



Employee Burnout, Gender, and Turnover Intent in the Banking Industry

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Abstract

The impact gender has on employee burnout, and turnover intention among customer banking professionals in the Southern United States was the focus of this study. A quantitative correlational approach was used to examine the relationship between gender, burnout, and turnover intent. Eighty-four customer-oriented banking professionals completed the job satisfaction and turnover intention surveys. The results of this study revealed there is a significant relationship between banking professionals' job satisfaction and their intention to leave their job but there was no statistically significant difference in gender-based responses to burnout and turnover intent. Both men and women who experienced burnout were less satisfied with their jobs and more likely to leave their employment. The results of this study may assist leaders in the banking industry to better understand employee burnout and turnover intent and to develop methods to reduce turnover and minimize burnout.

Keywords: gender, burnout, turnover intent, banking, job satisfaction

Introduction

Job burnout usually presents itself through various dimensions, such as emotional debility (exhaustion), mistrust in the motives of others (cynicism), and personal performance inadequacy (inefficacy) (Leiter & Maslach, 2017; van der Merwe et al., 2020). Burnout indicators lead employees to seek solutions that alleviate job stress (Crego et al., 2013; Mark & Smith, 2018; Williams et al., 2017). Burnout can result in employees' intention to leave the organization. Job-related stress is shared across a variety of industries. Organizational demands for levels of production, coupled with concerns about insufficient training, limited advancement opportunities, unreasonable workloads, less-than-ideal hours, and inadequate pay, can begin to affect employees (Subramony et al., 2021) negatively.

Turnover intent is defined as whether an employee will continue in or resign from their position (Crego et al., 2013; Mark & Smith, 2018; Williams et al., 2017). Employees who have more interactions with customers are more prone to burnout and have high turnover rates (Babakus & Yavas, 2012; Hassard et al., 2018; Leiter & Maslach, 2017; Maslach & Jackson, 1981; McFarland & Dixon, 2021; Walsh, 2013). Success in customer-oriented industries is defined as serving and satisfying customers while meeting acceptable sales quotas. Customer-oriented industries include hospitality, culinary arts, accounting, academia, health care, retail, and journalism (Guthrie & Jones, 2012; Hassard et al., 2018; Subramony et al., 2021; Walsh, 2013). While empirical data support a relationship between burnout and turnover intentions, limited theoretical research exists on gender-based responses to burnout and the resulting turnover intent in the banking industry (Babakus & Yavas, 2012; Li et al., 2019; Salama et al., 2022). The purpose of this quantitative study was to understand burnout and the resulting turnover intent in the banking industry by surveying customer-oriented bank employees experiencing job-related stress (also known as burnout) and considering or having considered resigning.

Background of the Study

The psychological anxiety stemming from job demands can cause employees to experience burnout because of decreased emotional well-being and soundness (self-assessed by the employee (Cannon & Herda, 2016; Leiter & Maslach, 2017; Park, 2021). Customer-oriented employees, such as bank professionals, have the task of recognizing and interpreting the needs of the customer so they may recommend products designed to ensure customer satisfaction and meet the needs of the customer (Cruz-Santiago et al., 2020; Enkhjav et al., 2020; Olusa & Bolaji, 2020; Udu & Eke, 2018). The success or failure of this customer-employee exchange defines the salesperson's job performance. Burnout symptoms can become prevalent when the pressure to perform at an expected level becomes excessive or overwhelming such as high sales quotas, long hours, and demanding customers (Lacoste, 2018; Schwepker & Ingram, 2016).

As symptoms of burnout persist, employees seek to explain the causality of these symptoms because humans have the predisposition to control themselves and their environment (Crego et al., 2013; Mark & Smith, 2018; Williams et al., 2017). Trying to understand and identify the sources of burnout is a thought process that exhibits the dimensions of the attribution theory by causing the individual to question: (1) the source of the blame, (2) the level of influence from internal and external forces, and (3) how long the symptoms are expected to last (Crego et al., 2013; Mark & Smith, 2018; Williams et al.,

2017). The outcome of this thought process may determine how each employee chooses to respond to the burnout they are experiencing (i.e., turnover intentions) (Crego et al., 2013; Mark & Smith, 2018; Williams et al., 2017).

Previous research has indicated men and women assign and respond to causality differently (Adenugba et al., 2019; Guthrie & Jones, 2012; Maslach & Jackson, 1981). Uncovering the relationship between gender, burnout, and turnover intent among banking professionals could help managers address situations concerning burnout and the resulting turnover by being better prepared for them (Babakus & Yavas, 2012). While extant research is present concerning burnout and the resulting turnover intentions within the banking industry, a paucity of research exists in examining the susceptibility to burnout and the resulting turnover intentions based on gender from the perspective of the impacted individuals (Adenugba et al., 2019; Babakus & Yavas, 2012; Guthrie & Jones, 2012; Maslach & Jackson, 1981).

