

# Employee Burnout in the Banking Sector: The Role of Psychological Capital and Social Support

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Submitted: 08 July 2024, Revised: 05 June 2025, Accepted: 28 July 2025

DOI: 10.38156/psikowipa.v6i1.179



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## Abstract

Burnout is a syndrome of physical and mental fatigue that can cause changes in attitudes and behavior in a negative direction. Psychological Capital as an internal factor and social support as an external factor can reduce the potential for Burnout in bank employees. This research aims to examine the relationship between Psychological Capital and social support on Burnout in bank employees. This research is quantitative, involving the entire population consisting of 158 bank employees. The data collection instrument uses a Likert scale with five answer choices. Data were analyzed using the Spearman's Rho correlation test. The results of the correlation test between the Psychological Capital variable and Burnout show that there is a very significant negative relationship between Psychological Capital and Burnout, which means that the higher the Psychological Capital, the lower the level of Burnout, and vice versa. The results of the correlation test between the social support variables and Burnout show that there is a very significant negative relationship between social support and Burnout, which means that the higher the social support, the lower the level of Burnout, and vice versa.

**Keyword :** Burnout; Banking Sector; Social Support; Psychological Capital

## Abstrak

Kejenuhan Bekerja adalah sindrom kelelahan fisik dan mental yang dapat menyebabkan perubahan sikap dan perilaku ke arah negatif. Psychological Capital sebagai faktor internal dan dukungan sosial sebagai faktor eksternal dapat mengurangi potensi terjadinya Kejenuhan Bekerja pada karyawan bank. Penelitian ini bertujuan untuk mengkaji hubungan antara Psychological Capital dan dukungan sosial terhadap Kejenuhan Bekerja pada karyawan bank. Penelitian ini bersifat kuantitatif, melibatkan seluruh populasi yang terdiri dari 165 karyawan bank. Instrumen pengumpulan data menggunakan skala likert dengan lima pilihan jawaban. Data dianalisis menggunakan uji korelasi Spearman's Rho. Hasil uji korelasi antara variabel Psychological Capital dan Burnout menunjukkan terdapat hubungan negatif yang sangat signifikan antara Psychological Capital dan Burnout, yang berarti semakin tinggi Psychological Capital, semakin rendah tingkat Burnout, dan sebaliknya. Hasil uji korelasi antara variabel dukungan sosial dan Kejenuhan Bekerja menunjukkan terdapat hubungan negatif yang sangat signifikan antara dukungan sosial dan Kejenuhan Bekerja yang berarti semakin tinggi dukungan sosial, semakin rendah tingkat Burnout, dan sebaliknya.

**Kata kunci :** Kejenuhan Bekerja; Sektor Perbankan; Dukungan Sosial; Psychological Capital.

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## Introduction

Employees play a crucial role in the advancement of businesses within the financial sector, particularly banking. Therefore, it is important to consider factors that may influence their attitudes toward change. Changes in employees' mindsets, emotions, and aspirations can affect their performance and attitudes toward their work. The success and performance of bank employees are also influenced by their abilities, professionalism, job satisfaction, and level of commitment to their chosen field (Waterkamp et al., 2017).

The impact experienced by employees is evident in the emergence of various health and psychological issues that require serious attention. Globally, the International Labour Organization (ILO) reported that in 2019, approximately 32% of workers worldwide experienced job-related exhaustion. The rate of burnout ranged from 18.3% to 27%, making it a common issue faced by around 45% of employees in the industrial sector (ILO, 2019). Research by UNI Global Union in Switzerland indicated that over 80% of banking institutions across 26 countries (including 16 in Europe, 4 in Asia, 3 in Africa, and 3 in Latin America) reported a deterioration in employee health over the past two years.

The phenomenon among bank employees includes increased pressure to enhance service quality and create innovative solutions to satisfy customers in the globalization era. In addition to providing excellent service, employees at Bank X are also required to be effective in product marketing and in achieving branch-specific targets. The intense competition in the banking sector demands consistent high performance, which can lead to boredom, loss of interest, and eventually, burnout (Rajan, 2015). According to Bianchi (2021), burnout is a psychological syndrome caused by stress, which stems from external factors such as organizational or environmental characteristics.

Fred Luthans, a management professor from the University of Nebraska-Lincoln, along with his colleagues, developed the concept of Psychological Capital in 2007. This concept has gained significant attention from both academics and practitioners across various fields. Research on Psychological Capital is expected to provide empirical evidence of the importance of strengthening psychological resources to improve individual well-being and productivity. According to Chen et al. (2024), Psychological Capital includes elements such as self-efficacy, optimism, hope, and resilience, which can help individuals manage stress and challenges, thus minimizing the effects of burnout. In addition to internal psychological resources, external or environmental factors also play a critical role. According to Ratih et al. (2023), social support is a strategy that can be employed to reduce burnout. Burnout may decrease when individuals receive social support from both their work environment and their families.

