statistics					
Cronbach's Alpha		Cronbach's Alpha Based on Standardized Items		N of Items	
0.950		0.950		23	
Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WES 1	77.04	320.386	.644	.562	.947
WES 2	76.56	315.900	.756	.809	.946
WES 3	76.51	320.628	.690	.706	.947
WES 4	76.93	313.794	.772	.782	.946
WES 5	76.77	315.957	.757	.801	.946
WES 6	76.68	317.646	.671	.715	.947
WES 7	76.44	329.425	.408	.271	.950
WES 8	75.96	327.636	.523	.543	.949
WES 9	75.59	332.194	.408	.577	.950
WES 10	76.09	319.005	.684	.694	.947
WES 11	76.86	328.519	.375	.478	.951
WES 12	76.14	332.794	.367	.571	.951
WES 13	76.93	324.069	.451	.606	.950
WES 14	76.36	318.033	.656	.724	.947
WES 15	76.05	323.948	.571	.569	.948
WES	76.30	314.611	.836	.824	.945

16					
WES 17	76.19	318.353	.756	.810	.946
WES 18	76.31	313.666	.825	.832	.945
WES 19	76.46	318.476	.713	.893	.947
WES 20	76.49	312.678	.787	.915	.946
WES 21	76.44	309.875	.791	.900	.945
WES 22	76.41	310.244	.782	.892	.946
WES 23	76.35	306.104	.845	.907	.945

4.5.5 Reliability Results: Areas of Work life

Using 7 items to measure the reality of areas of work-life scale, the results reported in Table 3.5 indicate that the calculated Cronbach alpha reliability coefficient is below the 0.7 recommended reliability level. Consequently, focusing on the column of Cronbach's alpha if the item is deleted, it is evident that if item 1 is deleted this can improve the alpha coefficient to 0.790. As a result, the Cronbach alpha coefficient is re-estimated with the exclusion of item 1 as reported in Table 3.5.1. This has yielded a Cronbach coefficient of 0.790, considered to be good in social sciences.

Table 4.8 : Reliability test areas of work life

Reliability Statistics					
Cronbach's Alpha		**Cronbach's Alpha Based on Standardized Items**		**N of Items**	
0.625		0.643		7	
Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AWS 1	19.53	24.531	-.389	.232	.790
AWS 2	19.81	16.509	.290	.241	.605
AWS 3	20.05	14.782	.524	.407	.521
AWS 4	19.51	15.063	.637	.441	.498
AWS 5	19.78	15.215	.547	.411	.520
AWS	20.03	15.164	.513	.399	.528

6					
AWS 7	19.68	15.134	.524	.356	.525

4.5.6 Summary of the Item Analysis

Having performed item analysis of all the scales being; Maslach employee burnout, job demands, workload and life balance, work environment and areas of work-life, the summarized results of the reliability statistics are reported in Table 3.6. Specifically, these results focus on the Cronbach alpha coefficient of all the scales under- review. It is concluded that after the exclusion of items 1 and 12 respectively in scales of areas of work-life and Maslach employee burnout, all the coefficients of Cronbach alpha exceed the required 0.70 cut-offs.

Table 4.9 :Chronbach Alpha summary

Variables	Items	Cronbach's Alpha
Maslach Employee Burnout	21	0.729
Job Demands	5	0.896
Workload-Life Balance	17	0.739
Work Environment	23	0.950
Areas of Work-life	6	0.790

4.6 Test for Normality

Literature suggests that the widest widely used test for normal distribution are the Kolmogorov-Smirnov and Shapiro-Wilk tests. The former is appropriate in larger sample sizes having more than 150 observations, while the latter is preferable is smaller sample sizes of less than 150 respondents (Agrawal, 2018). Since the sample size of this study is 81 respondents, and below the 150 mark, the normality of the data is examined using the Shapiro-Wilk test.The normality results are reported in Table 4 using the Shapiro-Wilk test. The null proposition that the data is normally distributed cannot be rejected for all variables as all the p-values are greater than the 5% level of significance (p>0.05). In support of the data, normality is the skewness and kurtosis results, the computed z-values of these measures are also between the interval of -1.96 and 1.96. This,

therefore, suggests that the data is approximately normally distributed in terms of skewness and kurtosis.

Table 4.10 :Shapir-Wilk Normality Test

Factors	Statistic	Significance	Skewness	Kurtosis
Burnout	0.984	0.434	0.447	0.729
Job-Demands	0.977	0.170	0.078	-0.169
Workload-Life Balance	0.978	0.189	0.233	-0.567
Work Environment	0.979	0.346	-0.375	-0.590
Areas of Work-Life	0.976	0.132	-0.456	0.056

4.7   Correlation Analysis

The survey data collected on Maslach burnout, job demands, workload and life balance, work environment and areas of work-life were computed into a single variable per factor using the means of each factor. As a result, Pearson's pair-wise correlation coefficient analysis was conducted at a 5% confidence level to determine the direction and significance of the relationship. According to the reported results as presented in Table 5, there is a weak, negative and significant relationship between burnout and all the determinants of burnout considered in this study. Specifically, only workload and life balance have a stronger correlation of approximately 0.52 with burnout. Areas of work life have the weakest negative correlation with burnout. Nevertheless, one of the critical aspects highlighted in these results is that there is a significant relationship between Masclach burnout and the factors of burnout.

