

IMPACT OF DEMOGRAPHIC VARIABLES ON WORK RELATED BURNOUT AMONG EMPLOYEES WORKING IN PRIVATE SECTOR BANKS AT COIMBATORE DISTRICT

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Abstract

Indian Banking sector plays a very important role in developing economy of a state. The banking sector needs to understand the employee which is increasing importance in a contemporary organizational setting. The banking employee's job is very exhausting as it involves heavy work load, peer-pressure, unnecessary punishments, and lack of job-security, mandatory transfer of employees, working late hours and assiduous work. The purpose of the study was to find the impact of demographic variables i.e., age, gender, educational qualification, designation, marital status and monthly income on work related burnout among employees working in private sector banks at Coimbatore district. The primary data were collected from the private sector bank employees in Coimbatore district using Multi stage sampling technique with the help of Copenhagen Burnout Inventory (CBI) work related burnout questionnaire of 7 items. From twenty private sector banks in Coimbatore district with the total population of 3069 employees we have considered 540 samples for the study. Descriptive design has been adopted with the help of five likert scale. Cronbach's Alpha was used to assess the reliability of the scales. Statistical tools used for analysis were Simple Percentage method, mean, standard deviation t-Test and ANOVA. Results revealed that there is significant difference in demographic variables i.e., age, gender, educational qualification, designation, marital status and monthly income with respect to work related burnout. The result shows that there is a necessity for more practical HR policies to maintain and improve the role of work related burnout. It is recommended that to have realistic targets, sufficient hiring, and proper allocation of staff, intermittent breaks, and refreshing times and retain the experienced employees by providing proper recognition and promotion to the employees.

Keywords: Private Sector Banks, Employees, Demographic Variables, Work Related Burnout Etc.

INTRODUCTION

Banking sector is the backbone of the Indian economy which plays a major role in preventing the economy. The banking employee's job is very exhausting as it involves heavy work load, peer-pressure, unnecessary punishments, lack of job-security, mandatory transfer of employees, working late hours and assiduous work. Everybody is exposed to pressure and anxiety as they get during the duties and responsibilities assigned to them. But the employees not at all want to be a workaholic. To sum up, an employee wish to have both physical and psychological comfort, to execute the job perfectly. Nowadays employees are required to work and interact on day to day basis with persons from different cultural or ethnic backgrounds which increase the diversity in the demography of the labor force in the international economy. In the course of development the professionals are exhausted and consequently diminish their emotional

resources. Hence this study was proposed to explore the impact of demographic variables i.e., age, gender, educational qualification, designation, marital status and monthly income are related to work burnout among private sector bank employees working at Coimbatore District.

Work Related Burnout

Freudenberger (1974) and Maslach (1976) were the first to introduce the concept of burnout in psychology. The focal point was on the industrial sector and very less on the service sector employees. This center of attention shifted to take account of service sector employees in the recent past. The importance given to the professionals in the service sector, particularly those in people facing work related burnout. The work related burnout problems were shared by the employees on psychological, social and physical factors. These aspects are mainly seen in the banking sector and healthcare sector (Maslach and Jackson, 1981). Work related burnout is defined as the degree of physical and psychological fatigue and exhaustion that is perceived by the person to be related to the work. This is intended to investigate the individual's attribution of symptoms to the work, without aiming to assess this dimension in terms of objective causality.

LITERATURE REVIEW

St Kaprinis and G Kaprinis, (2024)¹² reviewed the definition and phenomenological features of „burnout“ and its connection to the constructs of depression and other clinical conditions. The researchers found that the burnout and depressions are two different concepts even though they share some qualitative characteristics. The researchers suggested that severe forms of burnout could lead to depression, and the causes of such burnout could be work pressure, dissatisfaction of job, fatigue, role ambiguity, and role clarity among others. Burnout was observed to have deleterious effect on interpersonal relationships, both at workplace and in the personal lives of the employees.

Khattar ET. al. (2023)³⁵ conducted a research on 237 employees of various commercial banks in Pakistan to study occupational stress and Burnout. The study acknowledged that the major causes of stress in the banking sector included long work duration, high workload, technology based challenges, perception of inadequate salary and lack of personal time.

