

*Full Length Research Paper*

# Occupational stress and burnout in Pakistan's banking sector

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**This study examined the occupational stress and professional burnout in the banking sector of Pakistan. A total of 237 bank employees (74.3% male and 25.7% female) from different commercial banks participated in the survey. In order to collect data on stress and burnout a self-reported questionnaire was administered to bank employees. Descriptive, correlation and regression statistical tools were used to analyze data. The results identified that workload, working hours, technological problem at work, inadequate salary, time for family and job worries at home are the significant sources of stress in the banking sector. The significant symptoms of burnout as revealed by the results are back pain, extreme tiredness, headache and sleep disturbance. All stressors (Organization, Job, Relationship at work, work environment and family work interface) are significantly correlated to all burnouts (Physical, Psychological and Organizational). All the stress elements significantly predicted burnout in the banking sector of Pakistan. The changing work pattern is creating stress for the bank employees and these stressors are leading to burnout. These results are consistent with the emergent evidence of the impact of stress on the burnout.**

**Key words:** Stress, burnout, ambiguity, conflict, workload, interface, exhaustion, tiredness.

## INTRODUCTION

The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks. The financial security, opportunities for advancement, demands to perform, relations, events, and physical environment at workplace, continuously affect an individual's ability to cope in the work environment (Hart and Wearing, 1995; Kelley, 1993; Near et al., 1983). Therefore occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into

burnout. The employee who suffers burnout becomes disorganized, disoriented and it may result into harmful psychological and physiological effects. Burnout also adversely affects employees' turnover and leads to adverse impact on organizational effectiveness.

During 21st century the banking sector in Pakistan has been witnessing enormous changes due to globalization, liberalization and other international events. The banking sector in Pakistan has gone through multiple reforms since nationalization of the banks in 1974. In 1991 significant policy changes in the banking sector were introduced in the form of privatization with the aim to provide better services to the consumers and to foster a competitive environment. Globalization and privatization led policies provided impetus to the banking sector in Pakistan to reform and adjust to attain competitive edge

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in multinationals environment. The introduction of e-banking reforms and extensive use of computers and the installation of ATM machines nationwide have changed the work patterns of the bank employees in Pakistan. These significant changes have both directly and indirectly affected the social, economic and psychological sphere of the bank employees in Pakistan. The prospective factors mentioned above are the cause of occupational stress and related disorders among the employees of the banking sector in Pakistan. Conventional wisdom suggests that due to these internal and external changes, the employees of the banking sector in Pakistan are experiencing a high level of stress. The perceived prolonged stress experienced by the Pakistani bankers is leading to burnout.

Consequent upon this problem encountered by the bankers in Pakistan, this study is intended to provide a head start in finding out the factors which contribute to occupational stress experienced by the employees in the banking sector, leading to burnout. The research question is: "What are the dominant stress creators and burnouts for the bank employees in Pakistan, caused by the change in their working pattern?" The objective of the study is to recognize and establish the stressors and burnouts in the banking sector of Pakistan. The study is also aimed at to explore a relationship between stress and burnout and determine the impact of different stressors on the burnout.

By developing a measuring tool, the banking sector in Pakistan gets benefit by recognizing and understanding stressors experienced by the employees leading to burnout. The study enables the Pakistan banking sector to formulate policies to effectively address the stress creating problems in the working environment. As a result these policies will increase effectiveness of the banking sector in Pakistan. The study also serves a benchmark for the future research studies.

## LITERATURE REVIEW

The study aims at the identification of occupational stressors and professional burnouts in the banking sector of Pakistan. Cybernetic theory (Ashby, 1966; Wiener, 1948) is used to understand the phenomenon of stress and burnout among the bank employees. The cybernetic theory of stress, coping, and well-being (Edwards, 1991) identifies that the input from the environment represents the person's perception of the environment, and the internal standard factors corresponding to the desires, values, or goals of the person. The comparator system of the person indicates the cognitive comparison of the perceived environment to the person's desires, values, or goals. The output of the comparator system refers to

behavioral effort by the person to control the environment, and that can lead to a disturbance which may create stress for the person leading to burnout or may impact the environment (organization).