Table 4.11: Correlation Analysis

	Job-Burnout	Workload & Life Balance	WES	Job-Demands	AWS
Job-Burnout	1				
Workload & Life Balance	-0.517**	1			
Work Environment	-0.274**	0.359**	1		
Job-Demands	-0.356**	0.328**	0.247*	1	
Areas of Worklife	-0.255**	0.224	0.645**	0.059	1

Note: ** indicates statistical significance at 5%.

4.8. Regression Analysis

The regression analysis approach has been adopted to test the specified prepositions. Since is one dependent variable and four independent variables, the study applies Multiple Linear Regression (MLR) to the variables under review. First, the model summary results are reported in Table 4. Specifically, the R (Multiple correlation coefficient) predicts the relationship between the dependent variable and the regressors of the model (Chienwattanasook and Jermsittiparsert, 2019). The computed R-value of 61% signifies that there is a strong and significant relationship between the variables. Furthermore, the R-Squared (Coefficient of determination) indicates that taken as a set, the predictors; workload and life balance, work environment job demands and areas of work-life account for approximately 37% of the variance in employee burnout.

Table 4.12: Goodness of fit

Model	R	R-Squared	Adjusted R Square	Std. Err. of the Estimate
1	0.606[a]	0.367	0.333	0.5774

The analysis of variance (ANOVA) is presented in Table 4.12 below. These results predict the significance of the regression model on the 95% confidence interval reference to the R-squared (Chienwattanasook and Jermsittiparsert, 2019). The ANOVA is used to examine is the computed R-squared in the model summary is statistically greater than 0. Therefore, it is evident from Table 4.12 that the overall regression model is significant. This implies that overall the regression analysis is statistically significant as the four predictors taken together predict employee burnout.

Table 4.13 : Results of Anova

	Sum of Squares	DF	Mean Square	F	Significance
Regression	14.483	4	3.621	10.861	0.000[b]
Residual	25.002	75	0.333		
Total	39.485	79			

Table 4.14 : Regression results

Model	Unstandardized Coefficients	Standardized Coefficients	Significance

	Beta	St. Error	Beta	T-Stat	
(Constant)	6.729***	0.414	-	16.259	0.000
Job-Demands	-0.162**	0.072	-0.220	-2.236	0.028
Workload & Life Balance	-0.777***	0.192	-0.420	-4.044	0.000
WES	0.103	0.116	0.119	0.889	0.377
AWS	-0.223**	0.111	-0.261	-2.002	0.049

Note: ** and *** denotes statistical significance at 5% and 1% respectively.

As already specified, the discussed ANOVA results above examine the significance of the overall regression model, the regression coefficient results reported in Table 4.14 focus on the relationship between the dependent variable and predictors individually. In addition, these are the results that will be used to test the prepositions of this study. According to these results, the variables of, job demands, workload and life balance, and areas of work-life are statically significant at 5%, 1%, and 5% respectively. This implies that all these significant variables explain a significant amount of burnout among frontline workers within the banking sector. Therefore, it can be concluded that the demands of the job, workload, and personal life balance as well as areas of work-life are key determinants of employee burnout. The working environment was found to not influence the burnout of frontline workers in the banking sector of South Africa. The proposition summary of these results is presented in Table 4.15 below.

Table 4.15 : Summary of the hypotheses

No.	Proposition	Sig-Value	Empirical Conclusion
Null Hypothesis	There is no positive relationship between Job demands significantly lead to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.028	Reject the Null hypothesis
Null Hypothesis	There is no positive relationship between workload balance and personal life significantly leads to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.000	Reject the Null hypothesis
Null Hypothesis	There is no positive relationship between The working environment significantly leads to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.337	Null hypothesis not rejected
Null Hypothesis	There is no positive relationship between areas of work-life significantly lead to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.049	Reject the Null hypothesis

4.9 Discussion

Of 150 surveys sent out to employees within a South African Bank's business banking department, 54% of employees responded and completed the survey, with 63% being females and 37% being males. Burnout levels were not significantly different between

females and males, and the majority of respondents had a degree. Employees between the ages of 25-30 years and above 60 years experienced relatively low levels of burnout, while employees between the ages of 31-40 years experienced relatively high levels of burnout. Employees between the ages of 31-40 could possibly be experiencing high levels of burnout due to busy work-family conflict. Most employees in this age group are married with a child or children and must juggle many responsibilities.