Narasimha Reddy, T.L. et al. (2022)³⁶ undertook a study of job stress and burnout in bank employees in the city of Hyderabad, Andhra Pradesh, India. The study found that a company's success was dependent on the employees' productivity, which itself was dependent on the psychosocial well-being of the employees. The study concluded that timely interventions to deal with stress at workplace were essential to ensure that organizations consistently perform well.

Dimitrios Belias et al., (2021)⁴⁸ studied the job satisfaction and burnout in bank employees in Greece. The study identified the extent of burnout in employees, the relation of burnout to other demographic characteristics like age, gender, highest educational qualification, tenure at work and the various positions held in the organization. The study

used Maslach Burnout Inventory, performing a quantitative study. The study found that burnout rate in bank employees was low in Greece.

Bindiya Gupta & Dr. Shweta Mittal & Mr. Vivek Mittal, (2020) 67 defined Job Burnout as “a state of physical, emotional and mental exhaustion in employees working in emotionally challenging situations”. Their paper aimed at studying the effect of burnout on job satisfaction of bank employees in India as the Indian context has not been explored fully yet. The study collected primary data from 251 bank employees from across the country, using questionnaires and informal discussions.

The study revealed that of the three Burnout components that were studied (Exhaustion, Cynicism and Personal Accomplishment), Emotional Exhaustion had a noteworthy influence on Job Satisfaction, as compared to the other two, of Indian Bank employees.

STATEMENT OF THE PROBLEM

Indian Banking sector is a growing sector and a significant part of economic system of the service-oriented industry. Banking industry operates as the important element of India's economic progress and opulence by performing an overall enveloping role of a mechanism in development. Still the employees working in this sector are not exempted from stress and work related burnout.

During 1990s the crucial policy changes happened with the view to financial inclusion and structural changes in India. Major policies and procedural changes in banking industry forced to reform and regulate to have a competitive advantage in the growing business environment during globalization and privatization. It increases the demand of computerized working environment in private sector banks to have a regular upgrading of knowledge, skill and training of employees to execute things effectively. Also target fixation, heavy work load, less manpower, peer-pressure, unnecessary punishments, lack of job-security, mandatory transfer of employees, working late hours, assiduous work and dealing with clients make the private sector bank employees feel worn out at the end of the working day. If this continues, the people in the world will become the sufferers which could really end up with lot of disorders.

The private sector banks try to be more competitive to public sector banks through their services to the customers so they are extremely approachable and adaptive to the accurate demands of the customers and work towards successful growth and survival. The above said transformations have affected the social, economical and psychological area of the private sector bank employees and their dealings.

The study was proposed to explore the extent to which demographic variables i.e., age, gender, marital status, educational qualification, designation and monthly income are related to work related burnout of bank employees. So it is very important to study the impact of demographic variables on work related burnout of the private sector bank employees in Coimbatore District.

Objectives of the Study

- To know the demographic profile of the employees working in the private sector banks in Coimbatore district.
- To study the dynamics of work related burnout on employees working in the private sector banks at Coimbatore district.
- To find out the impact of demographic variables on work related burnout.

Hypotheses

- H0: There is no significant difference between work related burnout and demographic variables like age, educational qualification, designation, monthly income, gender and marital status among the private sector bank employees.
- H1: There is a significant difference between work related burnout and demographic variables like age, educational qualification, designation, monthly income, gender and marital status among the private sector bank employees.

METHODOLOGY

The primary data were collected from the private sector bank employees in Coimbatore district using Multi stage sampling technique with the help of Copenhagen Burnout Inventory (CBI) work related burnout questionnaire of 7 items. From twenty private sector banks in Coimbatore district with the total population of 3069 employees we have considered 540 samples for the study. Descriptive design has been adopted with the help of five likert scale. Cronbach"s Alpha was used to assess the reliability of the scales. Statistical tools used for analysis were Simple Percentage method, mean, standard deviation, t-Test and ANOVA.

