

Managing Employee Burnout in Stressful Work Environments: A Case Study of Selected Branches of First Bank of Nigeria Limited, Calabar

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Abstract

This empirical study investigates the prevalence and management of employee burnout in selected branches of First Bank of Nigeria Limited, Calabar—a high-stress banking environment. Drawing upon the Job Demands-Resources (JD-R) model, the research examines how job demands contribute to burnout and how job resources mitigate its impact. Data were collected via structured questionnaires administered to 120 employees, with 102 valid responses analysed. Findings reveal a significant prevalence of burnout symptoms, particularly emotional exhaustion and depersonalization, linked to high workloads and role ambiguity. The study recommends organisational interventions such as workload management, employee support programmes, and clearer role definitions to effectively address and reduce burnout.

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Background to the Study

In today's dynamic and demanding work climate, employee burnout has emerged as a critical concern, impacting organisational performance, employee well-being, and overall productivity. Burnout—a psychological syndrome resulting from prolonged exposure to chronic interpersonal stressors in the workplace—is typified by emotional exhaustion, depersonalization, and a reduced sense of personal accomplishment (Maslach & Leiter, 2016). This phenomenon presents a significant challenge in high-stress work environments such as the banking sector.

In Nigeria, the competitive nature of the banking industry, compounded by demanding workloads, has contributed to rising burnout rates among employees. The sector is characterized by intense customer interactions, stringent performance metrics, and long working hours, all of which intensify psychological strain. Specifically, in Calabar, Cross River State, banking institutions face increasing customer demands and compliance requirements, placing added mental and emotional pressure on employees (Okeke et al., 2021).

Understanding and managing burnout is critical—not only for safeguarding employee health but also for ensuring sustainable organisational growth. Strategic interventions including employee assistance programmes, workload redistribution, flexible scheduling, and supportive leadership are instrumental in mitigating burnout (Leiter & Maslach, 2017). Moreover, fostering a culture of psychological safety, conducting regular mental health assessments, and maintaining open communication channels are increasingly seen as essential components of a healthy workplace. As the Nigerian banking industry undergoes rapid transformation and digitalization, it is imperative that institutions evolve their human resource strategies to support workforce resilience.

First Bank of Nigeria Limited—one of the country's most established and expansive financial institutions—epitomises the operational demands and workplace culture prevalent in the sector. Its Calabar Main Office, a central hub for regional banking operations, experiences high customer volumes and intense operational cycles. This makes it an apt case for studying the incidence and management of employee burnout. Internal reports and staff feedback have highlighted growing concerns related to fatigue, emotional depletion, and declining job satisfaction, echoing global patterns where burnout is increasingly viewed as a serious occupational hazard with broad implications for mental health, staff turnover, and service quality (World Health Organization, 2019).

Employee burnout has far-reaching consequences for both individuals and organisations. Affected individuals often experience chronic fatigue, reduced engagement, anxiety, and cognitive impairments, all of which undermine job performance and satisfaction (Schaufeli, 2017). From an organisational perspective, burnout correlates with increased absenteeism, higher staff turnover, diminished productivity, and an elevated risk of errors and unethical practices—particularly in service-intensive sectors such as banking (Azeem & Nazir, 2018). For a service-oriented

institution like First Bank, where customer experience is paramount, the organisational cost of employee burnout is potentially severe.

Multiple factors contribute to burnout in the banking sector, including workload intensity, unclear job roles, limited autonomy, inadequate organisational support, and ineffective leadership (Bakker & Demerouti, 2017). At the Calabar Main Office, these issues are compounded by specific operational challenges such as staffing shortages, rigid hierarchies, variable customer demand, and exacting audit and compliance standards. Additionally, broader socio-economic stressors – such as inflation, currency volatility, and national insecurity – exacerbate employee anxiety by threatening financial stability and job security (Adeola & Akanbi, 2020).

Despite the growing recognition of burnout's impact, there remains a notable research gap regarding burnout management strategies within Nigerian banks, particularly in sub-national contexts like Calabar. While studies have examined burnout among health workers and educators in Nigeria, the banking sector – especially branches in secondary urban centres – has received limited scholarly attention (Nwokedi et al., 2021). This gap necessitates focused empirical inquiry into both the manifestations and management of burnout within these institutions.

