

**AN EMPIRICAL STUDY OF THE RELATIONSHIP BETWEEN  
JOB DEMAND-CONTROL-SUPPORT MODEL, SELF-EFFICACY,  
BURNOUT, INFORMAL LEARNING, AND JOB PERFORMANCE:  
A CASE OF EMPLOYEES IN THE THAI BANKING SECTOR**

**Panita Siriphat**

**A Dissertation Submitted in Partial  
Fulfillment of the Requirements for the Degree of  
Doctor of Philosophy (Development Administration)  
School of Public Administration  
National Institute of Development Administration  
2016**

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April 2017

## ABSTRACT

<b>Title of Dissertation</b>	An Empirical Study of The Relationship between Job Demand-Control-Support Model, Self-efficacy, Burnout, Informal Learning, and Job Performance: A Case of Employees in the Thai Banking Sector
<b>Author</b>	Miss Panita Siriphat
<b>Degree</b>	Doctor of Philosophy (Development Administration)
<b>Year</b>	2016

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Commercial banks in Thailand face many challenging tasks such as new regulations that impact business operations, the rapid adoption of digital banking by consumers. Commercial banks have employed a matrix organizational structure, combined with a flexible modern working practice. All these changes affect the form of organization that increase employees' responsibilities and more autonomy than in the past. Employees have to perform multiple tasks which has led to increased levels of work stress. Additionally, employees need to acquire more knowledge and skill for their employability. At the workplace, informal learning is a valuable source of most innovation and performance improvement in organizations. In order to understand these circumstances, a job demand-control-support model has been adopted to explain the underlying psychological process of job characteristics and social support that have become influential vehicles for both enhancing burnout and for assisting in informal learning in employees. In addition, this study has additionally emphasized self-efficacy, which is an individuals' sense of their capability to control and influence their environments in order to meet their desired attainment. Therefore, it was assumed that self-efficacy has a negative effect on burnout but that it has positive effect on a learner's confidence attitude. Lastly, this study presented the effect of burnout and informal learning on employee job performance.

This study tries to render our understanding of the phenomenon of their associations in a Thai context which is believed to be somewhat rare. This study tries to fill this empirical gap by providing a useful resource for commercial banks, in order for Thai HR, managers to develop policies and a strategy to deal with the effect of job demand-control-support on burnout, and informal learning.

A total of 539 respondents were surveyed from three Thai commercial banks. The study adopted structural equation modelling (SEM) to represent theory showing how constructs are inter-related. The individual constructs, measurements, and structural models were validated through SEM and all achieved adequate overall fit. The results of this research showed that the job demand-control-support model could explain burnout and informal learning. Burnout arises when psychological job demands are high; job control is high, and are socially isolating. Job control can have a curvilinear relationship when employees receive too much freedom, which could later affect the employee's wellbeing due to experiencing increased ambiguity, receiving high responsibility, and taking on more difficult tasks to make a decision. This research found that informal learning could be found in demanding situations, and that job control could help an employee to cope with further job demands, and promote learning. Since learning is a social process, an employee engaged in informal learning must do so through others. Supervisors and colleagues could give them support, encourage talking about problems, and feedback that will enable the employees to learn and implement new ideas. Individual with self-efficacy tried to proactively search for job resources that benefit to them. Thus, the finding of this research shows that informal learning could be stimulated by self-efficacy directly, and through demanding situations, job control, and social support provided by organization. A high level of self-efficacy reduced psychological demand, and later reduced burnout. When analyzed separately, it was found that each Thai bank had a unique context which resulted in different performance results. Therefore, banks should improve themselves for balancing employee's works and health needs, and providing a supportive climate because these resources are performed to protect employee from work-related stress, and to motivate the employee to engage in informal learning.

## **ACKNOWLEDGEMENTS**

I would like to express my sincere thanks to my dissertation advisor, Professor Dr. Nisada Wedchayanon for her valuable advice, kindly support, constant encouragement and guidance in producing this dissertation to be successful. I would not have completed this dissertation without all the support that I have always received from her. In addition, I wish to thank and appreciate to all the committee members; Associate Professor Dr. Uthai Laohavichien, and Assistant Professor POL. COL. Dr. Kasemsarn Chotchakornpant for suggestions and all their help. I also extend thanks to all respondents from three banks to complete the questionnaires.

I would like to special acknowledge to my reviewer to review my dissertation, and coordinator/staff from NIDA for their support.

I give special thanks to my colleagues who helped me with every problem concerning my practical work.

Finally, I would express a deep sense of gratitude to my parents, my husband who always strengthened my morale by standing by me in all situations.

Panita Siriphat

April 2017

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## ABBREVIATIONS

### Abbreviations

### Equivalence

AEC	ASEAN Economic Community
ATM	Automatic Teller Machine
AVE	Average Variance Extracted
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CLMV	Cambodia, Laos, Myanmar and Vietnam
COR	Conservation of Resource
CSR	Corporate Social Responsibility
EIC	Economic Intelligence Center
ESG	Environment, Social and Governance
FTZ	Free-Trade Zone
GoF	Goodness of Fit Index
GSPA	Graduate School of Public Administration
HCM	Human Capital Management
HR	Human Resource
IFI	Incremental Fit Index
MBI-GS	Maslach Burnout Inventory-General Survey
NPL	Non-performing loans
POS	Perceived Organization Support Theory
RMSEA	Root Mean Square Error of Approximation
ROE	Return on Equity
SD	Standard Deviation
SDT	Self-determination theory
SEM	Structural Equation Model
SET	Stock Exchange of Thailand
SME	Small and Medium Enterprise

TLI	Tucker-Lewis Index
VIF	Variance Inflation Factor
WCED	World Commission on Environment and Development

## **CHAPTER 1**

### **GENERAL INTRODUCTION**

#### **1.1 Background of the Study**

An increasingly competitive environment affects many organizations as they struggle to adapt to change. A new management orientation, that not only aims to obtain profit but also cares for the environment and society. Management should proactively anticipate the changes that will occur on stakeholders' needs, determining and finding the necessary resources and mobilize them towards achieving the desired goals. It is essential for every employee to recognize and to better realize the work they perform, to implement and make the necessary changes within organization. Management needs to more effectively develop designs for today's more complex work patterns since it must comply with technological change, focus more on customer centric, meet the satisfaction of investors, and care for the social needs. To date, technology and knowledge become strategic assets and the main source of creating competitive advantages to provide distinct product and service to create profits from markets. Successful technology innovation has to rely on a solid knowledge foundation. Currently, there is a transformation from the old economy to the new economy, from production base - capital, land and labor to information knowledge and technology. Knowledge is a primary factor of production in the postindustrial revolution. With respect to those changes, organizational designs and managerial practices are becoming less bureaucratic, less hierarchical authority structures, and more psychosocially integrative (Ishak, Eze, and Ling, 2010).

Commercial banks in Thailand faced many challenges during the year, especially as the recovery of the domestic economy was only gradual, requiring greater efforts from banks to acquire revenues and manage loan quality. Banks have had to adjust to many changes, such as new regulations that impacted business

operations, preparations for PromptPay, FinTech and other innovative services, particularly the rapid adoption of digital banking by consumers. The megatrends of regionalization, urbanization and digitalization will continue to shape Thailand's economy over the next few years. These driving factors affect the need for commercial banks to establish a framework to cope with changes.

Digital disruption to banking. Rapid growth in the use of smartphones and tablets enables consumers to increase their everyday access to digital media, which is changing how consumers use financial services. In response to this, new technologies and innovations, including FinTech, are being developed for applications to perform financial transactions via smartphones and tablets, so transactions can be done more easily, quickly and conveniently. This includes payments, transfers, borrowing, fund raising and wealth management. Meanwhile, the development of block chain technology – a database management system for secure and efficient personal identification – is helping make transactions more efficient, more transparent, and safer. The advent of FinTech has changed the competitive environment. FinTech firms are no longer only operated by financial institutions but also include startups and businesses in other industries such as telecommunications. The fast-changing digital technology sector poses both a major opportunity and a major challenge to the commercial banking business.

National e-Payment Master Plan. This initiative aims to develop a full range of e-payment options which will increase the efficiency of the payment infrastructure and e-tax system, helping the government to proceed effectively with its policies of integrating the low-income earners' database with the social welfare payment system and promoting financial inclusion. This will support its objectives of moving towards a cashless society while enabling financial transactions and economic activities to be carried out more easily and quickly. E-payments are expected to support the business sector's competitiveness and enhance the quality of life as well as strengthening the stability of the financial system. The new PromptPay payment system is also a part of the master plan. Preparations for the introduction of PromptPay began in 2016, with consumer registrations commencing in July. Fund transfers under the scheme are planned to start in early 2017.

Financial Sector Master Plan III. This is a five-year development plan from 2016-2020 to enhance the Thai financial system in four areas: (1) To support competitiveness using digital technology, improved efficiency, accelerated innovation in the financial system and reduced costs in the economic system; (2) To increase financial accessibility for retail customers, small and medium sized businesses and large corporates to facilitate long-term growth of the economy; (3) To increase the capability of the Thai financial system to support integrated regional trade and investment; and (4) To develop financial infrastructure to increase the long-term capability of the Thai financial system. The four factors above will underpin the transformation of Thailand's economy through a combination of government policies and changes in private-sector business conduct, as well as changes in consumer behavior. Thai commercial banks must be ready to cope with these trends. These changes affect the design of organizational structure, and process of working in order to meet a rapid change of technology.