Burnout was the highest among enterprise bankers, and the lowest among private wealth bankers. Possibly this is due to an enterprise banker having a minimal to no support system and servicing the client from end to end, whereas private wealth bankers have a much better administrative support system. With regards to the qualifications and the levels of employee burnout, this study confirmed that employees experienced similar levels of burnout irrespective of their qualifications. Employees who worked less than 45 hours per week had low burnout levels, whereas those who worked more than 51 hours per week and more had high burnout levels, which is self-explanatory. This study found a high level of burnout among frontline workers in the banking industry, and it can be concluded that job demands, workload, and work-life balance, as well as work-life areas, are major determinants of employee burnout. It was discovered, however, that the work environment had no effect on job burnout.
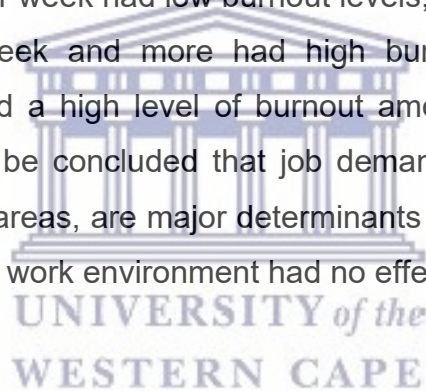
4.10. Summary

This chapter presented and discussed the study's findings in relation to the literature. Employee burnout was discovered to affect all frontline employees in the business banking department of the bank. Age, years of experience, and the average number of hours worked per week were used to determine the level of burnout. This study confirmed that job demands, workload, personal life, and work-life balance are all important factors in employee burnout. Employee burnout, however, was unaffected by the work environment. The chapter that follows will summarise the study's findings, show how the study solved the research problem, and answer the research questions.

Following that, the recommendations will be discussed, followed by the study's limitations.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter brings together the discussions that have been ongoing in this research. Chapter 2 provided a detailed discussion of the literature on the relationship between burnout and the following variables: job demands, work environment, and work-life areas. Chapter 3 presented the research methodology used for the study. Chapter 4 described the data analysis and research findings from the questionnaires. In summarizing the study, this chapter draws a conclusion from the study's key findings presented in Chapter 4. The recommendations are then presented, followed by a discussion of the study's limitations.

5.2. Summary of the findings

Based on this research, four propositions were developed in Chapter 3 to determine whether employee burnout is related to these propositions. These propositions are investigated in light of the results of the data analysis process described in Chapter 4. It was critical for this study to achieve its objectives by ensuring that the measurement scales were valid and reliable so that sound and statistical results could be obtained

when the further analysis was performed. In Chapter 3, the statistical analysis process is discussed in detail, while the results are presented and discussed in Chapter 4.

5.3 Resolving the Research Problem

Employee resignations in the South African banking sector are among the highest in emerging market economies (Business Tech, 2021). It is evident that frontline banking sector employees suffer from employee burnout due to tough deadlines, sales targets and other factors which eventually result in high employee resignations (Mmakwe & Ojiabo, 2018). Limited studies have been carried out previously on the factors contributing to burnout which made it difficult to establish whether there was a relationship between the factors and employee burnout.This study confirmed that three of the four propositions tested have a link to employee burnout. Only one proposition was found to be unrelated to employee burnout. This has been empirically validated. First, it was determined whether burnout existed and, if so, what levels of burnout the employees experienced. The Maslach Burnout Inventory (MBI) scale was used to assess employee burnout. In this study, the job demands-resources model, work environment scale (wes), and areas of work-life (aws) were used to test the factors contributing to employee burnout.

5.4 Answering the research questions

The aim of the study was to look into the factors that influence employee burnout in the South African banking industry. The following research questions were addressed in Chapter 1 of this study.

- ✓ What is the level of burnout of frontline employees at a South African bank?
- ✓ What factors contribute to employee burnout among frontline staff working at a South African Bank?

✓ What strategies can be implemented to reduce employee burnout in this sector?

The study used the Maslach Burnout Inventory (MBI) tool to determine whether burnout exists within the bank and measuring burnout levels within the South African Bank. Demographic data was also gathered from this study to determine whether burnout levels differed between sexes, races, divisions, years of experience, and ages. According to the results of this survey, demographic information influenced burnout. To determine which factors contribute to burnout in the banking sector, the research used the job demands-resources model, the work environment scale (wes), and the areas of work-life scale (aws). It was confirmed that the only variables influencing burnout are job demands, workload, and personal life and areas of work-life. Organisations must implement strategies to ensure that all employees have a fair working environment. A long-term strategy that could be implemented in the South African banking sector is to build a wellness center on the regional office premises where all staff would have walk-in access to mental, emotional, and physical health experts. If employees' mental and physical health are taken care of, this will reduce employee burnout in the long run and result in fewer employee resignations.
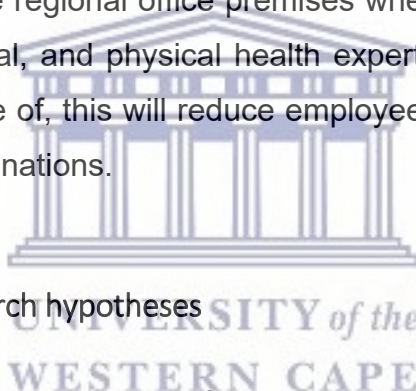
5.4.1 Conclusions on the research hypotheses

The following four hypotheses were derived from the literature presented in Chapter 2:

