

**Identifying the Effect of Job Stress on Frontline
Staffs' Job Burnout, Job Engagement, Job
Satisfaction and Intention to Leave: An Empirical
Study in Nigeria**

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ABSTRACT

The purpose of this study was to develop and test a model which examined the factors that causes job burnouts and turnover intentions among frontline employees in the Nigerian Banking sector. Data's were collected through a self-administered questionnaire from a sample of frontline employees in the banking sector. Nigeria; a developing nation and the second biggest economy in Africa have gone through so many reforms in the banking sector this year (2013). All this was done to make the banking sector more reliable and the economy stronger. That is why this study is been research and taken seriously. The importance of frontline employees cannot be over emphasized as this study has seen that they are one of the strong pillars of the banking industry in Nigeria. The SPSS 17 and SMART PLS 2.0 software packages were used for data entry and further analysis. The PLS analyses results show significant relationship and provide support for majority of the hypothesis setup according to extensive literature review. Specifically, job stress has a positive effect on emotional exhaustion while, intrinsic motivation has a negative effect on it. The result also shows that job burnout have a negative effect on job engagement. However, results show that there is no significant relationship between role conflict and depersonalization but, job engagements has effects on turnover intentions of the frontline employees in the banking sector, Nigeria. Thesis concluded by managerial suggestions and future recommendation that were discussed.

Keywords: Job stress, Burnout, Turnover intention, Frontline employees, Nigeria

ÖZ

Bu çalışmanın amacı oluşturulan model içerisinde yer alan değişkenlerin Nijerya bankacılık sektöründe yer alan ve müşterilerle direk teması olan çalışanların işteki tükenmişlik ve işten ayrılma niyetleri üzerindeki etkisini tespit etmektir. Bu amaçla, ilgili çalışanlara yönelik kendi başlarına cevaplayacakları anket formu oluşturulmuş ve veriler toplanmıştır. Gelişmekte olan ve Afrika'nın 2. en büyük ekonomisi konumunda olan Nijerya'da 2013 yılında bankacılığın gelişmesi anlamında birçok reforma gidilmiştir. Tüm bu çabaların amacı ekonomiyi geliştirmek ve bankacılık sektörünün güvenini artırmaktır. Bu amaçla bu çalışmanın sonuç ve önerilerinin önemli olduğuna inanılmaktadır. Müşterilerle direk teması olan çalışanların önemi yadsınamaz ve bu çalışmada da söz konusu çalışanlar Nijerya bankacılık sektörünün önemli bir parçası olarak işlem görmüştür. Çalışmada SPSS 17 ve SMART PLS 2.0 istatistiksel yazılım paketleri kullanılarak veri girişi ve analizleri yapılmıştır. PLS analizleri sonucunda çalışmada literatür taramasına bağlı olarak geliştirilen birçok hipotez destek bulmuştur. Özellikle işteki stresin kişilerin hissi yıkımları üzerinde olumlu etkisi olduğu, bunu yanında içsel motivasyonlarının ise hissi yıkımları üzerinde olumsuz etkisi olduğu tespit edilmiştir. Sonuçlar işteki tükenmişliğin işte tutunma üzerinde olumsuz etkisi olduğunu vurgulamıştır. Bunun yanında rol çatışması ile benlik kaybı arasında herhangi bir ilişki tespit edilememiş, işte tutunma ile işten ayrılma arasında ilişki olduğu tespit edilmiştir. Tezin son kısmında yöneticilere yönelik öneri ve ileriye yönelik çalışma hedefleri belirtilmiştir.

Keywords: İş stresi, Tükenmişlik, Ayrılma isteği, Müşteri ile direk teması olan çalışanlar, Nijerya.

Dedicated to my entire family.

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Chapter 1

INTRODUCTION

1.1 Aim of the Study

The aim of this study is to examine how high job demand/job stress influences job burnout on the frontline employees in Nigeria and their effect on frontline employees' job engagement and intentions to leave a job. The study researched on the banking sector in Nigeria; one of the biggest developing countries in Africa.

1.2 Scope of the Study

This study was carried out among frontline employees in Nigerian banks. The questionnaires were distributed in three states in the country. The states were Abuja, Lagos and Kaduna.

1.3 Methodology of the Study

Questionnaires given to the frontline employees in the banking sector; Nigeria, was self administered. In all, 200 questionnaires were distributed, and only 151 was correctly filled and returned. Also, SPSS 17 and Smart PLS 2.0 software packages were used for data entry, descriptive statistics and partial least square (PLS) method used for structural equation modeling.

1.4 Limitations of the study

Little challenges were faced in the cause of the distribution, answering and collection of the questionnaires. Most of the frontline employees in the banks have the fear of managers knowing their opinions and fear to lose their job. The employees have

resistant not to answer the questions despite the acceptance of the bank manager. Also, the time given was not enough for the questions to be filled and returned. This was caused by the frontline employees' inadequate cooperation to answer the questions.

Chapter 2

LITERATURE REVIEW

2.1 Service Industry

Service industry is also known as the tertiary sector of an economy (Rosenberg, 2007). It is an industry in the economy that create services and not goods (tangible objects), they deals with intangible objects. Business dictionary defined “service industry as an industry made up of companies that primarily earn revenue through providing intangible products and services”. They include those industries and companies that have been classified within the service sectors where the core products are services. Service industry involve in the provision of services to other businesses as well as end users. Examples of some companies that are under service industries are: Mayo clinic (health center), Charles schwab (financial services) and Marriott international (lodging). The following are some major characteristics of service industry discussed by Loverlock (1983):

- Service organizations sells directly to the end users
- Service organizations has to complete its task within the time frame given by the users
- The services are not readily available so, the organizations have to be prepared to provide services when the user needs it.

The economic activities are divided into two categories, that is: goods and services. Industries that produces goods are agriculture and construction; they produces

tangible goods while, service industries include everything else like banking, and communications, professional services such as medicine, and consumer services (Sonawane, 2011).

2.1.1 Importance of Service Industry

Due to globalization, the provision of machines have allowed smaller work force in the goods industry. Machines produce more tangible goods and so, there has been a growth in the service industry for services (human) functions like management, customer services and sales. This has made the service industry one of the fastest and largest growing sectors in the western world today and United State of America ranks first in the world for sales of services (Central intelligence agency, 2013).

The percentage of the world economy devoted to services grew during the 20th century. In USA, the service sector accounted for more than half the gross domestic product (GDP) in 1929, two-thirds in 1978, more than three-quarters in 1993 (worldbank.org, 2012) and seventy nine and seven (79.7%) percent in 2012 (CIA, 2013). In early 21st century, service industries accounted for more than three-fifths of the global GDP and they employed more than one-third of the labor force worldwide. Fitzsimmons and Fitzsimmons (1998) says that service industries now accounts for more than 75% of the total employment in USA and so, USA is now a service economy society and no longer an industrial economy. Also, Scholar Kenichi Ohmae noted that: "In United states, 70% of the workforce works in the service sector; 60% in Japan and in Taiwan, 50%".

Furthermore, Mohanty and Lakhe, (2005) listed out some reasons for rapid growth in the service industry. They are:

- Increased specialization and customization within the economy which service industry can provide better.
- Greater complexity of civilization which leads to high demand of wide range of services
- Higher life expectancy and growth in population has cause new demands for travels and leisure.
- Improvement in quality of life and working women or two income household has led to previously domestic households outsourced for service jobs
- Growing market for services worldwide caused by emerging economies like china that have placed priorities on service sector growth.

According to Central Intelligence Agency (CIA) of America and International Monetary Fund (IMF), they listed out 20 highest countries that have the largest output of service industry in 2013. We have the developed countries, developing countries and the underdeveloped countries with their service sector GDP (in billion dollars) respectively. Some of them are listed thus:

- **Developed Countries:** United States has 12,941, European Union has 12,662, Germany has 2,558, France has 2,186, United Kingdom has 1,895, Canada has 1,283, and Australia has 1,103.
- **Developing Countries:** China 4,023, Indian 925, Mexico 792, South Korea 724, Turkey 537, Belgium 393.
- **Underdeveloped Countries:** like Angola, Chad, Bangladesh and Togo. These are listed under the “Rest of the world” 7,015.

2.1.2 Types of Service Industries

There are many types of service industries (tertiary industry); the Survey of Current Business (2011) mentioned some, which are:

1. Finance, real estate services and insurance
 2. Agricultural, mining, and construction services
 3. Government services
 4. Professional services
 5. Education services and
 6. Health services
- **Government Service Industry:** These are part of the industry that are managed and controlled by the government of an economy. The government provides free or subsidized services to people that are living within the geographical jurisdiction of the economy. Some of the services provided by the government are: health care facilities, schools (public) and infrastructural facilities like good roads, water and electricity.
 - **Legal Services:** They are industry that deals with the law and constitutions of a country. Organizations here, provides the services of Advocates and other legal practices to individuals, businesses, government agencies, and nonprofits firms (Hoovers, 2013). Examples of companies under legal services are: Gibson, Dunn and Crutcher, in USA and Clifford chance and Linklaters in the United Kingdom.
 - **Health Services:** United States department of labor (2007) says, the health sector is one of the largest and fast growing sections in the world. It is a sector that provides goods and services to patients (sick people) and care. The sector is categorized into three by the United Nations (international standard industrial classification), they are:

1. Hospitals
 2. Medical and dentals and
 3. Human health sections (e.g nurses, pathology and diagnostic laboratories).
- **Educational Services:** These are industries that provide trainings and instructions on various subjects through diverse ways such as schools, workplace, home, and internet or electronically means. Based upon United Nations (central product classification), education is classified into:
 1. Primary
 2. Secondary
 3. Higher and
 4. Adult education

Education services are always either owned by public (that is government) or private individuals (North American Industry Classification System, 2013).

- **Financial Services:** They are part of the economic sector that manages money (Evans, 2013). We have the insurance companies, banks, accounting companies, and stock brokers under these services. Examples of financial services companies are John Thomas financial (2007) a broker dealer and Black Rock Incorporation (1988) a multinational investment corporation.

In this course of research, the “financial services industry” will be our focus.

2.2 Financial Services Industry

Hoovers (2013), explains that financial services refers to any transaction provided by financial institutions like banks, insurance and accounting companies, consumer and commercial lenders, stock exchange and venture capital investors. U.S economy is said to be driven by financial services companies as they make movement of money

possible from the consumers to the businesses and then to the market like labor market (Kokemuller, 2012). Also, the city of London research and statistics says that the financial sector has contributed to the United Kingdom's balance of payment with overall surplus of 40.2 billion (euro) in 2009.

Financial services sectors are always customer oriented, and adaptive to the situations in the economy like changes in innovations. They also manage people's money, engage in bank money deposits, mutual funds, stocks, issue loans and strive to create trust and transparency (Hoovers, 2013). Ellen Seldman and Jeremy Nowak (top bank executives) in 2009 gave a report on "rediscovering of a public purpose in financial services" and explain that the purpose of their report is to notify the public on the importance of trust in the sector (financial).

2.2.1 Scopes of Financial Activities

There are 2 broad scopes of financial activities that distinguish it from all other services industry (Wangde, 2012) they are:

- Traditional activities and
- Modern activities

Traditional Activities:

The financial services under traditional activities are the: (a) fund based services and (b) non-fund base services. The following are some of the fund based activities:

1. Dealing with foreign exchange activities
2. Dealing with shares and debenture
3. Engaging in money market issues like treasury bills and discounting bills
4. Engaging in hire purchase, equipment leasing and venture capital

While Non –fund based activities includes:

1. Arrangement of funds from financial institutions
2. Arrangement of working capital for customers and management of capital issues
3. Assisting in getting governments clearance for the clients
4. Arrangement of capital and debt instruments with investment institutions.

Modern Activities:

Some of the financial services under modern activities are as follows:

1. They act as trustees to the debenture holders
2. They involve in project advisory services i.e preparation of project report funding
3. They help plan for mergers, acquisitions and assisting in the carrying out process
4. Portfolio management of large public sectors undertakings.

2.2.2 Banks as a Financial Service Institution

When talking about marketing, we may refer to physical goods, and tangible objects. Kotler (1980) define marketing as any human activities directed at satisfying needs and wants through exchange process as a profit. Marketing is also identifying and examining the present and future needs of customers, developing goods and making plans to meet them. Also, managing different services and promoting them to achieve their plans. The marketing service provides banks management with relevant information about customers attitudes, needs, change in market, competitive activities for business development, sales communications and many more.

Kotler (1984) define services as “activities of benefits that one party can offer to another that is intangible and does not result in ownership of anything”. Some of the characteristics of services by Mohanty and Lakhe (2005) are:

- **Intangibility:** services are abstract in nature; it cannot be touched unlike goods.
- **Heterogeneity:** services lack standardization and they varies in nature
- **Perishability:** services cannot be stored or saved
- **Inseparability:** while services are rendered, customer participation is usually involved. Services are produced and consumed at the same time.

