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Mediating Role Of Psychological Capital In Relationship Between Occupational Stress And Job Burnout Among Bankers Having Cardiac Disease

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Abstract

Bank employees facing a critical situation of occupational stress, highest working hour and job burnout that leads to severe medical pathos including hyperlipidemia, hypertension, diabetes, and further more absurd life style including smoking and liquor, hot shots. The objective of this study is to estimate the prevalence of psychological problems associated with risk factors of heart disease among bank employees in Pakistan and also explore the mediating role of psychological capital in relationship between occupation stress and job burnout among bankers having or without cardiac disease. The results indicated that Psychological Capital occupational stress and job burnout are strongly correlated among each other and also the bankers associated with cardiac disease psychological capital partially mediate the relationship between occupational stress (extrinsic effort, reward and over commitment) and emotional exhaustion similarly psychological capital fully mediate the relationship between over commitment and depersonalization. Furthermore, psychological capital partially mediates the relationship between reward and personal accomplish while fully mediate the relationship between over commitment and personal accomplish.

Keywords: Bankers, cardiac disease, occupational stress, psychological capital and burnout

Introduction

In Pakistan the banker community is more prone to cardiac diseases, including cardiovascular disease (CVD), myocarditis, and arrhythmia, and myocardial infarction, heart block, congestive heart failure, left heart failure, cardiac asthma, acute coronary insufficiency, ectopic heartbeat neuro circulatory asthenia (Khalid et al., 2020; Shahid et al., 2011; Zubair et al., 2018). Eminent cardiologist of Pakistan revealed that our bankers have to face a critical situation of occupational stress, highest working hour and job burnout leads to severe medical pathos including hyperlipidemia, hypertension, diabetes, and further more absurd life style including smoking and liquor, hot shots. It's alarming for a developing country knocking the door of health policy maker to take plunge to enquire the real hard health issues particular CVD and their prevention and healing (Barolia & Sayani, 2017; Khalid et al., 2020).

It is acknowledge by world health organization (WHO) that CVD is fatal plague injurious to professionals especially our banker community that may be hard for a developing country especially like Pakistan facing a variety of lethal issues (Liaqat & Javed, 2018; Shahid et al., 2011; WHO, 2017). Cardiac diseases ratio in Pakistan increasing day by day as compared to world, it's all due to mal health policies or their inconsistency (Ghaffari et al., 2018). It's revealed that job stress, job burnout and psychological capital are deeply interconnected destroying the health of heart. Developed countries like France, Australia, Canada and Japan adopted certain measures to deprecate the cardiac diseases among professional especially of bankers (Tikkanen et al., 2020; Finegild et al., 2013). So, it's an alarming for federal as well as provincial government to takes certain measure to resolve the heart health issue, Banker community being committed to their job, don't let their life to nature leading to social isolation along with psychosomatic issues (Hashemnia et al., 2014; Khalid et al., 2020).

A lot of researchers find out the misery of banker caught in the heart issues including stress, uneasy chest, cervical pain, shortness of breath, cold sweating, loathing etc. it's all due to hard working hour named job burnout, job stress leading to deteriorating the quality of life and social wellbeing. Work burnout is a personal reaction enthusiastic and interpersonal stress. Work burnout ever an unpredictable and multidimensional structure (Ahmed & Ramzan, 2013; Ghaffari et al., 2018). Psychological capital presents self-efficacy, inspiration, certainty and soul, no doubt its personal asset to resolve the issues. The magnitude of psychological capita play a vital role among banker to sort out the hard issues related to their job (Khalid et al., 2020; Nguyen & Nguyen, 2012).

Banker community have to work out in hustle and bustle at same time at different corridor for example accounts manage, settle out profit loss standard, interest free banking, Islamic banking, saving scheme, Leasing vehicle, financing for housing true speaking the banker are really true manager with great mind but unfortunately they could not spare time to care themselves. Ultimately these machine men have to face heart issues of various nature (Khalid et al., 2020; Zubair et al., 2018).