Table 5.1 : Observed Hypotheses

No.	Proposition	Sig-Value	Empirical Conclusion
Null Hypothesis	There is no positive relationship between Job demands significantly lead to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.028	Reject the Null hypothesis
Null Hypothesis	There is no positive relationship between workload balance and personal life significantly leads to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.000	Reject the Null hypothesis
Null Hypothesis	There is no positive relationship between The working environment significantly leads to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.337	Null hypothesis not rejected
Null Hypothesis	There is no positive relationship between areas of work-life significantly lead to employee burnout measured at p<0.01,0.05 and 0.10 statistical significance.	0.049	Reject the Null hypothesis

This study confirmed the first hypothesis on job demands. The demands of the job are one of the main causes of employee burnout. In other words, employee burnout is primarily caused by job demands and job resources in the work environment. According to Maslach *et al*. (2001), extensive job demands exhaust one's energy to the point of being unable to recover. Increasing job demands may result in job strain and ultimately employee burnout due to a shortage of resources (Bakker & De Vries, 2021). To reduce burnout, organisations should revise job demands and provide adequate resources for the work environment (Bakker & Demerouti, 2017, 2018; Demerouti &Peeters, 2018; Holman & Axtell, 2016). The second proposition, workload and personal life, was also accepted and confirmed as influencing employee burnout in this study. Employee burnout is often caused by an overwhelming workload without adequate support (Maslach *et al*., 2001). The mismatch in workload caused by excessive workload may contribute to burnout as it depletes the employee's capacity to meet daily work demands (Maslach *et al*., 2001). The third proposition, the work environment (wes), was rejected and did not contribute to an increase in employee burnout. The work environment (wes) measures the work environment and job satisfaction. The study accepted and confirmed the fourth proposition areas of work life (aws) as a key contributor to employee burnout. Burnout can occur when there is an imbalance in the contributions and efforts made to the outcomes of their work (Schaufeli *et al*., 2011). Workload, control, reward, recognition, community, fairness, and values were all measured by the areas of the work-life scale (aws). These variables cause employee burnout and can be classified into six mismatches between people and their jobs: workload, lack of control, insufficient reward, community breakdown, unfairness, and conflicting values (Maslach *et al*., 2001).

5.5 Recommendations

High levels of burnout have a negative impact on productivity, performance, and client service levels. As such the South African banking sector should consider implementing strategies to reduce and combat employee burnout. Many frontline employees are burnt out without even realising it because they are often unaware of the signs of burnout and may mistake it for stress. There are several strategies to address this. First, employers

should hire employees with high levels of emotional intelligence during the hiring process, as this may reduce organisational work-family conflict, job burnout, and intention to leave (Giao et al., 2020). Once the right candidate has been hired, induction training for new employees should consist of practical hands-on training in the bank's systems and the work the employee will be doing in the new role.

Second, when necessary, ongoing face-to-face training should be provided to existing employees on a regular basis. Virtual training can reach more employees than face-to-face training, but employees may be present in the training but are not focused and listening attentively because they are preoccupied with something else. Face-to-face training requires attention and interaction. Training can be based on daily work activities and sharing best practices among colleagues, or it can be based on mental and physical health workshops. Employers should hold burnout workshops on a regular basis to educate employees on the differences between burnout and stress. Employees should also be made aware of the effects of burnout, particularly on their health, as a wake-up call to start taking their health more seriously. Employee Assistance Programs (EAPs) are another tool that South African banks can use to reduce burnout. Employee assistance programs (EAPs) are employee benefit programs that provide professional guidance and advice to employees dealing with work-related conflict and personal problems.

Third, management should encourage employees to take leave if no leave has been taken in the previous 12 months, and systems should be set up to notify both the employee and the manager that at least 5-10 days of leave should be taken if no leave has been taken in the previous 12 months. This way, the employer ensures that an employee takes annual leave regularly, which also helps to reduce burnout.

Final, in this study, work overload was discovered to be one of the major contributors to burnout. Employees should be given a reasonable workload, and resources should be made available where they are lacking. It benefits both the employer and the employee when employees believe their workload and resources are being distributed fairly.

Employees who are well-treated are more likely to treat customers well. Employees' workloads should gradually decrease once adequate resources are provided. This means that critical vacancies should be filled as soon as possible in order to reduce workload and burnout caused by a lack of resources. Employers can reduce burnout by implementing some of the above recommendations.

5.6 Limitations

The research was limited to two provinces: the Western Cape and the Eastern Cape. The findings may provide insights into a similar province with similar demographic and geographical characteristics. The HR department of the organisations denied permission to include the participants' marital status, so it was removed from the questionnaire. It would have been interesting to see the level of burnout among bank employees who were single, married, divorced, or widowed.
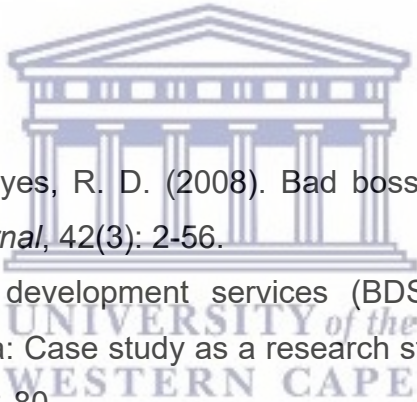
5.7. Implications on theory and practice.
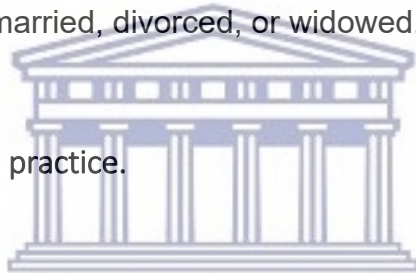
It is important to note that this study has made a theoretical contribution. A novel model was developed to examine whether certain factors contribute to employee burnout. The model shows a relationship between burnout and the factors that contribute to it. No such model has been developed in literature before, and it has been empirically tested. This study has created the following knowledge in terms of the findings: that job demands, workload and personal life balance, control, reward and recognition, community, fairness and values are key factors determining employee burnout, and that those factors are related to burnout.

