

Investigating the impact of employees' job burnout on customer satisfaction in Keshavarzi Bank of Kordestan Province

Jamshid Veisi¹, Mohamad Ali Moradi², Reza Shafei³

¹M.B.A majoring in Development Management Islamic Azad University.sanandaj Branch

²Faculty member of Islamic Azad University.phd of business management.

³University of Kurdistan.phd of marketing

Abstract: This study is designed and conducted with the aim of assessing the impact of job burnout on the customer satisfaction in Keshavarzi Bank of Kordestan province, thus all 354 employees in Keshavarzi Bank of Kordestan and the same number of bank customers are studied as the statistical population. This research is applied in terms of objective and correlative-descriptive according to the method. The stratified random sampling is utilized to select the research samples. The data collection instrument includes two standard questionnaires, namely, Jackson and Maslach burnout Inventory (1985) and Noriaki Kano Customer Satisfaction Model. Data analysis is performed by software SPSS, statistical methods of Pearson correlation coefficient, regression analysis, and independent t-test. The results of this study indicate that there is high job burnout among staff in Keshavarzi Bank of Kordestan Province. Furthermore, the analysis of research results suggests that there is a significant direct correlation between the employees' job burnout and the customer satisfaction; in other words, the enhanced employees' job burnout will significantly reduce the customer satisfaction.

[Jamshid Veisi, Mohamad Ali Moradi, Reza Shafei. **Investigating the impact of employees' job burnout on customer satisfaction in Keshavarzi Bank of Kordestan Province.** *J Am Sci* 2018;14(11):67-80]. ISSN 1545-1003 (print); ISSN 2375-7264 (online). <http://www.jofamericanscience.org>. 10. doi:[10.7537/marsjas141118.10](https://doi.org/10.7537/marsjas141118.10).

Keywords: Impact, job burnout, customer satisfaction, Keshavarzi Bank, Kordestan Province

1. Introduction

The job burnout is a phenomenon which has recently attracted the management psychologists and experts' attention. Job burnout is in fact a kind of mental exhaustion which is combined with stress of job and workplace. This disorder is seen among the service providers and assistants such as the counselors, teachers, social workers, physicians, police, nurses, etc, and is along with stressful stimuli such as too much clients at one time, insufficient time and lack of support or appreciation. Nowadays, too much working pressure and insufficient time are among the main reasons of mental pressure as the "main factor of job burnout", but the rate of working pressure and consequently the mental pressure and job burnout are different in various people (Mohd Baidi Bahari et al, 2010; quoted by Laleh Ramezani, 2012). To prevent the job burnout, its reason (s) should be initially identified in order to treat it.

Several studies are conducted on the job burnout by researchers so far; some of them are referred as follows.

In the field of job burnout in our country, Filian (1992) initially conducted a research entitled as "The amount of job burnout and its relationship with coping mechanisms by nurses in educational hospitals of Tehran". The result of his investigation revealed that a large number of nurses suffered from the job burnout, so that the job burnout was high in 28.75% of cases

and there was a significant relationship between the impact of individual characteristics such as the age, gender, marital status, type of shift and position. Findings also indicated that the nurses were not in appropriate status according to three dimensions of job burnout and it was found that the young people and singles were more vulnerable to the job burnout. In an article entitled as the correlation between the personality characteristics with the job burnout in male physical educators in Zanjan city, Farahani et al (2011) examined the correlation between personality characteristics and job burnout among the male physical educators in Zanjan. The research findings indicated that approximately 85% of people (n=45) were married. Most of the teachers aged from 40 to 49 years (45%) had often a bachelor's degree (58 percent) and work experience of more than 20 years (51%). Given that the highest level of job burnout in these educators belongs to the lack of individual success, it is suggested considering the programs to promote the male physical educators' individual success. Sally Rumbles et al (2012) conducted a research entitled as "Continuous Changes, Organizational Burnout and the implications for HRD". According to the findings of this survey, despite utilizing the policies and procedures, the organizational improperly apply changes, and have the less function to support the staff relief and welfare as well as stress management at the time of changes. Sang-Man Kim et al (2012)

conducted a survey entitled as "Employee emotional response toward healthcare organization's service recovery efforts and its influences on service recovery performance". Their objectives was to explore the frontline employees' emotional response toward organizational activities to improve healthcare service and its influences on service recovery performance, and they utilized two opposing emotional responses, job burnout and involvement, to investigate the employees' responses toward organizational service.

This paper seeks to examine the impact of employee job burnout on customer satisfaction in Keshavarzi Bank of Kordestan province.

2. Materials and Methods

2.1 Research Method

The research method consists of the credible and systematic tools and approaches for investigating the facts, exploring the unknowns, and achieving the solution to problems. Adopting the scientific research

method is the only way to achieve the acceptable and scientific achievements. (Khaki, 2009)

This research is applied based on the objective and descriptive-correlative in terms of hypotheses nature and research objectives.

The research findings are based on the recommendations and suggestions for Keshavarzi Bank and utilized to reduce the employee job burnout and promote the customer satisfaction levels.

2.2 Statistical population

The statistical population refers to the favorable elements with at least a characteristic (Azar and Momeni, 2004). The statistical population of this study consists of all 354 staff in Keshavarzi Bank of Kordestan Province except for the employees who are in management of province (Table 1).

The customer statistical population is also based on the number of employees and determined equal to 183 using Cochran finite population formula.

Table 1. Distribution of statistical population and studied sample

No.	City or area name	Number of employees in statistical population	Selected percentage	Sample size
1	Sanandaj	129	36	68
2	Qorveh	43	12	22
3	Marivan	27	8	14
4	Dehgolan	28	8	14
5	Saqqez	30	9	17
6	Bijar	37	10	19
7	Kamyaran	19	5	10
8	Divandarreh	24	7	12
9	Baneh	17	5	9
10	Total	354	100	185

Since the structure governing the employees' activity in branches is significantly different from the branch management, the management staff in bank branches are not involved in study to avoid the cross study.

2.3 Statistical sample and its size

Sampling refers to selecting a percentage of population as the representative of that population (Bazargan, 2001).

