BURNOUT IN FINANCIAL SERVICES- IS ONLY THE INDIVIDUAL TO BLAME?

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ABSTRACT

Burnout is an issue being faced by most organizations nowadays. Though the study of burnout had started in the healthcare services and later been extended to other human services like in the teaching profession, typical symptoms of burnout were observed in other services like information technology, finance and law. This study looks at the antecedents of burnout in the financial services sector. While organizations may consider burnout to be a personality related issue only, wherein the individual is responsible for his own burnout, there is no doubt that organization level factors do affect burnout. It is therefore of utmost importance that practitioners and researchers look into the organizational-level factors to understand the phenomenon. This will enable and empower them to deal with the problem more effectively. This study looks at organizational-level factors – namely, workload, control, rewards, competition, support and politics, personality factors (the Big Five) and demographic level factors (seniority and marital status) with respect to its relationship with burnout.

KEYWORDS: BURNOUT, BIG FIVE, FRICTION AT WORK, DEMOGRAPHIC FACTORS, POSITIVE WORK ENVIRONMENT,

INTRODUCTION

Burnout is an issue faced by organizations worldwide. In a news article written in the New York Times in 2015, a journalist reported about the death of a financial analyst. The analyst had confessed to feelings of being "overwhelmed" and overworked. He was asked to meet counselors and the company agreed to reduce his working hours. However, the relief was short-lived and soon he was back to his old routine. He was finally found dead, having

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apparently fallen from his building. The article goes on to mention that it was only one of a string of unexpected deaths in the finance industry that year owing to the competitive nature of the work environment.

Sadly, many companies seem to appreciate and expect unusually long working hours. In August 2016, Marissa A. Mayer, a senior information technology executive (then serving as the CEO of Yahoo!) stated that Google owed its early success to 130-hour work weeks. In 2016, the ManpowerGroup [1] carried out a survey in 25 countries regarding the number of working hours clocked. On top rank were Indians, who worked for an average of 52 hours per week. Bezbaruah (2015) [2], in a study based on women banking employees found that they worked for an average of 9 hours, with many working as long as 12 hours a day.

Burnout and its Impact

Freudenberger (1974) [3] coined the term "burnout" and described it as a "depletion or exhaustion of a person's mental and physical resources attributed to his or her prolonged yet unsuccessful striving toward unrealistic expectations, internally or externally derived". Pines and Aronson (1989) [4] defined burnout as a state of being mentally, emotionally and physically exhausted. According to them, people tend to suffer from burnout in the absence of any feedback from the working environment. Maslach and Jackson (1984) [5] conceptualized burnout as a phenomenon with three dimensions - emotional exhaustion, depersonalization and reduced personal accomplishment. They defined burnout as a negative emotional reaction to one's job due to prolonged exposure to a stressful work environment.

Research indicates that burnout has severe outcomes on the organization, on the individual as well as on interpersonal relationships. Impact on the organization includes decrease in organizational commitment, job satisfaction and even job performance. There is an increase in turnover intention, absenteeism, tardiness and unwarranted time off taken. On the personal front, cardio-vascular diseases, musculoskeletal diseases, gastrointestinal diseases, exhaustion, depression and lower psychological well-being have all been linked to burnout. Researchers have further identified reduction in socializing, negative impact on relationships with family members and co-workers.

Many causes of burnout have been recognized by researchers. For the ease of study, these causes may be categorized into individual level factors (personality traits, psychological well-

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being), organizational level factors (workload, control, role stressors, leadership, competition and so on) and demographic factors.

Based on various empirical studies, the role of certain individual level and organizational level factors are being investigated in this study. Our research questions include:

- How do personality factors affect burnout?
- Which among the personality factors is the strongest predictor of burnout?
- What is the relationship between seniority and burnout?
- Is there any difference between burnout experienced by married and single employees?
- Do organizational factors have a significant effect on burnout?

The contribution of this research would be have an in-depth look at how personality factors and demographic factors affect burnout. Considering that not much research has taken place in the field of burnout in the finance industry in India, it would provide an interesting overview of these factors vis-a-vis burnout in our unique cultural perspective. Findings of this study also demonstrate how organizational factors affect burnout and enable us to suggest ways to alleviate the same.