The organizational structure of commercial banks are to be transformed to matrix organizational structure, a flexible modern working practice in response to the new, rapidly evolving change in technology and an emphasis on customer centric. The matrix structure of organization will bring together employees and managers from different departments to work toward accomplishing a goal (Appelbaum, Bailey, Berg, and Kalleberg, 2000). This increases employees' responsibilities and permits more autonomy than in the past. The way of organizing is no longer in line with silos. Today, in a matrix structure, each employee reports to a functional manager and a project manager. The functional manager will oversee employees in a functional area such as marketing or engineering. Project manager will manage specific project. Employee from various functional areas tries to complete their project teams (Galbraith, 1971).

Employees are assigned to do more complex work since work has to comply with the technological change, focus more on customer centric, meet the satisfaction of investors, and care for the social needs. Thus, employees are facing increasing frustration from a steady demand for growth and efficiency. Such demands are a persistent problem in a wide variety of current enterprises in the competitive global market and they affect work-related stress or burnout in employee (de Jong, Bakker,



and Schaufeli, 2003). Burnout is a global concern because this syndrome can cause negative effect on employee's mental and health, as well as organization's effectiveness. The assessment of burnout or stress is visible in any occupational setting and this syndrome takes place when employees experience constant demand and intense interaction with people which has negative consequence for individuals and organizations (Carod-Artal and Vázquez-Cabrera, 2013). According to website [statista.com](http://statista.com) revealed that bank employees in Asia such as Hong Kong and Singapore were the top rank that presented high degree of burnout. This survey was conducted across nation in year 2014. On the other hand, in the era of knowledge economy, knowledge becomes the factor of production and the foundation of organization's competitive advantage; therefore, to remain in a competitive situation, and to confront with a growing need of innovation, employees need to be enthusiastic to require new knowledge in order to provide innovative product and services due to evolving technological change and to meet customer needs. Therefore, many organizations are looking for employees who are active, enthusiastic, and more creative. Employees need to keep updating knowledge and skill for their employability. At workplace, informal learning is valuable and the source of most innovation and performance improvement in organizations. It has also been estimated that the majority more than 70% of learning in the workplace is informal (Kim, Hagedorn, Williamson, and Chapman, 2004). Schugurensky (2000) proposed informal learning is self-directed learning, incidental learning, and socialization or tacit knowledge. Self-directed learning is intentional and conscious; incidental learning is some learning has taken place after the experience of doing something else; tacit knowledge is learning through retrospective recognition. Lohman (2000) mentioned that employee engage in informal learning on the job, which result in the development of professional or lifelong knowledge and skills. According to Lohman and Woolf (2001) who identified three aspects of such informal learning activities including knowledge exchange with one another, experimentation of new ideas and techniques, and environmental scanning from sources outside. In terms of economic value creation, it relies on recognizing customer needs and responding to them through innovative products and services.

To date, employees are facing such demands while continuing to update their knowledge to serve organization's goals and employability. Increasing competition in banking sector, and shifting in focus towards customers, banks have to create new strategies to satisfy customers and to meet the higher expectation from them (Devi and Nagini, 2013). The bank is developing employees' skills to ensure they understand customers of all generations and help them make decisions appropriate to their needs. Employees need to adapt themselves according to these changes. All these changes affect the form of organization that increase employees' responsibilities and more autonomy than in the past (Appelbaum et al., 2000).

Though, this has increased productivity, has also increased daily job demands, and employees have to perform multi-task and lead to experience levels of work stress receiving from pressure (Bevan, 2012). The problems related to burnout are becoming more prevalent, this creates economic costs not only to society at large but also, more specifically in the form of lost productivity. Essential to this, every bank puts emphasis on human resource by improving the work-life balance and invest in health promotion programs when the benefits offset the cost of investment in the longer term. Today, financial banks in Thailand wish to see every staff member have a good life, good health, and job security. They become more concerned about the well-being of its employees. They provide various benefits suitable for living a comfortable life in return for the physical, mental and creative resources of the employees working for the Bank.

The powerful vehicle for learning and development and enhancing employees' physical and mental health are relevant to work design or job characteristics. Job characteristics are important features that are appraised by employees (Parker, 2014). Job characteristics have a positive consequence for individual and organization, and it is effective when it must be aligned with organizational and human resource systems (Cordery and Parker, 2007). The job demand-control-support model was assumed that any occupation has its own risk factors. The underlying psychological process of job demand-control-support model is the development of job strain and motivation. Poorly designed jobs or chronic job demands exhaust employees' mental and physical resource. In turn, this leads the depletion of energy and to health problem that would affect job performance. In motivational process: job control and social support exert

their motivating potential and lead to high work engagement, low cynicism, and excellent performance. Job control and social support particularly influence motivation or work engagement when job demands are high (Karasek, 1979; Johnson and Hall, 1988; Bakker, Demerouti, De Boer, and Schaufeli, 2003; Bakker and Demerouti, 2007).

Jobs that require intensive learning mostly found in demanding situations because this can stimulate employee to generate new idea to close the gap of the demands and goals (Karasek, 1979; Skule, 2004; Van Ruysseveldt, Verboon, and Smulders, 2011). However, when employee's efforts cannot meet those demands, demands turn to be negative and become job stressors. Job demands are physical, social and organizational job aspects that influence certain mental and physical costs of employees (Karasek, 1979; Schaufeli and Taris, 2005). Besides, organization should provide the context for employees to have some latitude or control over their work regarding to how and when to deal with current and new challenges (Karasek, 1979; de Jong, Mulder, and Nijhuis, 1999). When employee receives greater job control such as autonomy, and skill discretion, he can develop a wider range of skills to effectively cope with demands and reduce job strain (Holman and Wall, 2002). If demands occur in the presence of high decision latitude, that help employee to cope with further job demands, and promote learning (Karasek and Theorell 1990). Daniels, Beesley, Wimalasiri and Cheyne (2013) showed that job control subsequently reduced employees' negative affect, cognitive failure, and fatigue. However, too much job control may cause burnout. Job autonomy can be inverted U-shape pattern, or curvilinear relationship when employee has too much job autonomy, which is harmful to employee's wellbeing because employee has faced with more ambiguity, more responsibilities, and more tasks with difficulty in decision making (Warr, 1987; De Jonge and Schaufeli, 1998; Warr, 1990). Job characteristics such as job demands and job control therefore affect work-related outcomes. Job demand and job control developed by Karasek (1979) play influential roles in causing psychological strain and, in the long term, stress-related illnesses such as heart disease. On the other hand, when employee receives decision latitude to cope with job demands, this job will lead to the feelings of mastery and confidence, and promote learning.

Karasek's model was expanded by Johnson and Hall (1988) who argued that job demand-control model is limited to social characteristic. Structuring jobs that individuals can help others, can facilitate achievement of work goals, fulfill basic needs for belongingness, and alleviate strain (Demerouti, Mostert, and Bakker 2010). In addition, social support is a job design resource that facilitate an individual's proximal development. (Day, Harrison, and Halpin, 2009). Morgeson and Humphrey (2006) identified social characteristic (i.e. social support) as one of job characteristics that explained the variance of job satisfaction. Social support here refers to the assistance offered by supervisor and co-workers when one is performing tasks. This combines socio-emotional integration and trust among supervisor and coworkers (Karasek and Theorell, 1990). Employee can engage in informal learning through the interaction with supervisor and co-workers support, employee receives more confidence to try new thing and develop new idea (Jeon and Kim, 2012). Nevertheless, lacking of social support can cause one's stress (de Jonge et al., 2003). The job demand-control-support model was assumed that any occupation has its own risk factors. However, job characteristics are also dependent upon individual difference (Demerouti, Bakker, Nachreiner, and Schaufeli, 2001). Self-efficacy refers to individual's sense of his capability to control and influence his environments to meet the desired attainment. Individual who can intrinsically motivate himself to pursue his goals, he can achieve a higher performance (Luthans and Youssef 2007; Bakker, Demerouti, and Sanz-Vergel, 2014). To engage work-related learning, a learner is driven by his confidence, who view things as challenging tasks and mobilize resources to achieve the goals (Yi, 2009). When employee feels more capable to cope with challenging situations or tasks, he is less likely to suffer from anxiety (Saks, 1994).

Hobfoll (1989) outlines COR theory as a stress model, defines stress as an outcome of resource loss. Underlying COR theory is the understanding that people strive to attain and protect their resources and experience stress when their resources are threatened or lost. Resources are those objects, personal characteristics, conditions, or energies that are valued by the individual. Environmental circumstances often threaten or cause a depletion of people's resources. For instance, when employees are facing with high demands, social support becomes instrumental to

release their stress by giving advice, showing care, or providing sense of belongingness to them. According to COR theory, individual differences can be treated as resources. Personal resources may affect how individuals react to the loss of resources or stress. Some persons may have better skills at minimizing their losses. Characteristic of people with self-efficacy who believe they can perform well, are more likely to view difficult tasks as something to be grasped rather than something to be avoided. For instance, employee with self-efficacy views job demands to be mastered, and they suffer less stress.

Self-Determination Theory (SDT) takes as a premise that individuals have basic psychological needs for autonomy, competence, and relatedness. These psychological needs may be understood as psychological resources that energize, direct, and sustain human behaviors. In connection with burnout, it is plausible that when job demands exceed employees' capabilities, they will perceive that their autonomy is suppressed and become more vulnerable to emotional exhaustion. In addition, autonomy becomes intrinsic motivation that provides an important basis for learning. SDT also involves with relatedness which refers to the experience of having satisfying and supportive social relationships. People may be dependent on others while acting freely. For instance, when an organization supports autonomy, competence and relatedness to employees, they will act creatively and proactively because employees come to value the work itself.