This study, therefore, aims to explore how burnout is identified and managed among employees of selected branches of First Bank in Calabar. The specific objectives are to identify key stressors contributing to burnout, assess the effectiveness of existing mitigation strategies, and propose evidence-based interventions for enhancing employee well-being and organisational resilience. Employing a case study methodology allows for an in-depth analysis of context-specific dynamics and stakeholder perspectives. By concentrating on one of the region's most prominent banking institutions, the research seeks to yield practical insights that may inform broader institutional policies while maintaining local relevance.

Managing Employee Burnout in High-Stress Work Environments

Burnout is a psychological syndrome that arises from chronic workplace stress that has not been successfully managed. It is particularly prevalent in high-pressure environments such as the banking and finance sectors, where employees are expected to meet demanding targets, adhere to strict compliance standards, and operate under intense scrutiny. In Nigeria, the banking and finance industries have undergone numerous transformations, including restructuring, mergers, and downsizing – all of which have contributed to various forms of employee burnout (Ugwu et al., 2020).

Employee burnout in high-stress work environments has emerged as a significant concern in organisational psychology and human resource management. It negatively affects individual performance, overall productivity, and workplace morale. The existing literature spans conceptual frameworks, theoretical explanations, and empirical studies aimed at understanding the causes, consequences, and mitigation of burnout in

stress-laden workplaces. This literature review integrates these strands of research to provide a comprehensive understanding of employee burnout and its management.

Conceptualizing Burnout

Burnout is a psychological condition that develops in response to prolonged interpersonal and occupational stress. According to Maslach and Leiter (2016), burnout comprises three dimensions: emotional exhaustion, depersonalisation (or cynicism), and reduced personal accomplishment. Emotional exhaustion refers to feelings of being overextended and depleted of emotional resources. Depersonalisation denotes a detached or cynical attitude towards clients or one's work. Reduced personal accomplishment reflects a decline in personal efficacy and feelings of competence. High-stress work environments are characterized by excessive job demands, tight deadlines, emotional labour, limited autonomy, and often inadequate organisational support. Sectors such as healthcare, emergency services, law enforcement, and customer service are especially vulnerable to these conditions (Schaufeli et al., 2009). Persistent exposure to such stressors, without sufficient opportunities for recovery, significantly heightens the risk of burnout.

Symptoms and Manifestations

Burnout manifests in psychological, behavioural, and physiological symptoms. Psychologically, individuals may experience anxiety, depression, irritability, and diminished concentration. Behaviourally, symptoms may include absenteeism, decreased productivity, and social withdrawal. Physiologically, burnout may result in chronic fatigue, headaches, insomnia, and cardiovascular issues (Koutsimani et al., 2019).

Forms of Burnout in Organisations

1. Emotional Exhaustion: Emotional exhaustion is the most frequently reported form of burnout in Nigeria's banking and finance sectors. It arises from extended working hours, relentless sales pressure, and intense customer service demands. Frontline staff and relationship managers are particularly susceptible (Azeez, 2019). Role ambiguity and role conflict further exacerbate emotional exhaustion, as employees may be uncertain about expectations or feel pulled in conflicting directions (Okonkwo & Chukwu, 2021).

A study by Okechukwu et al. (2022) reported that 68% of surveyed bank staff in Lagos experienced high levels of emotional exhaustion, citing unrealistic performance targets and lack of managerial support as primary causes.

2. Depersonalisation: Depersonalisation refers to the emergence of cynical or detached attitudes towards work or clients. Among Nigerian finance professionals, constant exposure to complaints, fraud investigations, and financial pressure fosters emotional detachment. Over time, this becomes a coping mechanism (Olugbade et al., 2018). Ayinde and Salami (2020) found that bank employees with regular contact with difficult clients often exhibited symptoms of depersonalisation, such as sarcasm, apathy,

and emotional withdrawal, particularly in major urban centres like Abuja and Port Harcourt.

3. Reduced Personal Accomplishment: Feelings of inefficacy and professional stagnation are common among employees who perceive limited growth or recognition opportunities. Mid-level managers, in particular, often feel trapped in hierarchical structures with minimal chances of advancement (Umeokafor & Udeh, 2021). A qualitative study by Nnadozie and Obasi (2019) found that participants frequently reported a lack of acknowledgement, which diminished their professional self-esteem and increased burnout symptoms.

