

Doctoral Dissertation

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Pécs, 2021

THE PHENOMENON OF JOB BURNOUT AND ITS RELATION TO EMPLOYEES' PERFORMANCE: EMPIRICAL EVIDENCE FROM THE JORDANIAN BANKING SECTOR WITH INTERNATIONAL PERSPECTIVE

Summary of Doctoral Dissertation

In partial fulfillment of Doctor of Philosophy

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2021

Abstract

Job burnout has gained broad recognition globally; nevertheless, there is a lack of consistent research about its relationship with the employees' job performance, especially in the banking sector. The primary purpose of the study is to investigate the relationship between job burnout components (i.e., exhaustion, disengagement) and the employees' job performance components (i.e., task performance, contextual performance, and counterproductive work behavior) in the banking sector in Jordan, and to compare the results to other international studies in the banking sector. The study examined the presence of job burnout syndrome amongst employees of the banking sector. This study also examined job burnout levels regarding the employees' gender, age, marital status, education, and length of service.

A total of 406 professionals, 211 men and 195 women, took part in the study. The questionnaire contained socio-demographic information, job burnout assessment, which was conducted utilizing the Oldenburg Burnout Inventory (OLBI), and job performance assessment, performed using the Individual Work Performance Questionnaire (IWPQ). The data were examined using Statistical Package for the Social Sciences (IBM-spss) version 25.0 and the analysis of a moment structures (AMOS) version 23.1. Various statistical methods are used to analyze and interpret the data, as Confirmatory Factor Analysis (CFA), descriptive statistics, student's t-test, ANOVA, the Tukey (Kramer's) HSD post hoc, and Games-Howell post hoc. Pearson correlation (r) and the hierarchical multiple regression analysis were transferred to distinguish which independent variables had a more substantial influence on the dependent variable.

The job burnout levels were classified into four groups; high job burnout group (40.9% of the respondents), disengaged group (10.6% of the respondents), exhausted group (7.4% of the respondents), and low job burnout group (41.1% of the respondents). The study results found significant differences in the job burnout dimensions levels according to the employees' marital status, level of education, and tenure in the banking sector. Interestingly, gender and age were ascertained to have no significant influence on job burnout. The study results suggest a significant negative relationship between the employees' level of job burnout and task performance, contextual performance, and a

significant positive relationship between the employees' level of job burnout and counterproductive work behavior. Further, the study implies that exhaustion and disengagement were substantial and negative predictors influencing the employees' task performance, contextual performance and positively influencing their counterproductive work behaviors. At the factorial level, the results convey that job burnout's exhaustion dimension was the most potent predictor of task performance, while disengagement was the most influential predictor of contextual performance.

The risk of job burnout was similar to other studies conducted in the banking sector and higher than in other occupations, which were considered at risk and appeared more closely related to work-related stress. Organizational and individual intervention strategies aimed at controlling stress can be a supportive way to help employees address problems of this nature. This research displayed relationships between job burnout and the employees' performance, notably in the Jordanian context. In addition to the influence of job burnout, the findings can help advance the employees' task performance, contextual performance and reduce the employees' participant in CWB. The author presents the implications, recommendations, and limitations of the findings.

Key words: Job burnout, Exhaustion, Task performance, Contextual performance, CWB, bank employees, OLBI, IWPQ.

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1 INTRODUCTION AND PURPOSE OF THE DISSERTATION

1.1 Introduction

Employees in various organizations encounter different forms of work-related stress and burdens, which affect them on the physical, psychological, and social levels. These stressors and burdens may arise due to particular practices present in the workplace and may be related to the business's management styles. Work-related stress and managerial stress directly impact the employee's everyday life and result in emotional and physical exhaustion, followed by lowering their self-esteem and a constant feeling of being a failure (Perlman & Hartman, 1982; Salvagioni et al., 2017). This state is referred to as "Burnout." It results in the loss of the employee's desire to work, constant exhaustion, and a negative attitude toward work and beneficiaries, leading to low productivity and interruptions in the employees' performance (Levinson, 1996; Maslach & Leiter, 2016).

Incipiently, burnout was conceptualized as being primarily associated with the human service professions (e.g., doctors, therapists, and teachers), as they are considered to be most exposed to emotional stimuli because their tasks necessitate a vast deal of synergy with people. Nonetheless, a more up-to-date investigation has explicated that job burnout is not restrained undecidedly to these professions but further extended to other professions (e.g., managers, bank employees, and HR workers) (Demerouti & Bakker, 2011; Khalid et al., 2020; Maslach, 2006; Prusik & Szulawski, 2019).

Job burnout is portrayed as a social problem existing for an extended period and had various terms that alter according to the times, researchers, nations, and languages (e.g., German, *ausgebrannt*; Swedish, *utbränd* (Schaufeli et al., 2009). Job burnout is described here as an outcome of continuous exposure to work-related pressure produced by high job demands and insufficient job resources and consists of two significant dimensions; exhaustion and disengagement from work (Demerouti et al., 2014). Exhaustion is expressed as a rejoinder to the extreme physical, affective, and cognitive strain due to prolonged vulnerability to specific work requirements. Disengagement suggests distancing oneself from work and promoting an uninterested approach in terms of the work context due to the incompetence in the job resources (Demerouti et al., 2001).

The importance of job burnout has been shown by its association with various destructive organizational and individual outcomes. For example, burnout employees have a higher tendency to leave their jobs (Vaamonde et al., 2018; Wen et al., 2020), absenteeism (Dyrbye et al., 2019; Lubbadah, 2020), job attitudes (Laschinger & Fida, 2014), lower task performance and contextual performance (Demerouti et al., 2014; Kim et al., 2017; Palenzuela et al., 2019) and counterproductive work behavior (CWB) (Lebrón et al., 2018; Makhdoom et al., 2019; Ugwu et al., 2017). Job burnout dimensions were also associated with various mental difficulties such as headaches, cardiovascular problems, restlessness, and hopelessness (Armon, 2009; Leiter et al., 2013; Salvagioni et al., 2017; Toker et al., 2012).

Consequently, job burnout may negatively affect organizational outcomes by lowering the employees' "task performance," which refers to the ability to carry out critical substantive or technical activities that are fundamental to their work (Campbell, 1990). Lower

"contextual performance" refers to the activities and behaviors that add to the organization's effectiveness in many ways that shape its psychological and social context (Borman & Motowidlo, 1997). Moreover, it may intensify the employees' involvement in counterproductive work behaviors (CWB), which commits to "voluntary behavior that harms the well-being of the organization." (Rotundo & Sackett, 2002, p. 69). Examples of counterproductive work behavior include damaging an organization's assets, withdrawal, chattering, murmuring, harming others, and vandalism. These actions damage the organization by reshaping its project or properties instantly or negatively impacting the workers to minimize their effectiveness (Ugwu et al., 2017).

According to Maslach et al. (2001), job burnout comprises three dimensions: emotional exhaustion, professional efficacy, and cynicism. Two dimensions, according to Demerouti et al. (2003), exhaustion and disengagement. Most of the past research that looked at the phenomenon of job burnout and its relationship with employees' performance used the MBI and the MBI-GS to assess job burnout even though the MBI faces several criticisms, such as psychometric lapse where all items in the three subscales of the MBI are worded in one direction-either positive or negative worded questions (Demerouti et al., 2001). For example, the professional efficacy- items are positively formulated; accordingly, a lower score indicates higher burnout, which behaves differently than the other two burnout dimensions (Schaufeli & Desart, 2020). Also, most of the studies investigating the relationship between job burnout and employee performance found a relationship only between two dimensions of job burnout (Exhaustion and Cynicism) and employees' performance see, for example (Liang & Hsieh, 2007; Palenzuela et al., 2019; Shaukat & Yousaf, 2017; Taris, 2006). To overcome these challenges, we used a different validated tool to measure job burnout, "The Oldenburg Burnout Inventory (OLBI)" (Demerouti et al., 2003), to overcome psychometric lapse in the MBI. The OLBI is based on the Job Demand-Resources (JD-R) model (Demerouti et al., 2001); the model implies that job factors can be divided into two groups (job demands and job resources) connected with the two dimensions exhaustion and disengagement. Job demands refer to work factors that demand consistent energy from the employee, such as workload. Job resources associate with elements needed to deal with job demands, such as reward and support. The model implies that high job requirements and low job resources can foreshadow job burnout.