Personality Factors affecting burnout

The Big Five, as they are popularly referred to, are the five broad categories of personality factors. These are named Extraversion, Agreeableness, Conscientiousness, Neuroticism and Openness and have often been included in studies on burnout. Extraversion refers to high levels of emotional expressiveness, assertiveness, sociability and talkativeness. People who have low extraversion tend to be reserved and have less energy. Agreeableness is a tendency to be cooperative and sympathetic towards others. People with low agreeableness are often more competitive. Conscientious people tend to be organized and dependable and are dutiful. Low conscientiousness causes spontaneity but can also be associated with a lack of reliability. Neurotic personalities tend to experience unpleasant emotions like anger and anxiety more easily than others. People with low neuroticism can be calm and controlled but can sometimes be seen as uninspiring. Openness has been defined as the appreciation of new ideas, adventure, emotion and new experiences. Individuals with low openness are sometimes seen to be practical and realistic.

Personality as the explanation for burnout has often thrown up contradictory results. Ghorpade, Lackritz and Singh (2007) [6] mention that more evidence regarding personality

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traits and burnout is required because these traits may act as buffers against burnout. Some papers regarding personality as related to burnout are outlined below:

- Personality was studied by Madnawat and Mehta (2012) [7] as a predictor of burnout. They surveyed 170 managers of manufacturing industries in the private sector. They found neuroticism to be positively related with exhaustion and cynicism and negatively related to efficacy

- Costa and McCrae (1992) [8] found increased extraversion and less neuroticism to be correlated with increased personal accomplishment among school psychologists.

- In a survey of 136 Indian Air Force personnel, Anand and Nagle (2014) [9] studied the personality correlates of burnout in the aviation industry. They found that neuroticism predicted emotional exhaustion and depersonalization significantly and was inversely related to personal accomplishment.

One of the most consistent results with respect to personality factors is that of neuroticism which has usually shown a positive and significant relationship with burnout. The second most critical factor has usually been extraversion, which has a negative effect on burnout.

Demography as an antecedent of burnout

Studies related to demographic factors like gender, marital status etc. have been mostly inconclusive. For example, individuals who have achieved higher levels of seniority have been found to have lower levels of burnout by researchers. Some say that it is probably due to lower client contacts and better coping skills acquired at a senior level (Cordes and Dougherty, 1993 [10] and Nwankwo, Iroegbu and Mgbenkemdi, 2013 [11]). However, researchers like Bilge (2006) [12] found no significant relationship between seniority and burnout among the 194 academicians that he was studying.

Studies like that of Bataineh (2009) [13] found no significant difference between the burnout of married and single employees. Cordes and Dougherty (1993) [10] on the other hand, found that single employees tended to suffer more from burnout. Possible explanations given were that married employees tended to have a more stable lifestyle and tended to give importance to salaries, allowances and job security rather than on excitement and fulfillment. One may conclude however that it is not possible to ignore the demographic factors in burnout studies. In fact researchers mention about the lack of enough studies on demographic factors.

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Organizational-level factors

While there is no doubt that personality level factors and demographic factors have been found to have a significant relationship with burnout, Sharma (2007) [14] observes that organizations tend to focus only on individual-level factors and ignore the organizational level factors. Some researchers have shown that the relationship between organizational factors and burnout was more significant than that between individual factors and burnout.

Workload, both quantitative (not having enough time to complete a task) and qualitative (not having the skills to complete a task) could increase burnout as was found by researchers like Ludlum (1989) [15]. Among information systems professionals it was found that complex technologies and unrealistic hours tended to cause both job dissatisfaction and burnout.

Certain researchers, on the other hand, found that workload tended to cause burnout only when accompanied by low levels of control. Contrarily, Searle et al. (1999) [16] found that there was no significant link between job control and stress. Fernet, Guay and Senecal (2004) [17] examined the interplay among job demands, job control and work self-determination in order to predict burnout dimensions. They found that job control moderated the unhealthy effects of job demands in predicting burnout.