5.8. Conclusion

According to the findings of this study, all frontline respondents who took part in the survey experienced some level of employee burnout. Burnout was highest among enterprise bankers, while it was lowest among private bankers. This research established a link between three of the propositions and employee burnout. The study's findings were as follows: job demands, workload, personal life, and work-related areas of life were all confirmed to be key predictors of employee burnout. Employee burnout, however, was unaffected by the work environment. As a result, one could argue that this study added to existing literature (novel model) by demonstrating the existence of a relationship between factors and employee burnout.

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APPENDIX 1

UNIVERSITY *of the* **WESTERN CAPE**

60 YEARS *of hope, action & knowledge*

07 April 2022

Mrs E Platen
School of Business and Finance
Faculty of Economic and Management Sciences

HSSREC Reference Number:	HS21/10/74
Project Title:	Factors contributing to employee burnout among frontline staff working in the business banking department of a South African bank.
Approval Period:	**07 April 2022 – 07 April 2025**

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology, and amendments to the ethics of the above mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval.

Please remember to submit a progress report by 30 November each year for the duration of the project.

For permission to conduct research using student and/or staff data or to distribute research surveys/questionnaires please apply via:
https://sites.google.com/uwc.ac.za/permissionresearch/home

The permission letter must then be submitted to HSSREC for record keeping purposes.

The Committee must be informed of any serious adverse events and/or termination of the study.

Ms Patricia Josias
Research Ethics Committee Officer
University of the Western Cape

NHREC Registration Number: HSSREC-130416-049

FROM HOPE TO ACTION THROUGH KNOWLEDGE.

APPENDIX 2

LETTER OF REQUEST

Ethics application reference number: HS21/10/74

TO WHOM IT MAY CONCERN

School of Business and Finance

Title: Factors contributing to employee burnout among frontline staff working in the business banking department of a South African bank.

I am conducting research on whether employee burnout exists and if so, what are the factors that contribute to employee burnout among the frontline staff working in the business banking department of Bank X and hereby request permission from Bank X as a site for the research. The research forms part of a Master's degree in the School of Business and Finance at the University of the Western Cape and will be conducted in an ethically sound and responsible manner. The benefits of participation and methodology will be outlined in the paragraphs that follow:

Purpose of the research

Burnout syndrome, characterized by feelings of diminished accomplishment, emotional exhaustion, and depersonalization of co-workers and clients, can be detrimental to both the employee and the company. Symptoms of burnout include anxiety, depression, low self-esteem, and withdrawal behaviours such as turnover intention, absenteeism, and reduced commitment to the organisation.

The proposed study will therefore establish if there is burnout in the organisation and if there is, explore what are the factors that contribute to burnout. Previous research has shown that burnout does exist among frontline employees. The study will use frontline

staff working in the business banking department of Bank X through an electronic-based survey conducted amongst banking employees.

What are the benefits to the organisation?

A summary of the results of the survey questionnaire will be available to Bank X. The data collected by the survey will include a burnout score indicating the level of burnout

(Emotional exhaustion, feelings of depersonalization, and reduced personal

accomplishment).

Burnout can negatively affect employee job satisfaction and performance, resulting in high turnover intentions, absenteeism, and a reduced commitment to the organisation. Knowing the current level of burnout amongst employees will allow Bank X to respond appropriately should burnout levels be high. Based on the survey data, the research will provide an excellent indication of:

a) Whether employee burnout exists within Bank X
b) The level of burnout experienced among frontline employees in the business banking department
c) The factors which could contribute to employee burnout in the banking sector

The identity of Bank X and its employees will remain confidential throughout the research and any subsequent publications resulting from it.

I hereby ask permission to conduct the above-mentioned research at Bank X. As outlined in Appendix A, the research would require that:

- All frontline business bank staff, including the product specialists (CAF, Merchant services and Investments) in the Western Cape and Eastern Cape within Bank X be asked to complete an electronic survey that should take <u>no longer thantwenty minutes</u> to complete. Kindly note that the employees will be given a month to complete the electronic survey.

To fulfill the objectives outlined above, I would need to have access to the names, email addresses, and telephone numbers of all frontline business bank staff including the product specialists (CAF, Merchant services and Investments) in the Western Cape and Eastern Cape. Alternatively, the e-mail can be sent to all employees by your HR department, which would avoid the need for access to employee e-mail addresses. Access to general company documents such as vision, mission, strategic plans, and general job descriptions would also prove helpful.