1.2 Research Importance

Notwithstanding the current burgeoning interest in the topic of job burnout at a global level, especially after including (burnout) in the 11th Revision of the International Classification of Diseases (ICD-11) as an occupational phenomenon by the World Health Organization's International Disease Classification (WHO, 2019), there is still a shortage of specialized research addressing its relationship to the employee's performance, especially outside the human services field.

This study's importance emerges from the recent interest in job burnout's multi-dimensional connection with other research fields. Specialists in various fields, particularly in management, examine the adverse effects of job burnout on individuals and institutions. This research will enrich the literature and the working world with a thorough and

complete study addressing the phenomenon of job burnout that affects employees' behavior and performance in the banking sector.

Generally, the number of studies investigating the relationship between job burnout and employee performance is limited, especially outside the human services field (Brewer & Clippard, 2002; Maslach & Leiter, 2008). The studies that investigated the relationships in the banking sector relationship were limited; for example, Demerouti et al., 2005; Gorji, 2011; and Yavas et al., 2013. Consequently, considering these associations may enhance the managerial knowledge of the causes of job burnout and its adverse influence on organizations and individuals and develop prevention and protection procedures. It is also vital to examine job burnout in different contexts to see whether this behavior's signs develop in other societies differently. Accordingly, this research aspires to contribute to this literature gap by investigating the relationship between job burnout and employee performance in Jordan's banking sector and compares the results with other international studies. The study examined an area not well-explored in empirical research regarding the relationship between job burnout and employees' performance, almost non-existing in the Jordanian context.

1.3 Research Objectives

This investigation's primary intention is to detect the relationship between job burnout and employees' performance and the differences in job burnout levels attributed to several demographic variables; the study further seeks the following objectives:

1. To develop a theoretical framework covering the entire literature of job burnout, employees' performance, and associated concepts.
2. To identify the primary factors and reasons leading to the emergence of the phenomenon of job burnout.
3. To identify the primary intervention strategies employed to overcome or reduce the influence of job burnout.
4. To identify the principal instruments used to measure job burnout and job performance.
5. To provide an international overview of the phenomenon of job burnout in the banking sector.
6. To develop proposals to improve employees' working conditions, which attempt to reduce or overcome the appearance of job burnout.

1.4 Research Questions

Job burnout has become universally recognized as a primary public health problem in the workplace (Tipa et al., 2019). The overall global economic slowdown, constant technological advancements, managerial attitudes, and hazardous competitive workplace culture have resulted in more stressful working circumstances, pointing to alterations in employees' attitudes toward their job and assigned tasks (Dartey-Baah et al., 2020).

Usually, the beginning of the work cycle is filled with high motivation, commitment, and enthusiasm by the employees' side. Throughout their employment, this motivation,

performance, and compliance fluctuate, decreasing at times and increasing at others; this may be understood in the context of job burnout as a subliminal disorder produced by build-up stress from work and can bring with it several adverse outcomes for the employees and the organization. The employees might exhibit an increase in pessimism, apathy towards work, anger, selfishness, a tendency to blame others rather than oneself, resistance to change, and the loss of the ability to innovate (Freudenberger, 1977; Levinson, 1996; Maher, 1983). These changes negatively affect both the career path of the employee and the business development of the organization.

Numerous studies have focused on the negative relationship between job burnout and work outcomes, for example, absenteeism, turnover, job satisfaction, and employees' performance (Dyrbye et al., 2019; Lubbadah, 2020; Makhdoom et al., 2019; Vaamonde et al., 2018; Wen et al., 2020). Nevertheless, there has been preliminary experimental investigation connected with the relationship between job burnout and employees' performance, and preliminary research was able to collect direct evidence regarding the relation, especially outside the human services professions (Halbesleben & Buckley, 2004; Maslach & Leiter, 2008; Wright & Bonett, 1997).

To address the issue of the phenomenon of job burnout and its relationship to the employees' performance, the following overarching set of questions will be discussed:

1. *Do employees suffer from job burnout in the banking sector in Jordan?*
2. *To what extent are burnout dimensions (exhaustion and disengagement) present among bank employees in Jordan?*
3. *To what degree is there a difference in job burnout among bank employees in Jordan according to a set of demographic characteristics?*
4. *What is the relationship between job burnout dimensions (exhaustion and disengagement) and the employees' performance (task performance, contextual performance, and counterproductive work behavior)?*
5. *What strategies and recommendations are available and employed to limit or reduce the incidence of burnout among bank employees?*

1.5 Research Hypotheses

Based on the research problem, objectives, questions, the theoretical models of job burnout, employees' performance, and the experimental evidence examined in the literature review provided the framework for the following research hypotheses:

Hypothesis 1: Bank employees suffer from Job Burnout.

Hypothesis 1-1: There are statistically significant differences in job burnout levels attributed to the employees' gender.

Hypothesis 1-2: There are statistically significant differences in job burnout levels attributed to the employees' age.

Hypothesis 1-3: There are statistically significant differences in job burnout levels attributed to the employees' marital status.

Hypothesis 1-4: There are statistically significant differences in job burnout levels attributed to the employees' educational qualifications.

Hypothesis 1-5: There are statistically significant differences in job burnout levels attributed to the employees' length of service.

Hypothesis **H1** was developed based on the results of Amigo et al. (2014), who reported a high degree of burnout syndrome among bank employees, and the results of Socorro et al. (2016), who reported a high prevalence of job burnout symptoms among bank employees, and Lubbadah (2021) how reported that bank employees agonize from job burnout.

Hypotheses **H1-1** to **H1-5** have shaped after Tumkaya's (2006) outcome, who found that older employees experience fewer emotional exhaustion levels than the younger employees Gorji (2011), who found that age and gender significantly influence the employees' job burnout. Socorro et al. (2016) showed that younger employees display a high level of burnout. Rožman et al. (2019) reported a significant variation in occupational stress and burnout manifestations in the workplace among older and younger employees. Lubbadah (2021) reported a significant relationship between job burnout dimensions and employees' (age, gender, marital status, and education level). Other scholars have also studied hypotheses of this nature as Maslach and Jackson (1981, 1985), Pretty et al. (1992), Brewer and Shaped (2004), Rožman et al. (2019), and Llorent and Ruiz-Calzado (2016).

Job Burnout and Employees' Performance:

The relation between job burnout and employees' performance will be investigated in this study. More specifically, job burnout two-dimension (exhaustion and disengagement) is expected to diminish the employees' task and contextual performance and increase the employees' participation in counterproductive work behavior. The reason for identifying the two dimensions as bases for the investigation is that exhaustion and disengagement (cynicism) represent the core dimensions of job burnout (Bakker et al., 2004; Demerouti et al., 2001, 2010; González-morales et al.,2012). Exhaustion drives cynicism/disengagement, while the relation between professional efficacy and the other two dimensions of burnout is complicated. At the same time, professional efficacy seems to play a different role and can be interpreted as a possible consequence of burnout. According to González-morales (2012), scholars are tended to ignore reduced professional efficacy as a fundamental aspect of job burnout: on the basis that it develops independently of the rest of the dimensions.

This investigation's underlying presumption is that high job requirements associated with a lack of job resources can lead to intense employees' exhaustion and disengagement from work, following the Job Demands-Resources model, which adds significantly to the use of the core dimensions of burnout (exhaustion and disengagement). Even though the investigation did not examine the associations between the two working characteristics and job burnout dimensions, the JD-R model advocates describe the intersections between the two job burnout dimensions and the employees' behavioral consequences explored in this examination: (a) task performance, (b) contextual performance, and (c) counterproductive work behavior.

Hypothesis 2: There is a significant negative relationship between Job Burnout (Exhaustion and Disengagement) and employees' Task performance.

Hypothesis 2-1: There is a significant negative relationship between exhaustion and employees' Task performance.

Hypothesis 2-2: There is a significant negative relationship between disengagement and employees' Task performance.

Hypothesis 3: There is a significant negative relationship between Job Burnout (Exhaustion and Disengagement) and employees' Contextual performance.

Hypothesis 3-1: There is a significant negative relationship between exhaustion and employees' Contextual performance.

Hypothesis 3-2: There is a significant negative relationship between disengagement and employees' Contextual performance.