Furthermore, banks provide all these services and sell them to their customers to satisfy their wants and needs. Banks has a service provider, helps in the management of financial accounts, collection of taxes and utility bills, advisory services and safe keeping (documents) services (Banduri, Yegammai et al., 2013).

Some of the distinct characteristics of banks as a financial institution (Damodaran, 2011) are:

- **Banks work under a strict formal regulatory constraints:** Majorly bodies like the government, financial authorities and some foreign affairs have close watch on each banks operating system.
- **Accounting rules for banks are different from accounting rules for the rest of the market:** For example, in the financial sector, there rules for recording income and asset varies from recording of assets and income in the public market.
- **Debt for banks:** Debt and equity (in the balance sheet of a firm) is regarded as ‘capital’ for non- financial firms while in the banking sector, debt is regarded as ‘raw material’ part of which makes banking activities different from other firms activities.

- **Investment:** In banks, they invest majorly in intangible assets like human capital and brand name compare to other firms that invest in mostly tangible assets and account it as growth. So, banks investment for future growth is usually called operating expenses in their account statements.

All these are done by the banking institutions just to satisfy their customers. They believe meeting customer wants and needs leads to customer satisfaction which makes bank a service industry. Lam and Burton, (2006) mentioned that what influences a corporate (company) choice of bank is the ability for a bank to understand and accommodate specific customer's wants and needs. Customer satisfaction is influenced by perceptions of service and product qualities, prices of goods or services, situational factors and personal factors (Zeithaml, Bitner and Gremler, 2013). Increase in customer satisfaction leads to customer loyalty and profit to banks and this also offers high returns of money to the shareholders of the banks (Heskett, sasser et al., 1997).

Since front line employees (boundary spanners) are the first to meet with the customers, the role they play to attain customer satisfactions is very important. Zeithaml, Bitner and Gremler, (2013) say that the front line employee's position is critical to the banks because, they are seen as the following:

- **The service:** the employee carries out the services the customer needs.
- **The brand:** the interactions the customer has with the employee will determine how the customer will view the company (image).

- **The marketers:** the front line employees directly influences the customer satisfaction and represents the organization so, they perform the role of marketers too.
- **The organization in the eyes of the customers:** the contact employees represent the organization so, they are seen as the organization in whatever they do or say.

As said earlier, that increase in customer satisfaction leads to customer's loyalty and profit; this has also brought about relationship (bond) between customers and the bank. There is now what we call "relationship marketing" that is shifting attention from the transaction focus and moving it towards the retention or relationship (with customers) focus (Webster, 1992). "Relationship marketing or management is defined as a philosophy of doing business in a strategic orientation, that focuses on keeping and improving relationships with current customers rather than acquiring new customers" (Sheth, 2000). Johnson and Seines, (2004) says that relationship between company (banks) and customers have the potential of evolving from customers as strangers to acquaintances, friends and partners stage.

Building relationship between customers and banks brings benefits to both parties. Some of the benefits are listed below (Zeithaml, Bitner and Gremler, 2013):

Benefits for Banks:

- **Customer-behavior benefits:** These are the free informal adverts customer's gives to the public that is the positive word of mouth communication.
- **Economic benefit:** Satisfied customers cause banks to enjoy lower costs and high patronage overtime.

- Human-resource management benefits: It is easier to retain an employee when a firm has stable satisfied customers.

Benefits of Customers:

- Social benefits: Customers become familiars (friends) with the employees and bank.
- Confidence benefits: Customers have trust in the bank which is very important and less anxiety.
- Special treatment benefits: Customers may start to get preferential treatments like customized services and discounts on price.

2.2.3 Characteristics of Financial Services

Arthur Meidan, (1996) in his book “Marketing financial services”, listed out ten major characteristics of financial services (p. 2-4). They are:

1. Intangibility: Financial services cannot be touched, tasted or smelled. It is not tangible in nature.
2. Inseparable: The production and distribution of financial services are done simultaneously.
3. Highly individualized marketing system: channel of distribution in the financial service sector is different i.e the creation of bank branches are different from the distribution of goods or other services.
4. Identity: In financial service sector, their services are very much alike so, it is difficult to differentiate brands in the eyes of the public except for some factors like reputation of firms, branch location and adverts that differentiates.
5. Geographical dispersion: There has to be branches in each region for conveniences and to meet up with customers’ needs.

6. Heterogeneity: Financial services vary in nature.
7. Growth balanced with risk: In every financial firm, growth must always be balanced with risk.
8. Demand fluctuations: In financial sector, the demand for certain services do fluctuates due to some general economic activities.
9. Fiduciary responsibility: This is the responsibility of the financial firms to protect their customers' interest.
10. Labor intensive: financial services are highly labor intensive which affects their cost of production and price of services.

This thesis aims at analyzing the research model in Nigeria; one of the biggest and strongest countries in Africa. The most popular country and the largest oil producing country, is working to overtake south Africa in terms of Gross domestic products (GDP) and making it the biggest economy in Africa by 2014 (Iweala, 2013). So, the banking system of the economy in Nigeria will be examined.

2.3 The Banking System in Nigeria

The formation of central bank of Nigeria was written by the minister of national planning, chairman of steering committee on vision 2020 and immediate past finance minister of Nigeria; Doctor Shamsudeen Usman in 2009. He wrote that the African bank corporation was established in 1892. Until 1952, there was no banking legislation, the existing banks were: three (3) foreign banks (Bank of British West Africa, Barclays Bank, and the British and French Bank) also, two indigenous banks (National Bank of Nigeria and the African Continental Bank) with a collective total of forty branches. The growths of demand deposits were slowed by the Nigerian propensity to prefer cash and to distrust checks for debt settlements. British colonial

officials established the West African Currency Board in 1912 to help finance the export trade of foreign firms in West Africa and to issue a West African currency convertible to British pounds sterling. But, colonial policies barred local investment of reserves, discouraged deposit expansion, precluded discretion for monetary management, and did not train Africans in developing indigenous financial institutions. G. D. Paton Report from the Central bank of Nigeria says: “In the period of 1892 to 1952, there was an enquiry by the then colonial administration to investigate the banking practices in Nigeria. The G. D. Paton Report which emanated from the enquiry was the basis for the first Banking Ordinance of 1952. The ordinance was designed to ensure an orderly commercial banking and to prevent the establishment of unviable banks. A drafted legislation for the establishment of Central Bank of Nigeria was presented to the federal House of assembly in March, 1958. The Act was fully implemented on 1 July, 1959 when the Central Bank of Nigeria came into full operation”. The role of the Central Bank is similar to that of central banks in North America and Western Europe.

As at today, it is realized that the stability of the financial system largely depends on the efficiency and effectiveness of the supervisory processes. The regulation and supervision of banks and other financial institutions are being refocused, to create and sustain an enabling environment for a stable financial system in Nigeria. With further amendments to the Central Bank Act and Other Financial Institutions Act in 1999, the CBN became better positioned to enhance the safety and soundness of the financial sector in Nigeria. The effectiveness of monetary and banking policies which, had been constrained by the distress in the system, is now assured. In order to secure an adequate capital base for new banks, the minimum paid-up capital requirement was increased from 500 million naira (N; Nigerian currency) to N1

billion (Naira). In response to its instrument autonomy, and the increased supervisory responsibilities entrusted upon it, the Bank took steps to strengthen the operations of the other financial institutions sub-sector. The minimum paid-up capital for primary mortgage institutions was increased from N20 million to N100 million with August 2001 as the deadline for compliance. The Bank also set up a Monetary Policy Committee to promote effective monetary management.

However, Nigeria today (2013) only has twenty (20) banks in total (Henry, 2013) which are: Zenith bank, First bank and Guarantee trust bank to mention a few. The banking system in Nigeria is now categorized as follows (Central Bank of Nigeria):

- The central bank
- Commercial banks
- Merchant banks
- Development banks and
- Microfinance banks

Furthermore, due to the meeting of all these targets and high level of competition in the industry, marketing has become increasingly in today's banking. This has also led banks to pay attention more on marketing techniques. Also, with the circumstances surrounding high competition and securities in Nigeria; Nigeria as the 139th most corrupt country among 176 countries (Transparency international, 2012), the banking sector are not allowed to make publicly much of their strategic and operations information. So, this thesis will not discuss the banks statistical data's like how many branches they have, staff profile and their level of staff enrollment.

2.3.1 Role of Banks in Nigeria Economy

There have been so many reforms going on in the banking sector in Nigeria for the past two years now. According to the CBN deputy governor (Kingsley Moghalu, 2012), the reasons for all this reforms is for the banking sector to be able to support the economy of the country. As said earlier, Nigerian banks as been categorized into five (5) different parts which are: the central bank, commercial banks, merchant banks, development banks and microfinance banks (CBN). They also play many roles in the growth and development of the economy. Some of the roles are explained as follows:

- **Microfinance banks:** The major role of these banks to the economy is to help in the area of small and medium scale businesses. Banks here provide loans to entrepreneurs and cooperative societies with little collateral requirements. In this way, it develops the small businesses and encourages the upcoming entrepreneur in the country (Udoh, 2012).
- **Development/Community Banks:** According to Ladelle and Williams, (2008), they gave three major roles of development bank to the economy of Nigeria. They are (a) to improve rural productive activities (b) to enhance the rural area development through financial services (banks) and (c) to increase the economic status of small and medium scale producers in the rural areas.
- **Commercial Banks:** These banks help a lot in many areas of the economy. They help circulate money in the market economy, provide loans and corporate bonds, savings and investing money, engage in man power development by training their staffs, mortgage financing and bidding process of government securities (Hussain, 2011).

- **Merchant Banks:** Their role is to focus on long term funding, make some assets bankable and guaranty some international loans coming into the country (CBN, 2012)
- **Central Banks:** They are called the “lender of last resort”, they mostly advise the federal government of the federation on the financial matters and they help in the currency restructure of the country (Okoroafor, 2012).

Amy Gallo, 2010 says “even the most brilliant strategy is worth nothing if it isn’t executed well especially by the front line employees”.

2.4 Front line Employees

Selling was the traditional way of business success until globalization came into being and changes the business world. Now for a business to be more successful, the business needs an intense marketing (Victoria, 2011). Marketing creates awareness to products and services, it makes people get interested in the products, evaluate the products and then purchase is faster and easier. Drucker (1999) said, understanding customers is also a basic prerequisite for any business success, and the means of understanding them should not be farfetched as there have been so many methods of research in existence. Examples are the different analysis usages, panels and survey but, the best and cheapest way to really understand clients are through the front line employees (Tjan, 2012).

Frontline employees could be said to be any employee that have direct contact with customers or direct involvement with both the customers and the organization (Morris, Donald, Jeffrey et al., 2008). They are also called the boundary spanners, they are the employees who serve and support the customers’ one on one and gets the

first hand information or view of how customers interact or react to a product or services (Schneider and Bowen, 1984). These employees meet with the customers first before any other executive or representative of an organization and they determine the first impression or the way the client will view the organization. For example, a waiter in a restaurant knows what food customers eat more and sees their reaction about the food served. Other examples of front liners are the receptionist, and customer service officers. Surprisingly, most executives like the Chief Executive Officers (CEO's) don't take advantage of this resources they employed (Front line employees), the front line employees are mostly positioned in the lower or bottom of the organizations structure and often ignored which means they don't really have a say in the decisions of the organization (Tjan, 2012). Anthony, K. T., (2012, p.1) mentioned that "relying on the insights and observations of your frontline folks is good business" and many customers are interested in good business today since it leads to increase in quality and customers satisfaction (Anderson and Formell et al., 1994; Venetis and Ghauri, 2004). Also, Uysal and Magnini, (2011) really depend on frontline service employees because; they are the important part of the company's profit and customer satisfaction. Being a front line employee is not an easy task, it requires one to balance customer's needs and wants plus organizational demand and one's personal need and this are where mostly the job stress begins (Gray, 2000). If an employee can't achieve this, it may lead to inability to concentrate or relax, absence from work, illness of the employee, and then staff turnover (Shigemi and Mino et al., 1997). Also, these have consequences on the job which includes low job performance or productivity, poor decision making, organizational breakdown and sabotage (Teasdale, 2006).

However, front line employees cannot deliver effective quality service alone without the help of the organization leadership and structure or system of administration. Uysal et al., (2010) discussed the many benefits in assisting front line employees which includes; marketing communication that makes customers has expectations that can be met by employees, discussing frontline employees observation at meetings to improve their products and services and motivating front line employees.

Furthermore, most of these benefits of assisting front line employees are not so common in organizations. Looking at the first benefit; most organizations try to entice the public with huge benefits while marketing their products and services and this gives the public a huge expectation which at the end of the day create many challenges to the front line employees. So, leads to job stress; when an employee cannot meet the demand of the customers.

An excellent customer satisfaction is mostly dependent upon all the employees in an organization however, no employees are more important than those front-line employees who interact directly with external clients (Hoekstra, 2009). Front line employees in Nigerian banks are also, into all the roles of their duties and marketing services as well but, as said earlier ‘ the front line employees are mostly positioned in the lower or bottom of the organizations structure and often ignored which means they don’t really have a say in the decisions of the organization (Anthony K. Tjan)’.

