

# Analysis the Effect of Job Burnout and Resilience on Turnover Intention During the Covid-19 Pandemic on Bank Employees in Indonesia

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**Abstract.** Based on PPM Management's research, eighty percent of corporate employees in Indonesia felt burnout in the COVID-19 pandemic and service sector employees gave the highest burnout response, namely thirty-one percent. Likewise, since 2018, the largest bank companies in Indonesia have experienced a employees decreased by 2.25%. This research was done to analyze the effect of Depersonalization, Personal Accomplishment, and Emotional Exhaustion (Job Burnout dimensions) partially on Resilience to Turnover Intention in millennial age employees who work in banking in all over Indonesia. This research's data were collected with online questionnaires and 200 respondents of the employees who born in 1986–2000 and work in banking in all over Indonesia. The research data was processed using descriptive analysis, assumption testing, and Structural Equation Modeling (SEM). This study concludes that Emotional Exhaustion can affect Turnover Intention positively and significantly, while Depersonalization, Personal Accomplishment, and Resilience do not affect Turnover Intention positively and significantly.

Keywords: Resilience  $\cdot$  Turnover Intention  $\cdot$  Job Burnout  $\cdot$  Structural Equation Modelling

## 1 Introduction

At the beginning of 2020, the COVID-19 outbreak has caused system changes in most aspects of life globally. Likewise, the condition of the COVID-19 pandemic in Indonesia. Covid-19 cases are active every day and the number of deaths due to COVID-19 in Indonesia is still growing. The highest cases occurred in July 2021 with a weekly average of 889 active cases in Indonesia as of October 20, 2021.

The ongoing COVID-19 pandemic situation can pose a serious threat to mental health and physical health, especially for company employees because company employees are required to complete the workload while maintaining strict health during this pandemic. One of the most crucial mental health issues in this pandemic era is the problem of job burnout among workers [1]. According to PPM Management research results, it was found that the eighty percent of corporate employees in Indonesia felt burnout in this COVID-19 pandemic situation. According to the latest research from the Mental Health Foundation (MHF), in 2019 there were 34% of millennial generation employees who felt stressed and made their productivity decline at work, especially service sector companies. This is supported by the results of a survey conducted by psychologist and Head of Center for Human Capital Development PPM Management, Maharsi Anindyajati, who found that the service sector generated the highest response, which was 31% compared to the trade and construction sectors respectively.

One of the jobs in the service and service sector that has an intense level of personal contact with clients and is prone to burnout is bank employees. This is due to the high workload due to the increasingly competitive banking industry, seen from the number of banks throughout Indonesia listed on the OJK official website, which is as many as 107 banks.

International researches have shown that burnout negatively affect the organization such as decreased productivity, increased turnover, and increased absenteeism has a high correlation with depression and causes sleep disturbances and decreased memory and attention, making employees feel that their psychological health is not good [2]. Regarding the negative effect of burnout in the form of increased turnover, this occurred in 2019 where there were nine major banks (BNI, BRI, BCA, Mandiri, CIMB Niaga, Danamon, OCBC NISP, BTPN, and BI) in Indonesia which experienced a decrease in the number of employees by 2.25% on an annual basis from 2018. Bhima Yudhistira the Institute for Development of Economics and Finance (INDEF) economist, explained that this declining workforce was caused by an increase in labor load of 7.40% on an annual basis and also caused burnout. In fact, The Society for Human Resource Development (SHRM) revealed that the cost of changing an employee has the potential to reach 50% to 60% of a worker's annual income. While the total turnover budget can touch the figure of 90% to 200% of employee income.

The problem of turnover intention and job burnout was investigated by Mi Yu and Haeyoung Lee in 2018 in South Korea and the results showed that resilience can reduce the level of turnover intention in employees and increase their ability to cope with stress and difficulties [3]. Therefore, this study was conducted by combining the variables Job burnout, Resilience, and Turnover Intention to investigate more deeply the bank employees in Indonesia and to provide managerial references and recommendations in reducing burnout levels, increasing resilience levels, and also reducing turnover intention levels in potential employees.

## 2 Literature Review

#### 2.1 Job Burnout

Burnout is a syndrome in psychology health that arises as a long period of time in response to chronic interpersonal stressors at work [4]. Burnout can be influenced by job factors such as workload, control, rewards, fairness, community, and organizational values. The effects of burnout include personal disputes and disrupting workflow [5],

causing physical health problems such as headaches and fatigue [6], as well as general pain in various locations of the body [7].

