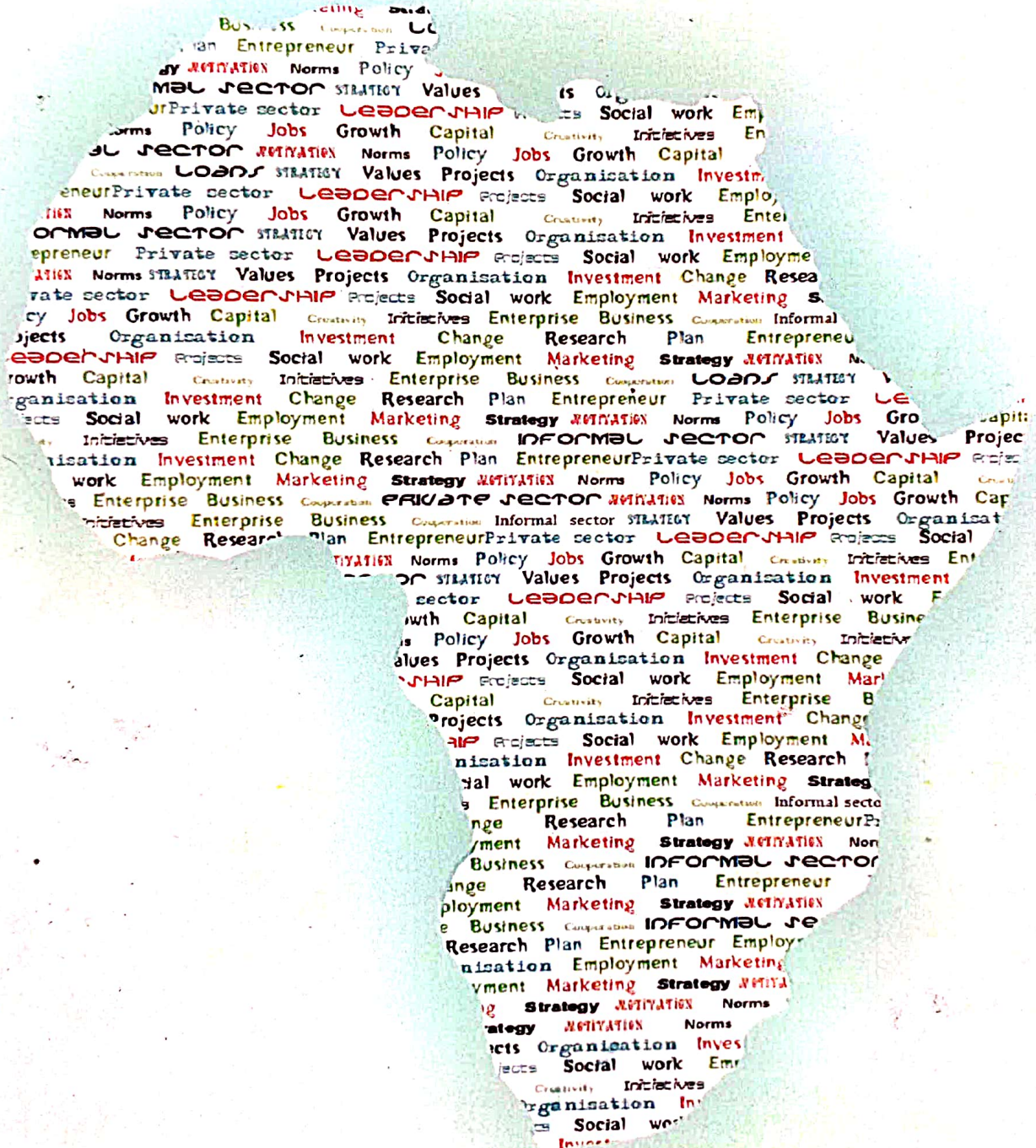


ISSN 2645-3150

BAYERO JOURNAL OF AFRICAN ENTREPRENEURSHIP STUDIES



Vol. 2 No. 2 December, 2019

Bayero Journal of African Entrepreneurship Studies
Volume 2 Number 2, December 2019

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Bayero Journal of African Entrepreneurship Studies

