EMOTIONAL INTELLIGENCE AND JOB SATISFACTION AS PREDICTORS OF BURNOUT AMONG BANKERS IN IBADAN METROPOLIS

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ABSTRACT: The study investigated emotional intelligence and job satisfaction as predictors of burnout among bankers in Ibadan metropolis. Cross-sectional survey research design was adopted and data was gathered from 238 mid-level management bankers in four purposively selected commercial banks in Ibadan metropolis. Respondents comprised of 129 (54.2%) were males, and 109 (45.8%) were females, with their age ranging between 26 and 57 years old (Mean = 34.32; SD = 12.43). Findings revealed that emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) and job satisfaction jointly predicted emotional exhaustion [R = .45; R^2 = .20; F (5, 232) = 11.86; P<.01], depersonalization [R = .26; R^2 = .07; F (5, 232) = 3.40; P<.05] and reduced personal accomplishment [R = .26; R^2 = .06; F (5, 232) = 3.39; P<.05]. It was also discovered that self-emotion appraisal and other emotion appraisal independently predicted the three dimensions of burnout. Job satisfaction also predicted emotional exhaustion (β = -.42; t = -5.54; P<.01). By implication, bankers who are satisfied and to some extent, reads personal and co-workers' emotions, tends to experience less burnout. It is therefore recommended that individual needs of bankers should be put into consideration when rewarding performance. Emotional intelligence should be considered during appraisals and subsequent recruitment.

Keywords: Burnout, Emotional Intelligence, Job Satisfaction, Bankers, Ibadan

INTRODUCTION

There are certain types of professions that not only come with pressure from meeting up with deadlines and targets, but pressure as a result of having delicate outcome, if not properly handled. This is the form of pressure that accompanies being a banker. Despite the trainings that bankers undergo on emotion regulation and self-management, nature still play vital role when the need arises to show some empathy. This makes bankers prone to experiencing high degree of burnout, which means a state of emotional and physical depletion due to long exposure to stressful working environment (Chuang, Tseng, Lin, Lin & Chen, 2016).

It is crucial to state that the experience of high level of exhaustion due to work makes an employee to be less effective and efficient at work, contributes to less communication as well as overall drop in job performance (Bellias & Koustelios, 2014; Chovwen, 2013). In addition, job burnout sometimes makes employees feel less of themselves, subsequently contributing to quitting their job. This decision is made for various reasons, which sometimes could include reporting decreased mental health due to high job burnout/demand (Fashola et al., 2018), depression and other related psychological disorders (Osa-Afiana & Fashola, 2023).

The high prevalence of burnout was identified among bankers was reported by Bellias and Koustelios (2014). A systematic review on burnout among bank employees found the prevalence to range from 6% to 47% (Chuang et al., 2016). Moreover, this systematic review found the following risk factors: age, gender, work experience work load, ethical issues, management decision making, among others. Job burnout has also been carried out among other occupations, especially in the healthcare sector. For instance, a study conducted in China among critical care nurses from 14 ICUs found that sixty-eight nurses equivalent to 16% had high level of burnout and those who worked in ICU from 5-10 years were the majority to have high level of burnout (Zhang, Huang & Guan, 2014). Another study conducted in a regional general hospital in the Republic of Ireland found high level of burnout among emergency nurses with high level of depersonalization 20 (46%) comparing to nurses working in medical unit (Harkin & Melby, 2014).

From the above, this study identified that most past research have concentrated on prevalence of burnout among employees, inclusive of bank employees, with little to no focus on factors that could be responsible to burnout among bankers. Also, verifiable empirical works on determinants of burnout have solely focused on employees in manufacturing and healthcare sectors. In addition, this kind of study is lacking in Nigeria as a country. This study therefore sets out to investigate the role which factors such as emotional intelligence and job satisfaction play in burnout among bank workers.

It is a point to note that burnout is not a side effect of work stress; it is the final product of unmanaged work stress. It is principally found in helping callings where people are required to work intimately with others in an emotionally charged condition. The most generally utilized and acknowledged meaning of burnout is the multidimensional conceptualisation created by (Maslach & Leiter, 2016) which distinguishes parts of emotional exhaustion, depersonalisation and diminished individual achievement. Emotional exhaustion includes sentiments of being emotionally overextended and depleted by one's work. Depersonalisation alludes to the advancement of unoriginal and merciless dispositions toward beneficiaries of one's administration. Sentiments of lessened individual achievement happen when an individual encounters a decrease in his or her sentiments of fitness and fruitful accomplishment in working with individuals.