Most of the bankers suffering in cardiac disease have to hospitalized or visit to respective cardiologist. Psychological capital highly valued to handle any heart health hazard, banker with high psychological capital capable to perform their deadly busy working hour efficiently. So there is a great different ratio of cardiac ailments regarding the psychological capital. Now a days banker cardiac health advances became the hard issue because these lead to a number of psychiatric disorders in dispose to damage the professional efficiency. Ultimately banker have to seek the hospitalization for advancement treatment (Avey et al., 2009; Khalid et al., 2020).

The current study will find out the relationship between the occupational stress and job burnout by using psychological capital as mediator among bankers suffering in different types of cardiac disease. It is acknowledged that each profession personal might have caught in stress but it's evident that work environment in banking sector being a critical kind of job evolves professional stress and job burnout as well as adverse life adjustment, certainly a man in such bondage duty will indispose distortion of health of heart along with personal, social, psychological; issues voiced for restoration to natural environment.

Methods

Study Design and Sample

The study was conducted from March 2018 to April 2018 in Punjab, Pakistan. There were 1778 bankers were selected randomly in different cities of the Punjab. From which 532 bankers were suffering in different types of cardiac disease.

Measures

Occupational Stress

The occupational stress questionnaire includes three sub-scales: 6 items for extrinsic effort; 11 items for rewards; and also 6 items for over-commitment. Each response to extrinsic efforts and rewards is graded on a scale of 1 to 5, in which a higher total score indicates higher requirements for effort and higher related rewards. The response for over-commitment is proportional, ranging from 1 (demonstrating complete disagreement) to 4 (demonstrating complete agreement).

Psychological Capital (PsyCap)

The psychological capital has four sub scales; (1) optimism; (2) self-efficacy; (3) resiliency; and (4) hope. These were measured by 24 items (6 items for each subscale). A seven-point Likert scale, ranging from one (“strongly disagree”) to seven (“strongly agree”) was used to evaluate the response.

Job Burnout

The Maslach Burnout Inventory-General Survey (MBI-GS) was use to measure job burnout. The scale consist of sixteen item questionnaire comprises three dimensions; five items for emotional exhaustion (EX); five items for depersonalization (DE); and six items for personal accomplishment (PA). There are seven possible responses to each item. These responses are scored on the stated frequency, on a range of 0 to 6.

Data Analysis

The SPSS Version 21 was used to analyze data. Both descriptive statistics and inferential statistics use such as correlation analysis, and mediation analysis were conducted.

Results

Table 1: Descriptive statistics of all variables among bank employees having cardiac disease

| Individual factors | Category / Minimum | Frequency (%) / Maximum | Mean | SD |
|--------------------|--------------------|-------------------------|------|-----|
| Gender | Male | 262 (49.2) | --- | --- |
| | Female | 270 (50.8) | --- | --- |
| Age | ≤ 30 Years | 61 (11.5) | | |
| | 30-45 Years | 243 (45.7) | | |
| | > 45 Years | 224 (42.9) | | |
| Job Rank | High Official | 176 (33.1) | --- | --- |
| | Low Official | 356 (66.9) | --- | --- |

The Table 1 shows frequencies, percentage for all demographic variables.

Table 2: Correlation between occupational stress, psychological capital and job burnout among bank employees having cardiac disease

| Variables | | M±SD | EE | R | OC | PsyCap | EX | DE | PA |
|------------------------------|--------|------------|---------|---------|---------|---------|----|----|----|
| Occupation Stress | EE | 18.07±3.47 | 1 | | | | | | |
| | R | 33.20±4.91 | .680** | 1 | | | | | |
| Psychological Capital | OC | 14.76±2.69 | .788** | .555** | 1 | | | | |
| | PsyCap | 83.94±8.38 | -.863** | -.605** | -.893** | 1 | | | |
| Job Burnout | EX | 14.99±4.64 | .916** | -.665** | .808** | -.884** | 1 | | |

| | | | | | | | | |
|----|------------|---------|---------|---------|---------|---------|---------|---|
| DE | 15.11±4.51 | .542** | -.776** | .455** | -.490** | .534** | 1 | |
| PA | 18.27±4.82 | -.885** | .727** | -.712** | .785** | -.862** | -.578** | 1 |

Notes: EE: Extrinsic Effort; R: Reward; OC: Over-commitment; PsyCap: Psychological Capital; EX: Emotional Exhaustion; DE: Depersonalization; PA: Personal Accomplishment * significant at the 0.05 level (2-tailed); ** significant at the 0.01 level (2-tailed).