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EFFECT OF JOB INSECURITY AND JOB BURNOUT ON EMPLOYEE COMMITMENT IN GTBANK, ILORIN NIGERIA

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ABSTRACT

The purpose of this paper is to examine the effect of job insecurity and burnout on the commitment of employees in Guaranty Trust Bank Plc Ilorin. This research is conducted as a descriptive and field study. A total of 103 employees were sampled from a population of 139 staff of GTB in Ilorin Metropolis, using simple random sampling technique, out of which 93 copies of the questionnaire were completely filled and returned. Pearson moment coefficient was used in analyzing the data, by means of SPSS version 25.0. The findings revealed an inverse relationship among the variables under study. Therefore, this study concluded that, both job insecurity and job burnout negatively affect employee commitment. Thus, this study recommends managers to consider job insecurity and burnout as imperative for low employee commitment.

Keywords: Job Insecurity, Job Burnout, Employee Commitment, GTBank.

1.0 INTRODUCTION

Job insecurity and job burnout have become major concerns of today's workers, as employees' future in organizations is no longer guaranteed. Job insecurity serves as a determinant for employees to whether or not be loyal and committed to organizations (De Witte, 1999). Job insecurity is conceptualized as the unpredictable and lack of control of one's future stay with job or organization. Hence, perceived as a threat or fear associated to losing the job or job features. In other words, job insecurity is concerned with individual's

perceptions and feelings about the work environment, which explains the attitudes and behaviors employees develop; thereby, influencing organizational effectiveness (Hellgren&Sverke, 2003). Job insecurity is often negatively associated to work-related outcomes such as job satisfaction, organizational commitment, and individual level variables such as psychological and physical health with turnover intentions (Davy, Kinicki& Scheck, 2014).

Burnout occurs when work conditions become unbearable and unfair, to the

extent that not even personal factors are enough to resist their effects (Bosman, Buttendach&Laba, 2005). In the view of Carrell, Elbert, Hatfield, Grobber, Marx &vern den Schyfetal(1990), job burnoutis the general perception that one is giving more than one is receiving (in monetary rewards, advancement, promotion and support).As observed, in most Nigeria banks, employees are given too much job with limited resources. This leads to work pressure and stress, affecting attitude to work. Job burnout leads to imbalance set up of workload, compensation, control, ethics, and equality. Also, it influences the performance of workers (Khan, Rasli, Yusoff, Faizan, Muddassar & Khan 2014). It tends to repress workers under pressure and exposure to higher risk problem which are detrimental to health condition. (Shimizu, Hashimoto, Okamura, Koike, Komatsu, Kumakiri & Iyo) The prevailing viewpoint is that, burnout occurs across all kinds of work settings in banking environment. Employee commitment concerns with a person's relative factors identification of himself with a particular organization and the degree of participation in that organization (Cullen 2003). Employee commitment can be influenced by many factors which may include a strict acceptability with regard to the values and goals of the organization, a considerable desire for the progress of the organization and serious intention

to stay long with the organization. The fact remains that, employees are motivated to stay longer and committed to their organization, when factors that are attributed to fear of losing job are properly managed. The Nigeria banking industry has become the talk of the town as employees are often laid- off, due to lack of job security embedded in the industry. The question here is can those employees who perceived job insecurity and job burnout be committed to the organization?

Job insecurity and job burnout hold important negative consequences at individual and organizational levels. They result to increased organizational withdrawal, increased reported health conditions, increased psychological distress and lowered employee commitment (Probst, 2002). The quest for improved employee commitment in the banking industry is the cogent objective of this study. Since it is the employees that carry out the daily routines of organization, they must be protected from perceived job insecurity and burnouts, which may affect their commitment to the organization. This study therefore, examines the effect of job insecurity and job burnout on employee commitment.

2.0 LITERATURE REVIEW

This section discussed the conceptual, theoretical framework and empirical review of relevant literature that covers areas of the research, in order

to give more understanding of the study.

2.1 Concept of Job Insecurity

Job insecurity is described as one of the major stressors in work environment particularly, because it is associated with uncertainty (De Witte, 1999). The definition of job security is the probability of an employee to keep his/her job. The higher the probability of keeping/maintaining one's job, the higher the job security (Jimenez & Didona, 2017).