Considering factors that could impact burnout among health workers, this investigation focused on emotional intelligence and job satisfaction. Drigas and Papoutsi (2018) indicated that the possibility of Emotional Intelligence (EI) has been progressively inputted as a piece of the products human conduct inside nature. Emotional insight is characterized as the ability to nature of society and life.

In addition, Goleman (1998) states that emotional intelligence is made of five components which includes self-awareness, social skills, self-regulation, empathy and motivation. He initiated a mixed model of emotional intelligence in relation to performance, constructively combining individual's personality and ability and integrating the consequent effects on performance in the work environment. For instance, Gong et al., (2019) investigated the impact of emotional intelligence on workers' behaviour in industrial organization. It was discovered that there was significant relationship between emotional intelligence and burnout among employees.

Przybylska (2016) investigated emotional intelligence and burnout in teaching profession. Data was gathered from active teachers and it was discovered that emotional intelligence was a significant negative correlate of burnout. Also, it was found that emotional intelligence has significant and positive relationship with job satisfaction.

Also, Nastasa and Farcas (2014) investigated the effect of emotional intelligence on burnout in healthcare professionals. Data was gathered from one hundred and twenty (120) medical doctors and nurses. It was discovered that burnout in healthcare professionals is influenced by the level of emotional intelligence.

Another variable that could influence burnout of healthcare workers is job satisfaction. As the concept of job satisfaction is defined differently by many researchers, no universal agreement exists on the authoritative definition (Wang et al., 2022). Hoboubi et al., (2017) describes job satisfaction as "an attitude which results from balancing and summation of many particular likes and dislikes experienced in connection with the job". Padala and Suryanarayana (2010) refer to job satisfaction as the output of a work environment. Zhang et al., (2020) defined job satisfaction as being a positive feeling about a job resulting from an evaluation of its characteristics. The above definition implies that a healthcare worker with a high level of job satisfaction is likely to hold positive feelings towards their job, and an individual who is dissatisfied with their job is likely to hold negative feelings about their job. Job satisfaction is a psychological, behavioural and occupational response by employees towards fulfilment at their job. Indeed, it is an exhibition and expression of an employee pertaining to a particular segment of the work (For instance, reward, authority, peers) which can be associated with particular outcomes.

In addition, Abdomalek and Aminreza (2017) investigated the relationship between job satisfaction and burnout among some selected organizational managers. It was discovered that job satisfaction had significant negative relationship with the three (3) dimensions of burnout (emotional exhaustion, depersonalization and individual inefficiency).

Further, Fontova-Almato et al., (2020) examined the evolution of job satisfaction and burnout levels of emergency department professionals during a period of economic recession. It was reported that there exists an inverse relationship between burnout and job satisfaction among employees in emergency departments.

From the aforementioned therefore, the following research hypotheses will be tested at the end of the study;

1. There will be significant negative relationship between emotional intelligence and burnout among bankers.
2. There will be significant negative relationship between job satisfaction and burnout among bankers.
3. Job satisfaction and emotional intelligence will jointly and independently predict burnout among bankers.

METHODOLOGY

Research Design

The study adopted cross-sectional survey study. Cross-sectional studies involve the observation of all of a population, or a representative subset, at one specific point in time. They differ from case-control studies in that they aim to provide data on the entire population under study. Cross-sectional study describes the relationship between independent variables and the dependent variable as they exist in a specified population at a particular time, without regard for what may have preceded or precipitated the dependent variable at the time of the study.

Population

The population for this study were bank employees. These bank employees span across the following banks in Ibadan metropolis; Guaranty Trust Bank, Access Bank, First Bank and Polaris Bank. Specifically, employees in the mid-level management were selected for the study.

Sample and Sampling Technique

The study adopted purposive sampling technique. This is because the population of the study was already identified. The researcher sampled 238 mid-level bankers in Ibadan, Oyo state, Nigeria.

Instrument Development

Section A: Socio-demographic Variables

This section was designed to tap information from the socio-demographic characteristics of the participant which includes Age, Sex and Job status.

Section B: Maslach Burnout Inventory (MBI)

The Maslach Burnout Inventory (MBI) scale was used in measuring burnout and was developed by (Maslach et al., 1996). The MBI is made up of 22 items elaborated for healthcare professionals; each item is an affirmation on the professionals' feelings and attitudes toward their work and their patients. It presents a Likert-type response format with the options of: never (0), a few times per year or less (1), once a month or less (2), a few times per month (3), once per week (4), a few times per week (5), and every day (6). These responses are related to

depression, low morale, avoidance of interpersonal and professional relationships, low productivity, inability to withstand pressure, and poor self-esteem. The authors of this scale did not give any time limit hence MBI-HSS scale can be administered within 5 minutes. It can be individually administered or administered in group settings. Maslach et al., (1996) the author of the MBI-HSS reported that a .77 Test-retest reliability coefficient be used for general study sample.