Perceived Organization Support Theory (POS) posits that employees are willing to pay more effort to fulfill their own needs and the organization's goals when they receive positive support from the organization. (Zumrah, Boyle, and Fein, 2012). Generating favorable conditions of work, supervisor support, lead to enhancement of self-esteem and personal growth of employees, while increases the perceived organizational support in organization, burnout is reduced (Yaghoubi, Pourghaz, and Toomai, 2014). High autonomy increases perceived organization support by indicating that organization trust employees to decide how they will carry out their job. Employees attribute job-related stress controlled by the organizations which exceed autonomy, POS is reduced (Rhoades and Eisenberger, 2002). Perceived organization support (POS) is strongly driven by favorable job conditions whereas supervisors enhance perceive organization support through helpful and considerate

actions. Strong social network contributes to POS. When employees are content with supervision and job conditions, they satisfied with their job, they are more committed to the organization (Eisenberger, Malone, and Presson, 2016).

Bank A has an extensive service network in Thailand comprising more than 1,190 branches, more than 8,870 automatic teller machines (ATMs), and more than 1,230 cash-deposit machines. The Bank also provides electronic banking services, including telephone banking, internet banking, and mobile phone banking. In addition, the bank has an extensive international branch network comprising 29 branches and one representative office in 14 economies worldwide. These include local banks in China and Malaysia which are Bangkok Bank subsidiaries, branches in Hong Kong, Japan, Taiwan, the UK, the US, Indonesia, the Philippines, Singapore, Vietnam, Laos and Cambodia, plus our representative office in Myanmar. In 2014, we celebrated 60 years from the opening of our first overseas branch in Hong Kong on June 24, 1954. The bank operates its business pursuant to a code of conduct and business ethics with the care for all stakeholders. The bank adhered to good corporate governance principles, and placed great emphasis on connecting the economy, society, and the environment as well as concerned government units and other organization.

The Bank's strategy in all perspectives is to maintain, develop and become Thailand's leading financial institution that provides modern financial services in line with customers' requirements while upholding the Bank's role as "a trusted partner and reliable close friend" for all customer segments from corporate banking, commercial banking, business banking and consumer banking to international banking customers.

Rapid changes in technology are changing the face of the financial sector. To ensure Bangkok Bank is at the forefront of innovation and meets the challenges of FinTech, The bank is looking to transform their business in many aspects. Staff plays a crucial role in serving customers and, in parallel with our technology systems, the bank is developing people's skills and mindsets, so they can understand customers of all generations and help them make decisions appropriate to their needs. Currently, the total number of employees is 26,554.

The Bank recognizes that staff are one of its most valuable assets. It has therefore taken good care of and promoted the lives and well-being of staff based on good relationships and collaboration between the Bank and staff to support sustainable development and growth of the Bank's operations. The bank establishes practical guidelines in accordance with business ethics and a code of conduct for employees to adhere to when doing their jobs. Care and support for employee well-being and providing career stability on the basis of good relationships and co-operation. The bank provides suitable and fair remuneration and welfare support. The bank provides standardized systems and equipment for security control, and maintains a suitable workplace that supports effectiveness and efficiency in work, while considering the security and health of employees. The bank respects the rights of employees as specified by law.

Bank B maintained its leadership in a range of products and services across customer segments, as well as a leading position in terms of network reach throughout the country. At the end of 2015, the Bank had 1,209 branches, 9,904 ATMs, and 104 foreign exchange kiosks. In addition, the Bank continued its significant investment in developing digital capabilities which was reflected in the rapid growth in its registered user base of mobile and internet banking services.

#### Long-term strategic focus/corporate objective

The financial services industry is undergoing a paradigm shift from the rapid change in customers' expectations, the regulatory landscape and competition from new digital entrants. These shifts have profound implications for existing businesses, prompting the Bank to rethink its business model for the future. As a result, the Bank has initiated a bold new transformation journey with the following key thrusts:

- 1) Emphasize value creation and long-term sustainability.
- 2) Dedicate resources to 'building' new growth engines while 'doing' business-as-usual. In addition to growth from its core operations, the Bank has identified an initial set of six "national agenda" initiatives and has mobilized resources accordingly.

These five initiatives are as follows:

- 1) SME Transformation: Develop and implement a new SME operating model that will leverage existing retail distribution strength and new digital

technologies, particularly at the smaller end of this market. An initial proof-of-concept is underway.

2) Wealth Transformation: Develop and implement an improved operating model and related new capabilities to emerge as the best Thai bank in supporting customers in managing and growing their wealth.

3) Mid-Corp Expansion: Foster differentiation and create a distinctive customer experience to broaden existing customer base and strengthen relationships in the midcrop client segment.

4) Digitalization: Create a new digital experience to better engage and excite customers through building a scalable digital banking platform.

5) Business Intelligence: Differentiate and create value for customers through distinctive insights, enabled by advanced analytics and knowledge sharing platforms.

The Bank went through a major reorganization in 2015 to promote collaboration across functional units, empowerment and decision-making agility as well as customer centricity. Organizational agility provides the ability to continually adjust strategies to constant change, and helps to build and sustain the Bank's strength and resilience. Bank is therefore committed to building its employees' capacity and positive view of change, while maintaining the highest standards of professional ethics in providing services. Human Resource Department strives to be the employer of choice, and the goal is reflected in how it continuously uplifts the quality of life of its people through the creation of an environment which nurtures professional growth, while at the same time, achieving a good balance between an employee's work and personal life. Despite rapid growth, employees still work with each other in a warm, caring and familial atmosphere. Being a Thai organization, bank maintained a culture of "pee-nong" in daily work. Currently, the total number of employees is 26,682.

Bank C maintained their commitment to developing efficiency in all our core service channels, in order to raise our capacity to reach our customers and deliver them excellent service. At the end of 2015, the Bank had 1,120 branches, 9,349 ATMs, and 159 foreign exchange kiosks. In addition, the Bank continued its significant investment in Upgrading the potential of digital platforms and enhancing quality in our sales and service at branches was a major focus.



The bank also adhered to their established “Customer Centricity” strategy and the aspiration of being our “Customers’ Main Bank”, as well as brand empowerment via the delivery of an impressive experience to all customer segments and the creation of sustainability for all stakeholders. The bank has embraced an integrated strategy of managing the existing core businesses for prolonging existing revenue in parallel with creating new business models by building the new sustainable capabilities and strengths.

Looking ahead, they continue to face a new competitive era vis-à-vis the economy, regulatory requirements, technologies and fast-changing consumer behavior because of a broader marketplace within the ASEAN Economic Community (AEC) in the advancing digital age. To achieve long-term sustainable growth and returns while maintaining their leadership in the market, the Conglomerate’s strategies thus emphasize enhancement of our business capabilities. Blending technology with business partner collaborations - including startup firms – they intend to create even more financial product and service innovations to uplift their sales and enhance their service quality excellence. They remain committed to efficient operating cost and asset quality management, as well as maximization of their resource utilization in both IT and human resource management, primarily taking into consideration customer benefits together with the protection of their rights. Currently, the total number of employees is 21,012.

Bank has always seen personnel as their crucial resource for sustainable success and business growth, and has therefore systematically implemented an employee development plan on a continual basis. Human Resource Development policies, strategies, targets and performance indicators have been stipulated in accordance with Bank’s business directions and strategies. Staff competency has been advanced in preparation for further business expansion. The bank promotes staff career path. The bank undertakes annual salary surveys in the market to come up with appropriate remunerations and benefits. The bank organizes training courses suitable to staff in different divisions and levels. The bank conducts annual employee satisfaction surveys and performance assessment. The bank enhances occupational hygiene and safety.

## 1.2 Statement of the Research Problem

Burnout is a syndrome common in many occupations. According to previous studies showed that burnout had several deteriorating effects for both organization and employee. The evidences showed that burnout can cause employee's work mistake. Theoretically, burnout causes employees to adopt depersonalized approach and become less focused on their work, an attitude that tends to cause errors. In view of its negative consequences, burnout is an issue that should be prioritized by organizations. However, the relevant research in commercial bank, especially in Thai context renders our understanding of the phenomenon of burnout in Thai context somewhat inadequate. Therefore, this study tries to fill this empirical gap in this field.

By the same token, the workplace has been increasingly recognized as an environment for learning new skills and knowledge. To enable employees to participate more effectively in ever-changing work environments, continuous learning should not only be occurred through formal training, but also through informal learning opportunities in everyday work activities. Informal learning is self-directed learning and involves trying new things and learning. The nature of work, and social context become increasingly important and highlight for informal learning. In the workplace, informal learning occurs more often than formal training. This study tries to render our understanding of the phenomenon of informal learning engaged in a Thai context somewhat insufficient. This study tries to fill this empirical gap in this field. These may provide useful resource for commercial banks, Thailand, HR, managers to develop appropriate strategy to deal with the issue of burnout and informal learning.

Job demand-control model of occupational stress is a major paradigm guiding contemporary work-stress research (Karasek, 1979; Karasek and Theorell, 1990). The model makes strong links between psychosocial work conditions and the health and productivity of workers. According to this model proposed by Karasek (1979), it predicts that "the most adverse reactions of psychological strain (fatigue, anxiety, depression, and physical illness) occur when the psychological demands of a job are high and the worker's decision latitude in the task is low" (Karasek and Theorell, 1990: 32). When demands exceed the control possibilities, the effects of the demands

lead to psychological strain. Karasek suggested to add that job demand and job control can develop individual learning or active learning. However, this model has been criticized by authors that the model is narrow in scope because it explains only job demand and job control.