Job insecurity is concerned with individual's perceptions and interpretations of immediate work environment (Sverke et al., 2006). This implies that subjectively experienced threats are derived from objective threats by means of individual's perceptual and cognitive processes (Sverke et al., 2006). This signifies, feelings of job insecurity may differ among individuals operating on the same objective situation, and that individuals may differ in their reactions (Sverke, Hellgren, & Näswall 2002). Bog and Elizur (1992), identified two main components of job insecurity. They are: (i) cognitive job insecurity-which refers to the probability of job loss and (ii) effective job insecurity- which refers to the risk of losing a job.

Moreover, Job insecurity refers to the exception of stressful event in such a way that, probability of continued with one's job is perceived to be at risk, leading to the feeling that job insecurity only occurs on the basis of

involuntary job loss (Bosman, Buttendach & Laba, 2005). A good knowledge of the work situation that may lead to employees experiencing negative consequences in connection with job insecurity would be an important step in understanding job insecurity better.

2.2 Concept of Job Burnout

Burnout is mainly related to psychological set up which is triggered by external environment, that could lead individual not to focus on work and thinking about leaving the job. Maslach, Schaufeli and Leiter (2001), characterize the syndrome of job burnout by three dimensions. Namely: emotional exhaustion, depersonalization and inefficacy. Emotional exhaustion is the abatement of emotional resources to get in touch with other people; depersonalization refers to an individual's personal discontinuity from work while inefficacy connotes inclination to self negative evaluation particularly, in respect to the job (Polikandrioti, 2009).

Emotional exhaustion is the most important dimension of job burnout (Ozler & Atalay, 2011). It is associated mostly to job stress. The employee working emotionally under a swamped workload forces one's self and is put upon by other people's emotional demands. The emotional exhaustion shows the reaction of an individual in a given situation

(Ungerer, Dogan, Ozmen&Tekin, 2010).

2.3 Concept of Employee Commitment

Employee commitment is the interest of an individual in his organization, his bond with the organization, identification of himself with the organization, and belonging to the organization. Meyer and Allen (1977) have divided commitment into three different categories, yet all the three are connected by the common factor of an individual being tied to an organisation, whether this is derived from affective, normative or continuance commitment (Meyer, Vandenberghe& Becker, 2004).

Affective commitment refers to the employee's emotional attachment to, identification with, and involvement in the organization, characterized by personal characteristics, structural characteristics (organizational), job related characteristics, and work experiences. Normative commitment depicts an obligation made by employee to continue working with the organization. Employee with strong normative commitment feels that there is need to remain in an employment. This is due to some costs organization has incurred on employee like "rewards in advance" (e.g paying college tuition). Continuance commitment is the cost implication of employee leaving the organization. It is not the commitment

desirable for an organization, because the employees who perceived the cost of leaving (e.g. the threat of wasting the time, cost of acquiring new skill, losing attractive benefits and disrupt personal relationship with peers, etc), is for their own benefits (Allen & Meyer, 1990).

2.4 Relationship between Job Insecurity, Job Burnout and Employee Commitment

Job insecurity has become a continuous challenge across occupations as many organizations nowadays demand much output from their employees to win competition without provision of job security. Bosman, Buttendach and Laba (2005),reported that job insecurity was found to be expressively related to increased burnout, leading to increased exhaustion and cynicism and decreased professional efficacy. Job insecurity showed an association with decreased organizational commitment, particularly with regard to decreased affective and normative commitment, but not to continuance commitment.

Employees who are not directly hired in house or employed by third party agencies through outsourcing prone to negative commitment to their work due to lack of job security. Outsourcing employees can create an environment where trust on management and job security is lessened and commitment to co-workers is not created (Tonks &

Nelson, 2008). Greenhalgh and Rosenblatt (1984) found that the higher the level of job insecurity, the lower the level of employees' commitment and the greater the tendency to quit the organization.