The intriguing relationship between job burnout and the employee's task and Contextual performance has been explored in various occupational groups, and different explanations for the relationship were advanced. For example, Taris (2006) proposed two potential interpretations of why job burnout could reduce employee performance. First, job stressors in the workplace abbreviate the employee's ability to control the work environment, which unfavorably affects their ability to function effectively (Bakker, Demerouti, & Verbeke, 2004; McGrath, 1976). Job burnout, especially the first dimension, exhaustion, mediate the relationship (job stressors and performance), where exhaustion reflects the employees' depletion of energy resources. A higher level of exhaustion indicates that employees do not have adequate resources to deal with their job requirements, resulting in poor performance. The second interpretation centers on fatigue's virtual view as the intolerance of any effort (Schaufeli & Taris, 2005).

Demerouti, Verbeke, and Bakker (2005) correspondingly offered related amplification for the relationship between job burnout and the in-role and extra-role performance using the Job Demands – Resources Model (JD-R). First, Employees who undergo job burnout are low on job resources (e.g., reward, social support), resulting in inadequate in-role performance levels. Second, employees who experience job burnout lose interest in the organization and become overly critical and distrustful of management, peers, and colleagues (Schaufeli and Enzmann, 1998), therefore, they cannot manifest extra-role behaviors, and their extra-role performance will be low (Demerouti et al., 2005).

Hypothesis 4: There is a significant positive relationship between Job Burnout (Exhaustion and Disengagement) and employees' counterproductive work behavior (CWB).

Hypothesis 4-1: There is a significant positive relationship between exhaustion and employees' Counterproductive work behavior.

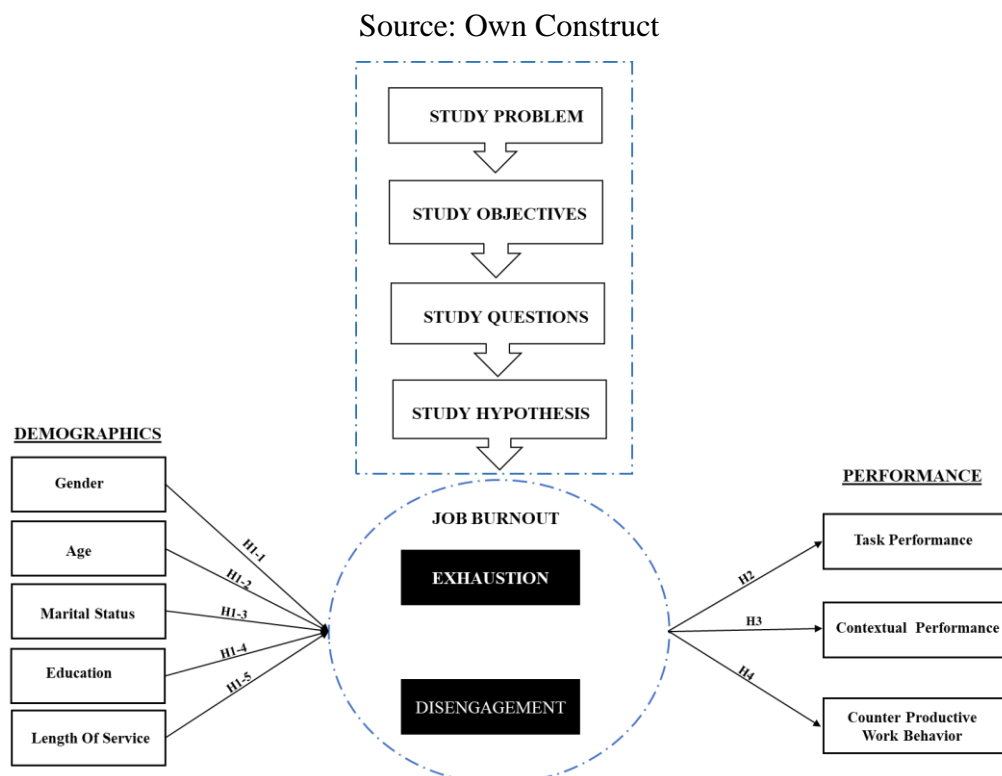
Hypothesis 4-2: There is a significant positive relationship between disengagement and employees' Counterproductive work behavior.

The fascinating association between job burnout and counterproductive work behavior (CWB) has been remarkable in various professional groups and countries. For example, Mulki et al. (2006) found that emotionally exhausted employees become less satisfied with their jobs and become less devoted to the organization, which leads to deviant behaviors. Liang and Hsieh (2007) argued that a lack of emotional resources and high emotional demands at work could lead to emotional exhaustion then depersonalization, leading to deviant behavior in the workplace. While Bolton et al. (2011) reported that employees who reported being depersonalized were more prone to display CWB. However, they explained that exhausting the employee's emotional resources could increase his sense of depersonalization, leading to an increased probability of the employee participating in behaviors that harm the organization. While Uchenna (2013) debated that employees were more willing to display harmful behaviors if they realized that the support, they received from the organization was limited

Hypothesis **H4-1** is shaped after the outcome of Ugwu et al. (2017) and Lebrón et al. (2018), who reported a positive relationship between exhaustion and CWB. Ugwu et al. (2017) concluded that High levels of stress at work might elicit job burnout and, by extension, increase CWB. Hypothesis **H4-2** is formed based on the findings of Smoktunowicz et al. (2015), who found a positive relationship between disengagement and CWB. The depleting of the employees' resources can make them feel indifferent at work, which might increase the likelihood of the employees participating in CWB.

The conceptual framework in **Figure 1** illustrates the relationships between the research problem, objectives, questions, hypotheses, and the proposed relationship between the study variables.

Figure 1: The conceptual framework of the dissertation



2 METHODOLOGY AND RESEARCH DESIGN

2.1 Study Methodology

The study's nature and the survey's proposed objectives required the use of a quantitative method design to investigate the relationship between job burnout and employee performance. In order to answer the questions, test the hypothesis, and collect data regarding the relationship between job burnout and employee performance, we selected a quantitative correlational research design.

Quantitative methods are usually used to identify a noticeable phenomenon's properties or explore the possible associations between two or more events (Leedy & Ormrod, 2015, p. 154). The Quantitative approach used in the study was a correlational design. A correlational design is typically used to gather quantitative data to investigate how the differences in one variable relate to differences in one or more other variables (Leedy & Ormrod, 2015). The quantitative study required three-part surveys to answer the study questions and examine the different hypotheses. A survey provides a quantitative characterization of trends, perspectives, demographic information, and beliefs of a population, or tests for relationships between a population's variables, by examining a population sample (Creswell & Creswell, 2018, p. 242). The survey was employed to approach the design of the study in three manners:

- First, the surveys were used to collect demographic information about participants: age, gender, years of experience, education level, and marital status. Section two of the surveys were utilized to measure the two job burnout dimensions' appearance -exhaustion and cynicism or disengagement- experienced by bank employees. This section of the survey contained a pre-existing scale, the Oldenburg Burnout Inventory (OLBI). Section three assessed the bank employees' task performance, contextual performance, and counterproductive work behavior. Part three of the surveys consisted of an existing survey instrument, the Individual Work Performance Questionnaire (IWPQ).
- The results from part one (demographic information) and part two (The Oldenburg Burnout Inventory (OLBI)) of the survey administrated to bank employees in Jordan were used to test the first central hypothesis (H1) and the five sub-hypotheses (H1-1 to H1-5), which answer the first three research questions.
- The results from part two (The Oldenburg Burnout Inventory (OLBI)) and part three (the Individual Work Performance Questionnaire (IWPQ)) of the survey administrated to bank employees regarding the relationship between employees' performance, and job burnout was utilized to test the second, third, and fourth central hypothesis (H2, H3, H4) and the sub-hypotheses (H2-1, H2-2, H3-1-H3-2, H4-1, H4-2), which answer the third research question.

2.2 Study Population and Sample Design

The banking sector in Jordan consists of a total of (24) banks, (13) of which are Jordanian (3) were Islamic Jordanian banks, (8) banks were non-Jordanian, and most of them were branches of either Arab or foreign countries.

For the proposed study, the convenience sampling method was used to select the respondents for the investigation. The reason for using the Convenience sampling techniques is the large population, as accessing the entire community is impossible, especially during the Jordanian lockdown—other benefits of the conventional techniques such as cost and time. We started by sending an invitation email to various commercial banks in Jordan requesting permission to conduct the study to begin selecting banks. Banks were chosen based on two criteria: the number of employees (more than 100 employees); accordingly, 21 banks were targeted in the Jordanian kingdom. The second criterion was the bank's permission to administer the survey between the employees. Consequently, responses arrive from 9 banks working in the kingdom of Jordan. Thus, the final sample size for the present analyses was 406 bank employees.