Section C: Emotional intelligence scale

The 16-item emotional intelligence scale (EL Scale) developed by Wong and Law (2002) was adopted in this study. The scale adopted a 7-point Likert scale format which ranged from Totally agree (7), Slightly agree (6), Moderately agree (5), Undecided (4), moderately disagree (3), Slightly agree (2), Totally agree (1). The scale had four components which were: Self-emotion Appraisal (SEA) measured by items 1-4, Other-emotion Appraisal (OEA) measured by items 5-8, Use of emotion (UOE) measured by items 9-12 and Regulation of Emotion (ROE) measured by items 13-16. High scores indicated high emotional intelligence while low scores indicated low emotional intelligence. Wong and Law (2002) reported good internal consistency reliabilities, with Cronbach's alpha coefficients between .70 and .81.

Section D: Job Satisfaction Scale

This is a 10-item scale was developed by Macdonald and MacIntyre, (1997) and it measures level of job satisfaction with a reliability coefficient of 0.51 as reported by the author. The scale was scored using 1-Strongly disagree to 5-strongly agree. High score on this scale indicates high level of job satisfaction while low score indicates low level of job satisfaction.

Procedure

The study was carried out in the area with the highest number of banks in Ibadan, Ibadan North-West Local Government Area of Oyo state. The following banks were selected; Guaranty Trust Bank, Access Bank, First Bank and Polaris Bank. The managers of the banks were visited to discuss the main objective and goals of the study, so they can have a clear understanding of what the research is all about. After series of meetings, an approval was gotten to gather the data. Once an approval was obtained, there was assurance that every bit of information supplied by the respondents will only be used for the research purpose and no personal identification such as name or other particulars will be required to participate in the study in order to ensure confidentiality.

Data Analyses

The data gathered were subjected to data analysis. Both descriptive and inferential statistics were utilized to analyse the data. The demographic characteristics was summarized using frequency tables, while the hypotheses stated in the study were analysed using Pearson correlation, t-test for independent samples and multiple regression analysis.

RESULTS

This section presents results of gathered data from two hundred and thirty-eight bankers.

Demographic Distribution

Table 1: Demographic Distribution of Respondents

Variables	Response	Frequency	Percentage (%)
Gender	Male	129	54.2
	Female	109	45.8
Age	Less than 30 years	37	15.5
	30-39 years	112	47.1
	40-49 years	84	35.3
	50 years above	5	2.1
Marital Status	Single	74	31.1
	Married	152	63.9
	Separated	10	4.2
	Divorced	2	0.8
Highest Educational Qualification	Diploma	104	43.7
	HND/University degree	118	49.6
	Postgraduate	13	5.5
	Professional	3	1.3
Work Experience	Less than 5 years	26	10.9
	5-9 years	96	40.3
	10-14 years	46	19.3
	15-19 years	50	21
	20 years and above	20	8.4
Total		**238**	**100**

Table 1 presents results on demographic distribution of respondents. It is shown that more of the respondents 129 (54.2%) were males, while the other 109 (45.8%) were females. Age

distribution revealed that more of the respondents 112 (47.1%) were between 30 and 39 years old, 84 (35.3%) were between 40 and 49 years old, 37 (15.5%) were less than 30 years old, while the other 5 (2.1%) indicated to be 50 years and above.

From Table 1 as well, it is shown that more of the respondents 152 (63.9%) were married, 74 (31.1%) were single, 10 (4.2%) were separated, while the other 2 (0.8%) were divorced. According to educational qualification, it is shown that more of the respondents 118 (49.6%) were HND/University degree holders, 104 (43.7%) were ordinary diploma certificate holders, 13 (5.5%) were postgraduate certificate holders, while the other 3 (1.3%) were professional certificate holders.

Finally, it is shown on Table 1 that more of the respondents 96 (40.3%) has between 5 and 9 years of work experience, 50 (21%) has between 15 and 19 years of working experience, 46 (19.3%) has between 10 and 14 years of working experience, 26 (10.9%) has less than 5 years of working experience, while the other 20 (8.4%) has 20 years and above years of working experience.