Bosman, Buttendach and Laba (2005) found that job insecurity is closely related to increased burnout and decreased organizational commitment. Thus, job insecurity showed decreased affective and normative commitment, but not to continuance commitment. Omoankhanlen (2017) found out that, the dimensions of job burnout include emotional stress which is significant to organizational cynicism among employees in the bank. Individuals having burnout symptoms could excruciate the fundamentalism of the firms and thus could show less interest on the commitment to the organization at large which could overall affect organizational performance (Omoankhanlen, 2017). Individual component of burnout showed that employees view themselves negatively in both their ability to perform and have positive personal interactions; the outcomes of which is low employees' commitment.

Individuals are unique in what gears and affects their emotional and intellectual commitment towards an organization (Mullins, 2010). Organization's human resource policies are channel for promoting commitment as a way of enabling employees to act in the best interests

of the organization (Armstrong, 2016). Fear of job insecurity may threaten commitment, satisfaction and trust in the work environment (Rosenblatt & Ruvio, 1996).

2.5 Prior Empirical Studies

Omoankhanlen (2017) researched on the relationship between job burnout and organizational cynicism of employees in Nigerian Banks using cross-sectional survey. The study adopted Krejcie and Morgan (1970) sample size determination to draw a sample of 214 out the accessible population of 499 bank employees in Port Harcourt. The Spearman rank correlation coefficient was used in testing the study hypotheses. The findings from the study reveal that there is a significant relationship between job burnout and organizational cynicism. The study recommended among others that banks should give their employees flexi- time in order to guide against emotional exhaustion and enhance work-life balance.

De Cuyper and De Witte (2006) studied on the impact of job insecurity and contract type on attitudes, well-being and behavioural reports: psychological contract perspective. The paper addresses the role of job insecurity on job satisfaction, organizational commitment, life satisfaction, and self-rated performance among permanent employees (396) as compared with temporary ones (148).

Psychological contract theory assumes (1) that job insecurity effects are due to a violation of the relational psychological contract, and (2) that permanents as compared with temporaries engage more in relational psychological contracting. The result shows that job insecurity proved problematic for permanents but not for temporaries when job satisfaction and employee commitment are concerned.

Klandermans and Van Vuuren (1999), reported that employees facing identical situations often differ in their feelings of job insecurity. Thus, the feelings of job insecurity impacted on employees' attitudes, health and behavior. Research has found differences in attitudes and behaviour of employees experiencing job insecurity. Job insecurity as a stressor is not surprising if the functions of work in an individual's life are considered.

Brubaker (2001), suggested that employees attribute their feelings of job insecurity to environmental changes such as government policy, economic conditions including recessions, restructuring, new technology and management's decision making. Feelings of job insecurity are also engendered in survivor employees (Davy, Kinicki & Scheck, 2014).

2.6 Theoretical Framework

Relevant theories to the study are discussed below:

2.6.1 Psychological Contract Theory

Psychological contract theory is considered relevant to job insecurity (Sverke, Hellgren, Näswall, Chirumbolo, De Witte, & Goslinga, 2004; Van Vuuren, 1990). Psychological contract is based on mutual agreement between the employee and the employer (Rousseau, 1995). Thus, psychological contract may include agreement over promotion, salary increment; leave benefits and any other contract of employment. Employees perceive the fear of job insecurity in the workplace as a breach of psychological contract with employer (Sverke et al., 2004). Such breach has negative consequences for the well-being of the employee concerned, as well as for the commitment to the employer in question (Wanous, Poland, Premack & Davis, 1992). Similarly, Warr's (1987) 'vitamin'-model distinguishes some aspects of the work situation which influence psychological well-being. The aspect 'environmental clarity' refers to predictability.

2.6.2 Affective-Dependence Theory

Porter, Steers, Mowday and Boulian (1974) expressed that the focus of commitment shifted from tangible side-bets to the psychological attachment to organization. Affective dependence theory depicts employee willingness to stay employed in the organization. Employee's retention is not only significantly emanated from

economic factors but also affective influence imperative to the employee.

Psychological contract theory is adopted in this paper due to its perceived feeling of job insecurity in the workplace as a violation of the psychological contract with employer, which may have negative impact on organizational performance.