Babakus and Yavas (2012) found banking professionals are prone to experiencing burnout and the resulting turnover intent because of the job demands associated with an expectation of constant customer orientation. Existing empirical data supports the notion that individuals in customer-oriented industries are known to experience burnout and the subsequent turnover intent (Lacoste, 2018; Schwepker & Ingram, 2016). However, data is scarce on gender-based responses, burnout, and turnover intent (Adenugba et al., 2019; Guthrie & Jones, 2012; Paredes-Aguirre et al., 2022).

The purpose of this quantitative study was to examine the relationship between gender, burnout, and turnover intent among customer-oriented banking professionals in the Southern United States. Two research questions with corresponding hypotheses guided this correlational study.

RQ1: What is the relationship between gender and burnout among banking professionals?

H₁₀: There is no significant relationship between gender and burnout among banking professionals.

H_{1A}: There is a significant relationship between gender and burnout among banking professionals.

RQ2: What is the relationship between gender and turnover intentions among banking professionals?

H₁₀: There is no significant relationship between gender and turnover intentions among banking professionals.

H_{1A}: There is a significant relationship between gender and turnover intentions among banking professionals.

Literature Review

Banking professionals are responsible for acknowledging and interpreting customer needs, recommending products and services to clients, and maintaining customer satisfaction (Cruz-Santiago et al., 2020; Enkhjav et al., 2020; Olusa & Bolaji, 2020; Udu & Eke, 2018). Customer satisfaction is measured by the number of customer-employee exchanges each employee has throughout a specified period that ends in a sale or financial benefit to the company (Cruz-Santiago et al., 2020; Enkhjav et al.,

2020; Schwepker & Ingram, 2016). Pressure to meet high sales quotas, work long hours and satisfy demanding customers can evoke symptoms of burnout among employees (Olusa & Bolaji, 2020; Schwepker & Ingram, 2016). Employees process and respond to stress differently based on gender (Adenugba et al., 2019; Guthrie & Jones, 2012; Maslach & Jackson, 1981; Olusa & Bolaji, 2020).

One of the most valuable resources a company can have is its employees (Rama Devi & Nagini, 2013). When employees meet or exceed the performance expectations set by the organization's leaders, the organization has a higher competitive advantage than comparable organizations (Abate et al., 2018; Rama Devi & Nagini, 2013). If organizations want to increase employee productivity, they must ensure their employees can maintain a healthy work-life balance (Hermanson et al., 2016; Omar et al., 2021). An employee with a healthy work-life balance can meet the demands of a job and personal life equally or at least at a level that does not cause any undue discomfort (Abate et al., 2018; Hermanson et al., 2016; Omar et al., 2021; Rama Devi & Nagini, 2013; Walsh, 2013).

Stress and burnout

Stress has been characterized as a stimulus that produces a mental reaction that forces the individual to determine how the individual approaches the stimulant (Masood, 2011). Whether physical or psychological, once the threat of stress is presented, the natural response is to equalize the emotional arousal until the danger is eliminated or diminished (Cannon & Herda, 2016; Giorgi et al., 2017; Park, 2021). Although stress is unfavorable, a certain amount of stress can be expected when delivering a job performance that an organization would deem successful (Hassard et al., 2018). However, when the push to meet or exceed company expectations becomes excessive, employees experience burnout and face the pressure of deciding whether to continue working with the organization (Hassard et al., 2018).

Stress can harm memory or the ability to retain pertinent, job-related information, delay reaction times necessary to function correctly, diminish the focus needed to complete assigned tasks, reduce accuracy, inhibit creativity, and hinder performance (Masood, 2011; Muresan, 2015). Additionally, stress can impair effective and efficient decision-making skills and contribute to errors in cognitive tasks (Muresan, 2015). These effects, however, only occur once the stress becomes excessive or overwhelming. Until then, the stress serves as arousal and prompts the employee to continue at a specific capacity to reach a certain level of performance (Akther et al., 2017; Muresan, 2015). Figure 1 depicts the relationship between work performance and stress level.

Figure 1

The progression of employee work performance in relation to the progression of employee stress level.



Note. Adapted from "Sales Productivity Reported to Occupational Stress in the Retail Banking Field," by J. D. Muresan, 2015, *Economic Insights – Trends & Challenges*, 67(3), p. 134. Copyright 2015 by Economic Insights – Trends & Challenges. Reprinted with permission

Customer-oriented professionals are thought to have a higher propensity to burnout and turnover intent because of high expectations (Schwepker & Ingram, 2016). A personal banker is responsible for making the customer happy by making them feel the bank can be trusted with their financial needs; however, the banker is also responsible for bringing in new accounts, loans, credit cards, and other financial products. When the banker's needs parallel customer needs, equilibrium occurs. However, when the financial products made available by the bank do not meet the needs of the customer, the banker is tasked with finding a way to satisfy and retain the customer while figuring out a way to ensure the organizational goals of the bank leaders are accomplished (Schwepker & Ingram, 2016). Burnout is inevitable when the banker is continuously tasked with rectifying customer-company misalignment (Babakus & Yavas, 2012; Zah, 2022).