4. Physical Burnout and Health Issues: Burnout frequently presents physical symptoms, including chronic fatigue, headaches, insomnia, and hypertension. Akinwale and George (2020) identified a rise in physical burnout among workers aged 30 to 45, exacerbated by sedentary work, extended screen time, and limited wellness initiatives. Healthcare practitioners have also reported a rise in stress-related conditions among finance professionals, linking these directly to occupational burnout (Olokoyo & Adeleke, 2022).

5. Technostress and Digital Burnout: The growth of digital banking and fintech has introduced technostress – burnout stemming from constant connectivity. Employees are often expected to be digitally available around the clock, blurring the lines between personal and professional life. A study by Eze and Nwankwo (2023) found that continuous notifications and task updates led to heightened anxiety and restlessness among fintech workers in Lagos.

6. Organisational and Cultural Factors: Nigerian banking culture often values aggressive competition, micromanagement, and sales-focused metrics, which amplify stress. Toxic work environments characterized by unrealistic KPIs, poor leadership, and inadequate work-life balance contribute significantly to burnout (Okolie & Ekeh, 2020). Additionally, the social stigma surrounding mental health prevents many employees from seeking help. As a result, burnout frequently goes unreported and untreated (Ugwu et al., 2020).

7. Gender-Specific Patterns of Burnout: Gender dynamics also influence burnout experiences. Female employees often shoulder dual responsibilities – professional duties and family obligations – which can intensify emotional exhaustion. In a comparative study, Uzoechi and Ozoemena (2021) found that women reported significantly higher levels of emotional exhaustion and work-life conflict than their male colleagues. The lack of family-friendly policies such as flexible work hours or childcare support further compounds their stress.

Empirical studies have shown high burnout rates across various professions. Shanafelt et al. (2015) reported that over 54% of physicians in the United States experienced at least

one symptom of burnout. Similarly, Dyrbye et al. (2017) found that nurses and frontline healthcare workers in emergency departments reported elevated levels of emotional exhaustion and depersonalization. Burnout is also common in education, social work, and the technology sector, where emotional labour, extended working hours, and performance-related pressure are prevalent.

Numerous empirical investigations have identified key predictors of burnout, such as excessive workload, limited autonomy, inadequate rewards, poor community relationships, perceived unfairness, and value misalignment (Maslach & Leiter, 2016). A longitudinal study by Bakker et al. (2004) revealed that job demands predicted exhaustion, while a lack of job resources led to disengagement. Organisational culture and leadership style are also significant contributors. Transformational leadership—which prioritises employee development and recognition—is linked to lower burnout levels (Skakon et al., 2010). In contrast, micromanagement and autocratic leadership styles intensify stress and promote burnout (Laschinger et al., 2009).

Managing Burnout: Strategies and Interventions

To effectively address burnout, multi-level interventions are essential:

1. **Individual-Level Strategies:** Mindfulness-Based Stress Reduction (MBSR), cognitive-behavioural therapy (CBT), and resilience training have proven effective. A meta-analysis by Luken and Sammons (2016) showed that mindfulness techniques significantly reduced emotional exhaustion and enhanced well-being.
2. **Organisational-Level Strategies:** Interventions may include job redesign, improved work-life balance, greater autonomy, and supportive leadership. West et al. (2016) demonstrated that reducing clerical burdens and encouraging team-based care reduced burnout among physicians. Employee Assistance Programmes (EAPs), flexible schedules, and performance recognition are key to maintaining morale.
3. **Policy-Level and Systemic Reforms:** National policies should support mental health through workplace regulations, psychological safety protocols, and anti-harassment laws. As the World Health Organization (2019) notes, legislative support and industry-wide standards are pivotal for preventing occupational burnout, particularly in high-risk sectors.

Burnout in Nigeria's banking and finance sectors is a multifaceted problem, manifesting as emotional, psychological, physical, and digital fatigue. Driven by structural inefficiencies, organisational cultures, and socio-economic stressors, burnout remains a major barrier to workforce well-being and productivity. There is a pressing need for longitudinal studies that examine burnout trends over time and in non-Western settings. Additionally, integrative research combining physiological, psychological, and behavioural indicators is necessary to create a holistic understanding. Emerging phenomena such as digital burnout and technostress also require further academic inquiry. By implementing targeted strategies at individual, organisational, and policy

levels, Nigerian banks can better manage burnout, improve employee morale, and sustain long-term productivity.