United Kingdom senior bankers have said to have been changing their culture of staff feeling under pressure to sell to customers at all cost (Hilary Osbourn, 2012). Hilary said in his research of 550 front line employees in United Kingdom (Britain’s big five banks) that “A total of 371 had sales roles, and out of them 298 had been given

set targets. Two-thirds had been told to sell more at some point, with the need to reach targets in most cases, increasing profits was given as a reason in 16% of cases, and the customers' interests were the priority in just 6%". In Lloyds TSB, where 140 staffs was surveyed, the result shows that 56% felt pressured to sell by the culture, 46% were under the pressure from their manager, and 45% said the sales targets drove employees to sell even when it wasn't appropriate. Although, financial services authority are monitoring and controlling this act by encouraging banks to put customers first in all they do and not there profit.

All of these and more happen in Nigerian banks today. Increase in competition and financial institutions makes the banks go into full marketing of services to meet targets by the Central Bank of Nigeria and to make profit. This makes sales come first before customers (services) and front line employees remaining under real pressure to balance sales and customers' demands.

Hackshall Michelle, (2007) listed some of the duties of front line employees in Nigerian banks. They are as follows:

- Train and mentor or coach new front line employees
- Advice on products and services
- Advice on investment
- Drive sales targets
- Serve customers
- Sell products and services
- Sell home loans
- Perform teller duties
- Open accounts

- Build relationships and
- Perform administrative tasks

Moreover, much demand among staff of front line employees (in bank) can lead to job stress. World Health Organization says that the “Pressure at workplace is unavoidable due to the demands of the contemporary work environment. Pressure perceived as acceptable by an individual, may even keep workers alert, motivated, able to work and learn, depending on the available resources and personal characteristics. However, when that pressure becomes excessive or otherwise unmanageable it leads to stress”.

2.4.1 Job Demand-Resource Model

Bakker, et al., (2003) says “Enthusiastic employees excel in their work because, they maintain the balance between the energy they give and the energy they receive”. Job-resource theory is a model by Bakker et al., 2003; Demerouti et al., 2001b, which can be classed into two; the job demand and the job resources. The theory, which deals with the outcome of employees’ well-being, is an alternative to other research models of employees’ well-being which are; the demand-control model and effort-reward imbalance model (Bakker and Demerouti, 2007). Job demand-resource (JD-R) model defines job demand (Bakker and Demerouti, 2007) as the “physical, psychological, social, or organizational aspects of the job that require sustained physical and/or psychological (cognitive and emotional) effort or skills and are therefore associated with certain physiological and/or psychological costs”. Job Demands could simply mean the task placed on a particular job. It may be demand from the organization and the clients. Demand is defined by Jones and Fletcher (1996, p.34) “as the degree to which the environment contains stimuli that peremptorily require attention and response”. So, we can refer job demand to be

those physical, psychological, social, or organizational aspects of a work that requires sustained cognitive or emotional efforts and are associated with certain responses. Some of the examples of job demands are; poor work environment, high work pressure and emotional demanding interactions with customers. Job Demands are not always negative but, high job demands could lead to job stress and this consists of role conflict and role ambiguity (Hensley, 2012).

2.4.2 Conservation of Resources Stress Model

There have been so many stress models created by scholars; Walter Cannon in 1932 was the first scholar that applied stress to human then Hans Selye in 1950 developed his model and defined stress as a “defense operated by physiological system designed to protect the body from environment challenge to bodily processes”. Other models include homeostatic and transactional models of stress, and the conservation of resources stress model. McGrath, (1970) defined stress as the “imbalance between environmental demand and the response capability of the focal organization” while, Lazarus and Folkman, (1984) defined stress as the relationship between an individual and the environment that is appraise by the individual as exceeding his or her resources and threat to his or her well-being. All these as been criticized and the modern stress model is the conservation of resources (COR) model by Hobfoll, (1988).

COR model bridges the distance between the environment and the cognitive point of view. Hobfoll, (2001) defined stress from the psychological view as the reaction to the environment in which there is threat of loss of resources or insufficient resources gained after investing resources. Resources are defined as those objects or characteristics that are valued by individual, examples are self-esteem, money and time (Rosenberg, 1965; Worden and Sobel, 1978). Hobfoll (1989) also divided

resources into four parts which are; objects, persons characteristics, condition and energy while, environmental situations causes decrease in an individual's resources and sometimes affect people's self-esteem, time and status. The basic argument of COR model is that individuals try to get, keep and improve those things that are valued to them and that people reduce their net loss of resources when faced with stress while when not faced with stress, people try to develop their resources. Cohen and Wills, (1985) mention that when people develop their resources they are likely to experience positive well-being and Rappaport, (1981) says when individual can't gain resources it is possible they become vulnerable. In addition, COR theory explains that when a person faces high demands or insufficient resources in a job (Job stress); it may lead to negative outcome of performance (Hobfoll, 1989).

2.4.3 Job Stress

Job stress can be defined as the stress one experience at the place of work. It could also be defined as the results of exposure to uncertain environmental stimuli while performing a task (Chang, Rosen, and Levy, 2009) and this may be physical or psychological (mental). Job stress mostly happens when there is a discrepancy between the demands of a job and a person's ability to carry out and complete these demands and when there is too much pressure like long hours of work, and insufficient motivation for employees (Colligan and Higgins, 2006). A survey carried out by Harris interactive called the "third annual work stress survey" in the year 2012, interviewing about 1,019 employed Americans (by phone) shows that 83percent of Americans were stressed at work. Only 17% of workers shows that nothing about their jobs causes them stress. John Swartz, the regional director of career services at Everest College reports that the survey shows: Poor compensation

and an unreasonable workload as the major stressors, with 14% of workers reporting low paychecks as their main source of work-related stress. 14% also ranked a heavy workload as the top stressor. Frustrations by coworkers or commutes (both 11%), working in a job that is not one's career of choice (8%), poor work-life balance (7%), lack of opportunity for advancement (6%) and fear of being fired or laid off (4%). All these, could be said to be the causes of job stress.

Not all high job demands are job stress, as some are to motivate front line employees and bring the best out of them. Kammeyer-Mueller, Judge and Scott, (2009, p.179) mention that “Stress is in the eyes of the beholder”. JD-R Model explains that front line employees job stress and job engagement are the result of resources available and the demand they face on their job. Also that, job stress and engagement determines the employee’s outcome like performance and turnover intention. Tsutsumi, et al., (2009) also said prolonged job stress can lead to job burnout. In all, Semmer, (2007) in World Health Organization says “Stress can damage an employees' health and the business performance”.

2.4.4 Role Conflicts

Role Conflicts happens when a person has high job demands from customers, colleagues, and managers and realize they can’t satisfy all demands at the same time. It is defined by Michaels, Day and Joachimsthaler, (1987, p. 30) “as the degree of incompatibility of expectations communicated to a role incumbent by role senders such as customers and managers”. Luthan (1997) explains that role conflict happens when an individual has more than two pressures at a time and then, obeys one of the pressures. Example of a role conflict is when a police needs to act on his job as a police officer arresting his own son or acting as a father releasing the son.

2.4.5 Role Ambiguity

Role Ambiguity is defined as the “degree to which frontline employees are uncertain about what others expect from them in their roles, the best way to fulfill known expectations, and the consequences of role performance” (Singh, Goolsby, and Rhoads, 1994). We can also say that it is role ambiguity when front line employees are not sure of what to do in their job. Role ambiguity is “when there’s no provided feedback information of the evaluation result from the supervisor about someone’s performance result related to his chance to get better career, span of responsibility, and the expectations of the role taker” (Katz and Kahn, 1978). Churchill et al., (1976) says it is when an individual does not have better knowledge about the expectations of their roles in a firm.

Role conflict and role ambiguity had been seen to have a relationship with the dysfunctional job outcome related to job (Jackson and Schuler, 1985). Koustelios et al., (2004);Tang and Chang, (2010), says increase in role conflicts and role ambiguity will decrease job satisfaction while, Onyemah, (2008) says that role conflict and role ambiguity can affect performance.

2.5 Personal Resources

Personal Resources are things front line employees have in discrete amounts. It is an aspect of one’s self that encourages one to act or operate the way they do and conduct themselves (Xanthopoulou et al., 2007). Resources can be said to be ‘those objects, personal characteristics, conditions, or energies that are valued by an individual or that serve as a means for attainment of the objects, personal characteristics, conditions, or energies’ (Hobfoll, 1989,p. 516). It mostly could be an intrinsic motivation that is the drive that comes from inside of a person to achieve a

task. This usually fulfills basic human needs, and competence (DeCharms, 1968) they also help in fast growth and development examples are feedback from customers, and recognition. Job Characteristics Theory according to Hackman and Oldham, (1980) gave five Job characteristics which intrinsic motivation depends on, they are: Skill Variety, Task Identity, Task Significance, Autonomy and Feedback. Furthermore, job demands and personal resources play a significant role in burnout (Minter, 2009) and front line employees are said to be prone to burnout (Ledgerwood, et al., 1998). This is because, they are the 'Boundary Spanners' or first contact between the organization and customers. The word "burnout" is used first in 1974 by Herbert Freudenberger. It was used in the book, "Burnout: The High Cost of High Achievement". Herbert, defined 'burnout' as, "the extinction of motivation or incentive, especially where one's devotion to a cause or relationship fails to produce the desired results." Maslash and Jackson, (1981, pp.99) also said burnout "is a syndrome of emotional exhaustion and cynicism which happens regularly among persons who do people work of some kind". Studies show that female employees and people at their early stages of their career experience burnout the more (Doyle and Hind, 1998).

2.6 Job Burnout

In COR theory, it explains that burnout may happen when personal resources of people are threatened with loss (Hobfoll, 2001). Mayo Clinic, (2012) says job burnout can be said to be a state of physical, emotional or mental exhaustion combined with doubts about one's ability and the value of an individual's job. Some of the causes of job burnouts are:

- Inadequate job/personal resources (Lee and Ashforth, 1996)
- Risk and safety factors (Leiter and Robichaud, 1997)

- Unclear, conflict and ambiguity related to work role (Posig and Kickul, 2003)
- Decrease in social support (Brown and O'Brien, 1998)
- Being undermined by a supervisor (Westman and Etzion, 1999).

Burnout is characterized by three concepts (Maslach, 1982) which are:

- * Emotional exhaustion,
- * Depersonalization and
- * Diminished personal accomplishment.

JD-R model by Demerouti, et al., (2001b) says that job demand determines the emotional exhaustion of burnout while, job resources determine the depersonalization characteristics of burnout.

2.6.1 Emotional Exhaustion

Emotional exhaustion is the first in the burnout experience (Cordes and Dougherty, 1993). This is related to the decrease of personal resources (emotional) and could be said to be the initiator of burnouts among employees by Cords and Dougherty (1993). It shows in front line employees feelings and mostly occurs in services jobs due to their personal interactions with customers (Singh, Goolsby, and Rhoads, 1994) especially when they perceive their Organization can't meet the Customer's need (Cords and Dougherty, 1993, p. 644).

2.6.2 Depersonalization

Depersonalization, is defined by Maslash and Jackson, (1981, pp.99) as "the development of negative, cynical attitudes and feelings about one's Clients". When a person start losing contact with themselves i.e they no longer perceive their own needs or others and life becomes a series of mechanical functions then we say this is depersonalization (Kraft, 2006).

2.6.3 Diminished Personal Accomplishment

Diminished personal accomplishment (DMA) could be said to be the tendency to examine oneself negatively (Maslach and Jackson, 1981). Maslach and Jackson's model posits depersonalization and DMA as consequences of high emotional exhaustion.

There are six different workplace stressors by Leka et al., (2003) that also contribute to employee's burnout. They are:

1. Time demand, workloads and work complexity
2. Lack of control over establishing job priorities
3. Inadequate rewards and the feeling on continuity
4. Undermining of teamwork and the impersonal workplace environment
5. Inadequate trust, openness and respect
6. Conflicting mission with values between management and employees.

2.7 Effect of Job Burnout

The conservation of resources theory model shows that there are relationships between Emotional exhaustion, depersonalization and diminished personal accomplishment in burnout that affect Job performance. (Wright and Bonett, 1997; Wright and Hobfoll, 2004). Also, Lee and Ashforth, (1996) says there is a relationship between high job demand/job stress with the characteristics of burnout and their impact on job performance.