In order to enrich the knowledge of the study, more reviews have been focused and it is found that the empirical study of Johnson (1986), the demand-control model has been extended to incorporate social support at work. Later, the empirical study of Demorouti et al. (2001), self-efficacy was included in job demand-resources model. The assumption is that individual difference perceives things differently and consequently performs different result. This study tries to render our understanding of the phenomenon of the association between job-demand-control-support, self-efficacy, burnout and informal leaning in Thai context somewhat rare. This study tries to fill this empirical gap in this field by providing a useful resource for commercial banks, Thailand, HR, managers to develop appropriate policies and strategy to deal with the effect of job demand-control-support on burnout, and informal learning.

### **1.3 Objectives of the Study**

The main objective of this study is to explain the cause and effect of burnout and informal learning that could be explained by job characteristics as motivating factors including job demand, job control and social support. Likewise, personal resource such as self-efficacy has been incorporated in order to explain that individual difference can execute different result. Consequently, job performance affected by burnout and informal learning are investigated. The model of the study has been developed by integrating and reviewing from many authors in different perspectives to test their relationship. Therefore, this study wants to find out:

- 1) To examine the relationship between Job Demand-Control-Support Model and Burnout
- 2) To examine the relationship between Job Demand-Control-Support Model and Informal Learning
- 3) To examine the relationship between Self-efficacy and Burnout as well as Informal Learning

4) To examine the relationship between Self-efficacy and Job Demand-Control-Support Model

5) To examine the mediation effect of Job Demand-Control-Support Model between Self-efficacy and Burnout as well as Informal Learning

6) To examine the relationship between Burn Out and Job Performance

7) To examine the relationship between Informal Learning and Job Performance

#### **1.4 Research Questions**

The purpose of this study is to fulfill the gap from previous research by answering the following questions;

1) What is the relationship between job demand-control-support and burnout as well as informal learning?

2) What is the relationship between self-efficacy and burnout as well as informal learning?

3) What is the relationship between self-efficacy and job demand-control-support?

4) Do job demand-control-support mediate the relationship between self-efficacy and burnout as well as informal learning?

5) Do burnout and informal learning have a direct impact on job performance?

#### **1.5 Scope of the Study**

This study is conducted by applying research questions, and the concept is obtained from literature review. Many literature have been reviewed to define the concept for this study, the model are consisting of Job-Demand-Control-Support model, self-efficacy, burnout, informal learning, and job performance. This study puts emphasis on explanation of cause-effect relationship of each variable. The context of

research, employee will be selected as unit of study, who plays a strategic role for organization since organization success relied upon employee performance. Employees at banking sector (headquarters), Thailand are the scope of area of the study.

## **1.6 Significance of the Study**

Since commercial banks and employees are facing ever-changing demands from technological change, intense competition, more customer centric. Such demands can cause burnout in employee, which could later affect organization. In addition, informal learning becomes increasingly important in an ever-changing work environment. The potential for continuous learning is not limited to training but informal learning. Informal learning is self-directed learning and this learning occurs through interaction with others. Informal learning occurred more often than formal training. Commercial banks and HR can consider the redesign of job and work conditions to support the nature of work that employee has to deal with. Employees can value work itself and perform better when they perceive that their organization provide support to them. First, this study provides a useful resource for commercial banks in Thailand, HR, managers to understand the importance of job characteristics and social characteristic (social support) as they are motivating factors to employee's outcomes (burnout, and informal learning). Second, commercial banks in Thailand, HR, managers can develop appropriate strategy to deal with the issue of burnout and informal learning. Third, commercial banks, HR and academic can rely on this information because this study applied structural equation modeling (SEM) to establish the validity of individual constructs, and test measurement model and structural model. The measurement model represents the theory that specifies how measured variables come together to represent the theory. The study presents the structural model that represent theory showing how constructs are related to other constructs. Fourth, this study presents intensive and integrated knowledge of models and theory to enrich the knowledge among readers. Fifth, this study can be referred to a pilot study in Thai context which can be later applied to other setting or industries. Sixth, this study will benefit to both academic as well as practitioners to obtain this

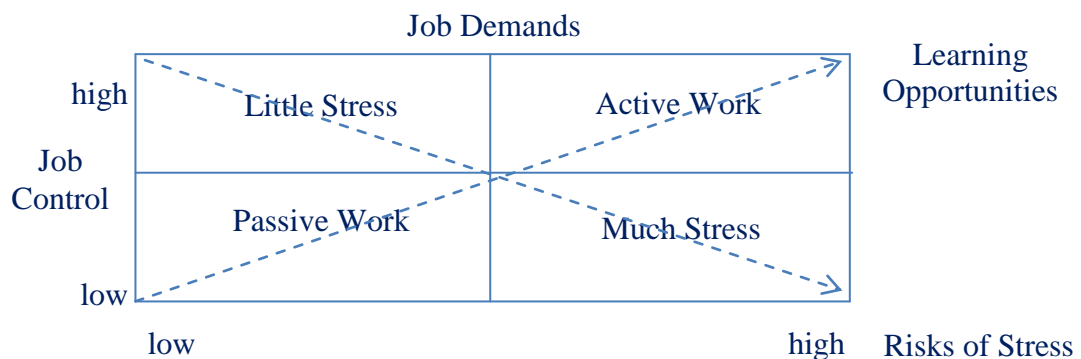
result to connect with their study or situation. Seventh, this study will benefit policymakers to set policy prevention from burnout in employee. Besides, to set policy to support workplace learning that is associated with informal learning.

## CHAPTER 2

### LITERATURE REVIEW: CONCEPTS

#### 2.1 Job-Demand-Control Model

Karasek in 1979, who originated the model of job demand and job control to investigate burnout from job characteristics, his model suggested that job demand and job control can stimulate active learning at work (Kain and Jex, 2010). To date, Karasek's model (1979) has still been used to study psychological stress, health, and productivity at work (Taris and Kompier, 2005). Several studies showed that job demands are the cause of job strain which can be reduced by job control (Else Ouwenneel, Taris, van Zolingen, and Schreurs, 2009). Karasek mentioned in the model that job strain is caused by high level of job demands, but low level of job control, without interaction effect approval (Kain and Jex, 2010). Karasek and Theorell (1990) suggested that individual learning is developed when there is existence of psychological job demands and high level of job control. Van Ruysseveldt et al. (2011) stated that to stimulate workplace learning, the characteristics of jobs should have adequate level of autonomy, task variety, and cognitive demand.



**Figure 2.1** Presents the Demand-Control Model of Karasek 1979

**Source:** Gijbels, Raemdonck, and Vervecken, 2010: 241.

The model can be applied to different job types, which are reflected by employee who receive a certain degree of job demand and job control.

Passive job Employee will not receive any demands from work and also they will not be given a chance to develop themselves from job control.

Active job Employee has received opportunity to decide, organize and perform his work and able to cope with demands effectively from receiving a chance to control their work. This type of job encourages employees to learn and develop new knowledge or skill to overcome the challenging tasks.

Relaxed job Employee has received much opportunity to control his work but he does not receive much pressure from their work, therefore, they face little stress, and cannot develop new knowledge.

Stressful job Employee has received very little job control but receives high level of demands. Employee cannot decide by themselves to cope with demands.

The model suggests that active behavior will occur when employee is affected by high level of job demands, and receive high level of job control. Employee will not learn and cannot develop knowledge when the job demand is high, but they receive low job control, which increase burnout in employee. (Else Ouwenel et. al., 2009; Raemdonck, Gijbels, and Groen, 2014)

## **2.2 Job-Demand-Control-Support Model**

The job demand-control-support model was assumed that any occupation has its own risk factors. The underlying psychological process of job demand-control-support model is the development of job strain and motivation. Poorly designed jobs or chronic job demands exhaust employees' mental and physical resources. In turn, this leads the depletion of energy and to health problem that would affect job performance. In motivational process: job control and social support exert their motivating potential and lead to high work engagement, low cynicism, and excellent performance. Job control and social support particularly influence motivation or work engagement when job demands are high (Karasek, 1979; Johnson and Hall, 1988; Bakker et al., 2003; Bakker and Demerouti, 2007).

Social support is another main effect of burnout and individual learning. According to Johnson and Hall (1988) who extended Karasek's model by suggesting



that job demand-control model is limited to social environment which could affect burnout and individual learning. Job demand-control-support model is similar to Karasek's model by assuming that job burnout occurs when the employee experiences a high degree of job demand, but a low level of job control and a low level of social support. In 1988, Johnson and Hall introduced the third component namely social support, social support refers to the assistance provided by colleagues from supervisors or coworkers when one is performing tasks. This combines socio-emotional integration and trust among supervisor and coworkers (Karasek and Theorell, 1990). Karasek (1979) put the basic assumption that psychosocial risk factor of job demands can affect job strain, because there is absence of job resources such as job control and social support. Raemdonck et al. (2014) explained that social support should have good relationship with others one is working with; colleagues understand each other for any difficulties encountered, they can share accurate information via other.