The sample refers to the people who are studied to implement the program. Since the population is usually large is and often immeasurable, the researcher usually chooses a number of this population, so that the assigned sample represents the statistical population.

The sample number is measured using the non-experimental research sampling and Cochran finite population formula.

$$n = \frac{Nz_{\frac{\alpha}{2}}^2(pq)}{e^2(N-1) + z_{\frac{\alpha}{2}}^2(pq)} = \frac{354 \times (1.96)^2 \times 0.5 \times 0.5}{(0.1)^2(354-1) + (1.96)^2 \times 0.5 \times 0.5} \approx 185$$

According to the formula above, we have:

Z= 1.96, p=0.5, q= 0.5, and d= 0.05, and N statistical population and n sample size are considered.

Therefore, the sample size of questionnaire is 185, while the number of collected employee and customer satisfaction questionnaires equal to 183; furthermore, sampling has stratified random method.

2.4 Sampling method

Stratified random sampling was used to select the study samples.

On this basis, Sanandaj, Qorveh, Marivan, Dehgolan, Bijar, Divandarreh, Saqqez, and Kamyaran

cities were selected from nine provincial cities as the samples and the criteria for selection were the size of city and gender.

After preliminary testing of questionnaire and solving its deficiencies, 195 questionnaires were published and distributed among the bank employees and also 195 ones distributed among the branches' customers; 183 questionnaires were responded and collected from both populations, thus the return rate of questionnaires was one hundred percent. The number of selected sample in provincial branches is calculated by multiplying the ratio of number of employees in each city to the total number of employees in province by the number of selected samples in each branch and the results are presented in the regard.

2.5 Research hypotheses

Main hypothesis:

The staff job burnout has an impact on customer satisfaction in Keshavarzi Bank of Kordestan province.

Subsidiary hypotheses:

1. Staff job burnout has an impact on customer satisfaction in Keshavarzi Bank of Kordestan province.
2. Staff depersonalization has an impact on customer satisfaction in Keshavarzi Bank of Kordestan province.
3. Staff personal inadequacy has an impact on customer satisfaction in Keshavarzi Bank of Kordestan province.

2.6 Determination of research variables

In this regard, the changes in a comprehensive variable are determined and thus the changes in the frequency, intensity or both are measured. In other words, the independent or criterion variable is the one which is manipulated and controlled or selected by researcher to investigate its impact on the dependent variable; and the dependent variable us a response which is affected by a independent variable (Robbins, 2009).

Given the theoretical framework, the employees' job burnout and customer satisfaction are the dependent and independent variables in this study, respectively.

2.7 Validity of questionnaire

The content validity of a test is usually determined by the experts in the studied field (Sarmad, Bazargan and Hejazi, 2002).

Jackson and Maslach burnout Inventory and also Noriaki Kano Customer Satisfaction Inventory have the global standard and are utilized in numerous domestic and foreign studies, thus the reinvestigation of their validities was ignored. Two samples of tests by Iranian researchers to examine the reliability and validity of these tests are presented as follows.

Abedi et al examined 30 samples of research population to determine the concurrent validity of this questionnaire and the concurrent validity of inventory was calculated equal to 59%. Furthermore, in a research by Ahmadi and Khalifeh Soltani on 270 educational administrators in different regions of Isfahan, the reliability of questionnaire was obtained equal to 95% by Cronbach's alpha (Ahmadi et al, 2005, quoted by Ghasem Ansari Ranani, 2011).

2.8 Reliability of questionnaire

In this study, Cronbach's alpha is used to assess the reliability of questionnaire, thus 30 questionnaires are distributed among staff and then Cronbach's alpha is obtained after collecting them through SPSS software. For 22 items (questions) in the staff job burnout questionnaire, the frequency is obtained equal to 0.852, the intensity equal to 0.784 and Cronbach's alpha for 19 items (questions) in the customer satisfaction questionnaire obtained equal to 740% indicating the high validity and reliability of measurement tool in this study (demographic questions are not raise in determining the Cronbach's alpha). The coefficients higher than 0.70 are appropriate and acceptable. (Sarmad, Bazargan and Hejazi, 2002)

Table 2. Reliability of staff job burnout questionnaire

Dimensions	Number of questions	Cronbach's alpha coefficient	Total coefficient
Intensity of emotional exhaustion	9	0.842	0.736
Frequency of emotional exhaustion	9	0.789	0.777
Intensity of depersonalization	5	0.710	0.736
Frequency of depersonalization	5	0.659	0.777
Intensity of personal inadequacy	8	0.729	0.736
Frequency of personal inadequacy	8	0.756	0.777

According to the table above, Cronbach's alpha in this questionnaire is higher than 0.7 for each of dimensions and total coefficient and this indicates the high reliability of questionnaire.

Table 3. Reliability of customer satisfaction questionnaire

Dimensions	Number of questions	Cronbach's alpha coefficient	Total coefficient
Mandatory requirements	8	0.838	0.681
Functional requirements	9	0.793	0.681
Motivational requirements	6	0.789	0.681

According to the table above, Cronbach's alpha in this questionnaire is higher than 0.7 for each of dimensions and total coefficient and this indicates the high reliability of questionnaire.

3. Research Findings

3.1 Frequency distribution of staff general characteristics

The frequency distributions of studied samples' gender, age, marital status, educational level and work experience after investigation are presented in relevant tables and diagrams.

Subjects' gender frequency distribution

The frequency distribution of samples' gender was studied and the results indicated that 84.7% of respondents were male and the remaining 15.3% were female. (Table 4)

Table 4. Frequency distribution of subjects' gender

Gender	Absolute frequency	Relative frequency	Cumulative frequency
Men	155	84.7	84.7
Women	28	15.3	100
Total	183	100	

Frequency distribution of studied subjects' marital status

Determining the frequency distribution of studied subjects' marital status indicated that 85.5% of subjects were married and remaining 14.2% single (Table 5).