2.7.1 Job Performance

Job performance could be said to be 'the level of productivity of an individual employee, relative to his or her peers, on several job-related behaviors and outcomes' (Babin and Boles, 1998, pp. 82). COR model says that employees who experience

emotional exhaustion does not have some necessary resources needed to improve their job performance because, these resources might have been reduced (Wright and Cropanzano, 1998). The model suggests that employees can reduce the lack of emotional resources through selecting methods that will utilize and save their insufficient resources (Wright and Hobfoll, 2004). According to this model, when employees face increase in emotional exhaustion, depersonalization and DMA, their job performance begins to reduce. Wright and Bonett, (1997) in their research shows that emotional exhaustion and job performance are negatively related while, depersonalization and diminished personal accomplishment do not have negative effect on work performance. Researchers (Meyer et al., 2002; Franke and Park, 2006) have also proved job satisfaction and Organizational commitment to increase job performance among front line employees.

Brewer, (1994); Lee and Ashforth, (1996); Eby et al., (1999); Miller, (2002) states how Employee motivation (Intrinsic or extrinsic) influences Job Performance, Organization Commitment, job satisfaction and the intention to leave a job.

2.7.2 Affective Organizational Commitment

Affective Organizational commitment could be defined as the strength of an employee's identification with an Organization and the contribution of the employee to the particular firm and its Goals (Porter et al., 1974). Mostly, all employees are expected to represent the Organization as a marketer especially in the services industries. When an employee believes or sees that each individual as a whole are important as a marketer, they begin to be more dedicated to their job (Donavan, Brown and Mowen, 2004). Also, it is realized that front line employees that can satisfy their customers well will enjoy their job in the organization and if an employee is fit in an organization, their dedication will be high (Kristof, 1996;

Zimmerman et al., 2005). Job satisfaction is said to be positively related to affective organizational commitment (Alexandroy, Babakus and Yavas, 2007) while, emotional exhaustion is related negatively (Babakus et al., 1999).

2.8 Job Satisfaction

Job Satisfaction is simply how content an individual is with his or her job. It can be affective and cognitive. Singh, Goolsby and Rhoads, (1994) define it as a reflection of a person's psychological well-being in their work. Perceived Organizational support increases job satisfaction (Riggle, Edmondson et al., 2009) while, emotional exhaustion reduces job satisfaction (Babakus et al., 1999; Karatepe, 2006).

2.9 Turnover Intentions

The rate of turnover can be said to be the intention of an individual to quit or leave a firm (Thoresen et al., 2003, p.918). It “refers to the subjective likelihood that frontline workers will voluntarily leave their employing organizations within a relatively limited time frame” (Fried et al., 2008). Job satisfaction and organizational commitment have been found to decrease employees' turnover intention (Tett and Meyer, 1993; Mubarak, Nissly, and Levin et al., 2001). COR theory also proves saying, having high job demands and low personal resources in an organization leads to burnout and this displays poor performance and turnover intentions while, Yavas et al., (2008) says emotional exhaustion increases turnover intention but, no relationship between emotional exhaustion and job performance.

Furthermore, the job demand –resources model has shown that worker engagement decreases employees' intention to quit their job (Bakker, Demerouti, and Schaufeli, 2003; Schaufeli and Bakker, 2004).

2.10 Hypothesis

2.10 Job Demand / Job Stress

Job demand as said can be defined “as the degree to which the environment contains stimuli that peremptorily require attention and response” (Jones and Fletcher, 1996, pp.34). It is not always negative but, high job demands could lead to job stress. Job stress occurs when employees are faced with the threat of lost or loss of resources; when employees lost their resources and when employees invest resources and do not receive returns (Hobfoll, 2011). Job demand and job stress comprises of Role conflict and Role ambiguity (Hartline and Ferrell, 1996; Karatepe and Sokmen, 2006).

Role Conflicts happens when a person have too much job demands from customers, colleagues, and managers and find out he or she can't satisfy all the job demands at a time (Churchill et al., 1976) while, role ambiguity “refers to the degree at which frontline employees are uncertain about what others expect from them in their roles, the best way to fulfill known expectations, and the consequences of role performance” (Singh, Goolsby, and Rhoads, 1994).

Posig and Kickul, (2003); Jaramillo et al., (2006) says that increase in employees role conflict and role ambiguity causes emotional exhaustion. “High job demands leads to reduction in energy and in the end, to emotional exhaustion” Kim, et al., (2008). In general, there's a relationship between the three variables (role conflict, role ambiguity and burnout). Also, role conflict and role ambiguity has effect on staffs' rate of turnover (Brashear et al., 2003). Therefore, we posit the following hypotheses:

H1: Role conflicts have positive effect on frontline staffs' emotional exhaustion.

H2: Role conflicts have positive effect on frontline staffs' DMA.

H3: Role conflicts have positive effect on staffs' depersonalization.

H4: Role ambiguity has positive effect on staffs' emotional exhaustion.

H5: Role ambiguity has positive effect on staffs' DMA.

H6: Role ambiguity is positively related to frontline staffs' depersonalization.

2.10.1 Personal Resources

This is an aspect of one's self that encourages an individual to act or operate the way they do and conduct themselves (Xanthopoulou et al., 2007). Examples of this are knowledge, money, creativity, awareness and energy. Intrinsic motivation is also a trait and a personal resource that is very good for front line employees (Brewer, 1994). It is referred to as a person's "feeling of challenge or competence derived from performing a job" (Keaveney, 1992, p.151). Employees that have intrinsic motivation are said to be problem solving people, more skillful and innovative in their fields (Miller, 2002). Hyun J. Kim et al., (2008) says resources lower job demands and burnouts. Frontline employees with inadequate intrinsic motivation will experience high emotional exhaustion because, their work entails solving challenging customer problems. Karatepe and Tekinkus (2006), (from a research taken in Turkey) says intrinsic motivation lessen emotional exhaustion while, Karatepe and Uludag (2007) also supported the finding to be similar to frontline hotel employees in North Cyprus. Deci and Ryan (1985) says that intrinsic motivation enhance continuous performance of a job while, Shaffer et al., (2001) posits COR theory (Hobfoll, 2001, p. 349) that employees who have low personal resources may have negative outcomes at work. Also, Miller (2002) states that motivation (intrinsic)

influences job outcomes like job performances, job satisfaction, organization commitment and reduce rate of turnover. Thus we posit that:

H7: Intrinsic motivation is negatively related to emotional exhaustion

H8: Intrinsic motivation is negatively related to depersonalization

H9: Intrinsic motivation is negatively related to diminish personal accomplishment.

2.10.2 Burnout

Mayo Clinic (2012) says job burnout could be said to be a state of physical, emotional and mental exhaustion combined with doubts about one's ability and the value of an individual's job. Job burnout can also be defined as "prolonged responses to chronic inter-personal stressors on the job" (Maslash, 1998, pp. 68). Job demand-resources model by Demerouti and Bakker, et al., (2001) propose that job demand determines the emotional exhaustion of burnout while, job resources determine the depersonalization characteristics of burnout. Kim et al., (2008) also said that job demands lead to employees burnout while, resources decreases burnout. Maslash, (1998) says burnout consist of three variables which are:

- Emotional exhaustion
- Depersonalization
- Diminished personal accomplishment.

(a) Emotional Exhaustion: It is referred to as an inadequate energy and feelings that employee's emotional resources are used up due to high psychological demands (Maslash, 1998). Emotional exhaustion is said to have a negative impact on work outcomes like bad work performance, job satisfaction, organizational commitment and intention to leave a job (Karatepe and Uludag, 2007). It is related to decrease of personal resources and negatively affects work performance (wright and Bonett,

1997). Emotional exhaustion increases the rate of turnover (Yavas et al., 2008). So, we say:

H10: Emotional exhaustion is negatively related to job performance

H11: Emotional exhaustion is negatively related to affective organizational commitment.

(b) Depersonalization: Maslach and Jackson, (1981, p.99) define depersonalization. It is “the development of negative, cynical attitudes and feelings about one’s Clients”. It is characterized by dealing with others as objects rather than people (Maslach, 1998). Wright and Bonett, (1997) say that depersonalization is positively related to job performances. Thus, we propose that:

H12: Depersonalization has negative effect on job performance

H13: Depersonalization has negative effect on affective organization commitment.

(c) DMA: this is the tendency of an individual to rate him or herself negatively because of the failure to produce good results (Maslach and Jackson, 1981). Thus, when an employee does not produce good results, it affects job performance and affective organizational commitment. So, we propose that:

H14: DMA has negative effect on job performance

H15: DMA has negative effect on affective organization commitment.

2.10.3 Effects of Job burnout

- **Job performance:** This is an effect of job burnout. It could be termed as “the level of productivity of an individual employee, relative to his or her peers, on several job-related behaviors and outcomes” (Babin and Boles, 1998, p. 82). When an employee has a positive job performance, it increases its job satisfaction. Thus, we propose that:

H16: Job performance is related positively to job satisfaction

- **Affective organizational commitment:** It is the second effect of job burnout. It is realized that front line employees that can satisfy their customers well will enjoy their job in the organization and this will make their commitment to be high (Johnson, 2005). Organizational commitment is positively related to job performance, job satisfaction and negative effect on turnover intention (Meyer et al., 2002). Thus we pose that:

H17: Affective organization commitment is positively related to job satisfaction.

2.10.4 Job Satisfaction

Singh et al., (1994) define job satisfaction as the reflection of a person's psychological well-being on their work. It has been found to increase job performance and decrease employee's turnover intention (Franke and Park, 2006).

Thus, we say that:

H18: Job satisfaction is negatively related to turnover intentions.

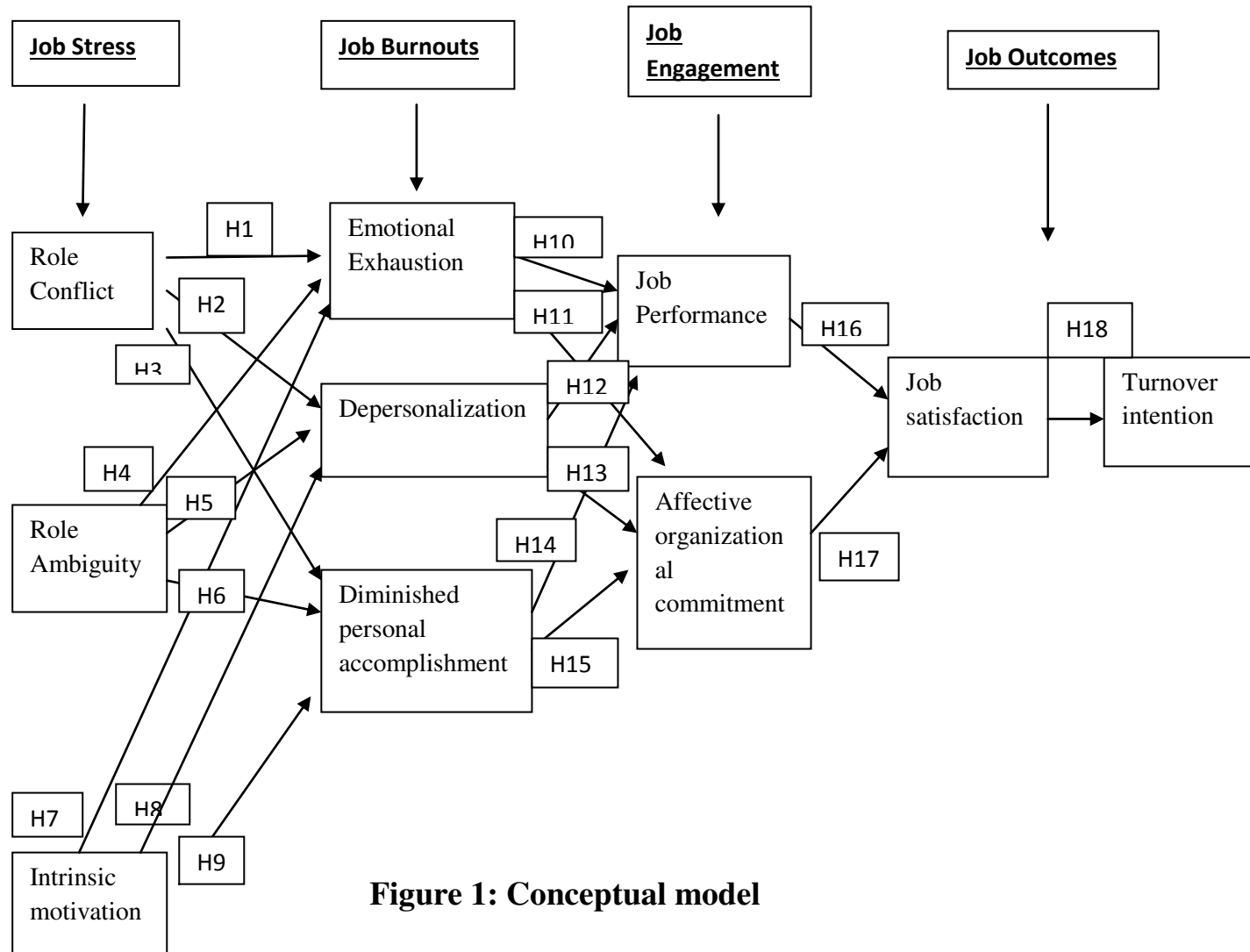


Figure 1: Conceptual model

Chapter 3

METHODOLOGY AND DATA ANALYSIS

3.1 Aims and Objective of the Study

This study aims at studying and measuring some of the factors that causes ‘Job burnout’ and ‘Turnover intentions’ among front line employees (boundary spanners) in the banking sector in Nigeria. The country ‘Nigeria’ is situated at the western part of Africa; she gained independence from Great Britain in 1960, October 1st and declared it the Federal republic in the year 1963. The country; Nigeria is known for its diverse ethnicity of over two hundred and fifty (250) ethnic groups with different languages, cultures and religions but, the common and formal language in Nigeria is the English language (Adebayo and Udegbe, 2004; Okpara, 2006). Nigeria; the most populous nation in Africa, the second best economy in Africa and is one of the largest crude oil exporters in the world (Okpara, 2006; Ituma and Simpson, 2007).