The degree of social support whether high or low can be defined as collective work situation and isolated work situation. Collective work situation is considered as employee receives high support from colleagues. Employee can receive any assistance and moral support from them. This is a high level of social support. On the other side, isolated work situations, employee does not receive or receive very little support from colleagues, and lack of teamwork. This is a low level of social support. This aspect can cause negative impact on employee such as health problems. Isolated work situation is normally related to a high level of job stress (de Jonge et al., 2003). In addition, Karasek and Theorell (1990) argued that social support can encourage employees to acquire new knowledge. Taris and Schreurs (2009) stated that this is an appropriate model to study how to maximize learning behavior. Previous studies show that job characteristics and social support are the main effects of job stress and workplace learning behavior (Schaufeli and Bakker, 2004; Taris, 2006a; Taris and Kompier, 2005). Bliese and Castro (2000) asserted that when direct supervisor provide feedback, can encourage employee profession development. And also, coworkers can support employee by helping, giving information, and courage to employee to have confidence in dealing with challenging task.

There is evidence that job demand, job control, and social support are the main effect of strain (Van Ruyseveldt et al., 2011). In a learning context, employees will require learning when he receives high certain job demands, and a high level of job

control together with greater social support (Taris and Kompier, 2005). Taris (2006b) reported that about 10% of the studies examined the interaction effect. Most studies have tested the main effects of job demands, job control, and social support on active learning (Taris and Kompier, 2005; Van Ruysseveldt et al., 2011). This was supported by Karasek's paper suggesting that interaction effect is not the main concern (Raemdonck et al., 2014).

**Table 2.1** Definitions of Job Demand

<b>Authors</b>	<b>Definitions</b>
Karasek (1979: 245)	"Job demand consists of both work overload and role conflict, and studies measuring variables differently of both subjectively and objectively"
Karasek (1985: 12)	"Job demand is typically operationalized in terms of quantitative aspects such as workload and time pressure. Role conflict as well as physical and emotional demands are also frequently analyzed aspects of job demands"
Landsbergis (1988: 230)	"Job demand is described by self-reported workload, physical exertion, and hazard exposure"
Um and Harrison (1998: 103)	"Job demands are role conflict or ambiguity. Role conflict is the perception of incongruity between the workers' role expectations and actual tasks"
De Jonge et al. (1999: 1150)	"Psychological job demands, or workload, are presented in the work environment (e.g. high pressure of time, high working pace, difficult and mentally exacting work)"
Demerouti et al. (2001: 501)	"Job demands are defined as the physical, social, or organizational aspects of the job that require sustained physical or mental efforts and are, therefore, associated with certain physiological and psychological costs"
Way (2008: 245)	"Job demand consists of both work overload and role conflict, and studies measuring variables differently of both subjectively and objectively"

**Table 2.2** Definitions of Job Control

<b>Authors</b>	<b>Definitions</b>
Hackman and Oldham (1976: 258)	“The degree to which the job provides substantial freedom, independence, and discretion to the individual in scheduling the work and in determining the procedures to be used in carrying it out”.
Karasek (1979: 245)	“The conceptualization of job control considers both the instrumental skill discretion of the work describes the degree to which the job involves a variety of tasks, low levels of repetitiveness. Decision authority describes both the employee’s ability to make decisions about their own job, and their ability to influence their own work”
Karasek (1985: 12)	“Job control (also termed decision latitude) refers to the extent to which a person is capable of controlling their tasks and general work activity. It is subdivided into two major aspects: skill discretion and decision authority. Skill discretion refers to a person's opportunity to use specific job skills in the working process. In contrast, decision authority refers to the extent to which a person is autonomous in task-related decisions”
Landsbergis (1988: 232)	“Decision latitude that is the degree to which employees have the ability and freedom to make job-related decisions”
De Jonge et al. (1999: 1150)	“Job decision latitude' has been described as the worker's ability to control his own activities and skill usage. Decision latitude has two components; that is, skill discretion and decision authority. Job decision latitude should reflect the term job control or job autonomy as it is used in job stress or job redesign traditions, but the operationalization of this construct also contains elements like skill level, skill variety and even job scope or job complexity”

**Table 2.3** Definitions of Social Support

<b>Authors</b>	<b>Definitions</b>
Schwartz, Pieper, and Karasek (1988: 906)	“Social support is combination of supervisor and coworker support, are constructs that may buffer the psychological effects of working in high strain jobs”
Karasek and Theorell (1990: 69)	“Social support at work refers to overall levels of helpful social interaction available on the job from both co-workers and supervisors”
De Jonge et al. (2003: 5)	“By work-related, social support means the existence of good relations with colleagues, being able to rely on others, obtaining accurate information via others, and gaining actual help, understanding and attention when difficulties are encountered”
Parker (2014: 665)	“Social support: the provision of emotional or instrumental help, typically from a peer or supervisor”
Yang, Shen, Zhu, Liu, Deng, Chen, and See (2015: 5)	“Social support is composed of two sources (co-worker and supervisor support). Employees are supported by colleagues, enjoy their work environment and thus excel in their work and perform better than those with less support. They feel comfortable in requesting co-worker help in completing certain unclear tasks. Supervisor support is essential to the success of stress interventions”

In this study, job demand refers to constant physical and mental efforts that are associated with certain physiological and psychological costs. This involves conflict between workers’ role expectations and actual tasks.

Job control refers decision authority and skill discretion. Employee is empowered to make job-related decision and has opportunity to use the breadth of skills usable on the job

Social support refers to the perception that employee receive care, assistance, supportive resources such as advices, sense of belonging from other people.

### **2.2.1 Job Demand-Control-Support and Burnout**

Based on previous studies, burnout is intensely influenced by job demands. (Bakker et al., 2003) Many authors defined job demands as physical, social and organization job aspects that influence certain mental and physical costs of employees. Employees have to use constant physical and/or psychological effort to accomplish the job demands. Karasek also suggested that role conflict from social aspect should be included in job demands (Schaufeli and Taris, 2005). Job demands can affect job stress because demands require high efforts from employees and those efforts are not adequately recovered. Demerouti et al. (2001) also stated that the depletion of energy and health problem comes from poorly job design, and job demands can deplete employee's energy, and mental resource. Job demands can make employees feel distance from work, due to an employee faced with psychological cost or fatigue, and eventually employee becomes burnout (Bakker, Schaufeli, Sixma, Bosveld, and Van Dierendonck, 2000; Bakker and Costa, 2014). Burnout is caused by many unpleasant events, employee can experience from his work including role conflict, role stress, and workload (Alarcon, 2011; Bakker et al., 2014).

Since job demands have acquired constant physical, emotional, and cognitive effort, they were more imperative predictors of burnout in employee than other resources (Demerouti et al., 2001; Bakker et al., 2014). In response to a demanding situation, an employee should receive some control over their work. Job control is designed by organization to empower employees to decide by themselves for their work process. Karasek (1979) conceptualized job control as skill discretion of the work and the decision-making authority over organizational working conditions and strategies. These two components can be further described as skill discretion, and job autonomy. Skill discretion refers to a variety of tasks, lacks repetitiveness, and allow employee to learn new things. Job autonomy means the extent to which an employee can make decision about his or her job, and to influence the team and organization (Karasek and Theorell, 1990). Job control will give an employee independence and freedom to perform over individual task (Karasek, Brisson, Kawakami, Houtman, Bongers, and Amick, 1998; Way, 2008). Job control and individual learning can be related. Job control can stimulate individual learning because job control gives an employee independence to think and act. An employee is possible to find several

ways to cope with such challenging works or demands. A constant stay in job control can create higher levels of learning across time. Taris and Feij, (2004) and Holman and Wall (2002) suggested job control can develop a wider range of skills, effectively cope with demands and reduce job strain. Bakker, Demerouti, and Euwema (2005) stated that burnout can be reduced by job autonomy, and participation in decision-making. Noticeably, when an employee receives too much job control, this may cause burnout in an employee. Job autonomy can be inverted U-shape pattern, or curvilinear relationship when an employee receives too much freedom, this becomes harmful to an employee's wellbeing, the reasons include an employee who experiences excessive ambiguity, high responsibility on the job, and take more tasks with difficulty in decision making (Warr, 1987; De Jonge and Schaufeli, 1998; Warr, 1990).

However, social interaction or social support can reduce burnout. Social support can reduce burnout (Bakker et al., 2005). According to Clays, De Bacquer, Leynen, Kornitzer, Kittel, and De Backer (2007) who suggested that a high-strain job occurs when an employee receives pressure from demands, receive little control, and little social support in the workplace. Lacking of social support, conflict in relationships, can predict burnout in most occupations (Tennant 2001; Kawakami, Haratani, Kobayashi, Ishizaki, Hayashi, Fujita, and Hashimoto, 2004; Carod-Artal and Vázquez-Cabrera, 2013).

### **2.2.2 Job Demand-Control-Support and Informal Learning**

Workplace learning is triggered by the challenging role of job demands. A job that requires intensive learning is mostly found in demanding situations. Tough demands were placed on work by different actors that employee has to work with. This can stimulate learning, and to stimulate the generation of new ideas (Skule, 2004; Van Ruysseveldt et al., 2011). Van Ruysseveldt et al. (2011) stressed that employee attempts to close the gap between the desired states such as demands or goals and one's actual competency by acquiring knowledge, and skill to meet those desired states. Therefore, the association between problem-solving demands and skill utilization is not an adverse direction. Therefore, cognitive demand is a key in learning process (Holman and Wall, 2002; Rau, 2006). Job demands can influence workplace learning, they can provide challenging goals, and stimulate learning

behavior at work. Else Ouwenneel et al. (2009) presented that job demand is one of job characteristics that significantly influence informal learning on the job.