Yet another factor that has been studied with regard to burnout is rewards. Rewards may be tangible (salary, bonus) or intangible (recognition, appreciation). Taking cognizance of the importance of rewards, Meier's model of burnout (1983) [18] defines burnout as the state in which an employee receives little reward but expects considerable punishment due to lack of personal competence or valued reinforcement.

Organizational politics has been defined as the manipulative actions which are self-serving by Drory and Romm, 1988 [19]. Though not much research has been done on politics with regard to burnout, Advani, Jagdale, Gard and Kumar (2005) [20] found it to be an influential predictor of burnout among employees in Indian software companies. Some researchers have found that employees may also consider it to be a way of advancing their careers. Unhealthy competition among employees within an organization could be another reason for the increase in burnout. Patel, Rajderkar and Naik (2012) [21] found stress to be increased due to higher levels of competition between lawyers in India. In the financial services sector, there is no doubt that there is a high level of competition among employees.

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Research Methodology

The study is an empirical research work and cross-sectional in nature. Data was collected using a survey questionnaire which was prepared on the basis of interviews held with industry experts as well as the extant research literature in the field of burnout. The research tools included an adapted Maslach Burnout Inventory (published in the Journal of Occupational Behaviour, Vol. 2, 99-113) [22], a self-designed questionnaire on organizational factors (including questions to obtain data regarding workload, control, rewards, politics, support and competition), the Big Five Inventory (John, Donahue & Kentle, 1991) [23] and questions regarding demographic factors. The reliability for the two scales was adequate (Cronbach alpha 0.839, 0.905 and 0.618 respectively).

Sample of the study

All the sample respondents of this study are employees of financial service companies. The sample size was 221 consisting of 152 male and 69 female employees. Due to the voluntary nature of the survey, equal gender distribution was not possible. For the purpose of this study, exploratory factor analysis was carried out using Principal Components Analysis with varimax rotation. Meaningful naming of factors was done. These were then used in a series of regression analyses for the metric variables like the organizational and personality factors. For the demographic factors, independent samples t-test and analysis of variance (ANOVA) tests were carried out, followed by post hoc analysis (Scheffe's test) wherever needed.

Research findings from the present study

In the present study six organizational factors were analyzed, namely, workload, control, social support, rewards, organizational politics and competition. On the basis of factor analysis, two factors were obtained. These were named 'low friction at work' that included components of organizational politics and competition and the second factor was named as 'positive work environment'. Positive work environment included mainly social support and workload elements.

Organizational factors leading to burnout

One of our research questions was *Do organizational factors have a significant effect on burnout.* We find out below using regression analysis.

Low friction at work. Regression analysis was carried out to examine whether low friction at work was a significant predictor of burnout (Table 1.1 and 1.2). The results indicate that

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the regression was significant $[F_{(1, 219)} = 43.456, p \leq 0.05]$. Low friction at work was able to explain about 17% of the variance in burnout. It had a negative association with burnout.

Table 1.1. ANOVA – BURNOUT (DEPENDENT VARIABLE) WITH LOW FRICTION AT WORK (INDEPENDENT VARIABLE)

Model	Sum of squares	Degrees of freedom	Mean square	F	Significance
Regression	2475.07	1	2475.07	43.46	.000
Residual	12473.46	219	56.96		
Total	14948.53	220			

Table 1.2. COEFFICIENTS – BURNOUT WITH LOW FRICTION AT WORK

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. error	Beta		
1 (Constant)	37.90	2.56		14.83	.000
Low friction at work	-0.44	0.07	-.41	-6.59	.000

Note : R^2 is 16.6%

Positive work environment. The regression analysis conducted to examine whether positive work environment was a predictor of burnout indicated that the relationship was significant $[F_{(1, 219)} = 22.087, p \leq 0.05]$ (Table 1.3 & 1.4). Positive work environment, which also had a negative association with burnout, was able to explain about 9% of the variance in burnout.