Table 5. Frequency distribution of studied employees' marital status

Marital status	Absolute frequency	Relative frequency	Cumulative frequency
Married	157	85.8	85.8
Single	26	14.2	100
Total	183	100	

Table 6. Frequency distribution of studied employees' age

Age	Absolute frequency	Relative frequency	Cumulative frequency
20 years and under	1	0.5	0.5
21-30	33	18.03	18.53
31-40	104		75.36
Over 40	45	24.64	100
Total	183	100	

Table 7. Frequency distribution of studied employees' educational level

Educational level	Absolute Frequency	Relative frequency	Cumulative frequency
Diploma and lower	37	20.2	20.2
Associate degree	34	18.6	38.8
Bachelor	99	54.1	92.9
Master's degree or higher	13	7.1	100
Total	183	100	

Table 8. Frequency distribution of employees' work experience

Work experience (years)	Absolute frequency	Relative frequency	Cumulative frequency
Under 5	29	15.8	15.8
5-10	43	23.5	3/49
10-15	53	29	78.3
Above 15	58	31.7	100
Total	183	100	

3.2 Frequency distribution of studied customers' general characteristics

Frequency distribution of gender, marital status, age, educational level, customers' referring to the bank and received services are separately shown in the relevant diagrams and tables.

Table 9. Frequency distribution of studied customer gender

Gender	Absolute frequency	Relative frequency	Cumulative frequency
Men	132	72.1	72.1
Women	51	27.9	100
Total	183	100	

Table 10. Frequency distribution of studied customer marital status

Marital status	Absolute frequency	Relative frequency	Cumulative frequency
Married	130	71	71
Single	53	29	100
Total	183	100	

Table 11. Frequency distribution of studied customer age

Age (years)	Absolute frequency	Relative frequency	Cumulative frequency
20 years and under	14	7.7	7.7
21-30	69	37.7	45.5
31-40	65	35.5	80.9
Over 40	35	19.1	100
Total	183	100	

Table 12. Frequency distribution of studied customer educational level

Educational level	Absolute frequency	Relative frequency	Cumulative frequency
Diploma and lower	61	33.3	33.3
Associate degree	36	19.7	53
Bachelor	76	41.5	94.5
Master's degree or higher	10	5.5	100
Total	183	100	

Table 13. Frequency distribution of customer referring rate to bank

Referring rate	Absolute frequency	Relative frequency	Cumulative frequency
Every Day	70	38.25	38.25
Once a week	55	30.05	68.3
Once a month	39	21.3	90.6
Once in months	19	10.4	100
Total	183	100	

3.3 Descriptive statistics of job burnout

Different dimensions of sample employees' job burnout status are studied and the results indicate that according to the job burnout frequency, the highest mean belongs to the depersonalization and personal inadequacy dimensions. In other words, according to the respondents' viewpoints, these dimensions are more prominent factors in job burnout among employees (Table 14). Similar studies are conducted in cities and their results indicate that except for Qorveh city, wherein the emotional exhaustion is the

main factor of job burnout in terms of frequency, other cities indicate similar results to the province and the depersonalization dimension is the most effective factor of job burnout. According to the intensity of job burnout, the results indicate that the personal inadequacy dimension is reported as the most important factor of job burnout in all cities of province in compliance with the overall results of province except for Baneh city wherein the depersonalization dimension is introduced as the most effective factor (Tables 14 and 15).

Table 14. Descriptive statistics of job burnout dimensions

Dimensions		Mean	Standard deviation
Job burnout frequency	Emotional exhaustion	3.91	0.523
	Depersonalization	4.06	0.556
	Personal inadequacy	3.74	0.553
Job burnout intensity	Emotional exhaustion	3.7	0.523
	Depersonalization	3.88	0.714
	Personal inadequacy	4.08	0.54

Table 15. Mean of job burnout dimensions in each city

Dimensions		Mean								
		Bane h	Bija r	Dehgola n	Divandarreh h	Qorveh h	Kamyaran n	Marivan n	Saqqez z	Sanandaj j
Job burnout frequency	Emotional exhaustion	3.86	3.98	4.04	3.98	3.95	4.04	3.74	3.87	3.83
	Depersonalization	4.17	4.32	4.19	4.02	3.87	4.13	3.75	4.1	4.1
	Personal inadequacy	3.86	3.96	3.79	3.72	3.63	3.55	3.53	3.78	3.8
Job burnout intensity	Emotional exhaustion	3.66	3.63	3.73	3.84	3.79	3.58	3.46	3.77	3.68
	Depersonalization	4.13	4.17	3.92	3.9	3.7	3.63	3.58	4	4
	Personal inadequacy	4.05	4.28	4.17	4.11	3.9	4.07	3.84	4.12	4.12

3.4 Inferential statistics

3.4.1 confirmatory factor analysis of research variables

On the one hand, the rate of adapted data and conceptual model of research are investigated in structural equation modeling and whether it has a good fit, and on the other hand the significance of relationship is tested in this fitted model. The appropriate indexes of model include χ^2 , GFI

(Goodness of fit index) and AGFI (adjusted goodness of fit index). Thus, a model has a good fit if χ^2/df is

smaller than 3, and the data model has better fit if GFI and AGFI are closer to 1. The following table shows the fit goodness and index range.

Table 16. Fit goodness and index range

Fit index	Good fit	Acceptable fit
P-value	$P < 0.05$	$0.05 \leq P \leq 0.1$
χ^2 / df	$0 \leq \chi^2 / df \leq 2$	$2 \leq \chi^2 / df \leq 3$
RMSEA	$0 \leq RMSEA \leq 0.05$	$0.05 \leq RMSEA \leq 0.08$
GFI	$0.95 \leq GFI \leq 1$	$0.9 \leq GFI \leq 0.95$
AGFI	$0.9 \leq AGFI \leq 1$	$0.85 \leq AGFI \leq 0.9$

In this section, the results of confirmatory factor analysis by LISREL software are separately provided for each research variable. It should be noted that the obtained load factor should be greater than 0.3 in order to reduce the variables and consider them as a latent variable. In investigating each of models, the main question is whether these measurement models are appropriate? To answer this question, we need to examine χ^2 (Chi-square) and other goodness of fit indexes. Therefore, the model, which has optimized modes, is suitable. It is better if Chi-square test is less

because this test shows the difference between data and model. It is better if RMSEA test is less, because this value indicates the mean squared errors of model. In summary, a model, in which it is assumed that the experimental are calculated or described based on several parameters, is built in confirmatory factor analysis. This model is based on prior information about the data structure. This structure is obtained in the form of a theory, hypothesis or knowledge from previous studies.