In its simplest definition, burnout refers to long-term exposure to job-related stress (McFarland & Dixon, 2021). Diaz (2022) defined job burnout as overwhelming emotional exhaustion and mistrust of leaders of the organization and their peers. Emotional debility can emerge when an individual can no longer perform at an expected level but has the requisite skills and ability or lacks the physical or emotional energy to continue performing at the desired level (Cannon & Herda, 2016; Maslach, 1982; Park, 2021).

When an individual experiencing burnout is emotionally exhausted, coupled with cynicism, self-imposed feelings of inadequacy about one's performance and competence can ensue (Guthrie & Jones, 2012; Leiter & Maslach, 2017; van der Merwe et al., 2020). This aspect of burnout has been defined as a mental reduction of personal accomplishments or inefficacy that causes individuals to doubt what was once thought personally or professionally possible (Maslach, 1982).

For banking professionals, burnout is quite common because of the demanding work environments. The burden of success falls on the individual employees of each branch. Burnout is experienced for myriad reasons. Holland et al. (2021) found almost half of the banking professionals in the United States experienced moderate stress. A shortage of skills and the inability to interpret and implement complex policies force banking professionals to work with little to no training or skill development, which fosters

burnout (Verdana & Satrya, 2022). This lack of training also exposed the employees to possible legal ramifications and unemployment if the respective financial institutions were closed for noncompliance, which increases work-related stress (Paruk & Singh, 2012).

Burnout can also stem from the occupational hazards associated with banking, such as the threat of violence and other acts of criminality (Belias et al., 2013; Bunn et al., 2013; Poisat et al., 2014). Employees that handle cash have a greater risk of being exposed to violence while at work (i.e., bank robberies and ATM bombings); however, there may be a difference in gender-based responses to that violence (Belias et al., 2013; Bunn et al., 2013; Poisat et al., 2014). Female banking professionals may also be at higher risk of being targeted by criminals that prey on their perceived weakness in employing applicable cash-handling policies and procedures (Belias et al., 2013; Poisat et al., 2014).

Low wages may contribute to burnout among banking professionals. Verdana and Satrya (2022) concluded that job satisfaction and motivation among bank employees might be linked to the fact bank employees are paid lower wages than other industries. Snyder (2022) found salaried female bank employees earn an average of 4% less than their male counterparts, and minorities earn, on average, 4.5% less than nonminorities.

Turnover Intent

Turnover intent describes an employee's preoccupation regarding their future employment with an organization (Ali, 2018; Kaufmann et al., 2022; Leiter & Maslach, 2017). The decision to leave an organization can stem from several factors; however, turnover often stems from employee burnout (Ali, 2018; Babakus & Yavas, 2012; Kaufmann et al., 2022). Job demands that lead to burnout can cause an individual to feel forced into deciding whether remaining with an employer would reduce or eliminate the stress brought on by the working conditions they are experiencing (Crego et al., 2013; Mark & Smith, 2018; Williams et al., 2017).

Job satisfaction and organizational commitment can provide some insight into turnover intent. Job satisfaction is an optimistic emotional state that occurs when an employee is content with all, or at least a majority, of the present job situations, including management, salary, working environment and conditions, organizational peers, growth opportunities, and the potential for professional longevity (Abate et al., 2018; Giorgi et al., 2017; Yorulmaz et al., 2017). Turnover intent arises when an employee is no longer satisfied with their job, and there is an absence of trust in management to have the employee's best interest at heart (Ali, 2018; Giorgi et al., 2017; Kaufmann et al., 2022). An employee that is no longer satisfied with their job and management feels no obligation or further commitment to the organization (Abate et al., 2018). Addai et al. (2022) found a direct link between the job insecurity of banking sector employees and their turnover intentions. When employees do not feel equipped to perform the job, turnover is a response to uncertainty about success within the organization and future job security (Mei-Fang et al., 2011; Schwepker & Ingram, 2016; Yan et al., 2021).

Role conflict, ambiguity, and overload can also lead to employee turnover. Role overload occurs when an employee perceives the demands of a job are excessive and go beyond their abilities and motivation to perform the required job duties (Mei-Fang et al., 2011). Even in the absence of role conflict and ambiguity, role stress can lead to turnover as the demanding nature of customer-oriented industries often

requires an employee to allocate as much time as possible to engage in customer interactions (Giorgi et al., 2017; Mei-Fang et al., 2011; Yan et al., 2021). This ambiguity causes employees to take more time to complete other required tasks, such as administrative duties, reports, customer follow-ups, attending a meeting, and planning future sales activities (Giorgi et al., 2017; Mei-Fang et al., 2011; Yan et al., 2021). Turnover resulting from role overload may result from an employee's desire to act in a job capacity with less responsibility (Schwepker & Ingram, 2016).