According to Maslach and Jackson (1981), burnout has three dimensions, namely Personal Accomplishment, Emotional Exhaustion, and Depersonalization [8]. Emotional exhaustion is related to how everyday interactions with other people can be physically and emotionally draining at work. Personal Accomplishment is a personal achievement that refers to how the person evaluates on a professional level, their skills at work, and their relationship to the people they work with. Then Depersonalization is irritability, negative attitudes, and cold and impersonal responses to people who work with fellow employees.

Maslach-Burnout Inventory (MBI) is used to measured burnout in this research, which was first created by Maslach and Jackson in the early 1980s and is the most frequently used tool for assessing job burnout.

## 2.2 Resilience

Resilience is a a person's ability to maintain or regain psychological health, or positive adaptation despite having problems [9]. Factors that can form Resilience include personal factors (openness, extraversion, friendliness, self-control, self-efficacy, self-esteem, and optimism), biological factors (genetic factors), and environmental system factors (family, school, and association) [10].

According to Reivich and Shatte (2002), there are three dimensions in Resilience, namely, Optimism, Self Efficacy, and Emotion Regulation [11]. Optimism is a belief in the creation of a bright future accompanied by all efforts to make it happen. Self efficacy represents the belief that a person is able to solve the problems experienced and achieve success. And Emotion Regulation is the ability to remain calm when the situation is not good.

#### 2.3 Turnover Intention

Turnover Intention is the awareness or thought of a worker to release the work obligations he is currently doing [12]. Turnover Intention can be influenced by several factors such as leadership style [13], promotion opportunities [14], organizational culture [15], fairness in the organization [16], demographics [17], salary [18], job stress [19], and job satisfaction [20]. Further studies show that high employee turnover rates can affect efficiency, discourage remaining employees, reliability of business services, consistency, and foster resentment among the company's customer base [21].

According to Mobley (1971), there are three dimensions in the Turnover Intention variable, namely Thinking to Quit, Intention to Quit, and Intention to Search. Thinking to Quit is the thought of an employee to leave and not stay with the company. Intention to Search is the attitude of a worker to seek alternative work in another company. And Intention to Quit is the attitude of an employee who shows indications to leave the company by minimizing effort at work and canceling important jobs [22].

# 3 Research Methodology

## 3.1 Sample Design

Research data was collected using the online questionnaires form google form. The study was conducted in Indonesia from September to December 2021. This research's total samples was decided by multiplying the total of indicators by 5 for the minimum number of samples and multiplied by 10 for the maximum number of samples [23]. This study uses a minimum number of samples, namely 40 (total indicators) multiplied by 5, with the result of 200 samples.

Sampling in this research was conducted by non- probability sampling by applying the purposive sampling method. The characteristics of research respondents are bank employees in Indonesia who are included in the millennial generation, namely respondents who were born from 1986 to 2000. The questionnaire that will be distributed contains 4 parts, including an introduction and screening section, a respondent profile section, a core question section, and a losing section.

## 3.2 Measurement Scale

## 3.2.1 Job Burnout

The formulation of dimensions and indicators in the Job Burnout variable uses the Maslach Burnout Inventory (MBI) that was created by Christina Maslach in 1981 specifically to assess the burnout level of employees working in the service and service sector. MBI has a total of 22 indicators with the division on the Emotional Exhaustion dimension there are 9 indicators, the Depersonalization dimension there are 5 indicators, and the Personal Accomplishment dimension there are 8 indicators. Respondents responded by choosing one of the 7-point Likert scale starting from a scale of 0 (never) to a scale of 6 (every day). A person can be indicated as experiencing burnout if he gives a high response score on the dimensions of Depersonalization and Emotional Exhaustion, and a low score on the Personal Accomplishment dimension.

## 3.2.2 Resilience

The formulation of dimensions and indicators in the Resilience variable was made using the Resilience Quotient Test (RQ) developed by Reivich and Shatte in 2002 to assess the level of resilience in an employee. RQ has a total of 9 indicators with the division of each dimension of Optimism, Self Efficacy, and Emotion Regulation having 3 indicators.

Respondents responded by choosing one of the 7- point Likert scales starting from a scale of 0 (very inappropriate) to a scale of 6 (very appropriate). A person is indicated to have strong resilience if he gives a high response score on all dimensions of resilience.