Taris and Kompier (2005) found that the main effects on learning were found for both job control and job demands. Taris and Feij (2004) compared that employee are likely to learn when they receive greater demand and higher control, on the other hand, employee experiences the absence of demands and small level of control, employee are unlikely to learn because they have no opportunities to cope with the challenges of the task. Else Ouwenneel et. al. (2009) presented that job control is one of the main effects that are predictive of informal learning. The Job-Demand-Control model emphasize that active learning is shown when employees receive both greater level of job control and higher level of job demands. Employees can learn from challenging situation that force employee to try difference methods to solve, and employee is required to have sufficient knowledge to deal with such demands (Karasek and Theorell, 1990; Taris and Schreurs, 2009). Informal learning is highly dependent on work environment. Individual will learn from the job and interaction with colleagues, and this can cause informal learning at work (Marsick and Volpe, 1999). Social support from supervisors and co-workers can support employee to learn through encouraging the employee to talk about problems of work, and share knowledge and ideas to support members in a team (Taris and Schreurs, 2009; Else Ouwenneel et al., 2009). Raemdonck et al. (2014) stressed that the most favorable impact on workplace learning is that employees should receive greater social support. Karasek and Theorell (1990) argued that by receiving support from social aspects, employees are encouraged to acquire new knowledge.

### **2.3 Self-Efficacy**

When Karasek first developed the job demands-control model, he neglected situational influences and individual differences. Nevertheless, he suggested that personal characteristic certainly affect the perception of decision latitude. Individual differences could also impact perceptions of job demands (Kain and Jex, 2010). Demerouti et al. (2001) included personal resource to test burnout; their assumption was that personal resources have a negative effect on burnout. Self-efficacy refers to

an individuals' sense of their capability to control and influence their environments to meet the desired attainment. Individuals who can intrinsically motivate themselves to pursue their goals, possibly achieving higher performance outcomes (Luthans and Youssef, 2007; Bakker et al., 2014). When an employee believes in their self-efficacy, they will challenge the work they pursue and will spend effort and persevere to face any obstacles that come to their life (Bandura, 1989).

Bandura (2001) suggested that efficacy beliefs are a major role in coping with stress and in enhancing psychological well-being. Bandura (2001), proposed that a person's confidence in his efficacy could influence, and persuade environments or social. The concept of self-efficacy was originally proposed American psychologist Albert Bandura (1977). The theory of self-efficacy refers to the cognitive judgment and beliefs of the behavior and the ability desired by the successful completion of a specific task. Highly self-efficacious employees will be more confident in their work, and thus will more likely make extraordinary achievements in their posts (Xanthopoulou, Bakker, Dollard, Demerouti, Schaufeli, Taris, and Schreurs, 2007).

According to Bandura who wrote many papers about self-efficacy, it can lead people to adopt control over situations; they become master of specific domains in order to reach specific outcomes. They are different from others in the way they feel, and act, as they are actively shape the meaning of situations (Bandura, 1986; 2001). Self-efficacy proactively requires a cognitive perspective to the situation and adjusts for a better fit with individual's expectation and psychological need. Self-efficacy increases the perception of situational opportunities and decreases the perception of situational threats (Mohammed and Billings, 2002). Consiglio, Borgogni, Alessandri, and Schaufeli (2013) found that self-efficacy is associated with positive perception of work environment and social aspects. Judge, Bono, and Locke (2000) found that an individual with self-efficacy has a chance to increase positive perception of job characteristics. Since they try to exert control over their job, view and proactively search for job resources that benefit to them. An optimistic employee has greater mastery to deal more effectively with demanding situations. An employee with a less optimistic attitude is likely to have high level of mental stress than a highly optimistic employee (Pierce and Gardner, 2004). Judge, Locke, and Durham (1997) suggested that self-efficacy is the antecedent or influence of job demands and resources, as well



as, its consequence. An employee who has self-efficacy will look for more opportunities than threats, and employee is likely to emphasize more on job resources rather than job demands. Therefore, employee experience higher level of work engagement and lower level of exhaustion (Xanthopoulou et al, 2007).

**Table 2.4** Definitions of Self-efficacy

<b>Authors</b>	<b>Definitions</b>
Cox (1976: 23)	“Persistence of motive and effort” and “confidence in their abilities”
Staikovic and Luthans (1979: 130)	“Individual's belief (confidence) about his or her capabilities to execute a specific task within a given context. Self-efficacy determines whether an employee's work behavior will be initiated, how much effort will be expended, and how long that effort will be sustained, especially in light of disconfirming evidence”
Bandura (1997: 3)	“Beliefs in one’s capabilities to organize and execute courses of action required to produce given attainments”
Bandura (1997)	“Self-efficacy is a judgment of one’s capability to organize and execute given types of performances, whereas an outcome expectation is a judgment of the likely consequence such performances will produce” (p. 21)
Judge, Erez, and Bono (1998: 170)	“One’s belief in one’s overall competence to effect requisite performances across a wide variety of achievement situations” or as “individuals’ perception of their ability to perform across a variety of different situations”

In this study, Self-efficacy refers to an individual’s belief in one’s capabilities to execute a specific task across a variety of different situations and achievement and to look for more opportunities to optimize the resources to pursue his goals.

### **2.3.1 Self-Efficacy and Burnout**

Characteristic of an employee with self-efficacy, feels more capable to cope with challenging situations or tasks, and is less likely to suffer from anxiety (Saks, 1994). Research has shown that an efficacy belief is a pivotal role in managing stress and in enhancing psychological well-being. Different scholars, using cross-sectional designs, have shown that self-efficacy at work relates to burnout (Cherniss, 1993), and work engagement (Llorens-Gumbau, and Salanova, 2014). Schwarzer and Hallum (2008) demonstrated that self-efficacy protects them from the experience of job strain and reduces the probability of experiencing burnout. Alarcon (2011) also supported that self-efficacious employee have negatively indirect effect on burnout. Wang, Qu, and Xu (2015) stated that self-efficacious employees tends to cope better with the negative situation from their work, and because they shape the environment by trying to optimize the opportunities or resource available to them.

### **2.3.2 Self-Efficacy and Informal Learning**

Lohman's (2005) demonstrated that initiative, job self-efficacy, enthusiasm for learning, were the factors enhancing informal learning. It was found that four factors affecting informal learning were personal factor, interpersonal factor, environmental factor and job situational factor. From the personal factors were explained by a learner's confident attitude, ability to lead confidently, is related to job self-efficacy (Yi, 2009; Cho and Kim, 2016). Learning behavior of an employee was shaped by the emotions of workers' different responses, at that time, emotions affect not only the attitude but also behavior changes (Knowles, Holton, and Swanson, 1998).

## **2.4 Burnout**

Across the world, 3% to 7% of the employed population have experienced job burnout which is recognized as a syndrome or disease; an internal tiredness and anxiety feeling, causing the reduction of mental, psychological health and diminishing ability of employees (Gorji, Vaziri, and Iran, 2011). Noticeably, people in developing countries experience levels of work stress increasingly (Lim, Bogossian, and Ahern, 2010). Freudenberg in 1974s termed "burnout" during his observation with people

who work for organizations in New York. He observed that these people experienced the emotional depletion and loss of motivation after their hard work and dedication for several months (Längle, 2003). Maslach, Jackson, and Leiter interviewed human service workers in California and defined the characteristics of burnout that consist of emotional exhaustion, depersonalization, and lack of personal accomplishment. Later other researchers re-conceptualized burnout and developed alternative measures to be used in any occupations, for instance, Maslach Burnout Inventory–General Survey (MBI-GS) developed by Schaufeli and Leiter (1996) developed cynicism to replace depersonalization, they developed professional efficacy to replace personal accomplishment. Schaufeli and Taris (2005) found that exhaustion and cynicism is the core dimensions of burnout. The reason that professional efficacy is weak is because it presents a low prominent role and not strong relationship with the other two components of burnout. In other words, it is loosely related to exhaustion and cynicism (Halbesleben and Buckley, 2004; Bakker, Demerouti, and Verbeke, 2004). The Maslach Burnout Inventory (MBI) is commonly recognized and exploited in examining burnout across occupational setting including in banking (Babakus, Yavas, and Ashill, 2009; Yavas, Babakus, and Karatepe, 2013). Demerouti, Bakker, Vardakou, and Kantas (2003) defined exhaustion as a fatigue, which becomes a result of prolonged strain, caused by specific working conditions. Cynicism is a feeling of a person’s distance from work, and react emotional, behavioral rejection of the job.

**Table 2.5** Definitions of Burnout

<b>Authors</b>	<b>Definitions</b>
Maslach, Jackson and Leiter (1996: 4)	“A syndrome of emotional exhaustion, depersonalization, and reduced personal accomplishment that can occur among individuals who work with people in some capacity”
Maslach, Jackson and Leiter (1996: 20)	“A state of exhaustion in which one is cynical about the value of one’s occupation and doubtful of one’s capacity to perform”

**Table 2.5** (Continued)

<b>Authors</b>	<b>Definitions</b>
Brock and Grady (2000: 30)	“Burnout include chronic fatigue, insomnia, dizziness, nausea, allergies, breathing difficulties, skin problems, muscle aches and stiffness, menstrual difficulties, swollen glands, sore throat, recurrent flu, infections, colds, headaches, digestive problems, and back pain”
Gorji et al. (2011: 220)	“Emotional exhaustion is feelings which cause the reduction of individual excitements and start of a new work especially if the tiredness stays for a long time. It is recognizable through physical, mental and emotional statues”
Devi and Nagini (2013: 50)	“Burnout is caused by long-term involvement in highly stressful situations. Burnout affects the employee as well as the organization adversely. From the organizational perspective, the damage will be from the negative attitudinal aspects or from the behavioral aspects of job performance of employee and eventual turnover”

In this study, burnout is defined as a syndrome of emotional exhaustion, cynicism, involved in long-term highly stressful situations, which cause the reduction of personal accomplishment, and one’s capacity to perform.