Table 2: Zero-Order Correlation Summary Table Showing Results on the Relationship Between Emotional Intelligence and Burnout

SN	Variables	Mean	SD	1	2	3	4	5	6	7
1	Emotional Exhau.	17.91	4.19	-						
2	Depersonalisation	15.08	4.19	.57**	-					
3	Redu. Person. accom	15.08	4.19	.57**	.99**	-				
4	Self-emotion	17.50	4.67	-.17**	-.05	-.05	-			
5	Other emotion	16.85	5.37	-.25**	-.20**	-.20**	.68**	-		
6	Use of emotion	16.47	5.97	-.12	-.10	-.10	.58**	.75**	-	
7	Regu. emotion	16.54	5.63	-.24**	-.13*	-.13*	.48**	.58**	.59**	-

*** Significant at 0.01, * Significant at 0.05*

Table 2 presents results on the relationship between burnout (emotional exhaustion, depersonalization and reduced personal accomplishment) and emotional intelligence (self-emotion appraisal, use of emotion, others emotion and regulation of emotion). It is shown that emotional exhaustion has significant and positive relationship with self-emotion appraisal (r = -.17; P<.01), others emotion (r = -.25; P<.01) and regulation of emotion (r = -.24; P<.01). This implies that the higher the self-emotion appraisal, others emotion and regulation of emotion, the lower the burnout reported by bankers.

It is further shown that depersonalization dimension had significant and negative relationship with others emotion appraisal (r = -.20; P<.01) and regulation of emotion (r = -.13; P<.05). This connotes that the higher the others emotion appraisal and regulation of emotion, the lower the depersonalization dimension of burnout.

Further, it is shown that reduced personal accomplishment had significant and negative relationship with others emotion appraisal (r = -.20; P<.01) and regulation of emotion (r = -.13; P<.05). This connotes that the higher the others emotion appraisal and regulation of emotion, the lower the tendency to experience reduced personal accomplishment dimension of burnout.

Hypothesis one stated that there will be significant negative relationship between job satisfaction and burnout among bankers. This was tested using Pearson r correlation and the result is presented on Table 3;

Table 3: Pearson r Correlation Summary Table Showing Results on the Relationship Between Job Satisfaction and Burnout

SN	Variables	Mean	SD	1	2	3	4
1	Emotional Exhaustion	17.91	4.19	-			
2	Depersonalization	15.08	4.19	.57**	-		
3	Reduced personal accomplishment	15.08	4.19	.57**	.99**	-	
4	Job satisfaction	20.32	8.57	-.39**	-.14*	-.14*	-

*** Significant at 0.01, * Significant at 0.05*

Table 3 presents results on the relationship between job satisfaction and burnout among bankers. It is shown that job satisfaction had significant and negative relationship with emotional exhaustion (r = -.39: P<.01), depersonalization (r = -.14; P<.05) and reduced personal accomplishment (r = -.14; P<.05). This confirms the stated hypothesis, hence was retained in this study.

Hypothesis three stated that emotional intelligence and job satisfaction will jointly and independently predict burnout among bankers. This was tested using multiple regression analysis and the result is presented on Table 4;

Table 4: Multiple Regression Summary Table Showing Emotional Intelligence and Job Satisfaction as Predictors of Burnout

Criterion	Predictors	β	t	P	R	R^2	F	P
Emotional exhaustion	Self-emotion appraisal	.11	1.27	>.05				
	Other emotion appraisal	-.30	-2.99	<.05				
	Use of emotion	.31	3.26	<.01	.45	.20	11.86	<.01
	Regulation of emotion	-.08	-.98	>.05				
	Job satisfaction	-.42	-5.54	<.01				
Depersonalization	Self-emotion appraisal	.19	2.09	<.05				
	Other emotion appraisal	-.35	-3.18	<.01				
	Use of emotion	.14	1.36	>.05	.26	.07	3.40	<.05
	Regulation of emotion	-.04	-.45	>.05				
	Job satisfaction	-.12	-1.44	>.05				
Reduced per. accomp	Self-emotion appraisal	.19	2.09	<.05				
	Other emotion appraisal	-.35	-3.18	<.01				
	Use of emotion	.14	1.36	>.05	.26	.06	3.39	<.05
	Regulation of emotion	-.04	-.45	>.05				

Job satisfaction	-.11	-1.43	>.05

Table 4 presents the influence of emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) and job satisfaction on burnout (emotional exhaustion, depersonalization and reduced personal accomplishment) among bankers.