The literature review includes organization, job, relationship, physical environment and family as dimensions of stress. The studies involving physical, psychological and organizational symptoms as various burnouts are also highlighted in the literature review.

## Stress

According to Kahn and Quinn (1970) stress is the outcome of facet of the assigned work role that has caused harmful effect for individual. Occupational stress is considered as harmful factor of the work environment. Organizational structure moderates employee stress which requires the need for a more detailed and systematic investigation of the role played by organizational structure towards employee's stress (Conner and Douglas, 2005). There arises a need for implementation of an organizational structure that can take care of the negative impacts of occupational stress on its employee's performance (Conner and Douglas, 2005). Change process in an organization directly affects employees' prosperity as it is related with increased insecurity which in turn results in enhanced feelings of stress; decreases job satisfaction and have negative implications on physical and psychological health among employees of an organization (Cunha and Cooper, 2002). Uncertain organizational environment and fear have different negative outcomes ranging from lack of trust between employees and management and decrease in organizational commitment, which may persuade employees to quit the organization (Schweiger and Denisi, 1991). Employees working in the banking sector are under continuous feeling of uncertainty due to the prevailing economic slump in the financial sector around the globe and there are no signs of recovery, which is a cause of concern for the employees and may lead towards stress.

Larson (2004) says career progress creates stress on employee's understandings of the worth of his or her career prospects. Obstacles in career development can appear at any time during an employee's employment period which serves as stressor for them. These stressors can include an array of problems like being stuck at a position, without any hopes of progress or threats of downsizing (Smith and Cooper, 1994). Pressures from workload and time constraints are perceived to be stressful by the employees (Akerstedt et al., 1983). Similarly, another study identified conflicts, heavy workload, insecurity, too much control and role expectations as major sources of occupational stress (Ilies et al., 2007).

Nawe (1995) has explained role ambiguity as a situation which occurs when individuals are not sure about many issues pertaining to their jobs in the organization. According to Babakus et al. (1999) employees experience stress from a number of factors in the working environment especially as a result of role ambiguity, workload and role conflict. Role conflict also creates stress. Role conflict arises from situations where an individual comes under conflicting demands from various sources, or as a result of his/her views about incompatibility between demands of his/her role and individual needs and values etc (Leigh et al., 1988; Rizzo et al., 1970). A review of the literature on stress reveals a set of common occupational stressors identified by a number of researchers, these stressors include: career progress, relationships at work (colleagues, subordinates and bosses), home and work interface, organizational structure (Chang and Lu, 2007; Cooper et al., 1988; Ivancevich and Matteson, 1978). The person who is not fit in his work environment experiences higher level of stress (Marshall and Cooper, 1978).

Kahn et al. (1964) also consider stress as an environmental stimulus to a person, or an oddity between individual and environment. It shows that stress is also considered as the effect of a lack of fit of a person with his/ her work environment. According to Adams et al. (1996) the inability to manage home - family interface creates stress when an individual is unable to meet the needs of his/her family and his/her job. The inability to spare time for family and taking work problems home and vice versa may contribute to occupational stress.

## Burnout

Burnout is a situation in which an individual can no longer sustain any further pressures from his/her job and feels totally overcome by stress (Pines and Kafry 1978). There are certain physical effects due to stress which are discussed in the extant literature. Back pain and headache have been identified as adverse consequences of occupational burnout by Burke and Mikkelsen (2006). The mental, physical and psychological demands placed on an employee due to organizational pressures over a prolonged period of time, results in ever increasing personal sacrifices on the part of the employee which if remain unresolved results in burnout (Mckee and Massimilian, 2006). Most of the bank employees have to work while remaining seated in the same position for long hours through out the day which negatively affect their physical health. The literature suggests that employees experiencing prolonged excessive job demand would have a higher risk of physical burnout. Consequently, the following hypotheses are put forward:

H<sub>1</sub>: The higher is the organization stressor, the higher is the physical burnout.

H<sub>2</sub>: The higher is the job stressor, the higher is the Physical Burnout.