The working environment in the banking industry leads to a high level of turnover (Shahid et al., 2012; Sliter et al., 2012). Larger banks can sometimes have a turnover rate as high as 50%, with about 40% of that total attributed to tellers alone (Addai et al., 2022; Sliter et al., 2012; Springer, 2011). Tellers serve as primary frontline employees and are often the most underpaid banking professionals, have heavy workloads due to higher customer contact, and have irregular schedules (Shahid et al., 2012; Sliter et al., 2012). Working more and being paid less leads to a higher propensity to turnover (Addai et al., 2022). Turnover can also serve as a stressor to employees.

Organizations facing high turnover rates task themselves with continuously spending money on hiring and training new employees and funding programs that promote employee retention and discourage employee attrition (Sen, 2012). Analyzing the relationship, if any, between burnout, turnover intent, and gender may be the best way of understanding the managerial implications behind analyzing burnout and the resulting turnover intent (Cohen et al., 2020; Tiwari et al., 2019).

Gender

Men and women view burnout and turnover intent differently as they have different expectations from their respective careers (Adenugba et al., 2019; Guthrie & Jones, 2012; Olusa & Bolaji, 2020). Research on gender-based issues is gaining prominence as more women enter the workforce. Since 2017, women have accounted for more than half of the professionals in the financial services industry (Parker, 2020). Despite the figures, the number of women in executive and board positions totals less than 20 percent (*Chart of the week* IMF, 2022). The under-representation of women in senior management roles in the banking industry may mediate job-related stress among women (Bunn et al., 2013; Snyder, 2022; Springer, 2011).

Traditional stereotypes limit the opportunities available for women in the banking industry (Snyder, 2022). Women have fewer opportunities to advance their careers and face pay inequalities compared to their male counterparts in the same industry (Cohen et al., 2020; Tiwari et al., 2019). This "glass ceiling" can cause women to be more assertive, task-oriented, aggressive, and competitive toward their organizational peers (Cohen et al., 2020; Tiwari et al., 2019).

The perception of a healthy work-life balance varies between men and women. Researchers suggested women still assume a primary role in caring for a family (Cohen et al., 2020; Tiwari et al., 2019). Women reported having a higher responsibility in family care, while men reported a higher priority in work roles (Cohen et al., 2020; Tiwari et al., 2019). Differences in gender roles at home affect the amount of job-related stress levied by a disproportionate work-life balance and the possibility for burnout and turnover intent (Cohen et al., 2020; Spector & Zhou, 2014; Tiwari et al., 2019). For this

reason, turnover may be lower among professionals prioritizing work roles over family roles (Cohen et al., 2020; Spector & Zhou, 2014; Tiwari et al., 2019).

Women comprise most of the banking industry but are grossly under-represented in upper management positions (Bunn et al., 2013; Springer, 2011). Women primarily hold jobs that require a more nurturing relationship to build rapport or foster successful customer-company interactions, such as tellers and a growing number of bankers (Bunn et al., 2013). The emotional nature of these positions may be a mediating factor in determining why women are usually sought to fill these positions (Cohen et al., 2020; Springer, 2011; Tiwari et al., 2019).

Methodology

The purpose of this quantitative correlational study was to explore the relationship between gender, burnout, and turnover intentions among customer-oriented banking professionals within the Southern United States. Research on gender responses to burnout and causal attribution currently exists (Jones et al., 2012). However, the primary focus is not on a gender-based proclivity to burnout and turnover intent from a narrative perspective (Guthrie & Jones, 2012). Understanding the differences in gender responses to burnout and the resulting turnover intent may provide insight into how employees and employers should interpret and ultimately approach the symptoms of burnout and the resulting consequences (Attar et al., 2021; O'Neill & Davis, 2011).

The focus of this study was to determine whether a relationship exists between gender, burnout, and turnover intent among banking professionals. Male and female employees process job-related stress differently; therefore, burnout and the resulting turnover intent may be experienced differently (Attar et al., 2021; Guthrie & Jones, 2012). Male and female employee responses (independent variable) were separated and tested for gender-based differences. The dependent variables were burnout and turnover intent.

Each dependent variable was measured separately against the independent variable to check for a correlation between the variables. The first research question addressed the relationship between the independent variable, gender, and the dependent variable, burnout. The second research question focused on the relationship between the independent variable, gender, and the dependent variable, turnover intentions. The following research questions and hypotheses were used to guide this qualitative study:

RQ1: What is the relationship between gender and burnout among banking professionals?

H1₀: There is no significant relationship between gender and burnout among banking professionals.

H1_A: There is a significant relationship between gender and burnout among banking professionals.

RQ2: What is the relationship between gender and turnover intentions among banking professionals?

H1₀: There is no significant relationship between gender and turnover intentions among banking professionals.

H1_A: There is a significant relationship between gender and turnover intentions among banking professionals.