2.3 Data Sources

The study's focus is two-fold: theoretical and practical. The theoretical part relayed the current studies in terms of literature and practical researchers associated with the current research.

In the practical part, on the other hand, we referred to analytical techniques using the practical manner for data collection and analysis to test the various hypotheses. Data comes in two forms, primary and secondary data. Preliminary data are first-hand data recognized, experienced, or recorded, while secondary data are the written sources representing the primary data.

2.4 Data Analysis Procedures

Multiple data analysis techniques were used in this quantitative method study of job burnout and employee performance, with the support of the Statistical Package for the Social Sciences (IBM-spss) version 25.0 software package and AMOS 23.1. Statistical methods were applied to interpret quantitative data obtained from the Oldenburg Burnout Inventory (OLBI), the Individual Work Performance Questionnaire (IWPQ), and demographic information distributed to bank employees in Jordan. The data obtained from the questionnaires were first transformed to excel and coded, then transformed into the spss program.

To test the study hypotheses, quantitative methods are applied. The quantitative method is a descriptive statistic such as mean, median, mode, Skewness, kurtosis, ANOVA, Student's t-test, and post-hoc analysis. Confirmatory Factor Analysis (CFA) to confirm the existence of the hypothesized factors of job burnout (exhaustion and disengagement) and the employees' job performance (task performance, contextual performance, and counterproductive work behavior). Finally, hierarchical multiple regression- and correlation analyses are employed to test the hypotheses, exploring the relationships

between job burnout and employees' performance with personal and organizational characteristics.

3 ANALYSES, RESULTS, AND FINDINGS

3.1 Results of the Confirmatory Factor Analysis (CFA)

The measurement model comprised 34 items containing the two job burnout dimensions: exhaustion, disengagement, and the three constructs of task performance, contextual performance, and counterproductive work behavior (CWB). A confirmatory factor analysis (CFA) was utilized to investigate the suitability of the proposed model.

The measurement model showed a good fit ($\chi^2 = 1098.309$, $df = 482$, $\chi^2/df = 2.27$, CFI = 0.912, TLI = .904, IFI = 0.913, RMSEA = 0.056, SRMR = 0.0566). The RMSEA met the prescribed criteria of 0.08 or less (Steiger, 1998) for a good fit. According to Brown (2006), further support for the fit of the RMSEA would be evidenced by a 90% confidence interval of the RMSEA, where the upper limit is lower than the cut-off values 0.08. In our model, the upper limit was below 0.08 (90% CI [.052-.061]) (Brown, 2006, p. 86). The SRMR value was also adequate with the recommended criteria of 0.08 or less (Browne & Cudeck, 1993). The CFI, TLI, and IFI all exceeded the minimum cut-off of 0.90 (Brown, 2006; McDonald & Ho, 2002). Consequently, the outcomes registered that the measurement model produced a good fit.

3.2 Job Burnout in the Banking Sector

Table 1 provides the descriptive statistics concerning the bank employees' job burnout, such as mean, median, standard deviation, range and Skewness, and kurtosis.

Table 1: The Summary of Descriptive Statistics of Job Burnout of Bank Employees, N=406

Variable	Mean	Median	SD	Mini	Maxi	Skewness	Kurtosis
Exhaustion	2.70	2.62	.58	1	4.0	-.055	-.187
Disengagement	2.58	2.57	.67	1	4.0	.057	-.519
Job burnout	2.64	2.60	.59	1	4.0	.074	.242

It exhibited that the employees' exhaustion level was (2.70), the level of disengagement was (2.58), and the total level of job burnout was (2.64). The job burnout scale has Skewness and kurtosis value between ± 1.0 , which signifies that the distribution curve is nearly symmetrical for the two dimensions of job burnout. Therefore, we can infer that bank employees in Jordan suffer from job burnout (exhaustion, disengagement). Accordingly, the study Hypothesis **H1**, "*Bank employees suffer from Job Burnout*," was established.

3.3 Job Burnout and Demographic Variables Hypotheses Testing

Table 2 presents a summary of the results of the hypothesis testing for the first five sub hypothesis.

Table 2: Summary of Hypotheses testing

Hypothesis	Assumed relationship	Test	Decision
H1-1	There are statistically significant differences in job burnout levels attributed to the employees' gender.	Student's t-test.	Rejected
H1-2	There are statistically significant differences in job burnout levels attributed to the employees' age.	ANOVA (F-test). Tukey (Kramer's) HSD post hoc test	Rejected
H1-3	There are statistically significant differences in job burnout levels attributed to the employees' marital status.	ANOVA (F-test). Tukey (Kramer's) HSD post hoc test	Confirmed
H1-4	There are statistically significant differences in job burnout levels attributed to the employees' educational qualifications.	ANOVA Welch's test (F-test). Games-Howell post hoc test	Partially Confirmed
H1-5	There are statistically significant differences in job burnout levels attributed to the employees' length of service.	ANOVA (F-test). Tukey (Kramer's) HSD post hoc test	Partially Confirmed

According to study results, there are significant differences in the job burnout dimensions according to the employees' marital status, level of education, and tenure in the banking sector. On the other hand, gender and age were ascertained to have no significant influence on job burnout.

3.4 Examining the Relationships between Job Burnout and Employees' Performance Hypotheses Testing

After evaluating normality, the Pearson product-moment correlation coefficient (r) was used to explore the relationship between job burnout two dimensions (exhaustion and disengagement) and job performance three dimensions (task performance, contextual performance, and counterproductive work behavior). The powers of the relationship were classified based on (Mayers, 2013, p. 82) as the subsequent: [0.10 to 0.30] illustration only a very slight connection between variables, [0.30 to 0.50] establish a moderate relationship, and [0.5 to 1.0] convey a strong relationship. Accordingly, we can note that there are no weak correlations between the variables. Exhaustion displayed a strong negative correlation with task performance, a medium negative correlation with contextual performance, and a medium positive correlation with counterproductive work behavior. Disengagement presented a robust negative correlation with task performance, a medium negative correlation with contextual performance, and a medium positive correlation amidst counterproductive work behavior (**Table 3**).

Table 3: The Strength of the Correlation Between Job Burnout and Employees' Job Performance

	Task performance	Contextual performance	Counterproductive work behavior
Exhaustion	Strong (-.511)	Medium (-.444)	Medium (.475)
Disengagement	Strong (-.505)	Medium (-.480)	Medium (.487)

Hierarchical multiple regression was transferred to examine the effect of job burnout dimensions (exhaustion and disengagement) on the employees' job performance (task performance, contextual performance, and counterproductive work behavior). The hierarchical regression model was used, where the dependent variable was TP, CP, and CWB, while the explanatory variables included in the model were job burnout dimensions (exhaustion, disengagement). This examination included gender, age, marital status, education, and tenure as control variables (step 1). The two job burnout dimensions were entered at Step 2 together rather than entered step by step.

3.5 Testing the Correctness of the Hypotheses

Hypothesis 2: There is a significant negative relationship between Job Burnout (Exhaustion and Disengagement) and employees' Task performance.

The (r) in the Person product-moment correlation coefficient examination showed a negative correlation between the independent and the independent variables. This result was further strengthened by multiple inquiries, where job burnout dimensions (exhaustion and disengagement) explained 26.2% of the employees' task performance variance. Furthermore, the beta value showed that exhaustion contributes the most to the employees' task performance. Accordingly, **Hypothesis 2** was established, and the subsequent proposition could be specified:

Job burnout had a significant negative relationship with the employees' task performance.

Overall, job burnout dimensions (exhaustion and disengagement) had a strong and negative correlation with the employees' task performance. The most robust significant negative relationship was between exhaustion and task performance (-.511). Disengagement had a strong negative correlation with task performance (-.505). This result was further strengthened by the multiple regression analysis results where the value of the standardized beta for exhaustion is (-0.311) and disengagement (-0.244). Accordingly, **Hypothesis 2-1 and Hypothesis 2-2** were also supported.

Hypothesis 3: There is a significant negative relationship between Job Burnout (Exhaustion and Disengagement) and employees' Contextual performance.

The (r) in the Person product-moment correlation coefficient examination showed a negative correlation between the independent and the independent variables. Job burnout's exhaustion dimension had a significant negative medium relationship to the employees'

contextual performance ($r=-.444$), and the disengagement dimension had a significant negative medium with the employees' contextual performance ($r=-.480$).