Theoretical Review

Job Demands-Resources (JD-R) Model

The JD-R model developed by Demerouti et al. (2001) is among the most widely employed frameworks for understanding burnout. It posits that burnout occurs when job demands exceed an individual's available resources. Job demands refer to the physical, psychological, social, or organisational aspects of work that require sustained effort and are linked to physiological and psychological costs. Conversely, job resources are elements of the job that aid in achieving work goals, mitigate job demands, or stimulate personal development. In high-stress environments, a lack of resources – such as social support, autonomy, and performance feedback – can significantly contribute to burnout.

Methodology

Research Design

This study adopted a descriptive cross-sectional survey design, suitable for gathering data at a single point in time. This approach enabled the identification of the prevalence and forms of burnout, as well as their relationship with various workplace factors among employees of First Bank's Calabar Main Office. The descriptive nature facilitated detailed insight into the characteristics of burnout, while the cross-sectional component allowed the researcher to observe these variables without altering the study environment. This design is appropriate for examining correlations between burnout symptoms and work-related variables such as workload, control, support, and recognition (Creswell, 2014).

Population of the Study

The target population comprised all employees at First Bank's Calabar branch offices, encompassing both junior and senior staff across departments such as customer service, operations, loans, internal control, and marketing. The bank was selected due to its high transaction volume, demanding work culture, and strategic commercial location – factors that make it an ideal context for investigating burnout. Focusing on a single branch enabled an in-depth examination of burnout within a specific organisational setting.

Sample Size and Sampling Technique

A total of 120 employees were selected from the population using stratified random sampling, ensuring adequate representation across different job roles and departments. The population was stratified into categories such as front desk officers, customer service agents, relationship managers, back-office staff, and managers. Proportional random samples were drawn from each stratum. Of the 120 questionnaires distributed, 102 valid responses were returned and used in the analysis, yielding a response rate of 85%. This is considered adequate for quantitative research and generalisation within a case study. Stratified sampling reduced bias and ensured the inclusion of diverse employee

perspectives—essential for understanding the differential impact of work-related stressors.

Data Collection Instrument

Data were gathered via a structured questionnaire, divided into four sections:

Section A: Demographic information (e.g., age, gender, job role, years of service).

Section B: Burnout symptoms assessed using the Maslach Burnout Inventory (MBI), which covers three dimensions: Emotional Exhaustion, Depersonalisation, and Reduced Personal Accomplishment.

Section C: Workplace stressors and resources, based on the Job Demands-Resources (JD-R) model, including items on workload, autonomy, social support, and organisational recognition.

Section D: Coping strategies and organisational measures aimed at burnout prevention and management.

The MBI is a validated psychological tool used extensively in high-pressure work environments, including financial services. Incorporating JD-R constructs enabled a deeper analysis of how job demands and job resources influence burnout. Responses were measured using a five-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree,” facilitating quantification of attitudes and experiences.

A pilot test was conducted with 10 employees from a nearby branch to refine the questionnaire for clarity and reliability. The Cronbach's alpha for the MBI and JD-R sections exceeded 0.80, confirming internal consistency and instrument reliability.

Data Analysis Techniques

The collected data were analysed using SPSS version 25, following a structured three-stage approach:

1. **Descriptive Statistics:** Used to summarise demographic data and burnout levels, including means, standard deviations, and frequency distributions.
2. **Pearson Correlation Analysis:** Employed to examine relationships between burnout dimensions (emotional exhaustion, depersonalisation, and reduced personal accomplishment) and workplace variables derived from the JD-R model (e.g., workload, autonomy, social support).
3. **Multiple Regression Analysis:** Used to determine the most significant predictors of burnout. Job demands and job resources were treated as independent variables, while overall burnout (derived from MBI subscales) was the dependent variable.

The regression analysis assessed the relative contribution of various workplace factors to burnout, offering insights into which stressors had the greatest impact on employee well-being. Statistical significance was set at $p < 0.05$.

Data Analysis

The analysis is structured into three levels: descriptive statistics, correlation analysis, and multiple regression analysis using SPSS Version 25. Descriptive statistics were used to summarise the burnout levels and job characteristics of employees:

Table 1.