The Maslach Burnout Inventory was the original measurement of burnout symptoms experienced by professionals in customer-oriented industries or professionals with high levels of customer interactions (Maslach & Jackson, 1981). The original instrument measured symptoms of burnout by surveying feelings of mental overextension and exhaustion (emotional debility), uncertainty or mistrust in the objectives of others (cynicism), and feelings of professional incompetence or an inability to perform as expected in the workplace (inefficacy) (Maslach & Jackson, 1981).

Babakus and Yavas (2012) modified the original survey instrument to include elements meant to cater to the banking industry and assess turnover. Using the modified Maslach Burnout Inventory, participants self-assess themselves and their work environment by answering questions regarding the office culture, personal performance, job duties, and future career plans (Babakus & Yavas, 2012). After conducting a pilot study, the factors in the instrument underwent further construct analysis to quantify the reliability of the instrument (Babakus & Yavas, 2012). Except for one, all correlation coefficients regarding reliability exceeded the 0.70 benchmarks (Babakus & Yavas, 2012). The remaining construct revealed a coefficient of 0.63; however, the deficiency was not enough to hinder the overall reliability of the instrument (Babakus & Yavas, 2012).

Data Collection

Survey data was collected from customer-oriented banking professionals within the Southern United States. A third-party service, Zoho Survey, was selected to identify and administer the electronic survey to qualified participants based on specific inclusion criteria. Participants needed to self-identify as male or female and be currently employed in a customer-facing position within a banking institution in the Southern United States. For the purposes of this study, the Southern United States included: Alabama, Arkansas, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia. Customer-facing job titles included: Bank teller, customer service representative, specialist or agent, loan processor, bank associate, and service consultant. The survey invitation was extended until a total of 84 usable responses were collected. Participants received an invitation to participate in the study via an online panel. The survey link directed the participants to an anonymous, self-administered survey page hosted by Zoho. The purpose of the study, confidentiality measures taken, participant requirements, and instructions for survey completion were on the landing page of the survey. If participants wished to continue, they were asked prerequisite qualifying questions. If participants met the requirements, they were required to agree and sign the informed consent form before proceeding to the survey.

Participation in this study was strictly voluntary. Each participant was free to refuse, continue, or cease participation at any time during the study. To ensure anonymity, Zoho does not collect personally identifiable information (Zoho, 2021). Each participant was assigned a unique identifier before

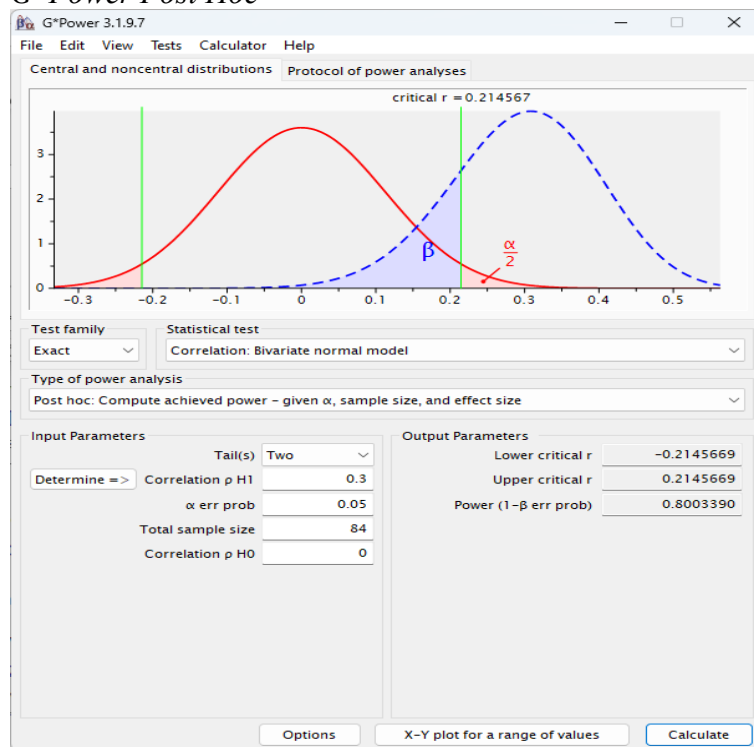
answering the survey questions. The survey data obtained preserved confidentiality by encrypting all collected data with a 256-bit algorithm and password protection, which will be held in a secured lock box for five years, at which point, all data will be destroyed.

Data Analysis

The minimum sample size needed to minimize Type 2 error was 84. A post hoc analysis is shown in figure 2, indicating the 84 (.80) threshold was met. The data was exported from Zoho to R Commander (Rcmdr) for descriptive and inferential statistical analysis.