H<sub>3</sub>: The higher is the relationship at work stressor, the higher is the physical burnout.

H<sub>4</sub>: The higher is the physical conditions stressor, the higher is the physical burnout.

H<sub>5</sub>: The higher is the family stressor, the higher is the physical burnout.

H<sub>6</sub>: The higher is the organization, job, relationship at work, physical conditions and family stressor, the higher is the physical burnout.

Psychological burnouts are also identified in the extant literature as caused by stress. An employee who suffers from occupational stress is not able to meet the expectations of the organization. These outcomes in turn result in well known indications of burnout that is confounded anger and irritability (Savery, 1988). Demerouti et al. (2005) identify major symptoms of burnout as exhaustion, isolation and lack of personal execution. A number of studies have linked burnout with number of psychological and physical health problems which include insomnia along with fatigue, headache, misdirected, anger, feelings of isolation and tiredness (Maslach and Jackson, 1982; Savery, 1988; Mckee and Massimilian, 2006). It is proved by the literature that increasing stress is related to psychological burnout. Accordingly, based on this relationship the following hypotheses are derived:

H<sub>7</sub>: The higher is the organization stressor, the higher is the psychological burnout.

H<sub>8</sub>: The higher is the job stressor, the higher is the psychological burnout.

H<sub>9</sub>: The higher is the relationship at work stressor, the higher is the psychological burnout.

H<sub>10</sub>: The higher is the physical conditions stressor, the higher is the psychological burnout.

H<sub>11</sub>: The higher is the family stressor, the higher is the psychological burnout.

H<sub>12</sub>: The higher is the organization, job, relationship at work, physical conditions and family stressor, the higher is the psychological burnout.

Organizational burnout is also reported in the extant literature as an effect of the stress. Burnout has become a major problem in the modern day work environment which has been found to have increased the number of sick leaves and absenteeism by the employees (Leiter and Maslach, 2000). Similarly another comprehensive study (Weisberg, 1994) concerning different aspects of burnout reveals that physical and psychological aspects of burnout play an important role in explaining the

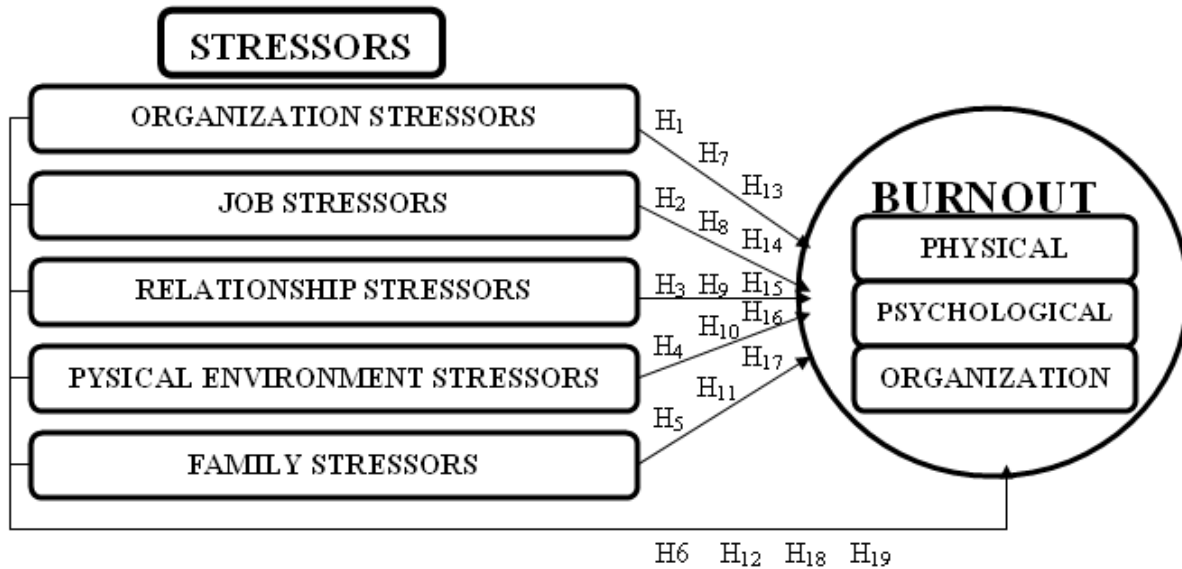


Figure 1. Theoretical framework.