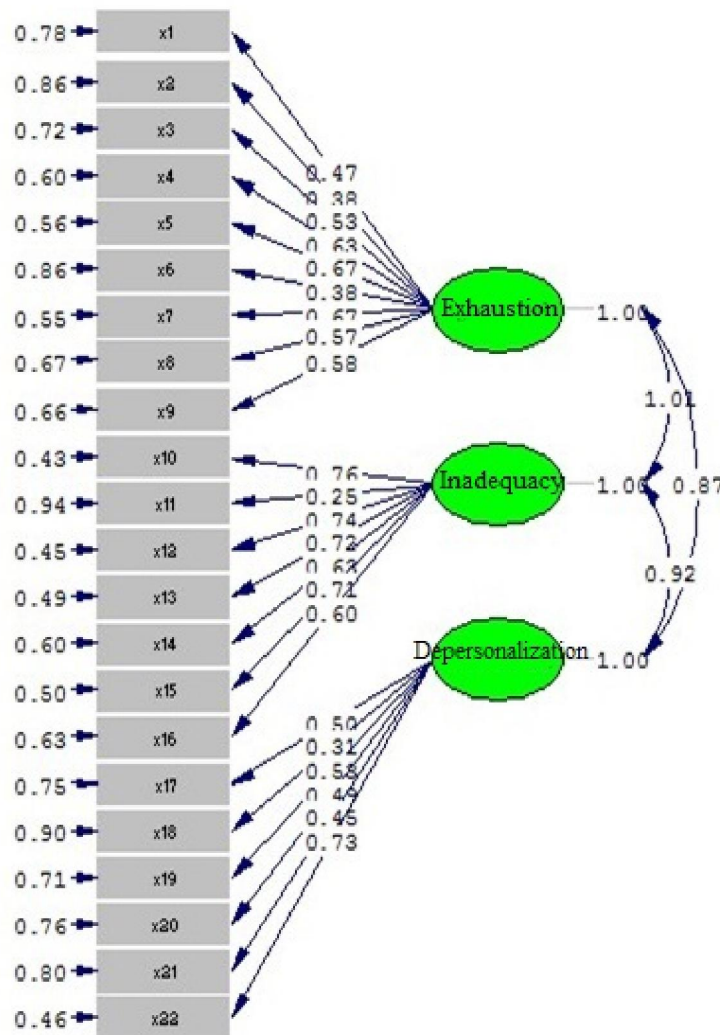
4.6.1 First-order confirmatory factor analysis of job burnout

Table 17: Goodness of fit indexes for measurement model of job burnout dimensions

Factor		CHI-SQUARE	df	P-VALUE	RMSEA
Job burnout	Frequency	847.33	186	0.000	0.037
	Intensity	578.57	206	0.000	0.039

The estimation results in diagram below and table above indicate the suitability of model. According to the LISREL output, the calculated value of χ^2 is equal to 847.33 for frequency of job burnout and 578.57 for job burnout. This index represents the small difference between conceptual model and observed research data. It also indicates the Goodness

of fit index. Since the limited value of RMSEA is 0.08, and RMSEA is equal to 0.037 in the obtained model for frequency of job burnout, and 0.039 and smaller than the limited value for intensity of job burnout, then this value indicates a good fit. If this value is smaller, the model will have better fit.



Chi-Square=477.95, df=206, P-value=0.00000, RMSEA=0.039

Figure 1. Measurement model of job burnout frequency in first-order standard estimation

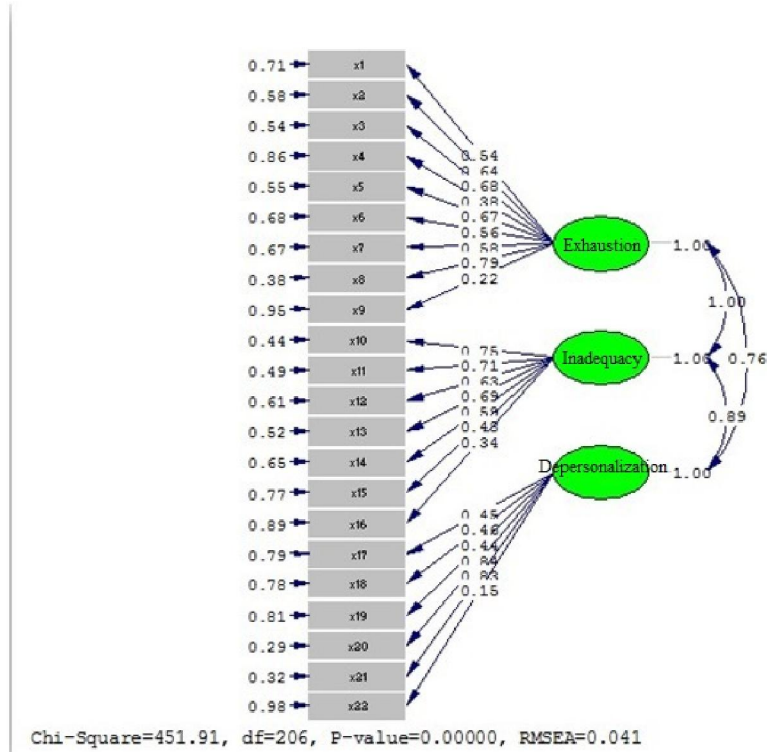


Figure 2. Measurement model of job burnout intensity in first-order standard estimation

