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Research Article

Analysis of Factors That Determine Burnout in BCA Finance Employees

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ABSTRACT

BCA multifinance employees have various problems, both workload and work stress that have an impact on the emergence of burnout. Burnout is a state of extreme psychological stress so that individuals experience emotional exhaustion and low motivation to work. The method used in this study is a qualitative descriptive method. Where the data collection technique is carried out by field observation techniques, conducting interviews with related parties and conducting documentation as evidence. The results showed that the burnout of BCA multifinance employees was categorized as high. Factors that determine burnout in BCA multifinance employees are divided into two, the first is situational factors consisting of : Work second individual factor consist of : demographic characteristic (burnout level based on age, gender, education, marital status), burnout rate based on problem solving, expectations too high, personal problems. Suggestions in this study are sharing and counseling to provide good social support such as motivating employees to work optimally by giving awards or rewards for their work.

Keywords: *factors that determine burnout*

Introduction

Humans always play an active and dominant role in every activity of the organization, because humans become planners, actors, and determinants of the realization of organizational goals. Goals are impossible to realize without the active role of employees even though the tools that the company has are so sophisticated. The advanced tools that the company has have no benefit to the company, if the active role of the employee is not included. Managing employees is difficult and complex, because employees have heterogeneous thoughts, feelings, statuses, desires and backgrounds that are brought into the organization.

Employees cannot be organized and mastered as fully as organizing machines.

Human resources are the integrated abilities of thinking power and physical resources possessed by an individual. The perpetrator and his nature are carried out by the environment and his descendants, while his work achievements are motivated by the desire to be able to fulfill his satisfaction. Human resources (HR) are the main element in every activity carried out. Even though it uses sophisticated and reliable equipment, without the active role of good human resources, the equipment will not work optimally (Hasibuan, 2010: 37).

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The performance of the employee will be reflected in the service he provides to customers. If the performance provided is not satisfactory, then the customer will not do business again with the company. So it can be seen that the work performance of employees greatly affects the survival of banking companies, a person's inability to meet expectations and demands in the workplace will result in stress. Stress reactions are usually based on complaints, both from physical and emotional aspects. The complaint will lead to efforts to address it. Someone will struggle with various ways of managing stress, but not everyone manages to do it. A person who is unable to handle stress will result in a person being shackled in a situation that worsens his physical and mental condition (Haryokusumo, 2015: 79).

In recent decades, burnout has become a serious problem in several different professions and has increased interest in improving the subject. Burnout is considered a response to chronic work stress that manifests as a three-dimensional construction characterized by emotional fatigue or loss of emotional resources in the face of work, depersonalization or development of negative attitudes, insensitivity and cynicism towards those who receive the services provided, of the value of the work itself, as well as low personal achievements as a tendency to evaluate one's work negatively and self-esteem low professional (Counselling, 2015: 1802).

PT BCA Multi Finance (BCA MF) is a company engaged in financing two-wheeled vehicles, four-wheeled vehicles, and multipurpose vehicles. With the full support of PT Bank Central Asia Tbk. (BCA) as the majority shareholder, BCA MF continues to innovate to continuously improve the quality of service to consumers and business partners through the implementation of the right strategy, thus impacting the company's growing market share.

Based on a pre-survey at PT BCA Multifinance from January - November 2020. The number of employees who resigned as many as 28 people and the most resigned employees occurred in March, there were as many as 8 people.

The problem that arises in BCA multifinance employees is the entry and exit of

employees who are determined due to work pressures where employees have to meet the targets set by the company, some employees experience work stress, workloads that are too pessimistic, etc.

Based on the background above, the author conducted a study on the analysis of factors that determine burnout in BCA Finance Employees. This study aims to determine the factors that determine burnout in BCA finance employees.

Literature Review

Burnout

Burnout is a state of psychological stress that is so extreme that individuals experience emotional fatigue and low motivation to work. Burnout can be the result of chronic work stress (King, 2010). Maslach and Leiter (in Rizka, 2013) argue that burnout is a negative emotional reaction that occurs in the work environment, when the individual experiences prolonged stress. Burnout is a psychological syndrome that includes fatigue, depersonalization and decreased ability to perform routine tasks such as causing anxiety, depression, or even sleep disturbances.

Bemadin (Rosyid, 1996 in Rita Andarika, 2004) describes burnout as a condition that reflects an emotional reaction in people who work in the field of human service and benefit with the community. A stress reaction that is especially common in people with high standards is burnout. Burnout is a state of emotional exhaustion. and physical, low productivity, and feelings of isolation, often caused by work-related stresses.