## 3.2.3 Turnover Intention

The formulation of dimensions and indicators in the Turnover Intention variable uses the theory developed by Mobley in 1986 to assess the level of employee desire to leave the company. There are 3 dimensions in the Turnover Intention variable, namely, Thinking

of Quitting, Intention to Search, and Intention to Quit with each dimension having 3 indicators. So the Turnover Intention variable has a total of 9 indicators.

Respondents responded by choosing one of the 7- point Likert scale starting from a scale of 0 (strongly disagree) to a scale of 6 (strongly agree). A person is indicated to have a strong desire to leave the company if he gives a high response score on all dimensions of Turnover Intention.

#### 3.3 Statistic Analysis

The steps in processing the data are divided into several test sequences, including descriptive analysis, assumption testing, validity and reliability testing using the Confirmatory Factor Analysis (CFA) method, model fit test, and the last is hypothesis testing using the Structural Equation Modeling (SEM) method.). Descriptive analysis and assumption testing were processed using IBM SPSS Statistics 25 software. Meanwhile, validity and reliability tests, model fit tests, and hypothesis tests were processed using Analysis of Moment Structure (AMOS) software.

Descriptive statistical analysis serves to describe or describe the data that has been collected without drawing general conclusions by covering the calculation of the standard error, mean, standard deviation, median, mode, and variance. Assumption testing is useful for assessing the assumptions in the regression model have been realized or not, by including outliers test (with a cut-off value of z-score -4 to 4), normality test, and linearity test [24].

The validity test is carried out by paying attention to the factor loading value (with a cut-off value > 0.4) for each indicator on the dimensions and the average variance extracted (AVE) value (with an AVE cut-off value > 0.4). Meanwhile, the reliability test was carried out by taking into account the Composite Reliability (CR) value (with the CR cut-off value > 0.6) and the Cronbach's Alpha (CA) value (with the CA cut-off value > 0.5).

The fit or goodness of fit model test is useful for assessing the suitability of the input observations with estimates from the proposed model [25]. The fit model test was carried out by taking into account the chi-square value, RMR, CFI, GFI, NFI, Normed Chi-square (CMIN/DF), Adjusted of GFI (AGFI), and RMSEA. The research model is declared fit if it has IFI, GFI, NFI, CFI and AGFI values more than 0.90, RMR value close to zero, RMSEA value < 0.05, CMIN/DF value < 3, and chi- square model value > 0,05. A structural model is declared to be used for the next stage if it has exceeded the cut-off value of at least three aspects of Goodness of Fit [26].

## 3.4 Hypothesis Test

Hypothesis testing is a decision-making technique after going through several previous testing processes. The method used to assess this study hypothesis is the Structural Equation Modeling which is the method used to determine and estimate the linear relationship model between variables [27]. The steps in the application of the SEM method are defining individual constructs, determining the measurement model, assessing the measurement model's reliability and validity, determining and assessing the structural model [28].

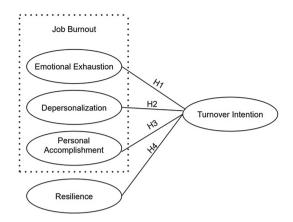


Fig. 1. Research Framework

There are 4 hypotheses to be tested in this study, including:

H1: Turnover Intention is positively affected by Emotional Exhaustion.

H2: Turnover Intention is positively affected by Depersonalization.

H3: Turnover Intention is negatively affected by Personal Accomplishment.

H4: Resilience negatively affects the Turnover Intention.

The basis for decision making in testing this hypothesis is to pay attention to the value of the standardized regression weight which shows the weight of the relation between the dependent and independent variable. A hypothesis can be declared accepted if the standardized regression weight value shows a positive number, which indicates a positive relationship between the variables being tested. And if the standardized regression weight value shows a negative number, then the research hypothesis is declared rejected.

## 4 Analysis and Discussion

#### 4.1 Respondents Profile

The total respondents who participated in this study were 204 respondents. Respondents are required to fill in personal data at the beginning of the questionnaire consisting of gender, age, position, and length of work.

As shown in Table 1, 51.7% of the research respondents were male; 41.4% aged 26–30 years; 52.7% worked as customer service; and 59.6% have worked for more than 5 years.

#### 4.2 Variable Descriptive Analysis

In Table 2, the highest sum value lies in the Personal Accomplishment variable of 6217 which indicates that respondents give a higher assessment of the Personal Accomplishment variable than other variables.