#### **2.4.1 Burnout and Job Performance**

Burnout has negative outcome towards job-related performance. Several authors explained that exhausted employee diminishes their energy to make every effort for changes in their situation, lack of concentration to perform, and even perform poorly (Borritz, Rugulies, Christensen, Villadsen, and Kristensen, 2006; Fredrickson, 2001). Job stressors are possible to diminish the capacity of individual employee to perform ineffectively. Many authors have examined the connection between burnout and job performance, and their result showed that the effect of burnout and job performance was in an adverse direction. Taris (2006) found that

exhaustion correlated with in-role performance in most studies that he took data from 16 studies. Employees, who engage in-role performance, are directed to serve the goals of the organization to meet organization's objectives. Bakker and Heuven (2006) tested whether burnout had an impact on in-role performance, and the result presented that both are significant and negatively related.

**Table 2.6** Definitions of Job Performance

<b>Authors</b>	<b>Definitions</b>
Park and Choi (2016: 282)	"Job performance refers to the respondents' perception of their completion of their work requirements given by the organization"
Xanthopoulou (2007: 18)	"In-role performance refers to the activities that are performed by employees and contribute (directly or indirectly) to the "technical core" of the organization. In other words, task performance includes all those actions that employees are actually paid to perform"
William and Anderson (1991: 605)	"In-role behavior is defined as all the behaviors that were necessary for the completion of the responsible work"
Katz (1964: 132)	"In-role behavior was such a kind of behavior that was described and defined as one part of employees' work and reflected in the official salary system in the organization"
William and Anderson (1991: 606)	"In-role behaviors (IRB) is the responsibilities undertaken by the employees (for example, works full 8 h day, completes assigned duties on time, complies with rules and regulations)"

In this study, job performance refers to in-role behavior that are performed by employees to achieve the core of organization and are described as part of employees' work requirement.

## 2.5 Informal Learning

Organizations view that learning behavior of employees is essential to an organization since employees can create an optimum result through their knowledge and capabilities (Else Ouweneel et al., 2009; Noe, Tews, and Marand, 2013). Park and Choi (2016) mentioned that a training approach is not enough to keep pace with turbulent environments. Nevertheless, employees have to update their knowledge and skill in order to meet frequently changing demands. Therefore, organizations need to ensure that organization's workforce has adequate knowledge, skills to react to technological change, innovation, and customer's need in order to obtain competitive advantage against competitor. Informal learning becomes an important factor as it usually takes place in the workplace. Informal learning is central learning at an organization, which is unstructured, and normally exists in daily routines of work (Marsick and Volpe, 1999). Rau (2006) suggested that employee usually learns from work-related learning rather than the training he has attended. Van Ruysseveldt et al. (2011) stated that employee perceives workplace as a place for acquiring the use of knowledge, and provide opportunities to develop competencies. In fact, an organization designs a job that offers employee opportunities to learn, this is called work-related learning. Characteristics of job can require employee to solve problems by searching for information and looking for new ideas to perform tasks (Gijbels et al., 2010). Today is the era of knowledge in modern society, employees need to take continuous learning or life-long learning for developing themselves to acquire new knowledge and increase competencies at work. However, formal learning setting has been mainly accomplished via training and development which is executed by Human Resource departments in organization. Formal learning or training is vital for most organizations but this only approach is not enough for employees to keep pace with rapid change in challenging work because of turbulent economy. The informal learning approach is increasingly paid attention to as it will focus on work-related learning of individual, employee can easily transfer knowledge and skill on daily routine of work from the job assigned to him. Even though, formal learning can increase the competences of employees, it also encourages employees to engage in informal learning. Park and Choi (2016) stated that formal learning and informal

learning complement to each other, and both are necessary to improve employee competencies and organizational performance. Rowold and Kauffeld (2008) demonstrated that informal learning has a greater impact on competencies than formal learning. Lohman (2000) mentioned that employee engage in informal learning on the job, which results in the development of professional or lifelong knowledge and skills. According to Lohman and Woolf (2001) who presented that there were three aspects of such informal learning activities including knowledge exchange with one another, experimentation of new ideas and techniques, and environmental scanning from sources outside. Later, Lohman (2006) developed a questionnaire to measure the extent to which of these three aspects related to informal learning. The reliability coefficient was 0.63 for eight activities:

- 1) talk with others;
- 2) collaborate with others;
- 3) observe others;
- 4) share materials and resource with others;
- 5) search the internet;
- 6) scan professional magazines and journals;
- 7) trial and error; and
- 8) reflect on your actions.

Choi (2009) has extended Lohman's instrument and to be consistent with his context of study. This time, Choi created twelve items for measurement which covers all three main activities including 1) learning with others, 2) self-experimentation, and 3) external scanning. The result of reliability coefficient of each construct ranged from 68-80.

**Table 2.7** Definitions of Informal Learning

<b>Authors</b>	<b>Definitions</b>
Marsick, Volpe, and Watkins (1999: 88)	“Informal learning is learning that is predominantly experiential and non-institutional”
Marsick and Volpe (1999: 6)	“Informal learning occurs as the result of individuals making sense of experiences they encounter during their daily work lives.”
Marsick, Volpe, and Watkins (1999: 80)	“Informal learning can occur just about anywhere at any time, such that neither the size or complexity of the work context nor the magnitude of the changes taking place in the environment make a substantial difference in terms of informal learning”
Marsick and Volpe (1999: 8)	“Because informal learning “takes place in action”, experience serves as the source of reflection or insight. Informal learning can be past-focused, (e.g., when reflecting upon or discussing prior events), present-focused (e.g., when learning occurs in real-time or “in the moment”), or future-oriented (e.g., when a future event is envisioned and analyzed before it occurs, such as rehearsal and planning)”
Marsick and Watkins (1990: 7)	“Informal learning is ... self-directed, can involve networking, coaching, mentoring, performance planning, and trial-and-error.... Informal learning can take place in groups or individually, and collective informal learning is perhaps the most distinguishing aspect of workplace learning”
Marsick and Watkins (2001: 28)	“Informal learning reflects on processes to assess learning experience outcomes and to make choices on where to focus their attention.”



**Table 2.7** (Continued)

<b>Authors</b>	<b>Definitions</b>
Livingstone (2003: 363)	Informal learning involves informal education/training, which “occurs when mentors take responsibility for instructing others without sustained reference to a pre-established curriculum in more incidental or spontaneous situations” and “non-taught self-directed or collective informal learning”
Conlon (2004: 287)	“Informal learning is to obtain help, information or support, learn from alternative viewpoints, gain ability to give greater feedback, consider alternative ways to think and behave, reflect on processes to assess learning experience outcomes, and to make choices on where to focus their attention.”
Eraut (2004: 250)	“Informal learning is implicit, unintended, opportunistic and unstructured learning and the absence of a teacher.”
Lohman (2005: 502)	“Informal learning is an aspect of workplace learning that specifically involves those learning activities that employees initiate in the workplace, involve the expenditure of physical cognitive, or emotional effort, and result in the development of professional knowledge and skills.”
Lohman (2006: 146)	“Using a framework of informal learning activities. Eight activities were object of research: “talk with others; collaborate with others; observe others; share materials and resources with others; search the internet; scan professional magazines and journals; trial and error; and reflect on your actions.”

In this study, informal learning are activities of daily work life, which involve the physical cognitive, emotional effort, individual or collective learning, and result in the development of professional knowledge.

### **2.5.1 Informal Learning and Job Performance**

To remain competitive an organization should increase employee competencies by increasing employee learning (Lohman, 2005). Watkins and Marsick (1996) stated that learning is important as learning can improve individual and organization performance. Many studies found that formal learning had significantly impacted on individual job performance. However, the empirical study of the effect of informal learning on job performance is relatively investigated (Park and Choi, 2016). Therefore, they studied the effect of formal learning and informal learning on job performance and their results showed that both formal and informal learning had a positively significant relationship with job performance.

## **2.6 Theoretical Frameworks**

### **2.6.1 Conservation of Resource (COR) Theory**

Hobfoll (1989) outlines COR theory as a stress model, defines stress as an outcome of resource loss. Underlying COR theory is the understanding that people strive to attain and protect their resources and they experience stress when their resources are threatened or lost. Resources are those objects, personal characteristics, conditions, or energies that are valued by the individual. Environmental circumstances often threaten or cause a depletion of people's resources. The model of conservation of resources states that when individuals are confronted with stress, they strive to minimize net loss of resources. Loss of resources is stressful so individuals use other resources to offset net loss. Resource loss is typically accompanied by negative emotions, impaired psychological well-being, and ultimately impaired mental and physical health. When primary resources are threatened, individuals may be inclined to focus on their losses and weaknesses rather than their strengths.