Figure 2

*G*Power Post Hoc*



The target population for this study was customer-oriented banking professionals within the Southern United States. The descriptive statistics of qualified, completed surveys are shown in Table 1. All participants were between 18 and 24, had a minimum of a high school diploma, and were in contact with customers at least 20% of the time. Men comprised 51% of the participants, while women accounted for 49%. Thirty-seven percent of men were between the ages of 35-44, and 34% of women were between 18-24. The highest level of education among men was a postgraduate degree, 51%; however, among women, the highest level of education was a bachelor's degree, 41%. Eighty-eight percent of men reported having more than 40% of customer contact, while 78% of women reported having more than 40% of customer contact.

Table 1

Descriptive Statistic of Completed Surveys

Category	Male		Female	
	n	%	n	%
Participants				
	43	51%	41	49%
Age				
18-24	7	16%	14	34%
25-34	14	33%	13	32%
35-44	16	37%	10	24%
45-54	4	9%	2	5%
55+	2	5%	2	5%
Education				
High School Diploma	5	12%	7	17%
College Certification	5	12%	9	22%
Bachelor's Degree	11	25%	17	41%
Postgraduate Degree	22	51%	8	20%
Customer Contact				
20-39%	5	12%	9	22%
40-59%	14	33%	14	34%
60-79%	16	37%	9	22%
80-100%	8	18%	9	22%

The summary of the data set is shown in Table 2. The mean for burnout among women was 3.6967, with a standard deviation of 0.5953, meaning the burnout rating did not deviate much from the mean. The

standard deviation for burnout among men was 0.6371, meaning the burnout rating did not deviate much from the mean of 3.9197. The turnover intent rating deviated more from the mean for men and women. The turnover intent mean for women was 2.8598, with a standard deviation of 1.3579. The turnover intent mean for men was 3.1802, with a standard deviation of 1.1906. Neither of the variables resulted in a value higher or lower than 1; however, the skewness of burnout was positively skewed, while the skewness of turnover intent was negatively skewed. The results for kurtosis were similar. Since the variable has a kurtosis within the acceptable range ± 2 , outliers were not expected.

Table 2
Summary Statistics Dataset

Variable	M	SD	Skew	Kurto	N
Burnout					
Female	3.6967	0.5953	0.4841	-0.7790	41
Male	3.9197	0.6371	0.0069	-1.2028	43
Turnover Intent					
Female	2.8598	1.3579	-0.1128	-1.2173	41
Male	3.1802	1.1906	-0.1081	-0.7153	43

Cronbach's α was computed to confirm the reliability of each variable. Similar to the original reliability testing by Babakus and Yavas (2012), one variable revealed a coefficient of less than 0.70, but the deficit was not enough to impede the overall reliability of the instrument. The reliability scores of each variable are demonstrated in Table 3.

Table 3
Reliability of Survey Instruments

Variable	N	α
Burnout	84	0.67
Turnover Intent	84	0.93

A series of tests to examine outliers and normality were conducted. Histograms, scatterplots, and box plots were constructed to create a picture of each variable's data distribution by gender. The burnout histogram, shown in Figure 3, was slightly right-skewed among female participants and slightly left-skewed among male participants; however, no outliers were portrayed in the boxplot in Figure 4.

Figure 3
Burnout Histogram

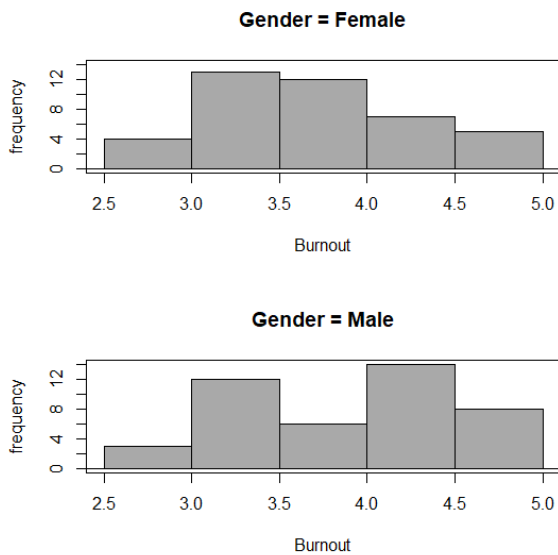
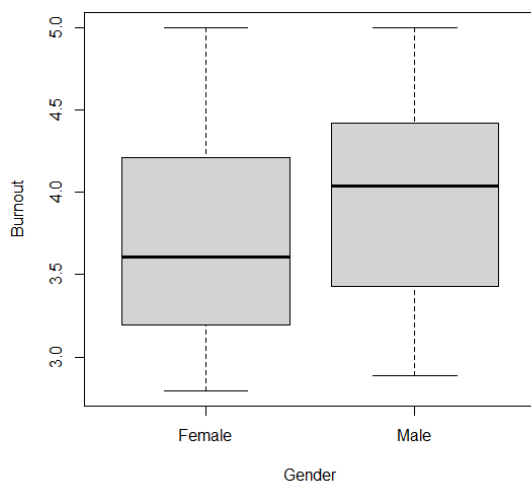
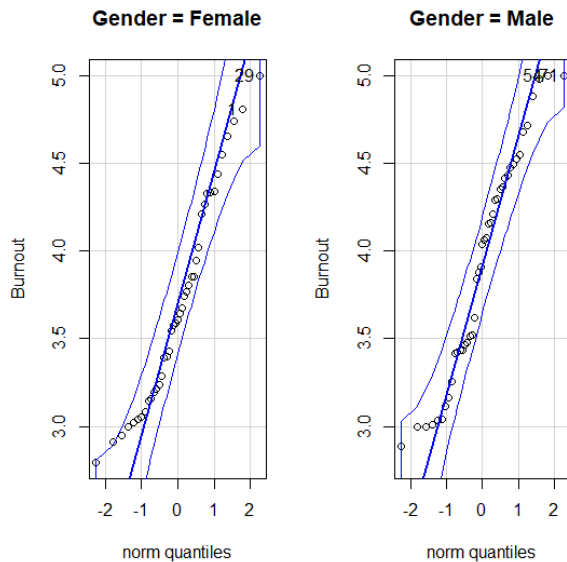