This result was further strengthened by the multiple hierarchical inquiries where job burnout dimensions (exhaustion and disengagement) explained 20.6% of the employees' contextual performance variance. The beta value showed that the disengagement dimension contributes the most to the employees' contextual performance. Accordingly, **Hypothesis 3** was established, and the subsequent proposition could be specified:

Job burnout had a significant negative relationship with the employees' contextual performance.

Overall, job burnout dimensions (exhaustion and disengagement) had a medium and negative correlation with the employees' contextual performance. The most robust significant negative relationship was between disengagement and contextual performance ($-.480$). Exhaustion had a medium negative correlation with task performance ($-.444$). This result was further reinforced by the multiple regression analysis results where the value of the standardized beta for exhaustion is (-0.193) and disengagement (-0.299). Accordingly, **Hypothesis 3-1 and Hypothesis 3-2** were also supported.

Hypothesis 4: There is a significant positive relationship between Job Burnout (Exhaustion and Disengagement) and employees' counterproductive work behavior (CWB).

The (r) in the Person product-moment correlation coefficient analysis revealed a positive correlation between the independent and the independent variables. Job burnout's exhaustion dimension had a significant positive medium relationship to the employees' counterproductive work behavior ($r=.475$); the disengagement dimension had a medium positive relationship with the employees' counterproductive work behavior ($r=.487$).

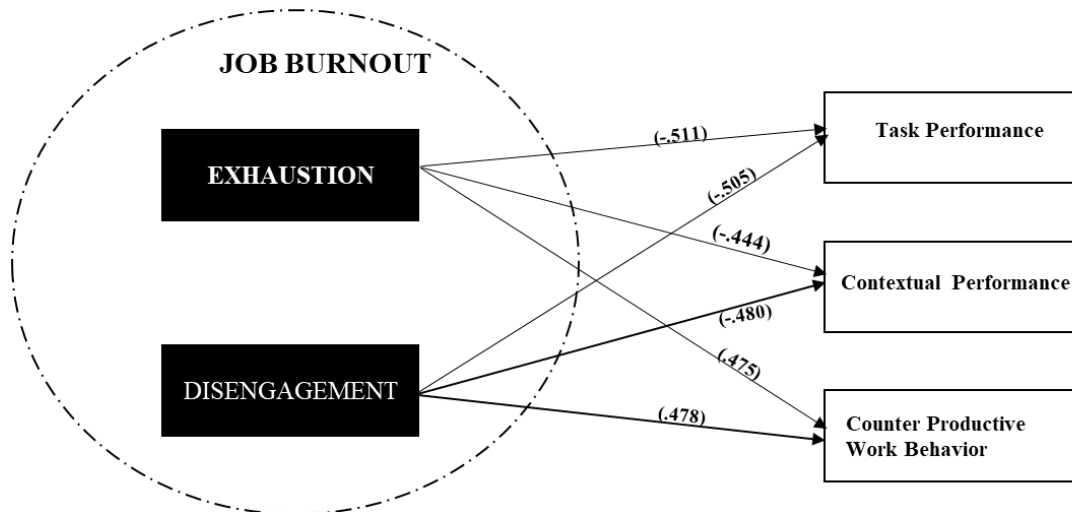
This conclusion was considerably augmented by the multiple hierarchical inquiries where job burnout dimensions (exhaustion and disengagement) explained 24.3% of the employees' counterproductive work behavior variance. The beta value showed that the disengagement dimension contributes the most to the employees' counterproductive work behavior. Accordingly, **Hypothesis 4** was authenticated, and the subsequent proposition could be specified:

Job burnout had a significant positive relationship with the employees' counterproductive work behavior.

Overall, job burnout dimensions (exhaustion and disengagement) strongly correlate with counterproductive work behavior (CWB). Both dimensions had a solid and positive relationship with the employees' counterproductive work behavior. This conclusion was notably strengthened by the multiple regression analysis results where the value of the standardized beta for exhaustion is (0.254) and disengagement (0.283).

Therefore, *Hypothesis 4-1* and *Hypothesis 4-2* were also established. **Figure 2** exhibits the correlation values between job burnout and the employee's performance.

Figure 2. Strengths of the relationship between job burnout and the employees' performance at the dimensional level



4 RESULTS DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

4.1 Results Discussion and Conclusions

This discussion was categorized into the following three sub-sections based on the hypotheses of the study and the quantitative results:

- Job burnout in the banking sector.
- Job burnout and demographic variables.
- The relationship between job burnout and employees' job performance.

The first two overarching topics correspond to the first research hypotheses (H1), the following five sub-hypotheses (H1-1 to H1-5) and answer the first three research questions. Finally, the last topic corresponds to the last three main research hypotheses and the fourth research question.

- **Job burnout in the banking sector**

Hypothesis 1: Bank employees in Jordan suffer from Job Burnout.

The Oldenburg Burnout Inventory (OLBI) was applied quantitatively to measure job burnout levels between the bank employees. The study results indicate that bank employees are suffering from job burnout. Furthermore, this study revealed a high degree of the two burnout dimensions (exhaustion, disengagement) among the Jordanian banking sector employees -as the study showed that around 41% of the more than 400 bank employees studied, representing 1.9% of the total number of employees working in the Jordanian bank sector, showed a high risk of suffering from job burnout, high disengagement levels, and exhaustion (high burnout group). While 41.1% of the bank employees were classified in the low burnout group (low exhaustion and low disengagement).

Compared to other international studies in the banking sector, the prevalence of job burnout identified in this study was also recognized. In this regard, Amigo (2014) outlines that 55.78% of the bank employees displayed a high risk of experiencing job burnout in Spain, and this percentage was unusual compared to other professions. Amigo explained that job burnout seems more related to work-related stress and the dubious business approaches used in the banking sector. In a sample of 350 Turkish call center bank employees, Erol et al. (2014) indicated that 49.8% of the employees got high emotional exhaustion scores, and only 19.9% of the employees got high scores depersonalization subscale. Rehman et al. (2015) reported a high level of job burnout among a sample of Pakistani bank employees.

Similarly, Khalid et al. (2020) reported that job burnout is a vital concern for the employees in the Pakistani banking sector. In a sample of 315 Hungarian credit institution employees, Varga et al. (2016) listed only a modest job burnout level over the whole sample and suggested that supervision could be considered a prevention strategy for employees' job burnout. In a sample of 1,445 Brazilian bank employees, Socorro et al. (2016) announced that the overall prevalence of burnout was 71.8%, and 31.1% of the bank employees displayed a high 40.7% of the employees displayed a moderate level of burnout symptoms. Socorro et al. (2016) explained that exposure to unfavorable psychosocial conditions (e.g., over-commitment, high strain, and high effort/low reward) showed a strong connection with the employees' high and moderate levels of job burnout.

These numbers are particularly striking and worrying as, according to Amigo (2014), working in the banking sector was viewed as highly attractive with a high profile from a social and financial perspective.

The pervasiveness of job burnout recognized in this study is considered high compared to other international studies conducted in different professions. In this regard, Palenzuela et al. (2020) described that 23.9% had high emotional exhaustion levels, and 28.4% had high depersonalization levels amongst healthcare providers in the Canary Islands. In a sample of nurses, Peterson, Bergstro et al. (2008) detected that 33.6% of nurses experienced burnout symptoms, and 35% could be categorized in the non-burnout group. Westwood et al. (2017) described 68.6% among psychological well-being practitioners and 50.0% among high-intensity therapists in England. In an inter-pilots study, Demerouti et al. (2016) outline that 40.02% of the study sample could be categorized as showing high indicators of burnout compared to the criteria for working employees, while 20.31% could be categorized as suffering from high burnout compared to the criteria for employees undergoing burnout treatment (Demerouti et al., 2019). Al-Asadi et al. (2018) calculated that 24.5% had high job burnout levels among Iraq teachers (Al-Asadi et al., 2018). Lindblom et al. (2006) detected that 17.9% were in a high burnout group amongst a working population in Örebro County. De la Fuente Solana et al. (2013) conveyed that 32.2% of the police subjects displayed a high burnout level and 55.4% a low level in Spain (De la Fuente Solana et al., 2013).