However, Nigeria still suffers from corruption (CIA, 2013), instability politics and high rate of unemployment (Karatepe and Magaji, 2008). Many researchers have carried out studies on different sectors in Nigeria like the oil and gas and hotels to contribute to the growth and development of the country. Karatepe, and Alashinloye, (2008) carried out research on the front line employees in the hotel sectors in Nigeria but, no researcher has carried out findings on the front line staff in the bank sector Nigeria so, this study is set to contribute to the development of the sector.

3.2 Survey Instrument

The scale used in this research study was adopted from several sources. All measurements were rated on a five point Likert scale ranging from 1(strongly disagree) to 5(strongly agree) while, job satisfaction was rated with 1 (Extremely dissatisfied) to 5 (Extremely satisfied) of a five point scale.

In conceptual model, the job stress was measured with two dimensions which are 'Role conflict' and 'Role ambiguity'. Role conflict was measured by eight items that adopted from Rizzo et al., (1970) while, role ambiguity was measured by six items also adopted using the same source. The response options for role ambiguity six items were reversed. Four items measured intrinsic motivation and was adopted from the source; Low et al., (2001). Job burnouts were measured by three dimensions which are "emotional exhaustion", "depersonalization" and "diminished personal accomplishment". These three dimensions were measured by eight items, five items and seven items respectively and all was adopted from Maslach and Jackson, (1981). In diminished personal accomplishment, all questions were treated reversely except for one out of the seven items. In order to determine job performance, five items was adopted from Babakus et al., (1999). Affective organizational commitments were measured by five items adopted from Mowday et al., (1979). A four item turnover intention statement was adopted from Singh, Verbeke and Rhoads, (1996); Boshoff and Allen, (2000). Finally, eight items was adopted from Hartline and Ferrell, (1996) and used to measure Job satisfaction.

During data analysis, three statements were dropped from the questionnaire where one item from depersonalization and two items from job satisfaction. This was done

because, they had low factor loadings. So, in depersonalization four items were used and in job satisfaction six items was used.

3.3 Data Collection

Front line employees in the banking sector in Nigeria are the population for this study. A pilot study of 20 respondents was carried out before the questionnaire were finalized and launched. Primary data for the research study was collected through questionnaires that were self administered in August, 2013 from front line employees (boundary spanners) of both public and private banks in 3 states in Nigeria. The states are: Abuja (federal capital of Nigeria), Kaduna and Lagos. Permission was taken from the managers of each branch of banks to allow the staffs complete the questionnaire with sincerity and returned anonymously. In all, the questionnaire was given out to 200 employees and 151 respondents were able to fill and return the papers correctly (useable) that stand for 76% distributed questionnaires.

3.4 Findings

Respondent's demographic profile like the age, gender, educational level, monthly family income, marital status, length of work and types of bank were collected from the questionnaires respondents filled. The analysis of the demographic response is shown in the following figures.

3.4.1 Age

The age distribution of '18-25' years has 32.5% respondents, '26-35' years has 59.6% respondents while, '36-50' years has 7.9% respondents. This shows that in Nigeria, the front line employees are majorly the middle age people of 26-35 years old. The figure two below shows the distribution.

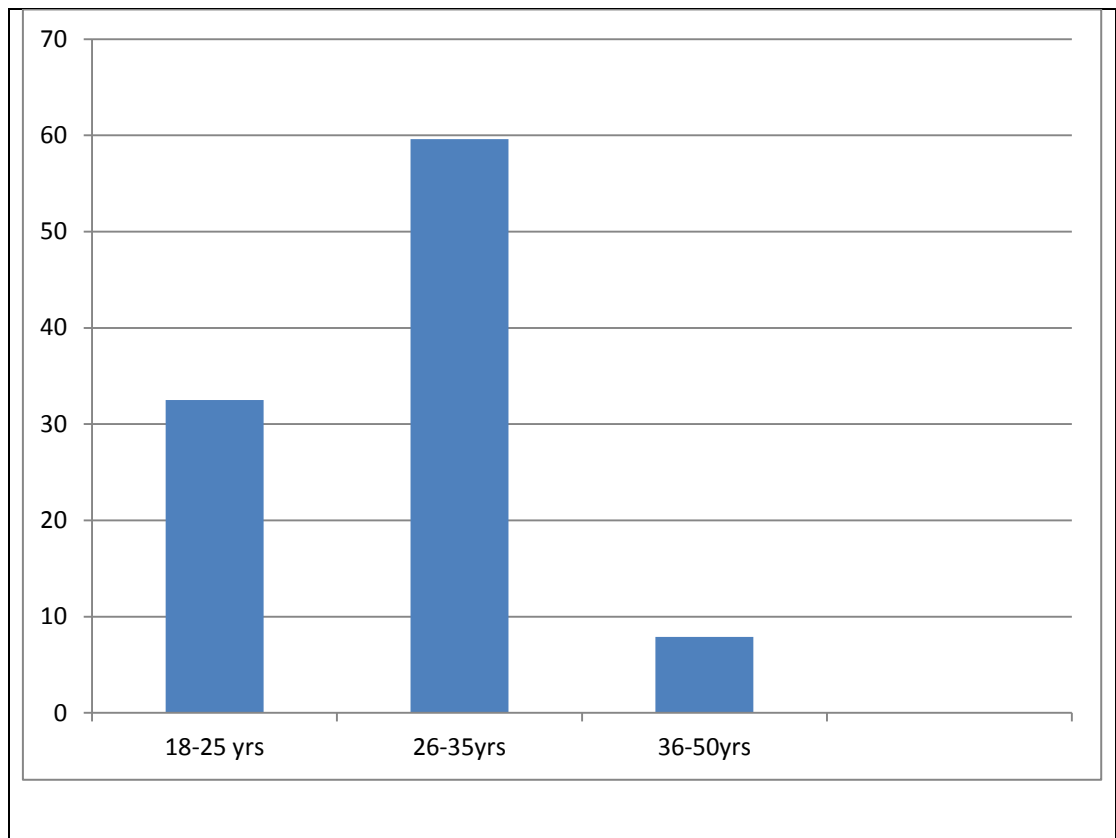


Figure 2 Age Distribution of Respondents

3.4.2 Gender

The distribution of male and female respondent is shown in figure three below. It shows that there is a little different in the percentage of gender among employees in Nigerian banks. The female respondents were 55% while, the male were 45%.

3.4.3 Educational Level

In terms of educational level, majority are associate degree/ bachelor degree holder (75.5%) while, 24.5% are graduate degree holders (master/PhD). Figure four below shows the distribution of the participants

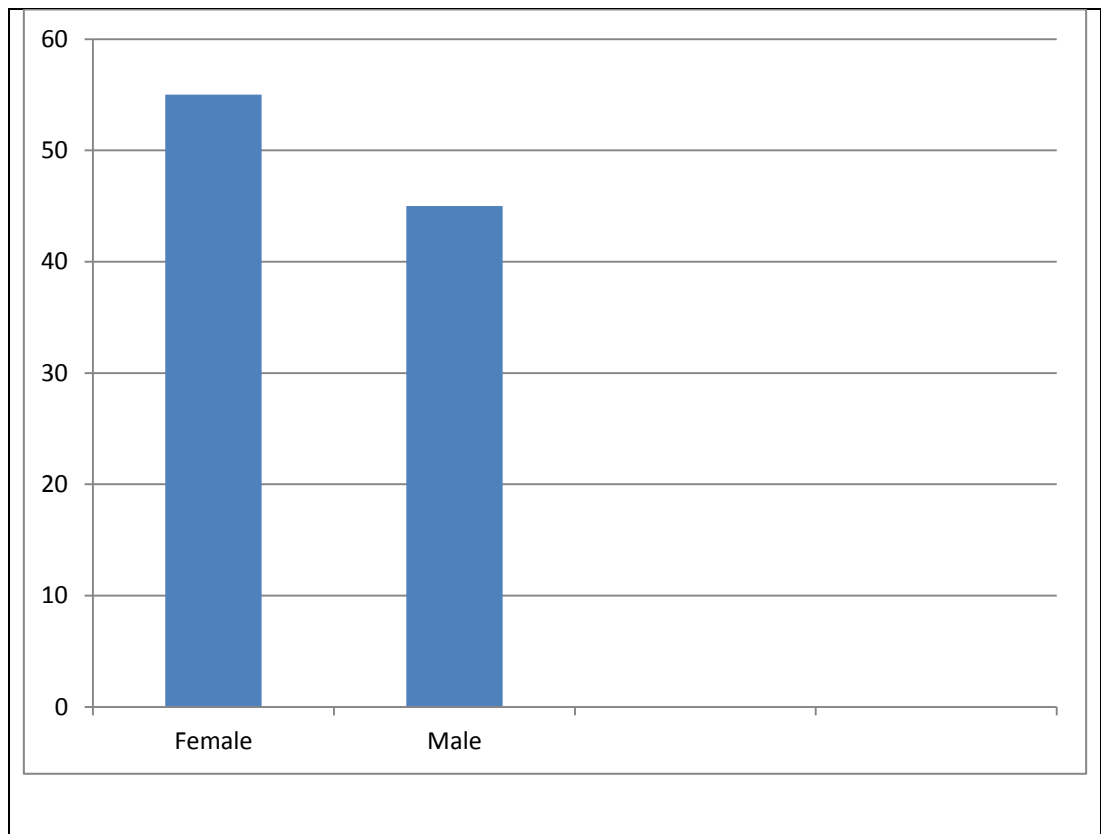


Figure 3 Gender Distribution of Respondents

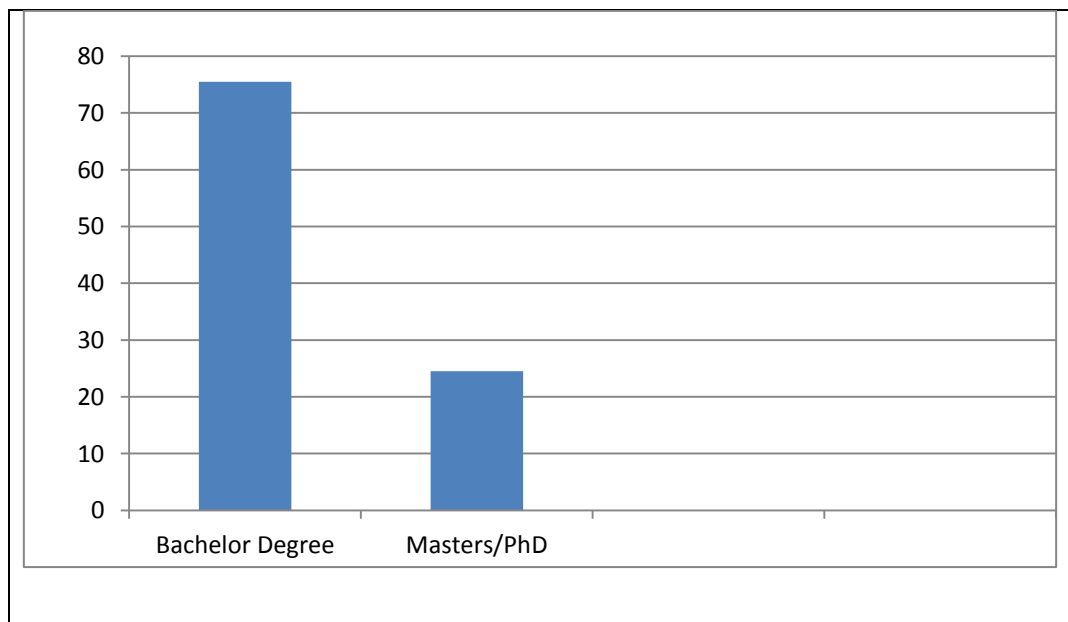


Figure 4 Educational Level of Respondent

3.4.4 Monthly Family Income

In their monthly family income, respondents that receive 1000USD and below were 58.9%, 29.8% respondents receive income of 1001 – 2000USD, 4.6% respondents receive income of 2001 – 4000USD and finally, 6.6% respondents receive income of 4001- 6000USD monthly. Figure five below, shows the distribution as many of front line employees in Nigeria live on income of 1000USD and below monthly.