Figure 4
Burnout Boxplot



The QQ plot presented in Figure 5 illustrates a positive linear relationship between gender and burnout among female participants. The same appeared to be true for male participants.

Figure 5
Burnout QQ Plot



Similar to the burnout histogram, the turnover histogram depicted in Figure 6 was faintly right-skewed among female participants and somewhat left-skewed among male participants. As with burnout, no outliers were illustrated in the boxplot shown in Figure 7.

Figure 6
Turnover Intent Histogram

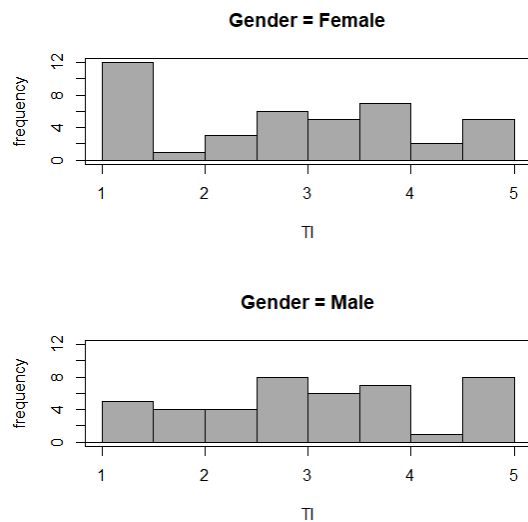
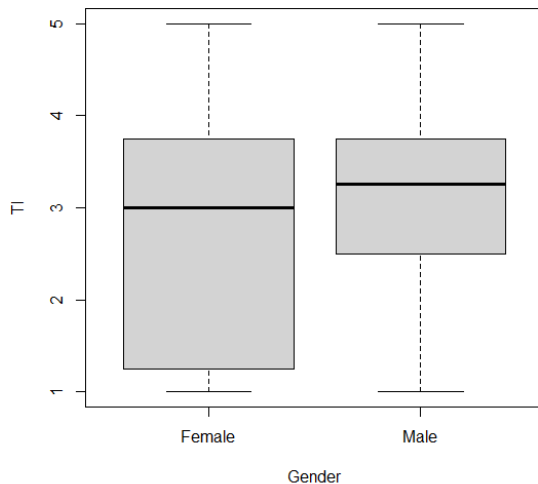
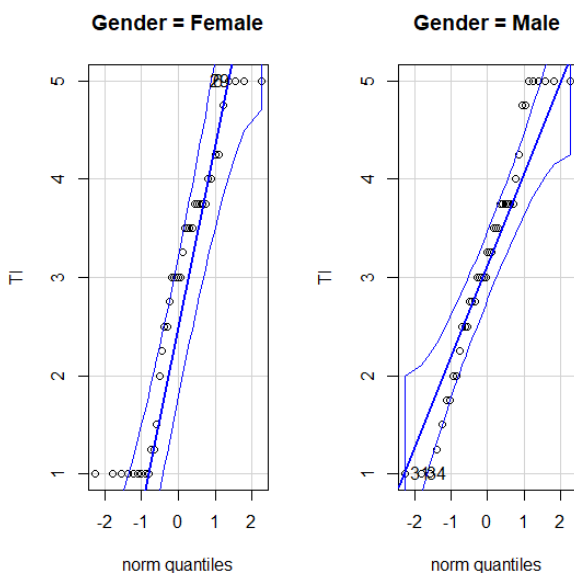


Figure 7
Turnover Intent Boxplot



The QQ plot presented in Figure 8 demonstrates a positive linear relationship between gender and turnout among male participants however, not among female participants. Turnover intent among female participants does not appear to have a linear relationship.

Figure 8
Turnover Intent QQ Plot



An Anderson-Darling Normality test was used to calculate the p-value of both variables according to gender and confirm or deny whether the variables were normally distributed. The normality test revealed burnout ($p = 0.053$) and turnover intent ($p = 0.221$) among male participants were normally distributed. However, only burnout among female participants ($p = 0.79$) was normally distributed, while turnover intent ($p = 0.003$) among female participants was not normally distributed, as shown in Table 4.