As regards emotional exhaustion, it is shown that emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) and job satisfaction jointly predicted emotional exhaustion [R = .45; R^2 = .20; F (5, 232) = 11.86; P<.01]. Collectively, emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) accounted for about 20% variance in emotional exhaustion. However, only others emotion appraisal (β = -.30; t = -2.99; P<.01), use of emotion (β = .31; t = 3.26; P<.01) and job satisfaction (β = -.42; t = -5.54; P<.01) independently predicted emotional exhaustion.

As regards depersonalization, it is shown that emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) and job satisfaction jointly predicted depersonalization [R = .26; R^2 = .07; F (5, 232) = 3.40; P<.05]. Collectively, emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) accounted for about 7% variance in depersonalization. However, only self emotion appraisal (β = .19; t = 2.09; P<.05) and other emotion appraisal (β = -.35; t = -3.18; P<.01) independently predicted emotional exhaustion.

As regards reduced personal accomplishment, it is shown that emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) and job satisfaction jointly predicted reduced personal accomplishment [R = .26; R^2 = .06; F (5, 232) = 3.39; P<.05]. Collectively, emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) accounted for about 6% variance in reduced personal accomplishment. However, only self emotion appraisal (β = .19; t = 2.09; P<.05) and other emotion appraisal (β = -.35; t = -3.18; P<.01) independently predicted reduced personal accomplishment.

Table 4 presents the influence of emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) on occupational burnout among bankers. It was found that emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) jointly predicted occupational burnout [R = .28; R^2 = .08; F (4, 235) = 4.98; P<.01]. Collectively, emotional intelligence (self-emotion, other emotion, use of emotion, regulation of emotion and regulation of emotion) accounted for about 8% variance in occupational burnout. However, only other emotion appraisal independently predicted occupational burnout (β = .35; t = 3.25; P<.01). This partially confirms the stated hypothesis.

DISCUSSION, CONCLUSIONS & RECOMMENDATIONS

The study investigated emotional intelligence and job satisfaction as predictors of burnout among bankers. It was discovered that self-emotion appraisal and others emotion appraisal

consistently predicted the dimensions of burnout among bankers. However, job satisfaction had independent influence on only emotional exhaustion dimension of burnout. This implies that to a large extent; emotional intelligence contributes to the extent to which bankers feel exhausted while with their work. For instance, a medical practitioner who is able to study their emotion, as well as understand other people's emotion (co-worker or patients), would feel less level of burnout, compared to others who do not have the capacity to read their emotion or other peoples' emotion. Further, the contribution of job satisfaction to emotional exhaustion implies that bankers who feel dissatisfied with their job due to any reason has the higher tendency to experience higher levels of emotional exhaustion.

In relation to the findings, Przybylska (2016) investigated emotional intelligence and burnout in teaching profession. Data was gathered from active teachers and it was discovered that emotional intelligence was a significant negative correlate of burnout. Also, it was found that emotional intelligence has significant and positive relationship with job satisfaction. Also, Abdomalek and Aminreza (2017) investigated the relationship between job satisfaction and burnout among some selected organizational managers. It was discovered that job satisfaction had significant negative relationship with the three (3) dimensions of burnout (emotional exhaustion, depersonalization and individual inefficiency).

Recommendations

A series of recommendations are made based on the findings of the study. Firstly, it was discovered that the ability to read and understand other people's emotions was a significant and negative predictor of emotional exhaustion, depersonalization and reduced level of personal accomplishment. This implies that bankers who can read and understand their co-worker's emotions tend to experience overall less burnout, connected to their job. In other words, they can cope with the demands that come with their job and feel less fatigue. It is therefore recommended that bank management should conduct a periodic assessment of the burnout and emotional intelligence (Others' emotions) of their workers as it is established that they are linked. This will assist in identifying employees who could benefit from co-workers with high levels of this dimension of emotional intelligence. It will also help identify those to be assigned more responsibilities in terms of supervisory roles. By so doing, there will be effective team management and overall reduced experience of burnout

Also, it was discovered that the higher the job satisfaction, the lower the overall job burnout. It is therefore recommended that bank management should make it a policy to identify individual needs for employees. This is considered important as what gives each employee satisfaction could differ. In addition, offering specific needs for bankers will further reduce the prevalence of reported burnout. Overall, this will lead to increased individual and organizational performance.

Also, it is recommended that the banking sector should look into identifying satisfiers and non-satisfiers among bank employees. In other words, working condition that would generate high level of job satisfaction should be identified such that there will be adjustments in order to increase the job satisfaction of bank workers. This will subsequently translate to reducing the level of burnout among bankers.

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