RESULTS OF ANALYSIS

Demographic Variables

Table 1: Demographics of Employees working in private sector banks

Sl. No.	Demographic Variables	Respondents (540 Nos.)	Percentage (100%)
1.	Age		
	Below 30 Years	210	38.9
	31 to 40 years	130	24.1
	41 to 50 years	115	21.3
	Above 50 years	85	15.7
2.	Gender		
	Male	323	59.8
	Female	217	40.2
3.	Marital Status		
	Married	315	58.3
	Unmarried	225	41.7
4.	Educational Qualification		
	Under Graduate	278	51.5

	Post Graduate	157	29.1
	Others (Diploma/ITI/M.Phil., etc.)	105	19.4
5.	Designation		
	Marketing Executive	130	24.1
	Executive Officer	202	37.4
	Executive-Administration	208	38.5
6.	Monthly Income		
	Upto Rs.30000	186	34.4
	Rs.30001 to 40000	88	16.3
	Rs.40001 to 50000	109	20.2
	Above Rs.50000	157	29.1

Table 1 shows, 38.9% of the respondents are in the age below 30 years, 24.1% of the respondents are in the age group of 31 to 40 years, 21.3% of the respondents are in the age between 41 and 50 years and the remaining 15.7% of the respondents are in the age above 50 years. Most (59.8%) of the respondents are male and 40.2% of them are female. While the respondents marital status are concerned, most (58.3%) of them are married and 41.7% of are unmarried. With respect to educational qualification more than half (51.5%) of them are under graduates, 29.1% are post graduates and the remaining 19.4% of them possess other qualifications like technical education, semi-professional or professional education. Designation of the bank employees are classified into three categories in which highest number of respondents (208 – 38.5%) are Executive – Administration, while 37.4% of them are executive officers and the remaining 24.1% of the respondents are marketing executives. When considering the monthly income, 34.4% of the employees earn upto Rs.30000 per month, while 29.1% are having income above Rs.50,000, 20.2% of the respondents are earning Rs.40,001 to Rs.50000 and the remaining 16.3% of the respondents are having monthly income between Rs.30,001 and Rs.40,000.

1.1 Descriptive Statistics

Table 2: Descriptive Statistics: Work Related Burnout of the Employees

Work related burnout statements	Mean	Std. Deviation	Cronbach's Alpha
Work is emotionally exhausting	3.70	1.103	0.854
Due to more work employee feeling burnt out	3.57	1.085	
Heavy work load leads to frustration	3.95	1.102	
Getting worn out during the end of working day	3.66	1.158	
Every working hour is much tiring	3.74	1.053	
Feeling energy is good enough to spare leisure time with family and friends	3.81	1.026	

The table 2 with six factors explains about the respondent's level on work related burnout. The mean scores for the work related burnout statements ranges from 3.95 to 3.57. With the highest mean score 3.95 the respondents have more work related burnout as one which felt frustrated due to heavy workload. With the next mean score value 3.81; the respondents reported they did not get completely exhausted with sufficient energy to spend their leisure time with family and friends. With the mean score 3.57 the respondents have least work related burnout felt by few of the employees because of more work. Reliability for work related burnout based on Cronbach's alpha for six items shows 0.854.

1.2 Difference between Demographic Variables and Work Related Burnout: ANOVA

Table3: Work Related Burnout among Different Age Groups of Private Sector Bank Employees

Constructs	Age	N-540	M(SD)	SS	df	MSR	F	Sig.
Work related Burnout	Below 30	210	3.80 (0.765)	5.812	3	1.937	2.861	.036
	31 to 40	130	3.76 (0.885)	362.98 3	536	.677		
	41 to 50	115	3.75 (0.759)					
	Above 50	85	3.50 (0.936)					
	Total	540	3.73 (0.827)	368.79 5	539			

ANOVA applied to ascertain significant difference between age of private bank staff and work related burnout. There is significant difference between age and work related burnout $F(3,536)=2.861$, Sig.0.036.

Table 4: Age and Work Related Burnout

Demographic (Age)	N-540	Subset of Alpha =0.05	
		1	2
Above 50 years	85	3.5034	
41 to 50 years	115		3.7582
31 to 40 years	130		3.7640
Below 30 Years	210		3.8070
Sig.		1.000	.667

Table 4 shows the Duncan's post-hoc comparing four groups indicating there is significant mean difference among age group of employees at the $p<0.05$ level towards Work related burnout $F(3,536) = 2.861$, Sig.0.036. The employees belong to the age below 30 years ($M=3.80$, 95% CI [3.76, 3.84]) had achieve significant difference than that of the other three age categories, thereby indicating that low level of work related burnout perceived by the employees belong to the age below 30 years.