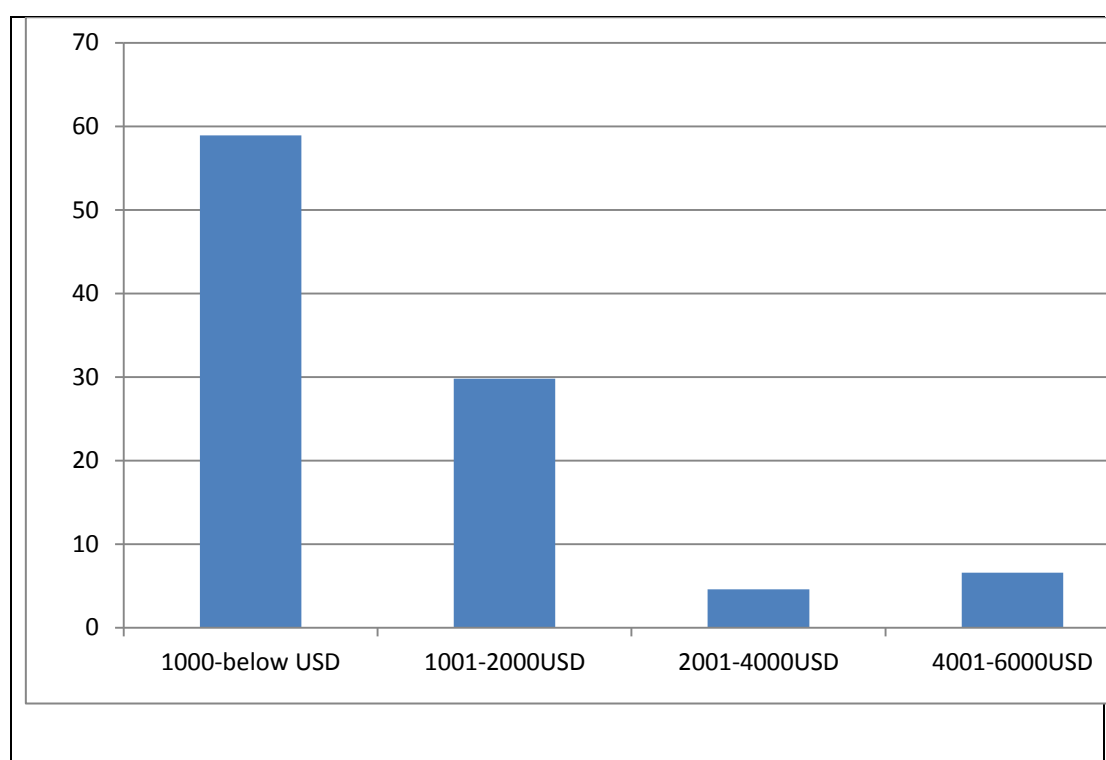


Figure 5 Monthly Family Income of Respondents

3.4.5 Marital status

Majority of the respondents were single (91.4%) while, married respondents were just 8.6%. Figure six below shows the distribution.

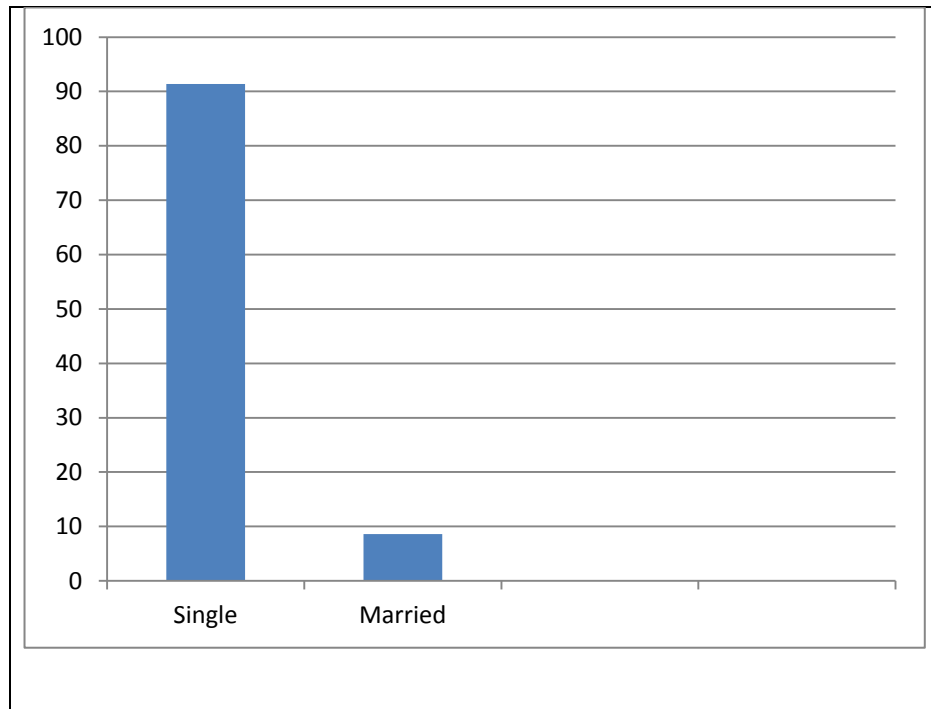


Figure 6 Marital Status of Respondents

3.4.6 Length of Work

The length of work for respondent was 59.6% for 2 years and/ or less, and 40.4% for 3 to 6 years. The distribution of this is shown in the figure seven below.

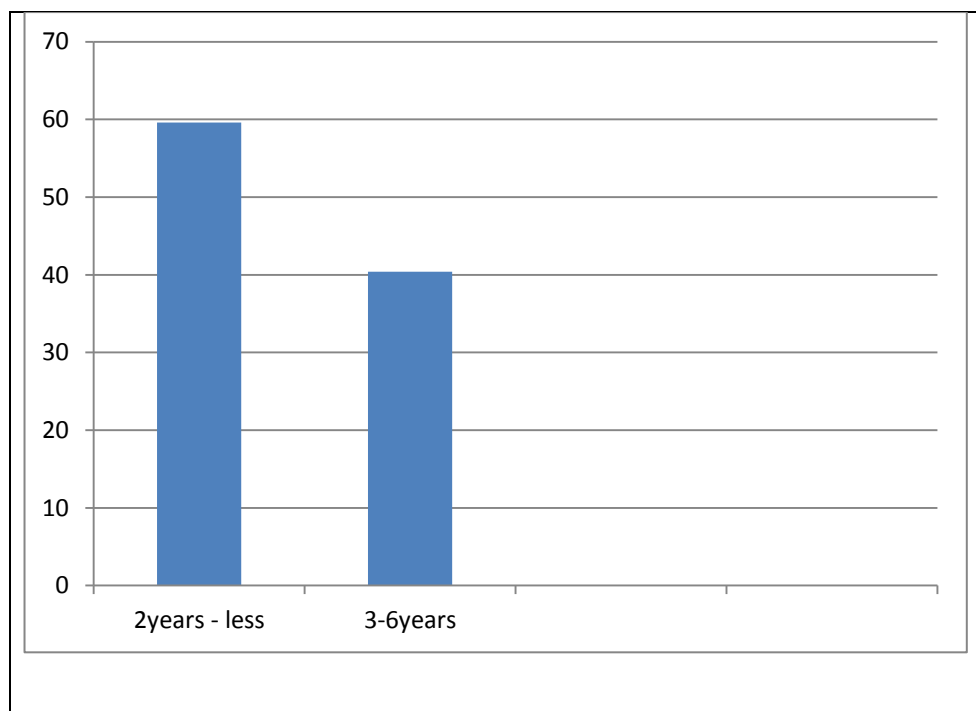


Figure 7 Length of Work of Respondents

3.4.7 Types of Banks

The 8.6% of the respondents work in public banks while, 91.4% works in private banks which is the majority. Figure eight below shows the distribution.

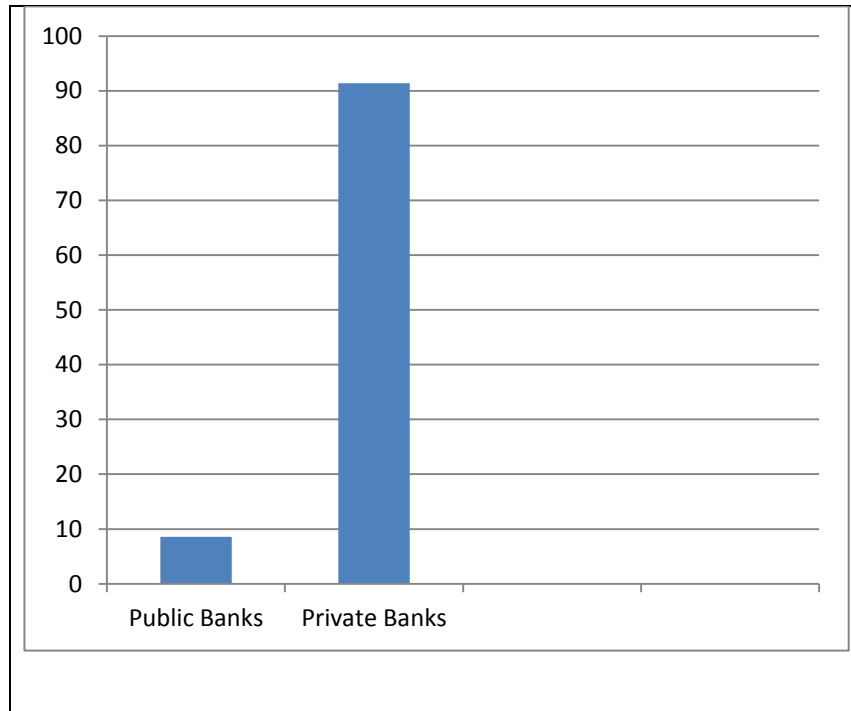


Figure 8 Type of Banks That Respondents Work In

3.5 Data Analysis

Data analysis in this research was done by using SPSS 17 for descriptive statistics and PLS method used for structural equation modeling (smart PLS-2.0) (Ringle, et al., 2005). PLS is a method used for estimating path coefficients in structural model, it was originated by Wold in the 1960's (Wold, 1966) and has been used at a great extent. It has been used in different fields like the management, marketing and some other business research fields (Penga et al., 2012). It allows model latent construct under non – normality conditions and also allows the use of medium-small sample sizes (Chin, 1998). The rule of thumb says that PLS only requires a sample size of 10 times the most complex relationship within the research model. PLS can be said to

be prediction oriented because, it assess the extent at which a section of research model predict values in other sections of the research model (Vinzi et al., 2010).

It is however different from other techniques of analysis like the linear structural relations (e.g Lisrel) and the analysis of moment structures (e.g Amos). Compare to Lisrel and Amos that focuses on common factor variances, PLS considers both common and unique variances (overall variances). It's estimators does not have the precision of maximum likelihood (ML) such as Lisrel in getting optimal predictions and it is prediction oriented while Lisrel is parameter oriented (Peng and Lia, 2012).

Furthermore, PLS have little drawbacks that affect its results and acceptability. It is more accepted in the practical field than among the theory researchers. Its path coefficient estimates are not ML which is preferred in theory testing. PLS's path coefficients also are not covariance, and thus may be difficult to interpret. Also, PLS assumes formative LV's, which may not be well understood in theory research (Ping, 2009).

3.6 Measurements

The measurement model was based upon Barclay et al. (1995) suggestion on evaluation which includes; convergent validity of construct, discriminant validity of construct and structural model result.

Convergent validity of construct (Table 1 below) includes the estimation of internal consistency, factor mean score, Cronbach's alpha, and average variance extracted measures. Nadiri and Gunay (2012,p.17) says "The convergent validity measures the degree at which items on a scale are in theory linked". All reliability measured here, met Nunnally's (1978) rule of greater than 0.70 and the average variance extracted

(AVE) were above 0.5 (Chin, 1998). The factor loading was also included in the table 1 which ranges from 0.46 - 0.94.