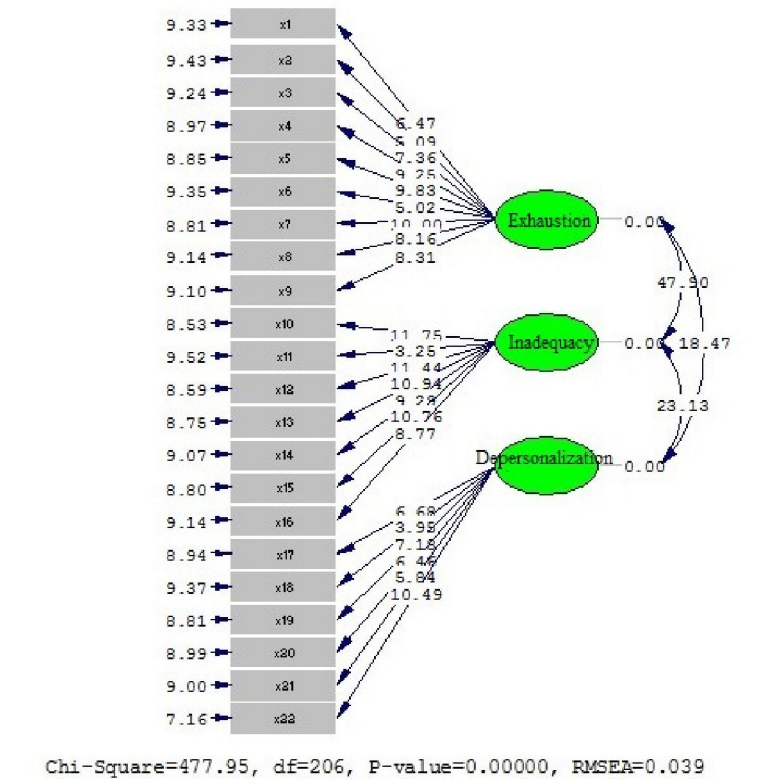


Figure 3. Measurement model of job burnout frequency in first-order significant number

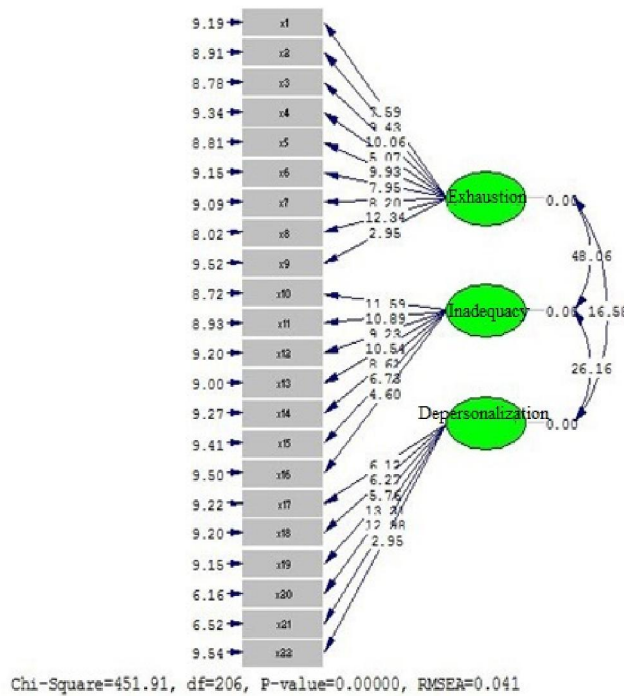


Figure 4. Measurement model of job burnout intensity in first-order significant number

The output of diagrams 3 and 4 parts shows the significant coefficients and parameters obtained from the measurement model of job burnout dimensions. If the significant number is higher than 2 or smaller than -2, the available relation in the model will be significant and this indicates that all relations are significant.

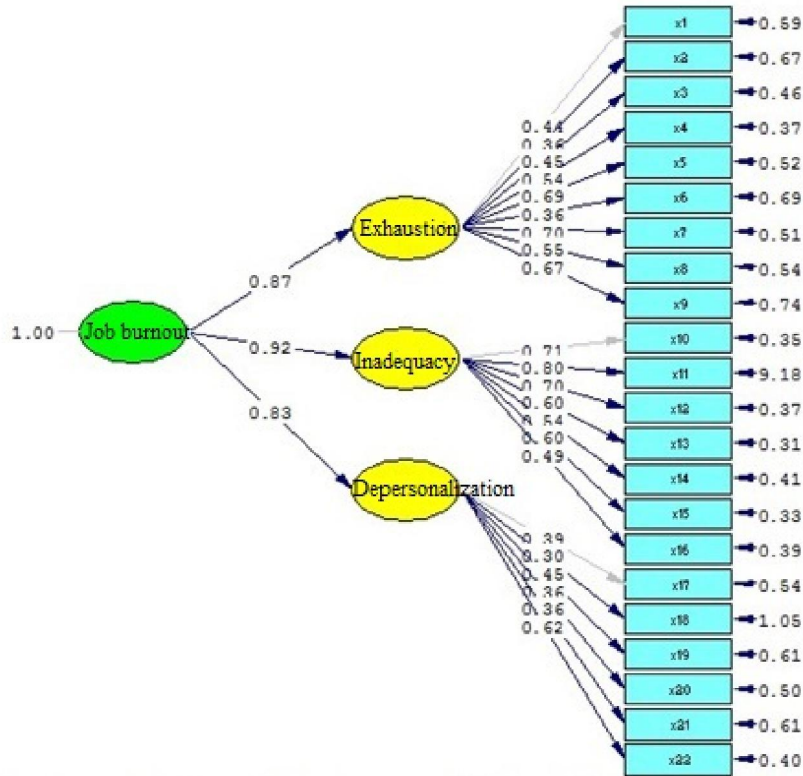
4.6.2 Second-order confirmatory factor analysis of job burnout