Table 5: Work Related Burnout among Different Educational Groups of Private Sector Bank Employees

Constructs	Qualification	N-540	M(SD)	SS	df	MSR	F	Sig.
Work related Burnout	Under Graduate	278	3.80 (0.720)	11.531	2	5.765	8.666	.000
	Post Graduate	157	3.81 (0.840)	357.265	537	.665		
	Others (Diploma/ITI/ M.Phil. etc.)	105	3.44 (0.996)					
	Total	540	3.73 (0.827)	368.795	539			

There is significant difference between Qualification and work related burnout $F(2,537)=8.666$, Sig.0.000.

Table 6: Educational Qualification and Work Related Burnout

Education	N-540	Subset of Alpha =0.05	
		1	2
Others (Diploma/ITI/M.Phil., etc.)	105	3.4410	
Under Graduate	278		3.8092
Post Graduate	157		3.8120
Sig.		1.000	.976

Table 6 shows the Duncan's post-hoc comparisons of the three educational categories indicating the significant mean difference between the educational qualification of the employees at the $p<0.05$ level towards Work related burnout $F(2,537)=8.666$, Sig.0.000. The employees studied up to post graduation ($M=3.81$, 95% CI [3.67, 3.94]) had to face lower level of work related burnout.

Table 7: Work Related Burnout among Different Designation Groups of Private Sector Bank Employees

Constructs	Designation	N-540	M(SD)	SS	df	MSR	F	Sig.
Work related Burnout	Marketing	130	3.51 (0.967)	9.579	2	4.790	7.160	.001
	Executive							
	Executive Officer	202	3.75 (0.761)	359.216	537	.669		
	Executive-Administration	208	3.86 (0.767)					
	Total	540	3.73 (0.827)	368.795	539			

There is significant difference between designation and work related burnout $F(2,537)=7.160$, Sig.0.000,

Table 8: Designation and Work Related Burnout

Demographic (Designation)	N-540	Subset of Alpha =0.05	
		1	2
Marketing Executive	130	3.5179	
Executive Officer	202		3.7523
Executive-Administration	208		3.8628
Sig.		1.000	.211

Table 8 shows the Duncan's post-hoc comparisons of the three designation categories indicating the significant mean difference between the designation of the respondents at the $p < 0.05$ level towards Work related burnout $F(2,537)=7.160$, Sig.0.000. The employees working in the Executive-Administration category ($M=3.86$, 95% CI [3.75, 3.96]) had lower level of work related burnout.

Table9: Work Related Burnout Among Different Income Groups Of Private Sector Bank Employees

Constructs	Income	N-540	M(SD)	SS	df	MSR	F	Sig.
Work related Burnout	Upto Rs.30000	186	3.59 (0.883)	6.949	3	2.316	3.431	.017
	Rs.30001 to 40000	88	3.74 (0.853)	361.846	536	.675		
	Rs.40001 to 50000	109	3.86 (0.743)					
	Above Rs.50000	157	3.82 (0.778)					
	Total	540	3.73 (0.827)	368.795	539			

There is significant difference between monthly income and work related burnout $F(3,536)=3.431$, Sig.0.017

Table 10: Monthly Income and Work Related Burnout

Demographic (Income)	N-540	Subset of Alpha =0.05	
		1	2
Upto Rs.30000	186	3.5904	
Rs.30001 to 40000	88	3.7440	3.7440
Above Rs.50000	157		3.8229
Rs.40001 to 50000	109		3.8651
Sig.		.142	.277

Table 10 shows the Duncan's post-hoc comparisons of the four monthly income categories indicating the significant mean difference between monthly income of the respondents at the $p < 0.05$ level towards Work related burnout $F(3,536)=3.431$, Sig.0.017. The employees having monthly income between Rs.40,001 and Rs.50,000 ($M=3.88$, 95% CI [3.72, 3.00]) had higher level of work related burnout.

Difference between Demographic Variables and Work Related Burnout: T-TEST

Table 11: Work Related and Burnout among Different Gender Groups Of Private Sector Bank Employees

Constructs	Gender	N-540	Mean (SD)	't'	df	Sig.
Gender	Male	323	3.64 (0.874)	-3.255	538	.001
	Female	217	3.87 (0.730)			

Table 11 computed with „t-Test“ statistics shows the difference between gender and work related burnout, female respondents had higher mean (3.87) than the male respondents (3.64). While, the calculated t is -3.255 more than TV 2.915 at 1% level of significance to accept the alternative hypothesis (H10a) between gender and work related burnout.