These results can conclude that job burnout is a significant concern in the banking sector. Therefore, to summarize and to answer the first and the second research question:

1. *Do employees suffer from job burnout in the banking sector in Jordan?*
2. *To what extent are burnout dimensions (exhaustion and disengagement) present among bank employees in Jordan?*

Based on the investigation results, bank employees in Jordan suffer from job burnout, and around 41% of the study sample showed high levels of job burnout, high disengagement levels, and exhaustion.

- **Job burnout and demographic variables**

In this investigation, the following socio-demographic variables were examined and correlated to job burnout: age, marital status, educational level, and years working in the banking sector. All these variables were analyzed because all of them were presumed to influence job burnout. As reported in previous studies, the results indicated that female employees were associated with numerically higher disengagement and exhaustion scores than male co-workers. Amigo et al. (2014) described that female bank employees scored higher than men in emotional exhaustion. Varga et al. (2016) also found that female employees experience more substantial job burnout than male co-workers in Hungary. However, the differences in job burnout levels between males and females were not significant, which indicate that bank employees experience job burnout regardless of gender, which is in line with Socorro et al. (2016), who outlined no gender differences in the prevalence of burnout among Brazilian bank employees, and the result of Zafar et al., (2014) among Pakistani bank employees. Unlike the outcomes of the present study, Belias et al. (2013) and Amigo et al. (2014) informed a significant difference in job burnout according to gender, the results of Al-Kahtani and Allam (2013), who stated that female bank employees were less burnout in their job than their male co-workers in the Kingdom of Saudi Arabia. Khalid et al. (2020) found a gender difference in the mediating influence of psychological capital on stress at work and job burnout in Pakistan. In occupational groups outside the banking sector, Lackritz, (2004) disclosed that females exhibit higher mean scores of emotional exhaustion than their male co-workers in a sample of university faculty members; Tarcan et al., (2017) among emergency health professionals in Turkey; Mahmoudi et al., (2020) among Iranian nurses; H. Wu et al. (2013) reported no gender differences in the prevalence of job burnout among doctors in China (Wu et al., 2013).

This result is interesting because it is expected that one of the causes of job burnout is the differences between males and females (Zafar et al., 2014). Particularly in Jordanian society, where women are still responsible for the majority of domestic responsibilities at home in addition to their job requirements, which may direct to an increased sense of job burnout. One reason that can be given for this conclusion is that working conditions in the banking sector carry with it a high competition between the employees, overwork, and career advancement (Socorro et al., 2016), which influence employees haphazardly, regardless of the employees' gender.

Concerning age, the study results convey that exhaustion and disengagement levels do not differ significantly by age, which indicates that employees display equal chances of experiencing job burnout regardless of age. This is inconsistent with the results of (Amigo et al., 2014), who reported age differences in the prevalence of burnout, (Socorro et al.,

2016), who described that age is a relevant social variable since bank employees aged 40 years or below suffer from very high burnout levels. In occupational groups outside the banking sector (Ahola et al., 2006; Lindblom et al., 2006; Rožman et al., 2019; Wang et al., 2021; Wirkus et al., 2021) described significant variation in burnout levels according to the employees' age. These investigations oppose the present study outcomes since this study did not find any significant differences in burnout levels according to age.

The present study highlights significant marital status differences in the two-dimension of job burnout; the job burnout scores in the modern investigation revealed that being divorced, employees had the highest job burnout levels, and single employees have the lowest job burnout levels. Divorced employees manifest more robust levels of exhaustion and disengagement than their single and married co-workers. Like the demographic variables (gender, age), most studies that investigated the differences between job burnout and age have contradictory results about this relationship's direction and strength. For example, Maslach et al. (2001) state that single employees, uniquely men, experience higher burnout than married employees. De la Fuente Solana et al. (2013) outline that police officers with partners experience higher emotional exhaustion and depersonalization than those without partners. Consistent partially with the results of (Ahola et al., 2006), who reported that divorced or widowed men had higher burnout symptoms than men who were married or with partners, and with the results Llorent and Ruiz-Calzado (2016), who observed that only depersonalization levels differ significantly according to marital status. Tarcan et al. (2017) found that emotional exhaustion and depersonalization varied significantly according to their marital status; more specifically, single employees displayed higher emotional exhaustion and depersonalization than their married co-workers.

The results show divorced employees exhibit the highest job burnout levels while single employees have the lowest. In a way, it is not unexpected that divorced employees have the highest levels of job burnout because this situation is reasonably more stressful than being single or married. Being divorced could mean that you have more individual challenges and emotional struggles at home. The detachment after a divorce is probably a distinctive sort of isolation a single employee might consider. The sociocultural context also plays a significant role, as seeing divorce in general and divorced women in particular, is socially unacceptable. The evidence that unmarried employees are linked to a less profound level of job burnout can be understood because married or divorced employees have additional responsibilities and obligations associated with their various roles or personal difficulties and emotional struggles at home, increasing their work stress awareness (Lin et al., 2020).

The effect of education and years of service on job burnout has been announced in the literature; however, there are different conclusions concerning the association between burnout levels and the employee's education level. Maslach et al. (2001) stated that several studies found that employees with higher educational levels experience more job burnout as their job demands more responsibilities with higher expectations. One instance of this association is noticeable in Tarcan et al. (2017) study, who stated a significant difference in job burnout levels concerning educational status among emergency health professionals.

Belias et al. (2013) found that bank employees with a bachelor's degree encountered more depersonalization than employees with less educational attainment. Llorent and Ruiz-Calzado (2016) described that employees who have only completed primary education suffer higher burnout levels than those who have completed secondary and higher education among Spain's education professionals. H.Wu et al. (2013) announce that exhaustion was significantly higher among graduates than in prep colleges and graduate groups. On the contrary, Toker et al. (2012) conveyed a negative relationship between burnout and education. Looking at these earlier investigations, it is evident that education influences job burnout in most situations.

In line with this, the study found significant differences in only one dimension of job burnout (exhaustion) based on the employees' education level. With respect to exhaustion, the results show that bank employees who have completed a bachelor's degree experience fewer exhaustion levels than the other employees with diplomas, masters, and Ph.D. By comparison, employees with a Diploma degree were associated with significantly higher exhaustion levels than other education groups. This may be related to job expectations, which are conversely related to job burnout's exhaustion dimensions or the relationship between educational attainment and salary increase. Consequently, prospective investigations on the relationship should consider the educations levels of the employees.

In connection with the years of experience in the banking sector, the study results parade a significant difference in service length and exhaustion dimension. At the same time, the disengagement scores did not significantly differ according to the length of service. Bank employees with 6-10 years of experience were associated with the highest mean level of exhaustion, while the employees with 1-5 years of experience and 15 years and more experience a lower level of exhaustion. Regarding the disengagement levels, employees with 15 years and more were associated with the lowest mean level, while the employees with 6-10 years of experience were associated with the highest mean levels of disengagement. The fact that employees with 1-5 years of experience displayed lower levels of exhaustion can be interpreted as being a result of the nature of job burnout as a continuous process of exposure to work-related stress and excessive job demands. Another detail that could be appended is that employees with more experience (15 and more) may have developed a mechanism to help them deal with work stress and job demands. The effect of the length of service on job burnout recognized in this study was also noticed in other international studies in the banking sector. In this regard, Khanna and Maini (2013) detailed a significant relationship between the employees' length of service and exhaustion in Ludhiana city. The author concluded that as work experience progress, the employee gets more competent and experienced in dealing with stressful circumstances and decreases exhaustion in such tricky conditions. Adebayo et al. (2008) found a positive relationship between service length in the current job and emotional exhaustion among police officers in various occupations. Stanetić and Tešanović (2013) detailed a positive relationship between the employees' tenure and the level of stress and burnout: the longer the length of service, the more formidable the level of pressure, and the steeper the prospect of job burnout (Stanetić & Tešanović, 2013). Mahmoudi et al. (2020) announced a negative association between burnout and nursing experience in medical wards. Wang et al. (2021)

reported that staff tenure in the ICU was associated with job burnout; employees with 6 to 10 years of experience showed higher job burnout levels than employees with 1-5 years and ten years or more of service.

To summarize and to answer the third research question, "*To what degree is there a difference in job burnout among bank employees in Jordan according to a set of demographic characteristics?*". The analysis found that job burnout was significantly associated with employees' social status, education, and experience, while gender and age were not significantly associated with job burnout.