3.0 METHODOLOGY

This study employed descriptive survey research design, with the aid of administered questionnaire. The total population for this study is 139 which contain all the contract, permanent, industrial training and casual staff of the selected GTBank branches in Ilorin metropolis. In order to get a good representatives sample size, the sampling technique used for this study is simple random sampling. To select the respondent used for the study, the sample size was calculated using

Guilford and Flruchter's (1973) formula for estimating sample size:

$$\frac{N}{1 + Q^2 N}$$

Where N= Population size = 139

$$139 = \frac{139}{1 + Q^2} = 103$$

$$Q = \text{alfa} = 0.051 + \frac{(0.05)^2(139)}{1.3375}$$

The information gathered was based on the effect of Job Insecurity and Job Burnout on employee commitment. A five (5) points Likert scale of agreement ranging from Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D) and Strongly Disagree (SD). Data collected were analysed using Pearson Product Moment Correlation methods with the aid of statistical package for social sciences (SPSS 25.0 version), to test the two hypotheses formulated for the study. Also, across-sectional approach in the research design is adopted with the use of regression analysis.

3.1 Regression Model

$$Y = \beta_0 + \beta_1 X_1 + E$$

Where:

Y = Dependent variable

β_0 = Intercept of the model.

B_1 = Coefficient of the independent variable in the model.

X_1 = element of independent variable

E = Error term.

Model for hypothesis 1: $EMPCOM = \beta_0 + \beta_1 JOBINS + E$

Model for hypothesis 2: $EMPCOM = \beta_0 + \beta_1 JOBBT + E$

Where:

EMPCOM = Employee Commitment (dependent variable).

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β_0 = Intercept of the model.

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Model for hypothesis 2: $EMPCOM = \beta_0 + \beta_1 \text{JOB BT} + E$

Where:

EMPCOM = Employee Commitment (dependent variable).

EMPCOM = Employee Commitment (dependent variable)

β_0 = Intercept of the model.

B_1 = Coefficient of the independent variable in the model.
 JOBINS = Job insecurity (Independent variable)
 JOBBT = Job burnout (Independent variable)
 E= Error term.

4.0 RESULTS AND DISCUSSIONS

4.1 Analysis and Interpretation

The analysis of the two tested hypotheses and results are presented below:

H₀₁: There is no significant relationship between Job insecurity and employee commitment

Table 1 Pearson Moment Correlation Correlations

		JOB INSECURITY	EMPLOYEE COMMITMENT
JOB INSECURITY	Pearson Correlation	1	-.766**
	Sig. (2-tailed)		.000
	N	93	93
EMPLOYEE COMMITMENT	Pearson Correlation	-.766**	1
	Sig. (2-tailed)	.000	
	N	93	93

**. Correlation is significant at the 0.01 level (2-tailed).

From the Pearson Moment Correlation in table 1, the correlation coefficient ($R=-0.766$) between job insecurity and employee commitment is negative. This means that an inverse relationship exists between the observed variable (job insecurity) and the response variable (employee commitment) with the implication that a slight increase in job insecurity (cognitive and affective) will decrease employee commitment. While decrease in job insecurity equally increases employees' commitment in the bank at 5% level of significant. This finding is aligned with that of Greenhalgh and Rosenlatt (1984) who revealed that the higher the level of

job insecurity, the lower the level of employees' commitment and the more the possibility to leave the organization. This was equally supported by Ashford, Lee and Bobko (1989) and Sverke et al (2004). A sense of job insecurity will have a strong psychological impact on those affected due to the risk of losing employment, which may affect the standard of living. Therefore, the null hypothesis 1 is rejected and alternate hypothesis is accepted, by positing that there is negative significance relationship between job insecurity and employee commitment at 5% level.