According to Gottlieb (2017), social support can be in the form of verbal or non-verbal communication, as well as tangible actions. Research conducted by Velasco & Wald (2025) shows that environmental factors have a significant influence on both the causes and the reduction of burnout. Burnout can be alleviated through social support provided by the external environment (Ratih et al., 2023). Moreover, Chen et al. (2024) stated that Psychological Capital serves as a protective factor that can reduce the level of burnout. Ratih et al. (2023) also found that the higher the

level of social support, the lower the burnout experienced. This study emphasizes the importance of understanding the impact of Psychological Capital and social support on quality of life, particularly among bank employees experiencing burnout. This research is crucial in understanding the operational mechanisms of social support on health and well-being, enabling international comparisons, and informing the design of interventions that enhance Psychological Capital and social support for employees, thereby improving stress management and psychological well-being.

## Research Method

The population refers to research participants who meet specific criteria (Sugiyono, 2015). This study involved 165 bank employees from various regions in East Java, including Kediri, Blitar, Nganjuk, Tulungagung, Trenggalek, Malang, Madiun, Ngawi, Ponorogo, Pacitan, and Magetan. Data were collected from the entire population of Bank X employees in East Java using data collection procedures aligned with the research criteria (Sugiyono, 2015). This study employed a quantitative research method. Quantitative research is a process of data analysis that uses numerical data to obtain research findings (Creswell & Creswell, 2018).

The research design used was correlational, measuring the relationship between the independent variables X1 (Psychological Capital) and X2 (Social Support), and the dependent variable Y (Burnout). The measurement instruments used in this study included the Maslach Burnout Inventory (MBI) developed by Maslach & Jackson (1981), the Psychological Capital Questionnaire (PCQ) by Luthans et al. (2007), and the Social Support Questionnaire for Transactions (SSQT) by Suurmeijer et al. (1995).

Data were collected using a Likert scale with five response options: Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), and Strongly Disagree (SD). Each response was scored for analysis. Of the 25 items in the Burnout scale, 5 items were removed, with valid items having correlation coefficients ranging from 0.362 to 0.715. Of the 24 items in the Psychological Capital scale, 2 items were removed, with valid items ranging from 0.438 to 0.779. The Social Support scale consisted of 23 items, all of which were retained, with valid item correlations ranging from 0.327 to 0.820. The normality test for the Burnout variable indicated that the data were not normally distributed, with a significance value of 0.000 ( $p < 0.05$ ).

## Results

The study on the relationship between Psychological Capital and Social Support with Burnout among Bank X employees was conducted from June 3 to June 7, 2024, using a quantitative research approach. A total of 165 employees from various branches of Bank X across East Java participated in the study. Data analysis was conducted using SPSS 26.0 for Windows, with the Spearman's rho test employed due to the non-normal distribution of the data.

Table 1. Spearman's rho Correlation (Psychological Capital – Burnout)

Variable	Spearman rho	p-value	Description
Social Support – Burnout	-0,602	0,000	$p < 0,01$ Significant

The results showed a correlation coefficient ( $r_{xy}$ ) of -0.602 ( $p = 0.000$ ) for Psychological Capital, and -0.569 ( $p = 0.000$ ) for Social Support, both indicating a highly significant negative correlation with Burnout, supporting the hypothesis that increases in both variables reduce burnout levels. Based on Spearman's rho test using SPSS 26.0, the correlation coefficient of -0.569 ( $p = 0.000$ ) indicates a significant negative relationship between Social Support and Burnout. This means that, in general, higher social support is associated with lower levels of burnout, thus supporting the research hypothesis.

**Table 2. Spearman's rho Correlation (Social Support – Burnout)**

Variable	Spearman rho	p-value	Description
Social Support – Burnout	-0,569	0,000	$p < 0,01$ Significant

The levels of Psychological Capital, Social Support, and Burnout at Bank X are shown in Table 3. A variable is considered high if the empirical mean is higher than the theoretical mean. Conversely, a variable is considered low if the empirical mean is lower than the theoretical mean.