- **The relationship between job burnout and employees' job performance**

Job burnout has been connected to an extensive array of critical organizational consequences, e.g. (Adebayo et al., 2008; Dartey-Baah et al., 2020; Kim et al., 2017; Westwood et al., 2017)). For this investigation, we examined the hypothetical relationships between the two dimensions of job burnout and the three results: task performance, contextual performance, and counterproductive work behavior. Thus, the research addresses a gap and contributes to the job burnout literature by thoroughly investigating its association with job performance. Overall, through the hierarchical regression and the correlational examinations, the findings confirmed support for the assumption that exhaustion and disengagement had a significant negative, direct influence on the employees' task and contextual performance, and support for the notion that exhaustion and disengagement had a significant positive, close influence on the employees' counterproductive work behavior.

The correlational examinations exhibited a negative relationship between job burnout and the employees' task performance, contextual performance, and positively to employees' counterproductive work behavior. The hierarchical regression analysis results show that the two dimensions contribute significantly and negatively to the employees' task performance, contextual performance, and positively to employees' CWB. Job burnout dimensions alone are responsible for at least 26.2% of the employees' task performance variation, 20.6% of the employees' contextual performance variation, and 24.3% of the employees' variation counterproductive work behavior. Our results also show that job burnout's exhaustion dimension contributes the most to the employees' task performance, while disengagement is a stronger predictor for the employees' contextual performance. In opposition, job burnout's disengagement dimension contributes more to the employees' counterproductive work behavior than exhaustion. This agrees with earlier examination proposing that exhaustion is more relevant for task performance, whereas disengagement is more relevant for contextual performance, e.g., (Bakker et al., 2004; Demerouti et al., 2014).

These results of the current study are supported in previous findings in the banking sector. For example, Demerouti et al. (2005) detailed that burned-out employees displayed the lowest in-role and extra-role performance. Babakus and Yavas (2012) establish a negative relationship between job burnout and employee job performance. Yavas et al. (2013) conveyed that the two job burnout dimensions negatively predict the employees' in-role and extra-role performance among front-line bank employees, and the study results show

that exhaustion was the best predictor of the employees' performance. Rehman et al. (2015) also outline a negative impact of job burnout on the employees' performance, and job burnout alone was responsible for 33% variation in the employees' performance. Banks et al. (2012) reveal a positive association between job burnout and counterproductive work behavior among bank employees. Lubbadah (2021) also disclosed a significant positive relationship between job burnout two dimensions and the employees' CWB. Similar results were reported in a group of professions outside of the banking sector; for example, Bang and Reio Jr (2017) expose that emotional exhaustion and professional efficacy were associated with more profound task performance, contextual performance, and prosocial behavior among working adults' individuals. Among healthcare professionals, Palenzuela et al. (2019) found significant relationships between contextual performance and burnout. G. Wu et al. (2019) found a negative and significant relationship between job burnout and job performance among construction project managers. Concerning employees, CWB, Ugwu et al. (2017) communicate a positive relationship between job burnout and CWB among nurses, Cohen and Diamant (2017) and Makhdoom et al. (2019) among teachers, and Liang and Hsieh, (2007) Lebrón et al., (2018); Shkoler and Tziner (2017) across various occupations (Cohen & Diamant, 2017; Shkoler & Tziner, 2017).

One explanation for these associations may be linked to the fact that bank employees in Jordan are undergoing stress due to prolonged working hours, extended contact with customers, high job demands and low job resources, and competition between the employees. In addition, the employee's wages and the yearly evaluation depend on the monthly target, a situation that can overburden and demolish them (especially for tellers, customer service employees, and division managers) (Lubbadah, 2021). Consequently, stressful work conditions can increase, triggering exhaustion and disengagement, leading to reduced tasks, contextual performance, and could increase the employees' participants in deviant work behaviors. Additionally, the exhaustion generated by employees' excessive workload can make them feel cold about their customers and work. The relationships observed between each of the two dimensions of job burnout and the employees' task performance, contextual performance, and CWB imply that the more the bank employees encounter job burnout (exhaustion and disengagement), the more likely they would manifest lower task performance and contextual performance and may increase the employees' counterproductive work behaviors (CWB).

To summarize and answer the fourth research question, "*What is the relationship between job burnout dimensions (exhaustion and disengagement) and the employees' performance (task performance, contextual performance, and counterproductive work behavior)?*". The results reported a negative relationship between job burnout and the employees' task performance and contextual performance, while a positive relationship with the employees CWB.

- **Conclusion**

In conclusion, this research attempts to provide insights into job burnout's nature and its relationship to employee job performance. In this study, around 41% of the bank employees showed a high risk of suffering from job burnout, and around 42% of them

displayed low levels of job burnout. The study results found significant differences in the job burnout dimensions levels according to the employees' marital status, level of education, and tenure in the banking sector. Remarkably, these associations were independent of gender, and age was determined to have no significant influence on job burnout. These findings highlight that the two burnout dimensions: exhaustion and disengagement, were significant and negative predictors of the employees' task performance, contextual performance, and positively predicted counterproductive work behaviors. Exhaustion was the most potent predictor of task performance, while disengagement was the most influential predictor of contextual performance and CWB. These results call attention to the need for executing precautionary actions to alleviate job burnout syndrome in this banking sector. This investigation is one of the first to exhibit the power and direction of relationships between job burnout and employee performance in the Jordanian banking sector.

4.2 Contribution of the Study

The investigation is the first of its kind in the Jordanian context. The study also produces numerous novel contributions to various aspects, respectively, theoretical, practical, and methodological.

- **Theoretical and practical contribution**

Even though the dissertation was conveyed in a Business School to obtain a Ph.D. in Business Administration, the study carefully examined and implemented psychology theories and conclusions. There is a push for multi-dimensional investigations that combine the art and science of psychology with useful and practical business applications to generate new ways of thinking and improve the work environment. The dissertation endeavor to describe job burnout dimensions that hinder the employees' performance among front-line employees in the banking industry. The study was also first investigating the relationship between job burnout and the three dimensions of job performance; task performance, contextual performance, and counterproductive work behavior. Moreover, this dissertation manifests investigation augmentations in numerous significant trends. First, this examination advances previous investigations on the relationship between job burnout and the employees' task performance, contextual performance, and counterproductive work behavior. Second, notwithstanding the vast literature on job burnout and job performance, these associations have not been explored much in the banking sector.

Consequently, examining these connections may enhance managerial knowledge and experience of the conditions of job burnout, job performance, and its negative impact on organizations and individuals, also promoting prevention and protection strategies. Third, the study investigated job burnout and job performance in the Jordanian environment, which is rarely examined. Therefore, it is essential to investigate these relationships in complicated settings to understand whether these reactions function differently in other societies. Furthermore, the current study outcomes were compared to other international studies investigating job burnout in the banking sector and various professions.

- **Methodological contribution**

The dissertation used well-established and validated self-reported tools to assess the employees' job burnout level, task performance, contextual performance, and counterproductive work behavior. Nevertheless, of the use of validated tools, the model validity and reliability were tested. The confirmatory factor analysis (CFA) has been used to test the model's validity and fitness to the data; the Cronbach alpha coefficients were used to examine the scales and subscales' reliability. Earlier research suggests that differences exist in job burnout levels based on different socio-demographic variables (e.g., gender, age, marital status, and education). Accordingly, incorporating these socio-demographic variables as a control variable in the current research would extend the study outcomes and conclusion. The dissertation applied a quantitative approach to investigate the relationship between job burnout and employee job performance. All assumptions for various parametric statistical techniques were verified and satisfied throughout the dissertation (e.g., homogeneity of variance, normality, linearity, and multicollinearity). Another methodological contribution is the various statistical techniques (CFA, Student's t-test, ANOVA (F-test), Tukey (Kramer's) HSD post hoc test, ANOVA Welch's test (F-test), Games-Howell post hoc test, the Pearson correlation (r), and hierarchical multiple regression analysis) that were used to test study hypotheses.

4.3 Implications and Recommendations

Acknowledging the dissertation results and conclusions, the subsequent recommendations direct the short-term and long-term development of the current situation. The implications and recommendations are explicitly inscribed to the banks' management, the human resources department, and the employee.