employee's desire to quit. Burnout is a direct outcome of an individual's perceptions about job satisfaction and his/her performance which in turn indirectly effects organizational commitment resulting in a desire to quit (Low et al., 2001). Burnout faced by an employee adversely affects the level of his/her commitment towards the organization (Tan and Akhtar, 1998). In a study of behavioral consequences of burnout in organizations, Singh et al. (1994) have identified job satisfaction along with organizational commitment and desire to quit as aftermaths of occupational burnout. The literature indicates that employees experiencing multiple sources of stress may lead to their professional burnout, therefore the study hypothesized that:

- H<sub>13</sub>: The higher is the organization stressor, the higher is the organizational burnout.
- H<sub>14</sub>: The higher is the job stressor, the higher is the organizational burnout.
- H<sub>15</sub>: The higher is the relationship at work stressor, the higher is the organizational burnout.
- H<sub>16</sub>: The higher is the Physical conditions Stressor, the higher is the Organizational I Burnout.
- H<sub>17</sub>: The higher is the family stressor, the higher is the organizational burnout.
- H<sub>18</sub>: The higher is the organization, job, relationship at work, physical conditions and family stressor, the higher is the organizational burnout.
- H<sub>19</sub>: The higher is the occupational stress the higher is the burnout in banking sector Figure 1.

**STUDY DESIGN AND METHODOLOGY**

**Sample and measurement of variables**

The population of the study was the employees of the banking sector in Pakistan. A total of 400 questionnaires were distributed among the bankers. Out of 400 questionnaires 237 were retrieved. The response rate was 59.5%. Out of 237 respondents 74.3% were male and 25.7% were female. With respect to the age 49.8% were in the age group of 21-30 years, 32.5% in the age of 31-40 years and the remaining were in the age group above 41 years. Under educational qualification 63.7% were possessing master degree, 27% bachelor degree and the remaining were below this level. With regard to the nature of job 18.1% of the respondents were of executive level, 72.5% officer level and 9.3% were of clerical level.

There is no standardized self-reporting scale to measure occupational stress and burnout. Therefore sixteen most reported stressors in the literature and three common burnouts found in the Maslach Burnout Inventory (1996) were used as dimensions to measure stress and burnout in this study. The questionnaire consisted of 5 stress areas, Organization (2 items), Job (6 items), Relationship at work (3 items), Physical work environment (2 items), Family (3 items). It also consisted of and 3 dimensions of burnout, Physical burnout (2 items), Psychological Burnout (4 items), Organizational Burnout (3 items). On a five point Likert scale from (1) strongly disagree to (5) strongly agree each employee was asked the extent to which different conditions created stress, leading to some burnout for him or her. All items were reversed scale.

**Reliability of the measuring tools**

The methods commonly used to establish reliability of the measuring tool are split half and Cronbach's Alpha. Among these methods, the Split half method of reliability is considered the best

method. To establish the reliability of the measuring tools of this study, both Split half and Cronbach's alpha reliability methods are used. These reliability methods were applied to a random sample of 25% of the total sample. The value of Cronbach's Alpha Reliability is 0.795 for occupational stress measuring tool and 0.711 for professional burnout measuring tool. The values of reliability for occupational stress and burnout obtained through split half method are 0.687 and 0.678 respectively. These results reveal that tools used in this study were highly reliable.

#### Statistical tools used for analysis

Means and standard deviations are used to identify occupational stress and burnout in the banking sector of Pakistan. To find the relationship between stressors and burnouts and to determine the impact of stressors on the burnouts the data were analyzed using, t-test, F-test, correlations and regression. Statistical software was used to find these statistical measures.