**Table 3. Variable Means**

Variable	Theoretical Mean	Empirical Mean	Description
<i>Psychological Capital</i>	66	89,61	High
<i>Social Support</i>	69	92,23	High
<i>Burnout</i>	60	44,99	Low

The Psychological Capital variable has a theoretical mean of 66 and an empirical mean of 89.61, indicating a high level. The Social Support variable is also high, with a theoretical mean of 69 and an empirical mean of 92.23. On the other hand, Burnout is at a low level, with a theoretical mean of 60 and an empirical mean of 44.99. In conclusion, there is a negative relationship between Psychological Capital and Burnout, and between Social Support and Burnout.

## Discussion

Based on the research findings, there is a highly significant negative relationship between Psychological Capital and Burnout, with a correlation coefficient of -0.602. The higher the Psychological Capital, the lower the Burnout level, and vice versa. This finding supports the hypothesis that high Psychological Capital marked by greater self-confidence, optimism, resilience, and hope helps individuals cope more effectively with workplace stress. Individuals with high Psychological Capital tend to experience lower emotional exhaustion. Conversely, those with low Psychological Capital are more vulnerable to stress and work fatigue, which may lead to burnout. Therefore, the development of Psychological Capital is crucial as a strategy to reduce burnout, especially in high-pressure environments such as the banking sector.

This finding is consistent with the research by Imawan (2019), which also found a negative correlation between Psychological Capital and Burnout. Psychological Capital can be developed through interventions that enhance self-efficacy, hope, resilience, and optimism. Self-efficacy can be improved through skill training and manageable challenges. Hope can be strengthened by setting clear goals and realistic strategies to achieve them. Resilience may be increased by providing the necessary support and resources to deal with stress, while optimism can be cultivated through a positive mindset and a workplace culture that values achievement. These interventions not only reduce burnout but also promote employee well-being and performance. Luthans et al. (2007) found that employees with high Psychological Capital tend to be happier, more productive, and more resilient to work-related stress. Hence, organizations should invest in Psychological Capital development programs to foster a healthy and supportive work environment, ultimately leading to long-term organizational benefits.

In addition, there is a strong negative correlation between Social Support and Burnout, with a coefficient of -0.569. The higher the Social Support, the lower the Burnout level, and vice versa. Strong support from colleagues, supervisors, and family members can provide emotional, instrumental, and informational resources to manage work stress. Individuals who feel supported are generally better able to manage workload and pressure, reducing the risk of emotional exhaustion, depersonalization, and diminished personal accomplishment the core components of burnout. In contrast, individuals with limited social support are more vulnerable to prolonged stress, increasing the risk of burnout. These findings emphasize the importance of social support in maintaining employee mental health and reducing burnout, particularly in high pressure environments like the banking sector.

Improving Social Support is a critical strategy to reduce burnout at Bank X, in line with the study by Faradila & Dewi (2022). Social support can include emotional, instrumental, informational, and appraisal support. Strategies to increase social support and minimize burnout include establishing peer support groups, where employees can share experiences, challenges, and solutions to foster a sense of belonging and solidarity. Mentoring and coaching programs can also provide personal support for both new and existing employees, helping them understand the work culture and develop coping skills. Active management support through open communication, constructive feedback, and employee recognition is essential.

Furthermore, providing training programs focused on interpersonal skills, stress management, and coping strategies can help employees feel more equipped to handle work pressures. Wellness and social activities that encourage employees to build positive relationships outside of work such as recreation, sports, and company events also play an important role. Finally, access to counseling services and mental health support can assist employees in managing stress and personal issues. These strategies not only help reduce burnout but also enhance job satisfaction, productivity, and employee loyalty, contributing to a more positive and collaborative workplace environment.

## Conclusion

This study explored the relationship between Psychological Capital and Social Support with Burnout among bank employees. The study focused on understanding the causes of decreased productivity and obstacles to target achievement in the banking context. A total of 165 employees of Bank X participated. Data analysis using Spearman's rho test revealed a correlation coefficient of -0.602 between Psychological Capital and Burnout, with a significance level of  $p = 0.000$  ( $p < 0.01$ ). This indicates that burnout can be reduced if individuals possess high levels of Psychological Capital. Furthermore, the correlation coefficient between Social Support and Burnout was -0.569, also with a significance level of  $p = 0.000$  ( $p < 0.01$ ), indicating a highly significant negative relationship. Therefore, it can be concluded that burnout decreases as Psychological Capital and Social Support increase.

## Recommendations

For the workplace, it is recommended to maintain and strengthen the already high levels of Psychological Capital and Social Support among employees to minimize burnout. For future researchers, studies could explore other internal factors that influence burnout, such as personal coping strategies, emotional intelligence, and individual motivation, using different methodologies such as mixed methods approaches to gain a deeper understanding of the dynamics between Psychological Capital, Social Support, and Burnout.

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