Table 1.3. ANOVA – BURNOUT (DEPENDENT VARIABLE) WITH POSITIVE WORK ENVIRONMENT (INDEPENDENT VARIABLE)

Model	Sum of squares	Degrees of freedom	Mean square	F	Significance
Regression	1369.47	1	1369.47	22.09	.000
Residual	13579.06	219	62.01		
Total	14948.53	220			

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Table 1.4. COEFFICIENTS – BURNOUT WITH POSITIVE WORK ENVIRONMENT

Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	Std. error	Beta		
1	(Constant)	34.99	2.94		11.89	.000
	Positive work environment	-0.23	0.05	-.30	-4.70	.000

Note : R^2 is 9.2%

Personality

We had put forward the following questions regarding personality factors at the beginning of our study - *How do personality factors affect burnout? Which among the personality factors is the strongest predictor of burnout?* We carried out a regression analysis to find answers to these queries.

Regression analysis of personality factors (independent variables) revealed that the regression with burnout (dependent variable) was significant [$F(5, 215) = 7.69$, $p<=0.05$]. (Table 1.5 and 1.6). However, only neuroticism had a significant (and positive) relationship with burnout. All the other variables had a negative relationship but the relationship was not significant. Personality explained 15.2% of the variance in burnout.

Table 1.5. ANOVA – BURNOUT (DEPENDENT VARIABLE) WITH BIG FIVE PERSONALITY FACTORS (INDEPENDENT VARIABLE)

Model	Sum of squares	Degrees of freedom	Mean square	F	Significance
Regression	2268.06	5	453.61	7.69	.000
Residual	12680.47	215	58.98		
Total	14948.53	220			

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Table 1.6. COEFFICIENTS – BURNOUT WITH BIG FIVE PERSONALITY FACTORS

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. error	Beta		
1 (Constant)	24.58	7.89		3.12	.002
Extraversion	-0.22	0.14	-0.11	-1.52	.130
Openness	-0.10	0.14	-0.05	-0.75	.457
Neuroticism	0.47	0.14	0.25	3.40	.001
Agreeableness	-0.15	0.12	-0.09	-1.23	.220
Conscientiousness	-0.01	0.12	-0.01	-0.09	.927

Note : R^2 is 15.2%

Demographic factors

What is the relationship between seniority and burnout? To answer this research question, we carried out an ANOVA test as shown below.

The one-way ANOVA test conducted to examine the differences between senior (Mean-23.18, SD-8.63), middle (Mean-21.30, SD-8.14) and junior (Mean-19.55, SD-7.67) employees revealed that the difference was not significant [$F(2, 218)=3.118$, $p<0.05$)]. A post hoc analysis (Sheffe's test) was carried out. Results (given in Table 1.7 and 1.8) revealed the difference existed between junior and senior managers. However, the burnout of the middle managers did not differ significantly from that of the junior managers or the senior managers.

Table 1.7. ANOVA – BURNOUT (DEPENDENT VARIABLE) WITH SENIORITY (INDEPENDENT VARIABLE)

Model	Sum of squares	Degrees of freedom	Mean square	F	Sig.
Between groups	415.72	2	207.86	3.12	.046
Within groups	14532.82	218	66.66		
Total	14948.53	220			

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Table 1.8. POST HOC COMPARISONS (SCHEFFE'S TEST)

Seniority (I)	Seniority (J)	Mean difference (I-J)	Std. Error	Sig.
Senior Management	Middle Management	1.877	1.308	.359
	Junior Management	3.632	1.456	.047
Middle Management	Senior Management	-1.877	1.308	.359
	Junior Management	1.756	1.346	.429
Junior Management	Senior Management	-3.632	1.456	.047
	Middle Management	-1.756	1.346	.429

Note : Dependent variable - Burnout

To answer our research question *Is there any difference between married and single employees in their experience of burnout?,* we carried out an independent samples t-test.

The independent sample t-test (Table 1.9) revealed that there was no significant difference (t=-1.288, df =219, p > .05) between married employees (Mean – 21.94, SD – 7.95) and single employees (Mean – 20.47, SD – 8.40).