## RESULTS

### Descriptive analysis

The focus of the study was to determine the occupational stress and professional burnout of the bank employees in the banking sector of Pakistan. Statistical tools of mean, standard deviation were used to identify the occupational stressors and burnouts. The results for stress show mean of 3.22 with standard deviation of 1.23 for organization structure, mean of 3.46 with standard deviation of 1.33 for organizational stability, mean of 3.14 with standard deviation of 1.23 for career progress, mean of 2.76 with standard deviation of 1.14 for work load, mean of 2.51 with standard deviation of 1.18 for long working hours, mean of 3.35 with standard deviation of 1.17 for future uncertainty, mean of 3.09 with standard deviation of 1.07 for role ambiguity, mean of 3.13 with standard deviation of 1.15 for role conflict, mean of 3.49 with standard deviation of 1.17 for relationship with superior, mean of 3.35 with standard deviation of 1.17 for relationship with subordinates, mean of 3.52 with standard deviation of 1.02 for relationship with colleagues, mean of 2.87 with standard deviation of 1.27 for technological problems at work, mean of 3.22 with standard deviation of 1.26 for physical environment at work, mean of 2.68 with standard deviation of 1.28 for inadequate salary, mean of 2.42 with standard deviation of 1.24 for not ample time for family, mean of 2.58 with standard deviation of 1.21 for jobs worries at home.

The mean value of less than 3 shows significant stress. These results reveal that employees of the banking sector in Pakistan are experiencing stress because of work load, long working hours, technological problem at work, inadequate salary, insufficient time for family and job worries at home. Overall results reveal that job,

family/work interface are the major sources of occupational stress for the bank employees in Pakistan. Descriptive results about occupational burnout clearly disclose that because of prolong working hours and excessive workload entrusted on the employees is leading to strain and which in turn cause back pain (mean = 2.84, standard deviation = 1.24) and extreme tiredness (mean = 2.72, standard deviation = 1.20) as symptoms of physical burnout. The inability to cope with family/work interface is creating headache (mean = 2.78, standard deviation = 1.18) and sleep disturbance (mean = 2.98, standard deviation = 1.23) for the employees and leading to psychological burnout. The overall results indicate that there is tendency of significant physical burnout among the bank employees in Pakistan.

### Correlation analysis

The relationship between occupational stress and burnout was established through Karl Pearson's coefficient of correlation. The results of the correlation analysis are presented in Table 1. It is evident from the results in Table 1 that there is significant positive relationship between the occupational stress and professional burnout of the employees working in the banking sector of Pakistan. The results of the correlation analysis also reveal that relationship between total stresses to different burnouts is also highly significant. At the same time the relationship between total stresses to total burnout is not only highly significant but also a strong one. The results prove that higher the occupational stress, higher the professional burnout of the bank employees.

### Impact of stress (independent variable) on the burnout (dependent variable)

To determine the extent and significance to which the independent variables influence the dependent variable, multiple regression analysis was carried out. The results of regression analysis are presented in Table 2. The results in Table 2 reveal that organizational stressors contribute 19.3%, job stressors 37.8%, Relationships at work stressors 25.3%, work environment 20.1% and family/work interface 27.3% to the burnout of the employees working in the banking sector of Pakistan. Among the stresses the major factor contributing to burnout in the banking sector stands out to be the job elements, followed by family-work interface elements. The stress caused by the work environment elements is insignificant. The results support the formulated hypothesis from  $H_1$  to  $H_{15}$ ; however it does not support  $H_4$ ,  $H_{10}$  and  $H_{16}$ .

**Table 1.** Correlation analysis on occupational stress and professional burnout of bank employees.

Stressors	Burnout		
	Physical burnout	Psychological burnout	Organizational burnout
Organization elements	0.319**	0.375**	0.324**
Job elements	0.393**	0.541**	0.477**
Relationship at work elements	0.319**	0.467**	0.361**
Work environ elements	0.29**	0.395**	0.345**
Family and work interface elements	0.505**	0.435**	0.299**
Total stress	0.504**	0.617**	0.505**
		Total burnout	
Total stress		0.704**	

Note: \*\*Correlation is significant at the 0.01.