Table 2 indicates the correlations between the study variables. The findings reveal that EE significantly positively correlated with R, OC, EX, and DE whereas significant and negative correlation with psychological capital and PA. R was significantly and positively correlated with OC and PA while significantly and negatively correlated with psychological capital, EX, and DE. psychological capital had a significant and negative correlation with EX, and DE but a significant and positive correlation with PA. The relation of EX was significantly negative with PA whereas positive with DE. Similarly, DE was significantly negatively correlated with PA.

Table 3: Mediation analysis, using psychological capital as a mediator and EX as an outcome among bank employees having cardiac disease

| Predictors | Path Coefficients | | | | <i>a * b</i> (95% CI) | R ² |
|------------|-------------------|----------|----------|-----------|--------------------------|----------------|
| | <i>a</i> | <i>b</i> | <i>c</i> | <i>c'</i> | | |
| EE | -.863*** | -.367*** | .916*** | .599*** | .317 (.040, .708) | .873 |
| R | .605*** | -.760*** | -.665*** | -.205*** | -.460 (-.635, -.324) | .808 |
| OC | -.893*** | -.803*** | .808*** | .091* | .717 (.625, .808) | .783 |

Notes: EE: Extrinsic Effort; R: Reward; OC: Over-commitment; EX: Emotional Exhaustion

Table 3 shows the results of mediation analysis with psychological capital as the mediator variable and EX as an outcome variable, with the aim of investigation the influence of psychological capital relationship between EE, OC, and R (as independent variables) with EX (dependent variable).

For bank employees, EE and OC were negatively associated with psychological capital, whereas R was positively associated with psychological capital (from path *a*). By controlling the predictor variables, psychological capital was significantly and negatively associated with EX (from path *b*). As for indirect effects, EE and OC were significantly and positively associated with EX, whereas R was negatively associated with EX (from path *c*). When psychological capital was involved in the model as a mediator, the direct pathway between EE, R, over commitment and EX remained statistically significant (from path *c'*) which shows that psychological capital partially mediated the relationship between occupational stress (EE, R, and over commitment) and EX.

Table 4: Mediation analysis, using psychological capital as a mediator and DE as an outcome among bank employees having cardiac disease

| Predictors | Path Coefficients | | | | <i>a * b</i> (95% CI) | R ² |
|------------|-------------------|----------|----------|-----------|--------------------------|----------------|
| | <i>a</i> | <i>b</i> | <i>c</i> | <i>c'</i> | | |
| EE | -.863*** | -.086 | .542*** | .468*** | .074 (.022, .149) | .484 |
| R | .605*** | -.033 | -.777*** | -.757*** | -.020 (-.044, .005) | .604 |
| OC | -.893*** | -.416*** | .455*** | .084 | .371 (.119, .482) | .243 |

Notes: EE: Extrinsic Effort; R: Reward; OC: Over-commitment; DE: Depersonalization

Table 4 shows the results of mediation analysis with psychological capital as the mediator variable and DE as an outcome variable, with the aim of investigation the influence of psychological capital on relationship between OC, EE, and R (the independent variables) and DE (as the dependent variable).

The results showed positive associations of R with DE, and a negative association of EE, and OC, with DE (from path *a*). A negative association between psychological capital and DE was observed (from path *b*). From path *c* we observed positive association of DE with EE and OC, and a negative association with R among bank employees with cardiac disease (indirect effect). When psychological capital was involved in the model as a mediator, the direct pathway between OC and DE statistically insignificant (from path *c'*) which shows that psychological capital fully mediated the relationship between OC and DE among bank employees with cardiac disease.