Please advise as to whether you would regard the above arrangements as feasible. Please do not hesitate to contact me at the numbers listed below should you require any additional information regarding the above.

I look forward to hearing from you and thank you for your kind consideration of my request.

Kind Regards

Elize Platen (Researcher)

Contact   : 076 104 6156

Email   : elizeplaten@gmail.com

Dr.NtandoyenkosiSibindi (Study leader)

Tel   : 021 959 9329

Email   : nsibindi@uwc.ac.za

Humanities & Social Sciences Research & Ethics Committee (HSSREC)

UWC P O Box X17

Bellville

7535

South Africa

Email : research-ethics@uwc.ac.za

Tel: 021 959 2988

Head of Department (HOD):

Prof Richardson Shambare

Email: rshambare@uwc.ac.za

Tel: 021 959 3220

Prof Zivanayi Nyandoro

Email: znyandoro@uwc.ac.za

Tel: 021 959 2240

APPENDIX 3

LETTER OF INTRODUCTION

<u>Title: Factors contributing to employee burnout among frontline staff working in the business banking department of a South African bank.</u>

Dear respondent

I, Elize Platen, am conducting a study on whether employee burnout exists and if so, what are the factors that contribute to employee burnout among frontline staff working in the business banking department of Absa Bank. The research forms part of my Master's thesis in the School of Business and Finance at the University of the Western Cape. The senior management of Absa Bank supports the study, and your participation would be greatly valued.

Purpose of the survey

The survey is a component of the research and aims to elicit responses from frontline banking staff in the business banking department regarding whether burnout does exist in Absa bank, the levels of burnout and the factors that contribute to it.

Your participation

Although completion of the survey is completely voluntary, your participation in this research will make a huge contribution to the success of the study. It is intended that the results of the research contribute toward our understanding of the pressures and challenges facing frontline banking employees and I would thus like to encourage you to participate.

Confidentiality of participation and responses

The questionnaire will take <u>no longer than twenty minutes</u> to complete and your participation and responses to each of the questions will be completely anonymous and will be strictly used for research purposes. You will not be asked to complete your name and contact details.

Should you have any questions, concerns, or queries relating to the research, please feel free to contact the researcher, Elize Platen, or her study leader, Dr.Sibindi, at the contact details below.

Risks of the research

This is a low-risk study. There are no foreseeable risks to participating in this research as questionnaires will be distributed electronically. All covid regulations, i.e. wearing of masks and social distance, will be adhered to. Questions will be posed to the participants and completed on the questionnaire by the researcher in order to minimize contact. Sanitizers will be available should this be required. Secondary data will also be used.

Kind Regards

Elize Platen (Researcher)

Contact   : 076 104 6156

Email   : elizeplaten@gmail.com

Dr.NtandoyenkosiSibindi (Study leader)

Tel   : 021 959 9329

Email   : nsibindi@uwc.ac.za

Humanities & Social Sciences Research & Ethics Committee (HSSREC)

UWC P O Box X17

Bellville

7535

South Africa

Email : research-ethics@uwc.ac.za

Tel: 021 959 2988

Head of Department (HOD):

Prof Richardson Shambare

Email: rshambare@uwc.ac.za

Tel: 021 959 3220

Prof Zivanayi Nyandoro

Email: znyandoro@uwc.ac.za

Tel: 021 959 2240

If you are willing to participate in the study and complete the survey questionnaire on burnout and frontline banking staff, please complete the consent form at the start of the survey. You merely need to click on the submit button after completion of the survey and the survey will automatically be sent back to the researcher, Elize Platen.

Thank you for your time and effort in participating in this study. Your contribution is greatly appreciated.
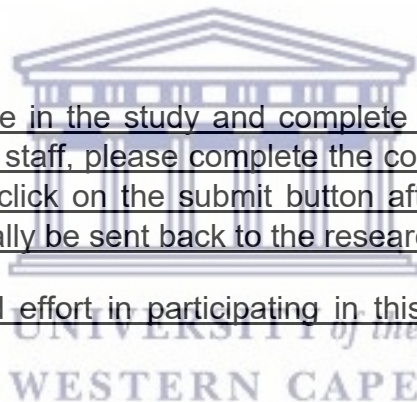
APPENDIX 4

SCHOOL OF
BUSINESS &
FINANCE

UNIVERSITY *of the*
WESTERN CAPE

INFORMED CONSENT FORM

<u>Title: Factors contributing to employee burnout among frontline staff working in the business banking department of a South African bank.</u>

By signing the consent form, you are entering into a consent agreement between yourself and the researcher. This agreement protects your rights as a person participating in the research.

1. I hereby consent to take part in a research study by participating in a questionnaire on burnout among frontline banking employees.

2. I further state that I am aware that participation is voluntary and that I may withdraw at any time without any adverse consequences.

3. I understand that the participation is anonymous and that my name and my specific responses will always be treated as confidential and will under no circumstances be divulged to any other source, especially my employer.

4. I understand that the data gathered will be confidential and that in the event of publication of this research, no personally identifying information will be disclosed.