Table 4
Anderson-Darling Test of Normality

Variable	A	p-value
Burnout		
Female	0.659	0.079
Male	0.723	0.053
Turnover Intent		
Female	1.242	0.003
Male	0.481	0.221

Results

Pearson's r was used to analyze the correlation between gender, burnout, and turnover intentions among male participants. Parametric tests are used to calculate a correlation coefficient based on the actual value of the variable (Akoglu, 2018). The correlation coefficient shown in Table 5 signifies a moderate relationship because the value ($r = 0.372$) is in the 0.3 to 0.5 range moderate classification for Pearson's r (Akoglu, 2018).

Table 5
Pearson's Correlation of Gender, Burnout, and Turnover Intent

Cor	95% CI		t	df	p-value
	Lower	Upper			
0.372	0.080	0.604	2.562	41	0.0142

2.86 3.18 0.32 -0.876 0.235 1.148 79.470 0.254

Summary of Findings and Implications

The correlation coefficient for the Pearson's r conducted on burnout and turnover intent among male participants indicated a moderate positive relationship. The Spearman's Rho conducted on burnout, and turnover intent among female participants also indicated a moderate positive relationship. While there does appear to be a correlation between a person's level of burnout and intention to leave their banking job, there was no significant difference between males and females and job burnout and their intention to leave their jobs. These results imply males and females who experience workplace burnout are more likely to indicate they intend to leave their jobs, but their gender did not appear to influence their decision. The results of this study indicate there is a significant relationship between burnout among banking professionals and their intent to leave their job but there is no significant relationship between gender and turnover intentions among banking professionals.

Implications

The theoretical foundation that framed this study was the attribution theory. The attribution theory suggests people desire to understand the underlying cause of behaviors and that understanding can influence their response to those behaviors (Lee et al., 2022; Weiner, 2012). Individuals genuinely need to figure out why something is happening and what can be done to change the undesired outcome. Thus, understanding the relationship between employee burnout, and turnover intent has significant implications regarding an organization's ability to help employees manage their burnout and reduce turnover.

This study provides added knowledge to the limited research concerning the impact of gender on burnout and turnover intent in the banking industry. This study also gives valuable data and unbiased results, using a quantitative approach and statistical analysis to determine if gender relates to burnout and turnover intent. Although the study is credible, it focused on customer-oriented banking professionals in a small part of the United States and may not be generalizable outside the banking industry or geographic location studied.

The data obtained in this study can be used to help employers manage employee turnover by helping alleviate, or lessen, burnout. Employers who recognize employees' responses to work-related stress can support employees in identifying the onset of burnout and being aware of what may be causing the symptoms (Ahmadi & Maleki, 2022; Guthrie & Jones, 2012). In addition to educating employees on their responses to job stress, employers can institute programs to aid employee retention by helping employees manage job stress (Scott, 2022). Developing an understanding of how burnout and turnover intent affects employees of all genders is beneficial for an organization to diminish turnover intent by empowering their employees to minimize work-related stress.

Recommendations and Conclusion

Further research on the impact of gender, burnout, and turnover intent is needed. One suggestion for future research is to examine how additional demographical factors, like age, education, or even race, may influence gender-based responses to job stress and the resulting turnover intent. Because burnout and the resulting turnover intent may change as banking professionals spend more time in their position or the industry, a future research study could focus on the amount of experience a banking professional has in their position or the industry overall. This study could also be expanded upon by including mixed methods, such as one-on-one interviews in addition to the survey, to gain comprehensive viewpoints.

Organizations should foster an environment where employees can create a healthy work-life balance by encouraging employees to utilize their paid time off. Organization decision-makers should also ensure employees are aware of benefits like Employee Assistance Programs or similar employer-funded counseling programs where employees can seek assistance with work-related stress and other issues that may affect their ability to perform at work. Another recommendation is for managers to periodically conduct internal surveys to monitor employee burnout and its propensity to become turnover intent. Improving employee responses to burnout and the resulting turnover intent can be beneficial to organizations. Promoting a healthy work-life balance may improve an organization's capacity to combat turnover intent.

There can be a complex relationship between gender, turnover intent, and employee burnout. However, the exact nature of this relationship is dependent upon various factors, including the industry, organizational culture, and individual experiences of employees. Role overload, discrimination, and a lack of social support in the workplace can lead to burnout and increased turnover intentions (Rusch & Kusters, 2021). Employees may feel leaving the organization is the only way to alleviate their stress and improve their work-life balance. Employees who feel undervalued or unsupported in their work may be more likely to experience burnout and ultimately decide to leave the organization (Zah, 2022). More research is needed to fully understand the relationship between gender, turnover intent, and employee burnout and to develop effective interventions to address these issues in the workplace.

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