Table 5: Mediation analysis, using psychological capital as a mediator and PA as an outcome among bank employees having cardiac disease

| Predictors | Path Coefficients | | | | <i>a * b</i> (95% CI) | R ² |
|------------|-------------------|----------|----------|-----------|--------------------------|----------------|
| | <i>a</i> | <i>b</i> | <i>c</i> | <i>c'</i> | | |
| EE | -.863*** | .084 | -.885*** | -.812*** | -.072 (-.325, -.019) | .784 |

| | | | | | | |
|----|----------|---------|----------|---------|----------------------|------|
| R | .605*** | .544*** | .728*** | .399*** | .329 (.189, .530) | .717 |
| OC | -.893*** | .736*** | -.712*** | -.055 | -.657 (-.776, -.540) | .617 |

Notes: EE: Extrinsic Effort; R: Reward; OC: Over-commitment; PA: Personal Accomplishment

Table 5 shows the results of regression analysis with psychological capital as the mediator variable and PA as the outcome variable. The results show a positive association of R with PA and a negative association of EE and OC with PA among bank employees (from path *a*). From the path *b*, positive associations R, and OC with PA were observed.

From the path *c* negative associations of PA with EE and OC and a positive association with R were observed between bank employees with cardiac disease. When psychological capital was involved in the model as a mediator, the direct pathway between EE, R and PA remained statistically significant but over commitment and PA insignificant (from path *c'*) which shows that psychological capital partially mediated the relationship between R and PA while fully mediated the relationship between over commitment and PA.

Discussion

Job burnout is basically the response of someone based on workload and intrapersonal stress that consequently put adverse impact on overall performance. Different studies have proved that increased work load and stress condition can highly reduce the performance of someone (Khalid, et al. 2020). Although job burnout is common among bank employees, few studies have explored positive resources for combating burnout in this population. Male attitudes to work tend to be motivated by reward and appreciation, whereas females tend to demand a better working environment. To reduce job, burnout suitable interventions could be introduced for bank employees, whilst management support plays an important role in increasing or decreasing stress in employees Khalid et al., (2020) and Li, et al., (2015). The performance of someone associated with job burnout is assessed by overall outcomes from the individual who is working and struggling day and night and that is also predictor of someone health status. Burnout is the unpredicted outcome that causes numerous organizational problems.

A negative association of psychological capital with depersonalization and emotional exhaustion was observed while positive association with personal accomplishment. We also observed positive association of depersonalization with extrinsic effort and over-commitment, and a negative association with reward among bank employees with cardiac disease. Long working hours are common around the world; for illustration, within the European Union part states, 12% - 17% of workers worked extra time in 2001 (Virtanen, et. al, 2009). When psychological capital was involved in the model as a mediator and emotional exhaustion as outcome, the direct pathway between extrinsic effort, reward, over commitment and emotional exhaustion remained statistically significant (from path *c'*) which shows that psychological capital partially mediated the relationship between occupational stress (extrinsic effort, reward, and over commitment) and emotional exhaustion. Similarly, when psychological capital was involved in the model as a mediator and depersonalization as an outcome, the direct pathway between over-commitment and depersonalization statistically insignificant (from path *c'*) which shows that psychological capital fully mediated the relationship between over-commitment and depersonalization among bank employees with cardiac disease. Furthermore, when psychological capital was involved in the model as a mediator and personal accomplishment, the direct pathway between extrinsic effort, reward and personal accomplishment remained statistically significant but over commitment and personal accomplishment insignificant (from path *c'*) which shows that psychological capital partially mediated the relationship between reward and personal accomplishment while fully mediated the relationship between over commitment and personal accomplishment.

Conclusion

In this study we conclude that psychological capital, occupational stress, and job burnout are strongly correlated among each other and also the bankers associated with cardiac disease psychological capital partially mediate the relationship between occupational stress (extrinsic effort, reward and over commitment) and emotional exhaustion similarly psychological capital fully mediate the relationship between over commitment and depersonalization. Furthermore, psychological capital partially mediates the relationship between reward and personal accomplish while fully mediate the relationship between over commitment and personal accomplish.

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