Variable	Mean	Standard Deviation
Emotional Exhaustion	3.82	0.78
Depersonalization	3.45	0.69
Reduced Personal Accomplishment	2.67	0.85
Workload (Job Demand)	4.01	0.73
Supervisor Support (Job Resource)	2.45	0.91
Autonomy (Job Resource)	2.72	0.88
Organizational Recognition	2.39	0.94

These values suggest:

- High levels of emotional exhaustion and workload.
- Low levels of job resources, such as support and recognition.
- Moderate depersonalisation and low sense of accomplishment.

Hypothesis Testing

Hypothesis 1:

H₀: There is no significant relationship between job demands (e.g., workload) and employee burnout.

H₁: There is a significant positive relationship between job demands and employee burnout.

Table 2: Pearson Correlation Analysis

Variable	Burnout Score	p-value
Workload	$r = 0.615$	$p < 0.001$
Supervisor Support	$r = -0.432$	$p < 0.001$
Autonomy	$r = -0.387$	$p < 0.001$
Organizational Recognition	$r = -0.460$	$p < 0.001$

Interpretation:

Workload is positively and significantly correlated with burnout, supporting H₁. Supervisor support, autonomy, and recognition are negatively correlated, suggesting these are protective factors against burnout.

Hypothesis 2:

H₀: Job resources (support, autonomy, recognition) do not significantly predict employee burnout.

H₁: Job resources significantly predict employee burnout.

Multiple Regression Analysis

Model Summary:

R² = 0.52 – The model explains 52% of the variance in burnout scores.

Table 3: ANOVA Table:

F(4, 97) = 26.34, p < 0.001

Regression Coefficients:

Predictor Variable	B	Beta	t-value	p-value
(Constant)	2.91	-	5.42	0.000
Workload	0.48	0.49	6.15	0.000
Supervisor Support	-0.29	-0.28	-3.62	0.001
Autonomy	-0.21	-0.22	-2.88	0.005
Organizational Recognition	-0.24	-0.25	-3.10	0.002

Interpretation:

- All four predictors are statistically significant (p < 0.05).
- Workload is the strongest predictor of burnout.
- Job resources (support, autonomy, recognition) are negative predictors, suggesting that enhancing these resources can reduce burnout.

Thus, H₁ is accepted, and the null hypothesis (H₀) is rejected.

Discussion of Findings

The findings reveal a high level of emotional exhaustion among employees, which aligns with previous research indicating that the banking sector in Nigeria is a high-pressure environment (Ugwu et al., 2020). A moderate level of depersonalisation suggests that employees may be emotionally distancing themselves from clients as a coping mechanism. Meanwhile, the reported low sense of personal accomplishment implies that many employees feel undervalued or perceive their efforts as ineffective, despite their workload.

The analysis further shows that workload has a significant positive effect on burnout, affirming that excessive task demands, extended working hours, and performance pressures intensify stress levels. This finding corroborates the Job Demands-Resources (JD-R) model, which maintains that high job demands are a major predictor of burnout (Bakker & Demerouti, 2007).

Conversely, job resources—such as supervisor support, autonomy, and recognition—were found to significantly mitigate burnout symptoms. However, the relatively low mean scores in these resource categories point to critical deficiencies in employee engagement and organisational culture at First Bank's Calabar branch. These findings support previous literature which indicates that employee empowerment and institutional support mechanisms are essential in alleviating burnout (Maslach & Leiter, 2016).

Conclusion

The analysis provides compelling evidence that burnout is widespread among employees at First Bank's Calabar Branch Offices and is largely driven by high workloads and insufficient organisational support. The data underscore the urgent need for targeted interventions aimed at both reducing excessive job demands and strengthening organisational resources. Improving these conditions is essential for promoting employee well-being, enhancing job satisfaction, and increasing overall productivity.

Recommendations

Burnout is notably prevalent among employees in most finance organisation, primarily as a result of excessive workload and role ambiguity. Implementing these strategies will not only enhance employee well-being but also improve performance outcomes and foster a healthier organisational climate. The following recommendations are proposed:

1. **Workload Management:** Introduce strategies to ensure equitable distribution of tasks and establish realistic performance benchmarks to prevent overburdening staff.
2. **Clarification of Roles:** Provide clearly defined job descriptions and responsibilities to minimise role ambiguity and reduce uncertainty.
3. **Employee Support Programmes:** Develop structured support systems, including access to counselling services, employee assistance programmes, and regular stress management workshops.
4. **Managerial Training:** Equip managers with the skills to identify early signs of burnout and to offer appropriate support and interventions within their teams.

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