➤ Recommendations for the managers and the HR department

Banks that want to improve their employees' performance and prevent their employees from engaging in counterproductive workplace behavior must ensure that employees' work demands do not drain their resources and consume them. Grounded on our results, we can grasp that task performance is more related to job burnout's exhaustion dimension; accordingly, introducing organizational practices directed at easing the employees' job demands or redesigning the job requirements (e.g., time pressure, work overload, and role conflict) could improve employee performance. Moreover, improving and developing employees' job resources (e.g., feedback, job security, supervisor support, and job autonomy) could also significantly improve the employees' contextual performance and reduce employee disengagement. Notably, some of these practices are inexpensive and relatively easy for the organization to implement. For instance, the supervisor can provide more support by making the employees' work demands more flexible and realistic, explaining the job objectives, responsibilities, and expectations clearly and simply, implementing appropriate and up-to-date performance feedback, and enhancing employee self-sufficiency. By performing these simple applications, the employee will not feel bewildered, frustrated, and consumed; therefore, job performance can be improved, and job burnout can be reduced.

The HR department should also focus on the organizational climate, reflecting the employees' perception of the organization. Ensuring a supportive environment by

recognizing and giving weight to the requirements of employees, assisting them in presenting their ideas and opinions about the work of the organization, encouraging healthy competition, and promising innovation between the employees can promote an organization's general atmosphere and enhance the employees' feeling of belonging to the organization. Also, creating a more powerful bond between employees and management could help advance an appropriate amount of employee commitment and lessen the propensity for negative behaviors (Turek, 2020).

With the availability of several validated tools that assess job burnout (for example, OLBI, BAT, BM, MBI) and employee job performance, periodical execution of such measurement would enable the management to contemplate job burnout and its negative impact on the organization rather than waiting for it to fall (Lackritz, 2004). For example, a human resource department can administer one of the job burnout measures on the employees (e.g., during the annual evaluation period) to assess burnout levels in the organization in general and individually to see what role it plays on employee performance.

The bank management and the human resources department could employ job burnout intervention strategies to reduce or overcome job burnout and, by extension, improve the employees' performance and reduce their engagement in CWBs. Two types of strategies are defined in the literature; first, organizational-level intervention strategies (fitting the job to the employee) concentrated on changing the organization (Lubbadeh, 2020), which directs the mismatch between the employees and the organization (e.g., values, community, fairness, reward, role ambiguity) and stressors at the workplace. For example, the organization can reduce mismatch by increasing the employees' autonomy over the resources needed to meet job demands. The lack of control will prevent the employee from addressing work problems that he/she distinguishes. Solving these problems will require more time due to not communicating the real issues, which progresses the workload. Also, improving the organization's reward system and its farinas can reduce the mismatch.

Second, individual-level intervention strategies (fitting employees with the job) are directed to improve the employees' ability to handle and cope with workplace stress. For example, strategies for developing the employees' psychological capital (PsyCap), psychological immunity, and emotional intelligence can accommodate the employees with the undeniable skills to cope with work pressure and intelligence to effectively regulate their sentiments and responses (Dartey-Baah et al., 2020). Training and educating the employees about what to do and what to learn. The HR department can develop strategies the can combine both types of intervention strategies, for example, program geared at improving the work process (reward, community, control, and value) and at improving the employees' hardiness-series of personality characteristics as a tool for dealing with stressful circumstances (Kobasa, 1979), or by merely promoting simple coping strategies such as spending time away from the job, working from home, using all vacations, healthy sleep, and diet. Some of these factors have been dispensed to minimize workplace stress and improve employees' health and productivity. For example, Largo-Wight et al. (2017) reported that taking a break from work could reduce stress significantly, especially during the outdoor break (Largo-wight et al., 2017).

➤ **Recommendations for the employees**

What can you do as an employee to protect yourself or reduce job burnout?

One way to protect yourself from job burnout is by decreasing the mismatch between the work and yourself; Maslach et al. (2001) outline six mismatch areas (Workload, Perceived Control, Reward, Community, Fairness, and Value) that can lead to job burnout; more mismatches reflect more job burnout (Saunders, 2019):

Demand workload: when work demands exceed the available resources, you will not perform the job tasks, and you will lose any opportunities for rest, recovery, and career development. To reduce this gap, plan your work, establish priorities for what needs to be done now and what can be postponed, and say no to unreasonable or impossible tasks. Also, most employees feel that they perform more tasks than their co-workers; review this with your line manager to better understand the situation to see if you do more or if your perception is misleading you.

Lack of control: indicates how much autonomy you have over the work resources. The shortage of control will hinder you from progressing work difficulties that you identify and waste more time by not contacting the real issues, increasing the workload. If you perceive that you do not have control over the work, try to ascertain what aspects of the work you do not control, keeping in mind that control is a relative thing, and there is no absolute control (Maslach & Leiter, 1997, 2008). Then review these aspects with the manager or supervisor to set boundaries, pre-eminence, and additional sources.

Insufficient reward: reflect valuable feedback and recognition, whether financial, social, or both. The mismatch can be inadequate financial rewards, for example, when your payroll does not match your performance. It can be a lack of social rewards, for example, when your works are not recognized, overlooked by the managers, colleagues, or even by the customer. To reduce the gap, identify the type of reward that makes you feel valued (socially, financially) and how you can obtain this type of reward. If it is a financial reward, ask for a promotion or raise if it is social, ask for more recognition and feedback from your manager.

Break down of community: describes the quality of social union in interacting with co-workers, supervisors, and customers. This mismatch can occur when you are working in a toxic or individual work environment. According to Anjum et al. (2018), a toxic workplace can cause many contradictory consequences such as stress, job burnout, CWB, and reduce employees' performance (Anjum et al., 2018). To reduce this mismatch, start with yourself to improve the work community through simple things like a positive attitude to your co-workers, ask them about their day, recognize and admit their efforts and performance, and help them in their work if you can. Generally, it focuses on contextual work behavior; however, if you try all of this and nothing changed, try to focus on positive aspects of your work.

Absence of fairness: signifies justice, transparency, and uprightness in the workplace; the asymmetry happens when you believe that there is no justice at work or not receiving ethical and equal treatment. The lack of fairness can happen when the workload and reward are distributed unfairly or favoritism in the workplace. Fairness sometimes depends on your perceptions because some people are not aware of their differentiation; For example,

your manager can give your colleague more time to perform a specific task, but this does not mean unfair treatment. However, when you feel that you do not receive equal treatment at work, the best option is to speak out, ask for more time and resources. In addition, always document any additional work you do through official communication channels, whether from your manager or co-worker, to save your participation.

Value conflict: a mismatch occurs when you value something highly, but your team, supervisor, or organization does not value the same things. For example, some situations may require dishonest practice, whereby you withhold information from the customer for the exchange to occur, which may conflict with your values. Alternatively, there could be a mismatch between your career aspirations and the organization's values. Value dispute happens all the time as we are humans being with different values. Through the discussion with your manager, supervisor, or team about your values, what you agree to, and disagree with, then decide whether you are okay with the outcome. Plenty of new insights and understandings can emerge from this conversation.

Other recommendations to reduce or prevent job burnout can take the following forms:

1. Always speak up.
2. Stay away from negative interactions with colleagues, customers.
3. Set healthy boundaries: Determine how much you want to give your business or personal relationships.
4. Take regular breaks during the workday to recharge your physical and emotional energy.
5. Focus on a healthy lifestyle (for example, exercise, prioritizing sleep, and diet).
6. Ask for support from your family, friends, or therapist to provide you with a different perspective.

These recommendations and implications can be employed to answer the last research question, "*What strategies and recommendations are available and employed to limit or reduce the incidence of burnout among bank employees?*".

4.4 Limitation of the Study

As well as the significant contributions and implications of the study to academia, practice, and the banking sector, several limitations should be acknowledged for future investigation. The study's limitations refer to its quality, problems, and the reality wherein the study is commenced. First, data have been collected principally by self-reporting instruments, representing participants' own opinions of themselves and how they function. Moreover, data were obtained during the Coronavirus (COVID-19) outbreak and the state of emergency in Jordan, which could have affected the participants' rejoinders because they resumed their work during this period. Second, the investigation was transferred among front-line bank employees operated in a particular country. Accordingly, generalizations exceeding the particular circumstances of this examination must be observed. Finally, one limitation that can be attributed to a prerequisite for comparison is that the data are collected under similar conditions using similar tools; In our study, we

used OLBI while other researchers relied on other tools, including OLBI, which could impair the comparison results.

The dissertation was a detailed examination. Although the central focus was the bank employees' job burnout and their relationship with the performance, it might highlight several elements in various ways than others.

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Appendix (A): Author publications

Journal publications

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