H₀₂: Job burnout has no significant effect on employee commitment

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	-.827 ^a	.684	.681	.83500

a. Predictors: (Constant), Job Burnout

Table 2 above indicate the regression analysis ($R = -0.827$) between job burnout and employee commitment. This means that an inverse effect exists between the observed variable (Burnout) and the response variable (employee commitment) with the implication that a slight increase in job burnout will decrease employee commitment while decrease in job burnout will equally increase employee commitment at 5% level of significance. This was supported by the study of Omoankhanlen (2017) that the dimensions of job burnout which include emotional exhaustion/stress

have significant relationship with organizational cynicism in the banking industry. The adjusted $R^2 = 0.684$, also called the coefficient of multiple determinations shows that the variance in employee commitment is explained uniquely by the change in job burnout in the selected bank. This means that no fewer than 68.4% increase in employee commitment is caused by emotional and physical burnout in the workplace. Therefore, the null hypothesis 2 is rejected and alternate hypothesis is accepted by positing that there is an inverse significance impact of job burnout on employee commitment at 5% level.

Table 3 Regression Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.393	.220		1.791	.007
Job Burnout	-.900	.064	-.827	-14.042	.000

a. Dependent Variable: organizational commitment

To examine the degree of impact of job burnout on employee commitment, the simple regression equation $y = 0.393 - 0.900X$ is obtained; where $y =$ "employee commitment" and

$X =$ "job burnout". The beta-value ($\beta = -0.900$) implies that 90% decrease in employee commitment is caused by 1% increase in job burnout. Perhaps, if the job burnout is removed from the

model i.e. "Job burnout"=0; there is possibility for modest increase in employee commitment by 39.3% as shown in the (constant=0.393), which is equally significant at 5% level ($p=0.00<0.07$). Hence, the decision to remove job burnout has positive significant effect on employee commitment. This is explained in the Bosman, Buttendach and Laba (2005). They found out that, increased burnout lead to decreased employee commitment.

4.2 DISCUSSION OF THE FINDINGS

The main purpose of this study is to investigate the relationship between job insecurity and employee commitment; and by extension, test the impact of job burnout on employee commitment at GTB Ilorin Branch. The finding from the Pearson Moment Correlation in Table 1 revealed that an inverse relationship exists between the observed variable (job insecurity) and the response variable (employee commitment) with the implication that a slight increase in job insecurity (cognitive and affective) will decrease employee commitment, while decrease in job insecurity equally increases employee commitment at 5% level of significance. This finding is in par with the answer to the research question where majority of the respondents claimed that if the organization is experiencing economic hardship job insecurity will have high

psychological impact on employee commitment. This is because, the risk of losing job from economic failure of the organization places high value on employee aspects of life and commitment. This was equally supported by Ashford, Lee and Bobko (1989), that a sense of job insecurity will have a strong psychological impact on the affected employees. Therefore, the null hypothesis 1 is rejected and alternate hypothesis is accepted, by positing that there is significant relationship between job insecurity and employee commitment at 5% level.

While examining the degree of impact of job burnout on employee commitment in hypothesis 2, the simple regression equation $y=0.393-0.900X$ is obtained. Where y = employee commitment, and X = job burnout. The beta-value ($\beta=-0.900$) implies that 90% decrease in employee commitment is caused by 1% increase in job burnout. This supports the view of Omoankhanlen (2017) that individual components of burnout showed that employees wellbeing is threatened which resulted in low organizational commitment. Therefore, the null hypothesis 2 is equally rejected and alternate hypothesis is accepted by positing that there is significant negative effect of job burnout on employee commitment at 5% level.

5.0 CONCLUSION AND RECOMMENDATIONS

The study reveals the facts about employees' working stamina to know how they are facing insecurity and burnout. Moreover, it opens the gateways of understanding about the employee commitment due to job insecurity and burnout. Based on the findings, it is concluded that there is negative relationship between job insecurity, job burnout and employee commitment in GTBank in Ilorin.

From the findings of this study, the following recommendations are offered:

- i. Managers should consider job insecurity and burnout as imperative signals toward low employee commitment.
- ii. Management of GTB should design a strategy to ensure that burnout has not physically and emotionally destabilizes the working commitment and

confidence of the bank's employees.

- iii. The bank should maintain a balanced psychological contract. Management at GTB should satisfy the needs of employees through job security, career growth, skills development, involvement, fairness, equity and providing less stressful jobs. This will ensure a continuous and pleasant relationship between employees and employers.
- iv. Management should be trained on what job insecurity and burnout are, in order to reduce their negative effects on employee commitment. Also, this study should not be limited to banking industry but spread out to other industries in Nigeria.

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