The results of the calculation of the mean indicate that the highest average value is found in Personal Accomplishment which indicates the level of agreement of the

Variable	Total	Percentage			
Gender					
Male	105	51,7%			
Female	99	48,3%			
Age					
21-25	80	39,4%			
26-30	84	41,4%			
31-35	40	19,2%			
Job Title					
Customer Service	107	52,7%			
Teller	34	16,8%			
Account Officer	33	16,3%			
Auditor	15	7,4%			
Administration	13	6,4%			
Executor	2	0,4%			
Length of Work					
More than 5 years	121	59,6			
Less than 5 years	83	40,4%			

Table 1. Respondents Profile

Table 2. Variable Descriptive Analysis

Variabel	N	Sum	Mean		Std.	Skewness		Kurtosis	
			Statistic	Std. Error	Deviation	Statistic	Std. Error	Statistic	Std. Error
EE	204	2809	13.84	0.286	0.076	-0.345	0.171	-1.089	0.340
DP	204	1560	7.68	0.155	0.214	-0.179	0.171	-0.427	0.340
PA	204	6217	30.63	0.096	0.367	-0.214	0.171	0.693	0.340
OP	204	3375	16.63	0.104	0.488	-1.949	0.171	37.093	0.340
SE	204	3108	15.31	0.106	0.505	-1.782	0.171	9.917	0.340
ER	204	3090	15.22	0.087	0.233	-1.880	0.171	19.726	0.340
TQ	204	1099	5.41	0.088	0.253	1.508	0.171	10.025	0.340
IS	204	1038	5.11	0.112	0.590	-0.539	0.171	0.145	0.340
IQ	204	1035	5.10	0.085	0.215	-0.358	0.171	0.828	0.340

respondents on the statements contained in the questionnaire made by the researcher on each variable. Then the standard error value in this study is in the range of 0.085 to 0.286 which indicates that the sample used in this study is representative of the population because the resulting value is not far from 0. Finally, the lowest standard deviation value lies in the Emotional Exhaustion variable, which is 0.076 which shows that the deviation of the data on the Emotional Exhaustion variable to the average value is the lowest.

#### 4.3 Assumption Test Results

After interpreting the results of the descriptive analysis, the next step is to test outliers on the data from 204 respondents by paying attention to the z-score value. There are 4 respondent data that have a z-score value outside the range of -4 to 4, so that data must be removed and the data that can be used for further tests are 200 data.

After doing the outliers test, the researcher conducted a normality test by looking at the Q-Q plot graph. The data collected by the researcher is said to be normally distributed because the results of the Q-Q plot show that the data on each variable is still around the normal line.

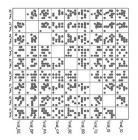


Fig. 2. Linearity Test Scatter Plot

The last assumption test in this research is linearity test by paying attention to the scatter plot graph. The scatter plot graph in Fig. 2 shows the distribution of scatter plot points that are not patterned so that the relationship between variables in this study can be said to be linear.

#### 4.4 Hypothesis Test Results

This section will contain the results of the data assumption test which will then be reprocessed using the Structural Equation Modeling (SEM) method. The first stage in the application of the SEM method is to create a measurement model which is then tested for reliability and validity using the CFA method. In the validity test, the indicators EE3, EE4, EE7, and EE9 on the Emotional Exhaustion variable; indicators PA7, PA8 on the Personal Accomplishment variable; and the ER2 indicator on the Emotion Regulation variable has a factor loading value below 0.4 so that these indicators must be removed. As for the reliability test, the CA and CR values on each variable have exceeded the minimum score limit.

The second stage in the SEM method is to create and estimate a structural model to see the weight of the influence between variables. The structural model is estimated by looking at the values that come out on all aspects of the goodness-of-fit (GoF). Table 3 shows that

No	Goodness of Fit Measurement	Cut-off Value	Score	Description			
Absolute Fit Indices							
1	CMIN/DF	1 - 3	9,542	Doesn't fit			
2	GFI	≥0,90	0,704	Doesn't fit			
3	AGFI	≥0,90	0,511	Doesn't fit			
4	RMR	≤0,08	0,077	Fit			
5	RMSEA	0 - 1	0,208	Fit			
Incremental Fit Indices							
6	NFI	≥0,90	0,725	Doesn't fit			
7	CFI	≥0,90	0,742	Doesn't fit			
8	TLI	≥0,90	0,615	Doesn't fit			
9	IFI	≥0,90	0,746	Doesn't fit			
Parsimony Fit Indices							
10	PNFI	0,6 - 1	0,484	Doesn't fit			
11	PGFI	0,5 - 1	0,526	Fit			