Table 1 Convergent Validity of Construct

Variable					Factor Loadings
Affective Organizational Commitment					
IC = 0.85	Factor mean score = 3.91	Alpha = 0.78	SD = 0.55	AVE = 0.54	
My values and those of the bank are similar					0.8197
I really care about the future of this bank					0.7145
I am proud to tell others that I work for this bank					0.8553
I am willing to put in a great deal of effort beyond that normally expected in order to help the bank to be successful					0.5613
For me, this is the best of all possible organizations for which to work					0.6991
Diminished Personal Accomplishment					
IC = 0.90	Factor mean score = 2.24	Alpha = 0.87	SD = 0.51	AVE = 0.58	
I deal effectively with the problems of my customers. ®					0.8103
I feel I am positively influencing other people's lives through my work. ®					0.777
I feel very energetic.					0.7335
I can easily create a relaxed atmosphere with my customers. ®					0.6959
I feel exhilarated after working closely with my customers. ®					0.8049
I have accomplished many worthwhile things in this job. ®					0.8077
In my work, I deal with emotional problems very calmly. ®					0.6793
Depersonalization					
IC = 0.85	Factor mean score = 2.27	Alpha = 0.81	SD = 0.67	AVE = 0.60	
I have become more callous towards people since I took this job					0.8699
I worry that this job is hardening me emotionally					0.6876
I do not really care what happens to some customers					0.9297
I feel customers blame me for some of their problems					0.5507
Emotional exhaustion					
IC = 0.88	Factor mean score = 2.81	Alpha = 0.85	SD = 0.61	AVE = 0.53	
I feel emotionally drained from my work					0.6687
I feel used up at the end of the work day					0.7773
I feel fatigued when I get up in the morning and have to face another day on the job					0.842
Working with people all day is really a strain for me					0.714

I feel burned out from my work					0.6938
I feel frustrated by my job					0.7249
I feel like I am at the end of my rope					0.6675
Intrinsic motivation					
IC = 0.86	Factor mean score = 4.46	Alpha = 0.79	SD = 0.52	AVE = 0.63	
When I do work well, it gives me a feeling of accomplishment.					0.6164
I feel great sense of personal satisfaction when I do my job well.					0.918
When I perform my job well, it contributes to my personal growth and development.					0.7927
My job increases my feeling of self-esteem.					0.8092
Variable					Factor Loadings
Job performance					
IC = 0.92	Factor mean score = 3.94	Alpha = 0.90	SD = =0.66	AVE = =0.70	
I am a top performer.					0.7471
I am in top 10 % of frontline employees here.					0.9022
I have higher productivity than others.					0.9081
I know more about task/duties.					0.8095
I get better awards/bonus than others.					0.8124
Job Satisfaction					
IC = 0.84	Factor mean score = 3.57	Alpha = 0.78	SD = 0.40	AVE = 0.50	
My supervisor(s).					0.574
This bank's policies.					0.5602
The support provided by this bank.					0.8159
My salary.					0.8683
The opportunities for advancement with this bank					0.8247
This bank's customers.					0.46
Role Ambiguity					
IC = 0.92	Factor mean score = 2.09	Alpha = 0.90	SD = 0.62	AVE = 0.67	
I feel secure about how much authority I have. ®					0.6038
Clear, planned goals and objectives exist for my job. ®					0.9048
I know that I have divided my time properly. ®					0.815
I know what my responsibilities are. ®					0.9088
I know exactly what is expected of me. ®					0.8518
Explanation is clear of what has to be done. ®					0.7775
Role Conflict					
IC = 0.91	Factor mean score = 3.06	Alpha = 0.90	SD = 0.58	AVE = 0.59	
I receive an assignment without adequate resources and materials to execute it.					0.7782
I receive an assignment without the manpower to complete it.					0.7683
I do things that are apt to be accepted by one person and not accepted by others.					0.7228
I work with two or more groups who operate differently.					0.7617

I receive incompatible requests from two or more people.					0.872
I have to do things that should be done differently.					0.7523
I have to buck a rule or policy to carry out an assignment.					0.6438
I work on unnecessary things.					0.8264
Turnover intention					
IC = 0.92	Factor mean score = 2.62	Alpha = 0.90	SD = 0.88	AVE = 0.77	
I will probably be looking for another job soon					0.8747
I often think about quitting					0.945
I will quit this job sometime in the next year					0.85
It would not take too much to make me resign					0.8313

Notes: “IC” is international consistency measure; “Alpha” is Cronbach’s alpha; “AVE” is average variance extracted; “®” means that these were reversely scored.

The discriminant validity of construct (Table 2 below) was also tested. Here, the square root of AVE is higher than the value of all correlations (horizontal and vertical) between variables which makes it adequate (Chin, 1998). In this table, the value above each column diagonally is bigger than other values in the same column. For example, the value derived from the square root of AVE adopted from ‘Affective organizational commitment’ (0.737) is greater than other values below in the same column.

Table 2 Discriminant Validity of Constructs

	AOC	DPA	Dep.	EE	IM	JP	JS	RA	RC	TI
AOC	0,737									
DPA	-0,4424	0,76								
Dep.	-0,0968	0,1927	0,774							
EE	-0,4398	0,1464	0,2411	0,729						
IM	0,1091	-0,0706	-0,5191	-0,378	0,792					
JP	0,251	-0,3454	0,1253	-0,067	0,1359	0,838				
JS	0,5551	-0,5261	-0,3607	-0,5079	0,0882	0,2671	0,702			
RA	-0,6865	0,3197	0,3341	0,6327	-0,3864	-0,2112	-0,6152	0,817		
RC	-0,3927	-0,2442	0,125	0,3615	-0,2368	-0,1469	-0,1691	0,4486	0,768	
TI	0,0928	0,1016	0,5457	0,2731	0,0186	-0,0745	-0,3402	0,0772	-0,1363	0,876

Note: Square root of AVE in the diagonal

Table 3 Structural Model Result

	Proposed Effect	Path Coefficient	T-value	Significance
Effect on Emotional Exhaustion (R-Square = 0.43)				
H1. Role conflict	+	0.088	1.654	0.098***
H4. Role Ambiguity	+	0.533	8.618	0.000*
H7. Intrinsic motivation	-	-0.153	2.322	0.020**
Effect on Depersonalization (R-Square = 0.29)				
H2. Role conflict	+	-0.075	0.689	0.491
H5. Role Ambiguity	+	-0.185	1.711	0.087***
H8. Intrinsic motivation	-	0.462	7.047	0.000*
Effect on Diminished Personal Accomplishment (R-Square = 0.29)				
H3. Role conflict	+	-0.483	8.885	0.000*
H6. Role Ambiguity	+	0.548	9.186	0.000*
H9. Intrinsic motivation	-	0.027	0.442	0.658
Effect on Job Performance (R- Square = 0.16)				
H10. Emotional exhaustion	-	0.063	1.112	0.267
H12. Depersonalization	-	0.211	1.806	0.071***
H14. Diminished personal accomplishment	-	0.378	8.628	0.000*
Effect on Affective Organization Commitment (R-Square = 0.35)				
H11. Emotional exhaustion	-	-0.394	7.835	0.000*
H13. Depersonalization	-	0.071	1.006	0.315
H15. Diminished personal accomplishment	-	-0.395	7.199	0.000*
Effect on Job Satisfaction (R-Square = 0.58)				
H16. Job performance	+	0.082	3.018	0.003*
H17. Affective organization commitment	+	0.733	32.54	0.000*
Effect on Turnover Intention (R-Square = 0.12)				
H18. Job satisfaction	-	0.346	8.652	0.000*

Notes: * p-values < 0.01, ** p-values < 0.05, *** p-values < 0.10

Table 3 above, is the structural model results and it shows the analysis of the effects on each variables and their significance while, R-square and path coefficient are indicated with the help of the PLS. The path coefficient points out the strength of relationship among variables (Wixom and Watson, 2001). Here, the relationship between the different constructs are called path coefficient while, the relationship between measures and constructs are called loading. R-Square shows the percent of construct variance in the model (Nadiri and Gunay, 2013). PLS helps in minimizing errors and also rising the variance with regard to the innermost constructs (Hulland, 1999) and so, this helps us measure the statistics significance in the structural model. The results provided by table 3 prove that role conflict and role ambiguity has an effect that is positive on emotional exhaustion while, intrinsic motivation has an effect that is negative on it. Emotional exhaustions have R-square value of 0.43% and thus, provide support for the hypothesis H1, H4 and H7. The effect on depersonalization in terms of R-square is 0.29%, role conflict and role ambiguity has a positive effect but, intrinsic motivation has a negative effect. Role conflict which is one of the effects is not supported while, role ambiguity and intrinsic motivated are supported. Thus, this makes H5 and H8 supported and H2 not supported. In diminished personal accomplishment (R-square of 0.29), role conflict and role ambiguity has a positive effect while, intrinsic motivation has a negative effect and not supported so, H3 and H6 are supported and H9 is not.

Emotional exhaustion, depersonalization and diminished personal accomplishment have a effect negative on job performance (R-Square of 0.16) while, emotional exhaustion is not supported. Thus, H12 and H14 are supported while, H10 is not supported. Also, emotional exhaustion, depersonalization and diminished personal accomplishment have a effect negative on affective organization commitment and

only depersonalization is not supported. So, H11 and H15 are supported but, H13 is not. Job performance and affective organization commitment has a positive effect on job satisfaction and H16 and H17 are supported. Job satisfaction has an effect negative on turnover intention and H18 is supported.

Finally, the structural model result has analyzed that, four out of the eighteen hypotheses were not supported. H2, H9, H10, H13 are not supported while, H1, H3, H4, H5, H6, H7, H8, H11, H12, H14, H15, H16, H17, and H18 are supported.

The second hypothesis of the model proposes role conflict and depersonalization were not supported. Jawahar et al., (2007) in their research, could not find hold to the relationship linking role conflict and depersonalization. Also, Job demand-resources model by Demerouti, et al., (2001) says job demand predict the emotional exhaustion of burnout while, job resources predict the depersonalization characteristics of burnout. Since, role conflict can be found under job demands; it is safe to say that there is no link between role conflict and depersonalization.

Hypothesis 9, the intrinsic motivation has an effect negative on diminished personal accomplishment and is not supported. Janssen et al., (1999), in their research find out that; intrinsic motivation is determined by job content variables, burnout is determined by work load and limited social support while, the intentions to leave a job are determined by conditions of employment. Also Rubino et al., (2009), in their research found that there is no connection among diminished personal accomplishment and intrinsic motivation.

Also hypothesis 10, the effect on job performance, from emotional exhaustion was negative and not supported. The COR theory proposed that workers who experience emotional exhaustion has little resources needed to improve their work performance (Wright and Cropanzano, 1998). They might strive to reduce the inadequacy of emotional resources by choosing methods that will assist utilize and save their inadequate resources (Wright and Hobfoll, 2004). Yavas et al., (2008) says that emotional exhaustion increases turnover intention but, there is no connection linking emotional exhaustion and job performance.

Lastly in hypothesis 13, the model that proposes depersonalization and affective organizational commitment were not supported. Kalliath et al., (1998), carried out a research in two hospitals and found out that there is no connection linking depersonalization and organizational commitment.

Table 4 Mean and Standard Deviation Distribution of Responce

Statements	Mean	Standard Deviation
RC1	2.39	0.702
RC2	2.09	0.783
RC3	2.05	0.862
RC4	1.89	0.776
RC5	1.98	0.697
RC6	2.23	0.723
RC7	4.62	0.500
RC8	4.60	0.613
RA1	4.52	0.729
RA2	3.97	0.879
RA3	3.12	0.642
RA4	3.05	0.900
RA5	2.91	0.941
RA6	2.57	0.845
IM1	2.76	0.806
IM2	2.58	0.803

IM3	2.60	0.981
IM4	2.00	0.766
EE1	2.03	0.770
EE2	2.27	0.621
EE3	2.21	0.977
EE4	2.99	1.149
EE5	2.10	0.661
EE6	2.13	0.676
EE7	2.63	0.699
D2	2.61	0.683
D3	2.15	0.690
D4	2.02	0.761
D5	4.26	0.574
DPA1	3.96	0.972
DPA2	3.93	0.892
DPA3	3.97	0.593
DPA4	3.34	1.132
DPA5	3.40	0.953
DPA6	4.10	0.710
DPA7	4.17	0.647
JP1	4.13	0.538
JP2	3.46	0.985
JP3	2.91	1.143
JP4	2.66	0.972
JP5	2.25	0.858
AOC1	2.79	1.103
AOC2	3.77	0.668
AOC3	3.37	0.498
AOC4	3.52	0.620
AOC5	3.52	0.527
TI1	3.56	0.498
TI2	3.56	0.628
TI3	3.65	0.580
TI4	3.65	0.479
JS3	3.46	0.709
JS4	3.53	0.539
JS5	3.56	0.498
JS6	3.38	0.972
JS7	3.60	0.694
JS8	3.66	0.477

Table 4 above shows the mean and standard deviation of all the variables in the questionnaire. The mean shown, is the average of each variable constructed while, the standard deviations shows the extent of deviation for each variance. ‘RC7’ For example, has “4.62” for mean and “0.500” as standard deviation. Also, ‘EE4’ has mean of “2.99” while, the standard deviation is “1.149”. All this shows how deviated the variance is. Thus, the conceptual model is advanced to the model below:

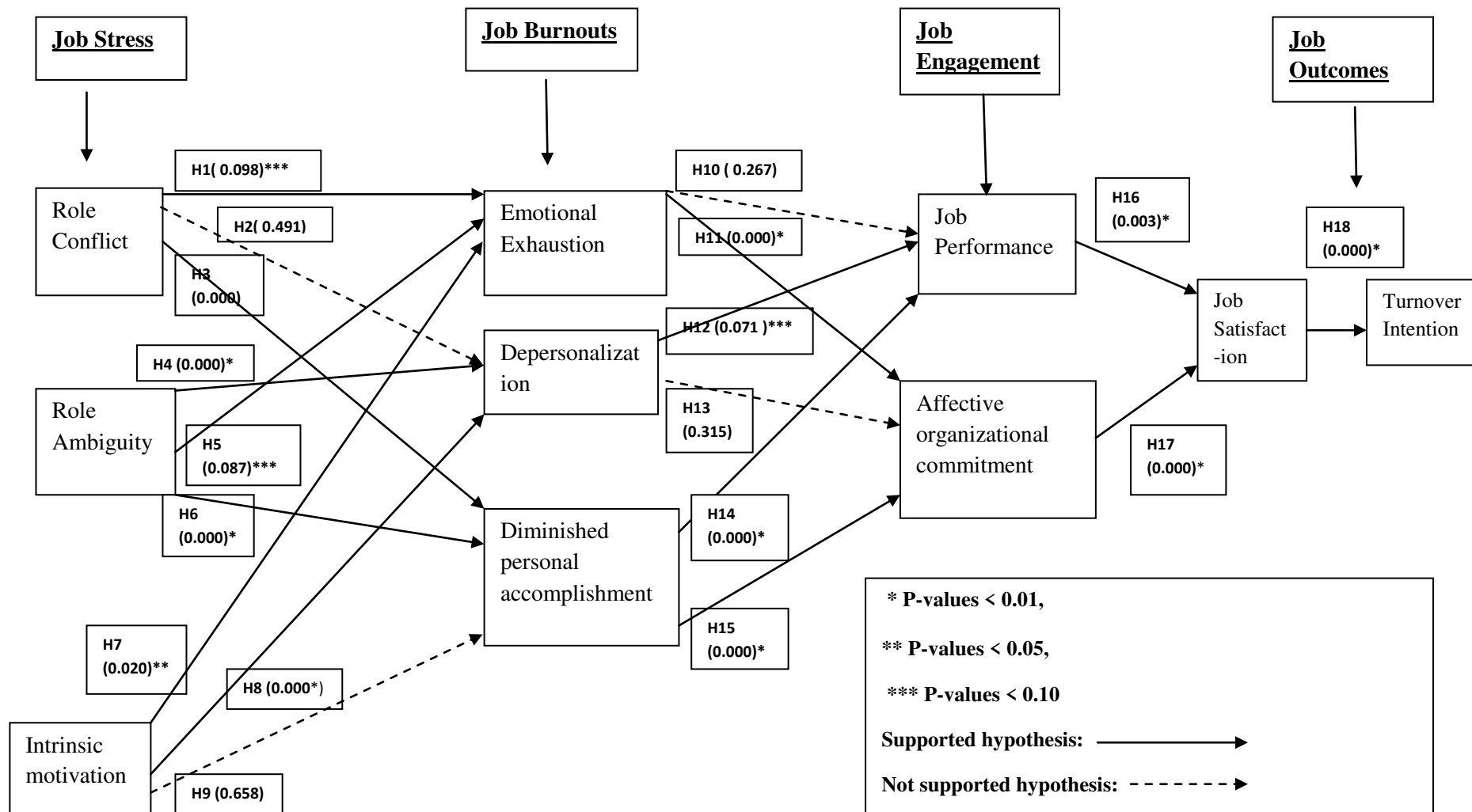


Figure 9: The Structural model

Chapter 4

DISCUSSION AND CONCLUSION

4.1 Discussion

The aim of this research is to identify how job stress and job demands influences job burnout on frontline employees in Nigeria and their effect on job engagement and turnover intentions in the banking sector. There is relatively few or no study in Nigeria that has researched on this topic. In its literature review, it has been researched that different scholar's uses different dimensions and analysis on frontline employees and this varies in research model and sectors. This research was done in the bank services industry in Nigeria on the frontline employees to further examine their importance in the industry.

Front line employees are one of the most important factors in the banking industry as discussed in the literature review and that is why this research examined the stress rate, how it affect performances and turnout intentions in Nigeria. Nigeria, the second biggest economy in Africa is developing at a great height and also aiming to become the first biggest economy in year 2015. The financial services of this nation is very important to achieve this height so, the banks need to keep its customers by gaining their utmost trust (for productivity and effectiveness) which can be greatly achieved by the front line employees.

In these research findings, eighteen (18) hypothesis were tested and out of the eighteen, fourteen (14) were supported while, four (4) were not. Firstly, there were positive relationship connecting role conflict, role ambiguity and emotional exhaustion in Nigeria while, intrinsic motivation has an effect negative on emotional exhaustion. This was consistent with Kim et al., (2008) that job demand leads to employee burnout and job resources decreases burnout. Also, role conflict and role ambiguity has an effect positive on depersonalization while, intrinsic motivation has a negative effect. Surprisingly, there is no major connection linking role conflict and depersonalization in Nigeria.

Furthermore, role conflict and role ambiguities have a significant positive bond with diminished personal accomplishment while, intrinsic motivation has a negative effect and not supported among frontline employees in Nigeria. Emotional exhaustion, depersonalization and diminished personal accomplishment have an effect negative on job performance in Nigeria but, emotional exhaustion is not supported which is consistent with Karatepe and Aleshinloye (2008) findings. Also, emotional exhaustion, depersonalization and diminished personal accomplishment have an effect negative on affective organizational commitment and depersonalization is not significantly related in Nigeria.

Finally, job engagement hypothesis which are job performance and affective organizational commitment has a positive effect on job satisfaction in Nigeria which is consistent with Franke and Park (2006) findings. In job outcome hypothesis; job satisfaction has an effect negative on turnover intention in Nigeria. Though, Job engagement is said to decrease employees' intention to leave a job (Schaufeli, 2003).

4.2 Recommendations and Conclusion

Managerial suggestions given to the financial services of Nigeria banks from this research are important as this will help the banks to fully utilize their resources and become more productive and effective.

Firstly, banks in Nigeria should see their front line employees as important resources that can be of great value even in terms of decision making. This builds their affective organizational commitment and reduces the rate of turnover intentions. In turn, it creates customer friendly atmosphere, increases performance and trust for the banks.

Secondly, these study findings suggest that managers should create many training programmes for their frontline staffs. This will improve their knowledge knowhow, and help them psychologically and mentally. Also, the bank can employ mentors (counselors) for each front line staff as believed that a problem shared is half solved.

Third, as shown in our findings that the most critical variable/ factors affecting front line employees in the banking sector is burnout but, this is caused by high job demands or job stress. The banks should try to get rid of role conflicts and role ambiguity among their front line employees so, they will not experience burnout. This may be achieved by managers making sure that all frontline employees know their jobs and understand their roles (duties) in the company.

Furthermore, the elimination of job burnout is very important. Managers in the banking industry in Nigeria should always try to stop burnouts among frontline employees because; these affects job engagements which are job performances and affective organizational commitments. From this study, the findings show that burnouts have effect on job engagement so, if frontline employees does not experience job burnout, their job engagement will really be improved.

Finally, this research can be adopted in the future for certain services sector because; the result may not be applicable to all other countries in Africa. This study was streamlined to only frontline employees in the banking sector, for further study, researchers may want to examine all the staffs in the banking sectors, other countries frontline employees, or add variables to the model like cultural differences and customer orientation. The result of this research shows that job stress influences job burnout and this affects job engagement which can determine the rate of turnover intention in Nigeria.

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APPENDIX

APPENDIX: Questionnaire

1 – Strongly disagree	2 - Disagree	3 - Neither Agree Nor Disagree	4 - Agree	5 – Strongly Agree
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Role Conflict (R) (Rizzo et al, 1970)					
I receive an assignment without adequate resources and materials to execute it	1	2	3	4	5
I receive an assignment without the manpower to complete it.	1	2	3	4	5
I do things that are apt to be accepted by one person and not accepted by others	1	2	3	4	5
I work with two or more groups who operate differently	1	2	3	4	5
I receive incompatible requests from two or more people	1	2	3	4	5
I have to do things that should be done differently	1	2	3	4	5
I have to buck a rule or policy to carry out an assignment	1	2	3	4	5
I work on unnecessary things	1	2	3	4	5
Role Ambiguity (R) (Rizzo et al, 1970)					
I feel secure about how much authority I have	1	2	3	4	5
Clear, planned goals and objectives exist for my job.	1	2	3	4	5
I know that I have divided my time properly.	1	2	3	4	5
I know what my responsibilities are.	1	2	3	4	5
I know exactly what is expected of me.	1	2	3	4	5
Explanation is clear of what has to be done.	1	2	3	4	5
Intrinsic Motivation (Low, Cravens, Grant, and Moncrief (2001)					
When I do work well, it gives me a feeling of accomplishment.	1	2	3	4	5
I feel great sense of personal satisfaction when I do my job well.	1	2	3	4	5
When I perform my job well, it contributes to my personal growth and development.	1	2	3	4	5
My job increases my feeling of self-esteem.	1	2	3	4	5
Emotional Exhaustion (Maslach and Jackson,1981)					
I feel emotionally drained from my work.	1	2	3	4	5
I feel used up at the end of the workday.	1	2	3	4	5
I feel fatigued when I get up in the morning and have to face another day on the job.	1	2	3	4	5
Working with people all day is really a strain for me.	1	2	3	4	5
I feel burned out from my work.	1	2	3	4	5
I feel frustrated by my job.	1	2	3	4	5
I feel like I am at the end of my rope.	1	2	3	4	5
Depersonalisation (Maslach and Jackson, 1981)					
I feel I treat some customers as if they were impersonal objects.	1	2	3	4	5
I have become more callous towards people since I took this job.	1	2	3	4	5

I worry that this job is hardening me emotionally.	1	2	3	4	5
I do not really care what happens to some customers.	1	2	3	4	5
I feel customers blame me for some of their problems.	1	2	3	4	5
Diminished personal accomplishment (Maslach and Jackson, 1981)					
I deal effectively with the problems of my customers.(R)	1	2	3	4	5
I feel I am positively influencing other people's lives through my work. (R)	1	2	3	4	5
I feel very energetic.	1	2	3	4	5
I can easily create a relaxed atmosphere with my customers. (R)	1	2	3	4	5
I feel exhilarated after working closely with my customers. (R)	1	2	3	4	5
I have accomplished many worthwhile things in this job. (R)	1	2	3	4	5
In my work, I deal with emotional problems very calmly. (R)	1	2	3	4	5
Job Performance (Babin and Boles, 1998; Babakus et al., 1999)					
I am a top performer.	1	2	3	4	5
I am in top 10 % of frontline employees here.	1	2	3	4	5
I have higher productivity than others.	1	2	3	4	5
I know more about task/duties.	1	2	3	4	5
I get better awards/bonus than others.	1	2	3	4	5
Affective Organizational Commitment (Mowday et al. (1979)					
My values and those of the bank are similar.	1	2	3	4	5
I really care about the future of this bank	1	2	3	4	5
I am proud to tell others that I work for this bank	1	2	3	4	5
I am willing to put in a great deal of effort beyond that normally expected in order to help the bank to be successful	1	2	3	4	5
For me, this is the best of all possible organizations for which to work	1	2	3	4	5
Turnover Intention (Singh, Verbeke and Rhoads (1996) and Boshoff and Allen (2000))					
I will probably be looking for another job soon	1	2	3	4	5
I often think about quitting	1	2	3	4	5
I will quit this job sometime in the next year	1	2	3	4	5
It would not take too much to make me resign	1	2	3	4	5
1= Extremely Dissatisfied	2= Dissatisfied	3= Neither Satisfied nor dissatisfied	4=Satisfied	5=Extremely Satisfied	
Job Satisfaction (Hartline and Ferrell, 1996)					
My overall job.	1	2	3	4	5
My fellow workers.	1	2	3	4	5
My supervisor(s).	1	2	3	4	5
This bank's policies.	1	2	3	4	5
The support provided by this bank.	1	2	3	4	5
My salary.	1	2	3	4	5
The opportunities for advancement with this bank	1	2	3	4	5
This bank's customers.	1	2	3	4	5

Demographic Questions:

1. Age

- ☐ 18-25
- ☐ 26-35
- ☐ 36-50
- ☐ 51-65
- ☐ 66 and Above

2. Gender

- ☐ Female
- ☐ Male

3. Education Level

- ☐ High School Graduate
- ☐ Associate Degree/Bachelor Degree
- ☐ Graduate Degree (Master/PhD)

4. Monthly Family Income

- ☐ 1000 USD and Below
- ☐ 1001-2000 USD
- ☐ 2001-4000 USD
- ☐ 4001-6000 USD
- ☐ 6001 USD and Above

5. Nationality

6. Marital Statues

- ☐ Single ☐ Married ☐ Divorce

7. Length of Work in Bank Sector

- ☐ 2 years and/or less
- ☐ 3 – 6 years
- ☐ 7 -10 years
- ☐ 10 -15 years
- ☐ 16 -20 years
- ☐ 21 years and more

8. Are you in;

- ☐ Public Bank ☐ Private Bank