According to Pines & Aronson (in kusumawati, 2005) Burnout is a form of tension or psychic stress related to chronic stress that a person experiences from day to day, which is characterized by physical, mental, and emotional fatigue. So from the description above, it can be concluded that Burnout is a psychological stress due to emotional fatigue experienced by employees so that they are often weak, tired, hopeless and low work motivation.

There are several factors that can cause burnout among employees, according to Schultz & Schultz (1994), including (1) Demographic Factors, These factors include: Age,

gender, marital status, education level and length of service. (2) Personal factors, these factors consist of: Workload, personal problems, work outside of jobdes. (3) Organizational factors such as support from family, support from co-workers and the cohesiveness of a group.

George (2005) in Tawale (2011) explains the symptoms of burnout, namely: Physical fatigue, which is indicated by a lack of energy, feeling exhausted over a long period of time and showing physical complaints such as headaches, nausea, insomnia, and experiencing changes in eating fatigue expressed by being less passionate at work, making more mistakes, even though there are no physical abnormalities.

According to Pines & Aronson (1989) the common characteristics of burnout, namely: (1) Physical pain is characterized such as headache, fever, back pain, tension in the neck and shoulder muscles, frequent flu, insomnia, chronic fatigue. (2) Emotional weakness is characterized such as boredom, irritability, cynicism, irritability, restlessness, despair, sadness, distress, helplessness. (3) Mental fatigue is characterized such as indifference to the environment, negative attitude towards others, low self-concept, despair with the way of life, feeling worthless.

Research Methodology

This research was conducted at BCA Multifinance Tegal Branch. This type of research is Descriptive research. The methods used in data collection are participant observation methods, structured interviews and documentation. Three activities are carried out to analyze data, namely by data reduction, data presentation and conclusion drawing.

Results and Discussion

Based on the results of the study, it is known that the factors causing burnout in BCA multifinance employees are very diverse. In this case, there are several categories of factors that arise from burnout in BCA multifinance employees.

Factors of work problems outside the jobdes

Work outside the jobdeck has a bad impact on employees, this can result in employee performance not being fully controlled and reducing focus in work, because this is outside of the intended jobdeck, it is felt by the virgin mother herself, and it can appear burnout, because the work being worked out exceeds the capacity of human abilities that have limitations.

Overload Factor

Based on the results of research, workload is defined as the amount of work that must be completed so that in the process, workers need a long duration of work and ultimately have an impact on lack of free time and lack of morale.

Burnout factor based on too high expectations

Expectations that are too high greatly affect work stress, because employees have to work harder to be able to achieve predetermined targets and this can lead to burnout.

Factors of personal problems

Factors of personal problems to the point of being carried over to the office make it unfocused to work, and it is easy for negative emotions to be caused by factors from individuals to cause the appearance of burnout.

Factors Influence social support

According to Schultz & Schultz (1944) The amount of social support from the closest people that workers receive will make workers more willing to face problems related to job demands, the source of social support can come from family, spouses, superiors, co-workers, and friends of the worker himself. The results of the research on social support factors are very influential on BCA Multifinance employees, because by getting support from family, friends, and closest friends, they can make employees excited to work.

Burnout factors by age

According to Schultz & Schultz (1944) individuals under the age of 40 are more susceptible to burnout this is because generally the workforce is generally younger filled with various expectations that are less realistic to achieve. Meanwhile, the older workforce is generally mature and stable. So it has more realistic expectations. Because the age of the current employees is under 40 years old, it can be concluded that age does not cause a burnout factor in BCA multifinance employees.

Burnout Factors By Gender

According to Schultz & Schultz (1944) stated that the more vulnerable to burnout are men. Based on the results of research on BCA multifinance employees, it is stated that women are more prone to work stress than men.

Burnout factor based on male education.

According to Schultz & Schultz (1944) states that those who are more susceptible to burnout are those who are more highly educated. However, based on the results of the existing interviews, it can be concluded that education does not cause burnout factors in BCA multifinance employees.

Burnout rates are based on marital status.

Based on the results of research on BCA Multifinance employees, the status of married employees is more vulnerable to burnout because there are more problems faced by married employees.

Conclusion

Factors that determine burnout for BCA multifinance employees consist of: (a) Work problems outside the jobdes, work that is not in accordance with work, resulting in not focusing on work, and lack of free time. (b) Over workload: excessive workload so that workers have less free time, personal problems that lead to disruption of work. (c) The problem of burnout based on too high expectations: expectations are too high, if you want to achieve the target, employees must work harder to the point of resulting in work stress and lack of free time. (d)

Personal problems: which cause disruption of work, so do not focus on work.

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