5. I understand that there are no foreseeable risks associated with participating in this study, however, the researcher will provide me with details of a counsellor if I request one.

_____   _____

Signature of participant   Date

Kind Regards

Elize Platen (Researcher)

Contact   : 076 104 6156

Email   : elizeplaten@gmail.com

Dr.NtandoyenkosiSibindi (Study leader)

Tel   : 021 959 9329

Email   : nsibindi@uwc.ac.za

Humanities & Social Sciences Research & Ethics Committee (HSSREC)

UWC P O Box X17

Bellville

7535

South Africa

Email : research-ethics@uwc.ac.za

Tel: 021 959 2988

Head of Department (HOD):

Prof Richardson Shambare

Email: rshambare@uwc.ac.za

Tel: 021 959 3220

Prof Zivanayi Nyandoro

Email: znyandoro@uwc.ac.za

Tel: 021 959 2240

APPENDIX 5

TITLE: FACTORS CONTRIBUTING TO EMPLOYEE BURNOUT AMONG FRONTLINE STAFF WORKING IN THE BUSINESS BANKING DEPARTMENT OF A SOUTH AFRICAN BANK

QUESTIONNAIRE

The purpose of this questionnaire is to measure how banking employees feel about their work and their day-to-day interactions with their clients and to establish whether employee burnout exists and if so, to investigate the factors that contribute to burnout among frontline business banking employees. For the purpose of this survey, frontline business banking employees, like yourself, are defined as people that interact with the client and provide a service to a client or a client organisation regularly. This questionnaire is derived from validated and established measurement instruments and consists of three sections. The first section will cover the biographical and work-related information. The second section will measure the level of employee burnout experienced by the frontline staff in the business banking department, while the last section covers the factors that could contribute to employee burnout. There are no right or wrong answers to any of the questions. I am purely interested in the factors that contribute to burnout.

PLEASE ANSWER ALL QUESTIONS

SECTION 1: BIOGRAPHICAL AND WORK-RELATED INFORMATION

These questions refer to biographical, lifestyle and work-related information and will be used purely for statistical purposes.

Position in the organisation : Relationship Executive, Transactional Banker etc. - (Dropdown)

Department in Business bank : (SME, Comm, Prem, HVB, CAF, Merchants, Investments) - Dropdown

What is your gender?

 Male
 Female

What is your age range?

18 - 24 years
25 - 30 years
31 - 35 years
35 - 40 years
41 - 50 years
51 - 60 years
Over 60 years

What is the highest degree or level of school you have completed? If

currently enrolled, mark the previous grade or highest degree received.

Secondary/high school
Std. 10 or equivalent
Post-school certificate/diploma
National diploma/national higher diploma
Bachelor's degree or equivalent
Honour's degree or equivalent
Master's degree or equivalent
Doctoral degree or equivalent

How long have you been with this department (years)? **If** less than 1 year, please put 0 :

How long have you been with this bank (years)   :

How long have you been working in a client service environment?

How long have you been working in total i.e., since you left school/university?

How many hours do you on average work per week?

How many hours do you officially have to work per week (40 hours are normal hours?

Population group (for statistical purposes only):

Black

White
Coloured
Indian
Asian

SECTION 2: Perceptions of the client and the client service role

MASLACH BURNOUT INVENTORY – GENERAL SURVEY (MBI – GS)

Indicate how frequently the following statements apply to you and add the points indicated on top of the respective box:

0 = Never

1 = At least a few times a year

2 = At least once a month

3 = Several times a month
4 = Once a week
5 = Several times a week
6 = Every day
(Measure levels of burnout)
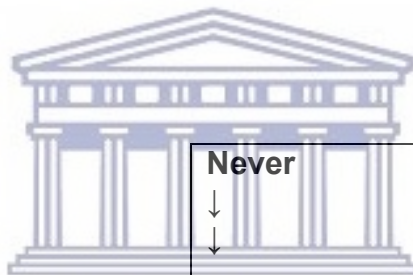
		Never			Everyday			
		0	1	2	3	4	5	6
1	I feel emotionally exhausted because of my work.							
2	I feel worn out at the end of a working day.							
3	I feel tired as soon as I get up in the morning and see a new working day stretched out in front of me.							
4	I can easily understand the actions of my colleagues /supervisors							
5	I get the feeling that I treat some clients/colleagues impersonally as if they were objects.							
6	Working with people the whole day is stressful for me.							
7	I deal with other people's problems successfully.							
8	I feel burned out because of my work.							

9	I feel that I influence other people positively through my work.							
10	I have become more callous to people since I have started doing this job.							
11	I'm afraid that my work makes me emotionally harder.							
12	I feel full of energy							
13	I feel frustrated by my work							
14	I get the feeling that I work too hard							
15	I'm not really interested in what is going on with many of my colleagues.							
16	Being in direct contact with people at work is too stressful.							
17	I find it easy to build a relaxed atmosphere in my working environment.							
18	I feel stimulated when I have been working closely with my colleagues.							
19	I have achieved many rewarding objectives in my work.							
20	I feel as if I'm at my wits 'end							
21	In my work, I am very relaxed when dealing with emotional problems.							
22	I have the feeling that my colleagues blame me for some of their problems.							