Table 3. Goodness of Fit Test Result

Hypothesis	Correlation	Standardized Regression Weight	P- Value	Description	Decision
H1	Emotional Exhaustion has a positive effect on Turnover Intention	0,512	***	Significant	Accepted
H2	Depersonalization has a positive effect on Turnover Intention	-0,806	0,011	Not Significant	Rejected
Н3	Personal Accomplishment has a negative effect on Turnover Intention	-0,104	0,621	Not Significant	Accepted
H4	Resilience has a negative effect on Turnover Intention	-0,149	0,701	Not Significant	Accepted

Table 4. Hypothesis Test Result

there are three aspects that have exceeded the cut-off value, namely the RMR, RMSEA, and PGFI values so that this structural model is declared feasible to test the hypothesis.

The basis for decision making in testing this hypothesis is to pay attention to the standardized regression weight value which shows the weight of the relationship between variables. A hypothesis is declared accepted if the standardized regression weight value shows a positive number, which indicates a positive relationship between the variables being tested. According to the Table 4, from a total of 4 hypotheses, there are 3 hypotheses that are declared accepted, namely H1, H3, and H4. Meanwhile, H2 is rejected because it has a negative standardized regression weight value where this value is contrary to the research hypothesis which states a positive relationship.

#### 4.5 Discussions

The hypothesis that Emotional Exhaustion has positively affect the Turnover Intention is accepted with a standardized regression weight value of 0.512. This shows that the more employees feel emotionally exhausted, the more the Turnover Intention or the desire to leave the company will increase in employees. This hypothesis is supported by the results of research by Schiffinger and Braun (2019) which states that the higher the Emotional Exhaustion, so the Turnover Intention of airline flight attendants is also getting high [29]. This proves that there is no difference in the research conducted on bank employees and airline flight attendants, as well as the possibility with employees of other service providers. According to Schiffinger and Braun (2019), appropriate rest periods according to employee preferences and not feeling too rushed during work can significantly mitigate Emotional Exhaustion. Meanwhile, H2 is rejected because it has a negative standardized regression weight value where this value is contrary to the research hypothesis which states a positive relationship. The Depersonalization hypothesis that has positively affect the Turnover Intention is rejected with a standardized regression weight value of -0.806. This hypothesis is supported by research done by Kadek et al. (2018), where the conclusion of this research indicate that Depersonalization does not negatively affect the Turnover Intention in nurses because the formation of Depersonalization is caused by the characteristics of the individual himself, personal values, and the individual's living environment, not caused by the environment or place of work and workload [30].

The Personal Accomplishment hypothesis negatively affects the Turnover Intention and is declared accepted with a standardized regression weight value of -0.104. This hypothesis is supported by the results of research conducted by Lee in 2019 which shows that low Personal Accomplishment can positively and significantly affect Turnover Intention in teachers because teachers tend to suppress negative emotions and continue to fake the appearance of positive emotions while teaching students, which in the end, it gave rise to the intention to leave the teaching profession [31].

Resilience negatively affect the Turnover Intention and is declared accepted with a standardized regression weight value of -0.149. This hypothesis is supported by the results of research done by Xuewen Zhang et al. (2020) which shows that Resilience has negatively affect the Turnover Intention in rural doctors due to work intensity, stress and trauma, with other causes that influence their Resilience is not bigger than with doctors working in large hospitals [32].

## 5 Conclusion

#### 5.1 Conclusion

Of the total 4 hypotheses, there are 3 variables that positively influence the Turnover Intention variable. The accepted hypothesis is that Emotional Exhaustion can affect Turnover Intention, Personal Accomplishment does not affect Turnover Intention, and Resilience does not affect Turnover Intention. While the rejected hypothesis is that Depersonalization affects Turnover Intention.

Bank companies in Indonesia need to pay more attention to psychological aspects to reduce or prevent Turnover Intention and increase psychological resilience by implementing stress management programs for millennial generation employees.

#### 5.2 Recommendations

The further research can expand the age criteria of the respondents so that the job positions that can be analyzed are more diverse. Further research can also examine other variables or combine the current research variables with new variables which are a phenomenon that is currently happening when further research is carried out. By paying attention to the transition period from online activities back to being carried out offline, further research can expand the number of samples studied and distribute questionnaires online or provide questionnaires face-to-face directly to respondents.

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