In the first-order confirmatory factor analysis, we achieved the job burnout dimensions from the items of questionnaire. Here, we have utilized the second-order factor analysis to achieve the job burnout dimensions and the fit indexes indicate that the model has relatively good fit because the ratio of Chi square to its degree of freedom is less than 3; furthermore, RMSEA is less than 0.08. Moreover, the measurement models in standard estimation indicate the impact of each variable or item on explaining the variance of scores for variable or main factor. For employee job burnout model in standard estimation of second-order factor analysis, the factors with greater factor loading are more effective than others. According to the results, the personal inadequacy dimension has the highest factor loading in terms of job burnout frequency, thus it is put in the first priority and has the highest impact on the job burnout. The Model 5 shows that the emotional exhaustion dimension with a factor loading of 0.95 has the highest factor loading after the personal inadequacy dimension, thus it is put in the

second priority; similarly the depersonalization dimension with a factor loading of 0.89 has the lowest factor loading and thus it is put in the last priority and it is concluded that it has the least impact on job burnout than other factors. Furthermore, in terms of job burnout intensity, the personal inadequacy has the highest factor loading, thus it is put in the first priority and has the highest impact on the job burnout. Model 6 shows that the depersonalization dimension with the factor loading of 0.93 has the highest factor loading after the personal inadequacy dimension, thus put in the second priority and similarly, the emotional exhaustion with the factor loading of 0.83 has the lowest factor loading, then put in the last priority and thus it has the lowest impact on the job burnout than other factors.

4.6.3 First-order confirmatory factor analysis of customer satisfaction

The estimation results in diagram 7 and table above indicate the suitability of model. According to the LISREL output, the calculated value of χ^2 is equal to 532.28. This low index indicates the small difference between conceptual model and observed research data. It also indicates the goodness of fit index. Since the limited value of RMSEA is 0.08 and RMSEA is equal to 0.064 in the obtained model and smaller than the limited value, this value indicates a good fit. If this value is smaller, the model will have better fit.

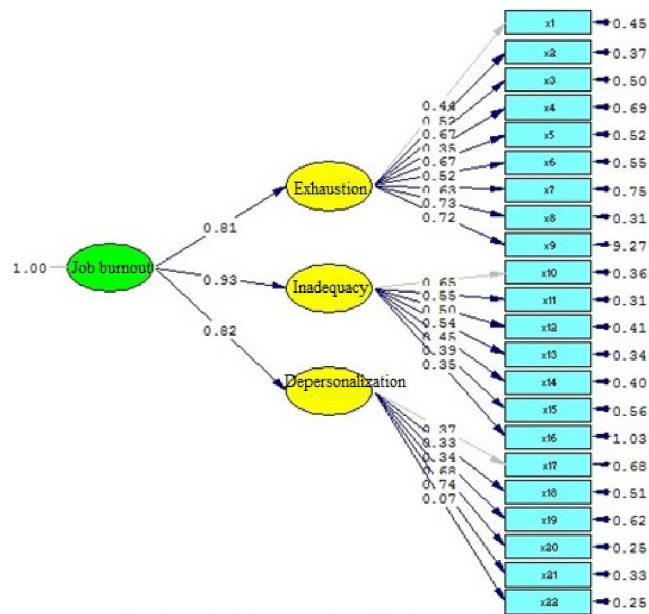


Chi-Square=477.95, df=206, P-value=0.00000, RMSEA=0.035

Figure 5. Measurement model of job burnout frequency in second-order standard estimation

Table 18. Goodness of fit indexes for measurement model of customer satisfaction dimensions

Factor	CHI-SQUARE	df	P-VALUE	RMSEA
Customer satisfaction	532.28	227	0.000	0.064



Chi-Square=451.91, df=206, P-value=0.00000, RMSEA=0.043

Figure 6. Measurement model of job burnout intensity in second-order standard estimation

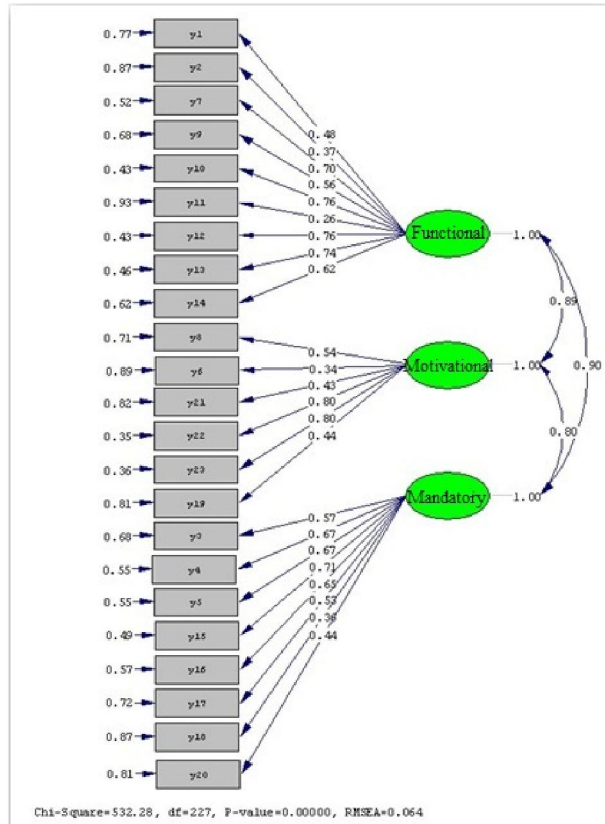


Figure 7. Measurement model of customer satisfaction in first-order standard estimation