SECTION 3: JOB DEMAND & JOB RESOURCES FACTORS
JOB-DEMANDS RESOURCES MODEL
Please respond to each question in terms of how it applies to your current job.

(Measures Workload & Work-life balance)

1 = Never   4 = Fairly Often
2 = Almost Never   5 = Very Often
3 = Sometimes

		1	2	3	4	5
1	The way you divide your time between work and personal or family life.					
2	The way you divide your attention between work and home.					
3	How well do your work life and your personal or family life fit together?					
4	Your ability to balance the needs of your job with those of your personal or family life.					

5	The opportunity you have to perform your job well and yet be able to perform home-related duties adequately.				

Please respond to each question in terms of how it applies to your current job.
(Measures Workload & Work-life balance), (Measuring autonomy – political climate of workplace)
1 = Always   2 = Often   3 = Sometimes   4 = Never

		1	2	3	4
6	Do you feel you have to work very fast?				
7	Do you feel you have too much work to do?				
8	Do you feel you have to work extra hard in order to complete something?				
9	Do you feel you work under time pressure?				
10	Do you feel you have to hurry?				
11	Can you do your work with ease?				
12	Do you find that you are behind in your work activities?				
13	Do you find that you do not have enough work?				
14	Do you have problems with the work pace?				
15	Do you have problems with work pressure?				
16	Would you prefer a calmer work pace?				
17	Are you confronted with things that affect you personally in your work (things that are emotionally sensitive)?				
18	Do others call on you personally in your work (for advice/counsel, to vent/complain, etc.)?				
19	Do you feel personally attacked or threatened in your work?				
20	Do you have contact with difficult clients or customers in your work?				
21	In your work, do you have to be able to convince or persuade people?				
22	Does your work put you in emotionally upsetting situations?				

WORK ENVIRONMENT SCALE (WES)
(Measures work environment and job satisfaction)
relationship dimension, personal growth, goal orientated, system maintenance, and
     system change dimension

To complete the questionnaire, read and then rate each statement according to the
following scale:
        Strongly Agree
        Agree
Neither Agree nor Disagree
Disagree
Strongly Disagree

		1	2	3	4	5
1	The culture and emotional climate of the organisation are generally positive and supportive.					
2	I feel like I am part of a team (shared mission, values, efforts and goals).					
3	I feel challenged and am given assignments that inspire, test, and stretch my abilities.					
4	My efforts are recognized and acknowledged in tangible ways					
5	I receive constructive feedback in a way that emphasizes positives, rather than negatives.					
6	Innovation is expected of me, and I am encouraged to take the initiative.					
7	I have clear-cut and non-contradictory policies and procedures in my workplace.					
8	I am encouraged to solve as many of my own work-related problems as possible.					
9	I believe in and take pride in my work and my workplace.					
10	At work, I am accepted for the person I am.					
11	I feel in control of my work and capable of competently carrying out my daily tasks.					
12	I tend to see problems as challenges, rather than as obstacles.					
13	ewards for success are greater than the penalties for failure.					
14	encouraged to give honest feedback to my supervisor/manager.					
15	I am able to keep encounters with other staff work-centered, rather than ego-centered.					
16	I feel accepted and am treated with courtesy, listened to, and invited to express my thoughts and feelings by my colleagues.					
17	I feel accepted and valued by my colleagues.					
18	I feel accepted and am treated with courtesy, listened to, and invited to express my thoughts and feelings by my supervisor/manager.					
19	The team provides an environment in which I feel safe and secure.					
20	The team provides an environment in which honesty and openness is valued.					
21	I see my supervisor/manager as a resource (rather than an obstacle).					
22	I trust my supervisor/manager to be there for me and back me up.					
23	My supervisor/manager is committed to finding win-win solutions to problems.					

By Schaufeli (2000) – measuring contributing factors to technology challenges

APPRAISAL OF TECHNOLOGY

To complete the questionnaire, read and then rate each statement according to the following scale:

5   Very positive
4   Positive
3   Neither positive nor negative
2   Negative
1   Very negative

		1	2	3	4	5
24	How do you value your experiences with technological innovation in your job?'					

AREAS OF WORKLIFE SCALE (AWS)
(Measures: workload, control, reward and recognition, community, fairness and values)
To complete the questionnaire, read and then rate each statement according to the following scale:

        5   Strongly Agree
        4   Agree
        3   Neither Agree nor Disagree
        2   Disagree
        1   Strongly Disagree

		1	2	3	4	5
1	I do not have time to do the work that must be done.					
2	I have control over how I do my work.					
3	I can influence management to obtain the equipment and space I need for my work.					
4	I receive recognition from others for my work.					
5	People trust one another to fulfill their roles.					
6	Resources are allocated fairly here.					
7	My values and the organisations values are alike					

Thank you! Your survey is now complete. Please return the survey to the researcher, Elize Platen, by submitting the survey once you are satisfied with all your responses. Kindly note that the survey goes directly to the researcher's email address and that only the researcher has access to your questionnaire.

Thank you for your time and effort in completing the questionnaire.