Table 12: Work related and burnout among different marital status groups of private sector bank employees

Constructs	Marital Status	N-540	Mean (SD)	't'	df	Sig.
Marital Status	Married	315	3.68 (0.875)	-1.831	538	.068
	Unmarried	225	3.81 (0.750)			

Table 12 computed with „t-Test“ statistics shows the difference between employee marital status and work related burnout, unmarried respondents had higher mean (3.81) than the married respondents (3.68). While, the calculated value is -1.831 more than the TV 1.63 at 10% level to accept the alternative hypothesis (H10b) between marital status and work related burnout.

SUMMARY OF RESULTS

- Demographic Variables
- More than one third (38.9%) of the respondents are in the age below 30 years
- Most (59.8%) of the employees are male
- Most (58.3%) of the bank employees surveyed for the study are married
- More than half (51.5%) of them are under graduates
- Highest number of respondents (208 – 38.5%) are Executive – Administration
- 34.4% of the employees earn upto Rs.30000 per month

Descriptive Statistics

With the highest mean score 3.95 the respondents have more work related burnout as one which felt frustrated due to heavy workload. With the next mean score value 3.81; the respondents reported they did not get completely exhausted with sufficient energy to

spend their leisure time with family and friends. With the mean score 3.57 the respondents have least work related burnout felt by few of the employees because of more work. Reliability for work related burnout based on Cronbach"s alpha for six items shows 0.854.

ANOVA

- There is a significant difference between age groups and work related burnout. Higher level of work related burnout is perceived by old age (above 50 years) respondents and low level is perceived by young age group (30 years) and upper middle age (41 to 50 years) group employees.
- It is observed that there is a significant difference between educational groups and work related burnout. Respondents who are post graduates had perceived less work related burnout whereas; employees with other qualifications had to face more work related burnout.
- It is also evident that there is a significant difference between designation groups and work related burnout. Respondents who are working as executive administration had perceived less work related burnout whereas; employees who are marketing executives had to face more work related burnout.
- It is found that there is a significant difference between monthly income groups and work related burnout. Respondents who earning between Rs.40,001 and Rs.50,000 had perceived less work related burnout whereas, employees who are drawing less than Rs.30,000 had to face more work related burnout in the private sector banks.

T-Test

- It is observed that there is a significant mean difference between gender and work related burnout. Female respondents working in the private sector banks had to face less work related burnout than the male counterparts.
- It is clear that there is a significant mean difference between marital status and work related burnout. Married employees working in the private sector banks are facing more work related burnout than the unmarried respondents.

Suggestions

The result shows that employees felt frustrated due to heavy workload so the private banks should be keen on having realistic targets, sufficient hiring and allocation of staff to reduce work related burnout.

Study reveals that old age employees facing more work related burnout than that of young and middle age employees, the researcher recommends intermittent breaks and refreshing times to keep the employees energetic to overcome the work related burnout

Both male and female respondents are prone to work related burnout so the researcher recommends the skills of the employees can be generously utilized with sufficient care by ensuring limited work load.

Majority of the employees are married and with more responsibility they serve the dependents in the family which can always increase their work related burnout, therefore the private banks can ensure job security and equal distribution of work load that can improve their work life balance.

Research recommends imparting essential training to the employees in different phases and also deputing employees in various work assignments can help them with sufficient knowledge and skill.

Marketing executive have more work related burnout and suggested that more manpower to distribute the work proportionally equal to the employees would reduce the burnout.

More the experience and higher the level of work related burnout, it is recommended that to retain the experienced employees the banks shall take initiatives to make their burnout free.

CONCLUSION

The employees working in the banking sector are well trained to engage the client and customer. This identifies not only for a good judgment of promise and commitment, also banking sector needs good and high intellect. As banking sector is a service industry it has to be highly approachable and adoptive to the precise demands of the clients and gear themselves to self-propelling development for their successful growth and survival. Banking sector have to understand on how to cope up with work related burnout and concentrate on fitness, wellness programs, health related education programs with the awareness that a healthy worker is a productive employee. The result shows that there is a necessity for more practical HR policies to maintain and improve the role of work related burnout. It can be recommended that to retain the experienced employees by providing proper recognition and promotion to the employees.

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