**Table 2.** Summary of multiple regression analysis.

Independent variable (sources of stress)	R <sup>2</sup>	Adjusted R <sup>2</sup>	β	Sig.	R <sup>2</sup>	Adjusted R <sup>2</sup>
	Individual effect of the Independent variables				Combined effect of independent variables	
Organization	0.193	0.190	0.131	0.017		
Job	0.378 <sup>a</sup>	0.376	0.303	0.000		
Relationship	0.253 <sup>a</sup>	0.250	0.225	0.000	0.497	0.486
Work environment	0.201 <sup>a</sup>	0.198	0.096	0.094		
Family work interface	0.273 <sup>a</sup>	0.270	0.186	0.002		

a. Predictors: (Constant), family work, relation at work, organization, physical environment, job, b. Dependent Variable: Burnout.

### CONCLUSION AND IMPLICATIONS

The study analyzed occupational stress and burnout in the banking sector of Pakistan. The objective of the study was to identify the stress and burnout of the bank employees brought by the changing work patterns, rapid growth, globalization and liberalization. In summary, the results of this study show what might be expected intuitively. The study brought into light some interesting findings regarding the factors causing stress leading to various burnouts. In the light of the results the study come to conclusion that negative feelings about the work load, long working hours, technological problem at work, inadequate salary, insufficient time for family and job worries at home are major stress creating factors in the banks. It is important to note that the major cause of the stress is job and family/work interface. Most of the employees are seemed to be affected by the undue work load and prolong working hours. The prolong work schedule restrain them to relax, to look after their families properly and to enjoy with their families. These findings indicate that there is a need on part of the State Bank of Pakistan to look into these stress factors which may cause serious repercussions for the banking sector in the

long run.

The results reveal that these potential sources of stress are causing burnout. The long day working is causing extreme tiredness and back pain leading to physical burnout among the banking sector employees. The job of the bankers demands continuous interaction with customers and figures. The prolong working hours also keep them off all the day long from their families and social life. These aspects lead to emotional exhaustion of banking sector employees which causes headache and sleep disturbance for them. These stress factors lead the bankers to the psychological burnout. The major burnout bankers are experiencing is the physical burnout and moderate psychological burnout. Nature of the job in the banking sector has a significant influence on the occupational stress and burnout. The negative feelings about organization structure, job elements, relationship at work, and family/work interface are the potential sources of stress for bank employees. There is significantly positive relationship between all elements of stress with each category of burnout. It is evident that increasing stress in the banking sector will lead to higher level of burnout. All stress elements except work environment are the predictors of burnout, however job and family/work interface

are the major predictors of burnout in the banking sector.

The study disclosed that banking sector employees irrespective of their nature of job are facing stress. The potential stressors identified by the study are workload, long working hours, technological problems at work, inadequate salary, lack of ample time for family and job worries at home. The study also revealed that these stresses are leading to physical and psychological burnout of employees. The study suggests that the elements which are creating stress leading to burnout needs attention of the State Bank of Pakistan and Human Resource departments of the banks. The study recommends that reducing the work load of employees by either appropriate division of labour or increasing number of employees is of overriding importance. The stress created by long hours can be reduced, if the banking work is carried out in shifts. Technological problems at work faced by the employees is seems to be because of lack of training. The study recommends trainings on communication technologies. The stress caused by inadequate salary, needs an adequate salary structure. Lack of ample time for family and job worries at home is leading to emotional exhaustion and needs urgent solution. To overcome stress caused by lack of ample time for family and job worries at home the working hours and job demand needs reconsideration.

## LIMITATIONS

The generalization of the results is limited because instead of using psychological test, the study has evaluated stress and burnout on the self rating of the banking sector employees. The sample size is not large enough and do not cover all banks working in Pakistan. The non-serious attitude of the respondent and other delicate issues might manipulate the responses to some extent. However, given the above mentioned limitations, the results of this study highlighted some significant stresses/burnouts and brought to light the need for the future research. As this area of knowledge has not been investigated by the researchers in Pakistan, so far, the study also has contributed important information about the stress and burnout in the banking sector of Pakistan.

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