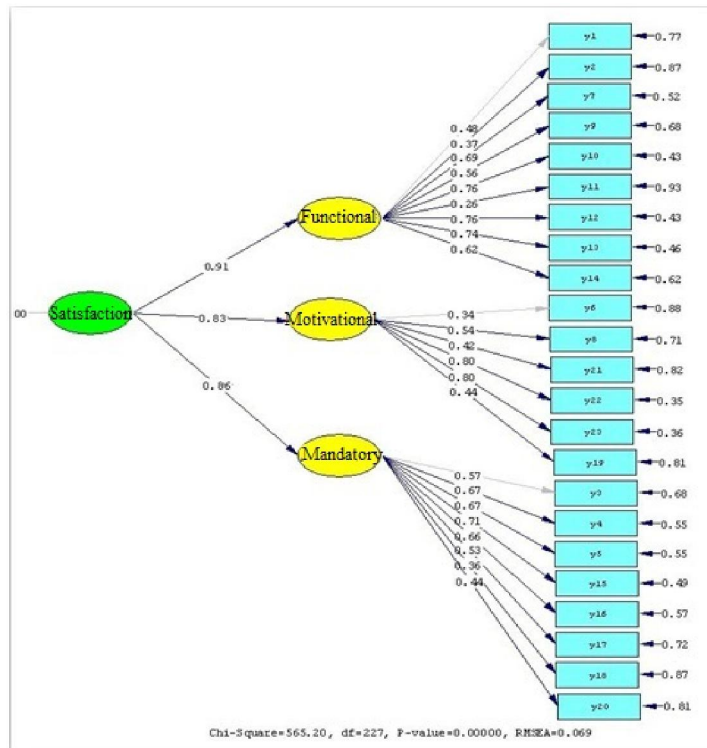


Figure 8. Measurement model of customer satisfaction frequency in second-order standard estimation

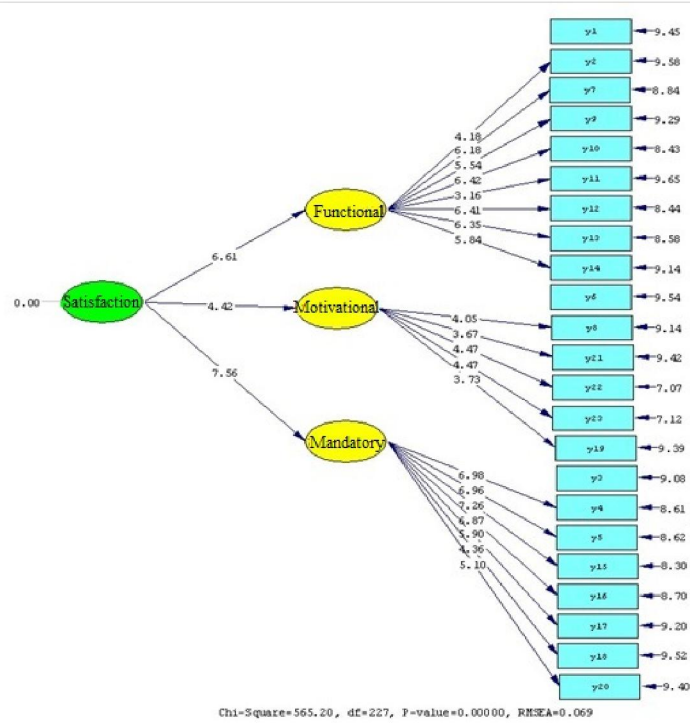


Figure 9. Measurement model of customer satisfaction frequency in second-order significant number

4.6.4 Second-order confirmatory factor analysis of customer satisfaction

In the first-order confirmatory factor analysis, we achieved the customer satisfaction dimensions from the items of questionnaire. Here, we have utilized the second-order factor analysis to achieve the customer satisfaction dimensions and the fit indexes indicate that the model has relatively good fit because the ratio of Chi square to its degree of freedom is less than 3; furthermore, RMSEA is less than 0.08. Moreover, the measurement models in standard estimation indicate the impact of each variable or item on explaining the variance of scores for variable or main factor. For customer satisfaction model in standard estimation of second-order factor analysis, the factors with greater

factor loading are more effective than others. According to the results, the functional requirements dimension has the highest factor loading, thus it is put in the first priority and has the highest impact on the customer satisfaction. The following model shows that the mandatory requirements dimension with a factor loading of 0.9 has the highest factor loading after the functional requirements dimension, thus it is put in the second priority; similarly the motivational requirements dimension with a factor loading of 0.89 has the lowest factor loading and thus it is put in the last priority and it is concluded that it has the least impact on customer satisfaction than other factors.

e. Investigating the structural model of research

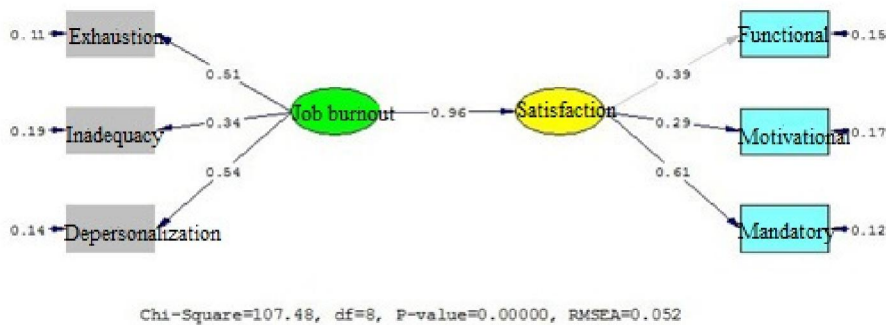
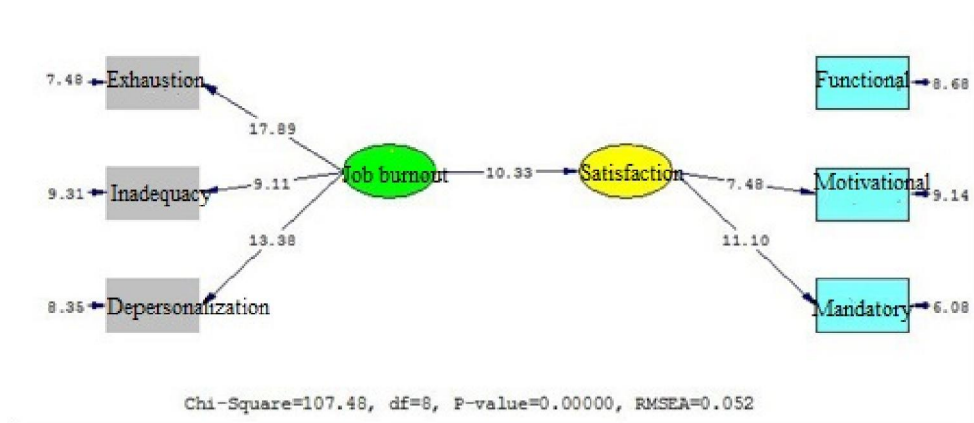


Figure 10. Structural model of research in standard estimation

In the structural model of research and according to the structural equation modeling, the output of software indicates the appropriate fitted structural model for hypotheses test because since $(\chi^2/df) \geq 3$, thus the value of χ^2 is low and appropriate. Furthermore, RMSEA=0.04 indicates the good fit of structural model. In other words, the observed data largely acknowledges the reasonable conceptual model of research. All factors have significant direct

relationship and according to the standardized factor loadings, it can be observed that each of the dimensions with high factor loadings on have stronger relationship with relevant variable. Furthermore, the relationship between the employee job burnout and customer satisfaction can be measured by multiplying the factor loading of employee job burnout and customer satisfaction dimensions.