Table 1.9. INDEPENDENT SAMPLES T-TEST

	Levene's Test		t-test for Equality of Means				
	F	Sig.	t	df	Sig. (2-tailed)	Mean Diff	Std. Error Diff
Equal variances assumed	.667	.415	-1.288	219	.199	-1.47	1.14
Equal variances not assumed			-1.306	180.43	.193	-1.47	1.13

Note : Dependent variable - Burnout

Results and Discussion

The regression clearly brings out the importance of organizational factors – friction at work, consisting mainly of politics and competition dimensions explained 17% of the variance in burnout. While some researchers feel that competition makes a person strive harder, others like Kohn (1992) [24] state that competition does not motivate people, rather it ruins relationships and impairs self-esteem. In their review of organizational culture and job

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burnout, Dimitrios and Konstantinos (2014) [25] mention that competition gives rise to a lack of camaraderie among colleagues, which in turn is a reason for the development of burnout.

Advani et al. (2005) [20] studied the antecedents and consequences of burnout among Indian software professionals. The study argues that organizational politics has been ignored in most studies. On analysis, they found organizational politics to have a significant effect on burnout. Similarly, Huang, Chuang and Lin (2003) [26] used data drawn from civil servants of Taiwan's Ministry of Finance (N=648) to study whether burnout mediates the relationship between organizational politics and turnover intention. They found that politics was related to high levels of exhaustion which in turn resulted in a higher intention to leave.

Positive work environment was also found to be significant is explaining the variance of burnout. It was observed that the items primarily focused on workload and support elements. Both workload and support have been integral in most research studies. Karasek's Demand-Control theory [27], Bakker and Demerouti's Job Demand / Resources model [28], Hobfoll's Conservation of Resources [29] include workload as one of the primary factors for development of burnout. Social support too has received focus in models like Job Demand-Control-Support model by Johnson and Hall (1988) [30].

Angerer (2003) [31] mentioned that both qualitative and quantitative work overload contribute to the exhaustion of employees, depleting the capacity of the person to meet the demands of the job. Leiter (2008) [32] found that employees who did not have the resources to fulfill their work to their satisfaction felt stressed in their workplace. While trying to put in extra effort to fulfill their job requirement, exhaustion would occur in the long run.

Lack of support has been found to another cause of burnout and many researchers have found the same (Van Yperen, Buunk and Schaufeli, 1992) [33]. Dollard et al. (2003) [34] observed that social stressors like dealing with aggressive clients and financial losses of clients were also experienced by employees of occupations which were not necessarily in human services.

Neuroticism was found to be the only significant personality factor explaining burnout. This lends support to the research findings of Lent and Schwartz (2012) [35] who studied the impact of various factors including demographic and personality on burnout among professional counselors. They found neuroticism to be the only predictor for exhaustion.

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Prince (2011) [36], who investigated the relationship between neuroticism and burnout in special education teachers (working with children with emotional or behavioral disorders), found a significant correlation between burnout and neuroticism.

No significant relationship was found between married employees and single employees with respect to their experience of burnout. Some researchers whose findings have thrown up similar results as ours are Kuruuzum et al. (2008) [37] and Bataineh (2009) [13].

Many of the studies based in the US and Europe have found that junior employees tend to have higher burnout than senior employees. However, our findings are to the contrary. In an attempt to understand the findings, we asked industry experts on their views. In their opinion, this finding is not surprising in India because many Indian companies are still small and young. In such companies, the final responsibility lies with the senior-level personnel. At the same time, due to the fact that there are few senior positions, competition and organizational politics is very high at such levels. All these factors could be reasons for higher burnout at senior levels.

Conclusion

There is no doubt that organizations today are facing an acute problem with respect to burnout. There are serious consequences to this – the industry is seeing many of its trained and talented personnel preferring to either change their industry or simply retire because they do not feel capable of carrying on. However, most human resource managers are not equipped to handle the problem. Understanding the nature of burnout and its antecedents would go a long way in rectifying the issue and enabling the organizations to cope up with the problem.

Limitations and Scope for future research

Being a cross-sectional study, no causal inferences can be made regarding any of the factors studied herein. A longitudinal study is therefore much warranted in trying to have a better understanding on the causes. Moreover, this study is quantitative in nature. A qualitative study bringing out the perspectives of employees who have either gone through burnout or have worked with those who have experienced burnout would help in enriching our knowledge of the subject.

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