The above diagram also shows the significant coefficients of obtained parameters for employees' job burnout and customer satisfaction structural models. The obtained coefficients are significant when their significance test is higher than 2 and smaller than -2. As shown, the significance coefficient is structural model is equal to 9.09. Thus, the relationship between these two variables is significant.

4. Conclusion

4.1 Results of main research hypothesis (first)

The employees' job burnout has impact on the customer satisfaction in branches of Keshavarzi Bank of Kordestan province.

The linear regression analysis is used to evaluate this hypothesis and its coefficient of determination is equal to 73%; in other words,

- 73% of changes in the customer satisfaction can be explained by employees' job burnout.
- There is a significant direct relationship between the customer satisfaction and employees' job burnout.

4.2 Results of second subsidiary hypothesis

The employees' emotional exhaustion has impact on the customer satisfaction in Keshavarzi Bank of Kordestan province.

The linear regression analysis is used to evaluate this hypothesis and its coefficient of determination is equal to 86%; in other words,

- 86% of changes in the customer satisfaction can be explained by employees' emotional exhaustion.
- There is a significant direct relationship between the customer satisfaction and employees' emotional exhaustion.

4.3 Results of third subsidiary hypothesis

The employees' depersonalization has impact on the customer satisfaction in Keshavarzi Bank of Kordestan province.

The linear regression analysis is used to evaluate this hypothesis and its coefficient of determination is equal to 42%; in other words,

- 42% of changes in the customer satisfaction can be explained by employees' depersonalization.
- There is a significant direct relationship between the customer satisfaction and employees' depersonalization.

4.4 Results of fourth subsidiary hypothesis

The employees' personal inadequacy has impact on the customer satisfaction in Keshavarzi Bank of Kordestan province.

The linear regression analysis is used to evaluate this hypothesis and its coefficient of determination is equal to 47%; in other words,

- 47% of changes in the customer satisfaction can be explained by employees' personal inadequacy.
- There is a significant direct relationship between the customer satisfaction and employees' personal inadequacy.

Suggestions:

Since the obtained results indicate a high level of job burnout and stress among the employees in Keshavarzi Bank of Kordestan Province, thus it is suggested providing the counseling and psychological services, holding the educational classes for coping with stress and its management, relief and techniques for creating the vitality and dynamism in order to reduce stress and this job burnout.

It is suggested that the decision makers in the organization should annually investigate the employees' salaries to identify the status quo and the gap between the minimum and maximum staff payment, make appropriate decisions, prevent the feeling of injustice among personnel and make good feeling in employees through the employees' viewpoints and managers' participation.

Managers should also develop the employees' career in Keshavarzi Bank by establishing a performance evaluation comprehensive system as well as identifying the employees' strengths and weaknesses to create infrastructures for their progress.

The managers and staff participation in decision making, empowered employees, the individuals' appropriate positions, and managers' realism create the hope to organizational objectives and are among the factors which can affect the employees' organizational health.

Utilization of light colors in painting and decorating the halls and rooms, and using the light and happy music at workplace are among the important issue considered by Work Psychology and they are taken into account as the important factors in enhancing the job satisfaction and productivity. Ergonomics is the science of proportions between work and human. By establishing the ergonomic principles such as the proportions of light, color, sound, temperature, equipment and tools for doing the job at the workplace, most of the organizations and prominent businesses in the world have been able to multiply their production; it is among the factors influencing the promotion of organizational health and reduction of job burnout.

References:

1. Filian, Emad (1992), Study of job burnout and its relationship with nurses' coping techniques, master's thesis, School of Medical Sciences, Tarbiat Modares University, Tehran.
2. Robbins, Stephen P., (2008) Principles of Organizational Behavior, translated by Ali Parsaeian and Mohammad Arabi, second edition of the Cultural Research Bureau, Tehran.
3. Khaki, Gholamreza (2011), Research method with an approach of dissertation preparation, Second edition, Baztab publication, Tehran.
4. Azar, Adel; Mansour, Momeni; Statistics and their applications in management, statistical analysis, Publisher: The Organization for Researching and Composing University Textbooks in the Humanities (SAMT), 2004.
5. Ramezani, Laleh (2012), The study of relationship between the managers' management style and employees' job burnout in Keshavarzi Bank of West Azerbaijan province, Master's Thesis, Islamic Azad University of Urmia, Supervisor professor: Dr. Soleiman Iranzadeh.
6. Hejazi, Allah; Sarmad, Zohreh; Bazargan, Abbas (2002). Research methods in behavioral sciences. Tehran, Agah Publications.
7. Jalali Farahani, M.; Sajjadi, N.; Alidoust Ghahfarokhi, A.; and Eslami, Y., (2011), The relationship between personality dimensions and male physical educators' job burnout in Zanjan City, Sports Management and Movement Science Research, No. 1.
8. Sally Rumbles et al 2012, »Continuous Changes, Organizational Burnout and the implications for HRD«, Emerald Group Publishing Limited. 2012.
9. Mohd Baidi Bahari, et al 2010 »Factors contributing to customer satisfaction with community pharmacies in Malaysia«, J Public Health (2010) 18:35–41.
10. Sang-Man Kim et al, 2012, »Employee emotional response toward healthcare organization's service recovery efforts and its influences on service recovery performance«, Serv Bus (2012) 6:297–321.