COR theory is a motivational theory that individuals strive to obtain, retain, foster, and protect resources. Potential resources are culturally defined by the social environment such as rule, norms or standards, psychological resources such as social attachment. For instance, when employees are facing high demands, then social support becomes instrumental to release their stress by giving advice, showing care, or providing sense of belongingness to them. Work is central to provide resources and

opportunities for resource gain but accompanied by demands that contribute to resource depletion. However, job demands have positive attributes for the individual, meaning that it accumulates to significant gains such as skill, and knowledge. Empirical results show that burnout is generally predicted by high work demands and lack of job-resources (Schaufeli and Bakker, 2004). Organizations should provide sufficient resources to enable teams and individual to conquer obstacles and reach their goals. For instance, organizations want to have new and creative products, therefore organization design a project team that everyone from different departments can share their skills directly and formally, informal learning is taken place, reflections and assumptions can be tested (Gorgievski and Hobfoll, 2008). According to COR theory, individual differences can be treated as resources. Personal resources may affect how individuals react to the loss of resources or stress. Some persons may have better skills at minimizing their losses. For example, those who have high self-efficacy may have self-worth and confidence upon which they can solve problematic circumstances. Thus, those with high self-efficacy may not be threatened by the potential loss of time and energy because they know they can cope with such a loss (Grandey and Cropanzano, 1999).

### **2.6.2 Self-Determination Theory**

Self-Determination Theory (SDT) takes as a premise that individuals have basic psychological needs for autonomy, competence, and relatedness. SDT, humans have three core psychological needs: competence, relatedness, and autonomy. Competence is the belief that one has the ability to influence important outcomes. Relatedness is the experience of having satisfying and supportive social relationships. Autonomy concerns the experience of acting with a sense of choice, volition, and self-determination (Stone, Deci, and Ryan, 2009) Psychological needs may be understood as psychological resources that energize, direct, and sustain human behaviors. SDT attributes have shown the definition of a need for growth, integrity, and well-being (Ryan and Brown, 2003). In connection with burnout, it is plausible that when job demands exceed employees' capacities, they will perceive that their autonomy is suppressed and become more vulnerable to emotional exhaustion. In addition, autonomy becomes intrinsic motivation that provides an important basis for learning.

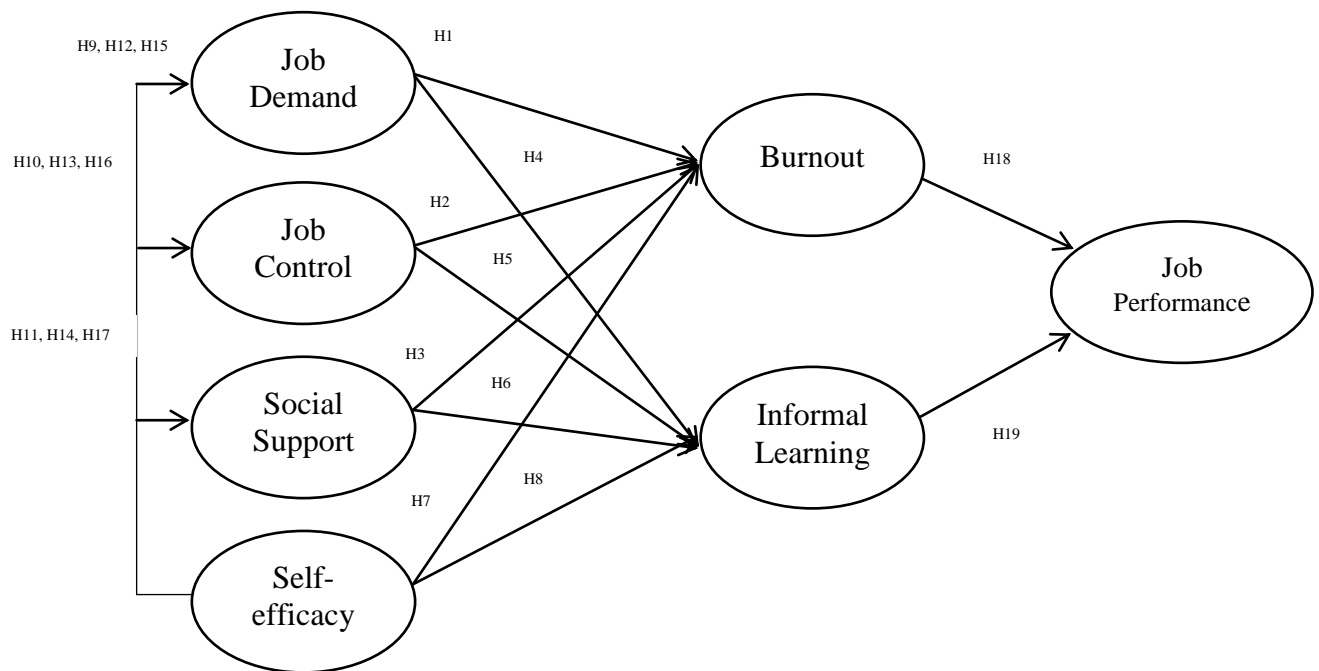
SDT also involves with relatedness which refers to the experience of having satisfying and supportive social relationships. People may well be reliant on others while acting autonomously. For instance, when an organization supports autonomy, competence and relatedness, employees will act creatively and proactively because employees come to value the work itself. According to SDT, the work environment whether controlling or supportive influences employees' psychological function which their basic needs are met (Fernet, Austin, Trépanier, and Dussault, 2013). Self-determination theory is a macro-theory of human motivation that takes interest in factors that facilitate personal growth. Human nature is the propensity to be curious about one's environment and to express interest in learning and developing one's knowledge. For example, employees are autonomous when they willingly devote time and energy to their work project. Employees are competent when they feel able to meet the challenges of their tasks. Therefore, employees who feel competent, but not autonomous, will not maintain intrinsic motivation for learning (Niemic and Ryan, 2009). SDT predicts that competence alone is not sufficient; it must be accompanied by autonomy. Employees are confronted with external demands. For professional development, work motivation becomes more autonomous to a combination of the satisfaction of the basic psychological needs in relatedness, and individual competence. When humans feel their psychological needs are being supported this has been associated with better mental health (Wandeler, Baeriswyl, and Shavelson 2011).

### **2.6.3 Perceived Organization Support**

Levinson (1965) stated that actions taken by agents of the organization are indications of the organization's intent rather than attributed solely to the agents' personal motives. Organizational policies, norms, and culture advocate role behaviors; and the power the organization's agents exert over individual employees. Employees view their favorable or unfavorable treatment as an indication that the organization favors or disfavors them. Organizational support theory suggests that the general beliefs of employees will perceive the extent to which the organization values their contributions, aid in employees developing a mutual norm to care about the organization and help it achieve its goals (Eisenberger, Armeli, Rexwinkel, Lynch,

and Rhoades, 2001). Research shows that employees are willing to pay more effort to fulfill both their own needs and the organization's goals when they receive positive support from the organization (Zumrah et al., 2012). Organizations that have adopted this approach find that individual accountability surges to a significant degree and responsibility becomes clearer and stronger (Mitleton, 2003). Perceived organizational support affects all organizational policies. Generating promising conditions of work, supervisor support, appropriate rewards and fairness in the workplace that are human values leads to the enhancement of self-esteem, hope and personal growth of employees. Increases the perceived organizational support in organization, burnout is reduced (Yaghoubi et al., 2014). High autonomy increases perceive organization support by indicating that organization trust employees to decide how they will carry out their job. On the other side, employees attribute job-related stress controlled by the organizations which exceed autonomy, reduce POS (Rhoades and Eisenberger, 2002). Perceived organization support (POS) is strongly driven by job conditions such as job demand and autonomy whereas supervisors enhance perceive organization support through helpful and considerate actions. Interpersonal relationships provide friendships that make work-life more pleasant. Strong social network contributes to POS. Therefore, policies and strategies developed by organizations can contribute to positive employee beliefs and attitudes about the organization, when employees perceive that organization values his or her work contributions and cares about the employee's well-being, they suffer less stress at work. Stressors refer to environmental demands with which individuals feel unable to cope (Lazarus and Folkman, 1984). Stressors involve with work overload, demands that exceed what an employee can reasonably accomplish in a given time; role ambiguity, involving the absence of clear information about one's job responsibilities; and role conflict, mutually incompatible job responsibilities. When employees are favorable with supervision and HR practices, they are more satisfied with their jobs, they feel more closely connected with the organization, and are more committed to the organization (Eisenberger et al., 2016).

## 2.7 Conceptual Framework for the Study of the Relationship between Job Demand-Control-Support Model, Self-efficacy, Burnout, Informal Learning, and Job Performance



**Figure 2.2** Conceptual Framework for the Relationship between Job Demand-Control-Support Model, Self-efficacy, Burnout, Informal Learning, and Job Performance

## 2.8 Job Demand-Control-Support Model and Burnout

Based on previous studies, burnout is intensely influenced by job demands (Bakker et al., 2003). Many authors define job demands as physical, social and organization job aspects that influence physical and mental costs of employees (Schaufeli and Taris, 2005; Bakker and Demerouti, 2007). Burnout in employees is caused by many unpleasant events that the employee can experience from workload, role conflict, and role stress (Alarcon, 2011; Bakker et al. 2014). Karasek (1979) defined job control as skill discretion of the work and the decision-making authority over organizational working conditions and strategies. A constant stay in job control

can create higher levels of learning across time. However, when an employee receives too much job control can cause burnout in employee. For instance, job control can be inverted U-shape pattern, or curvilinear relationship. Sometimes organization provides employee too much job control can be harmful to employee because of many reasons including role ambiguity, and having high responsibility with more difficulty in decision making (Warr, 1987; De Jonge and Schaufeli, 1998; Warr, 1990). Clays et al. (2007) suggested that burnout in an employee arose from pressure demands, and little control, and less social support in the workplace. This was found that lack of social support, such as conflict in relationships, also predicts burnout in most occupations (Tennant 2001; Kawakami et al., 2004; Carod-Artal and Vázquez-Cabrera, 2013). When employee experiences work stress, but receive minimal control, and support. This is called isolated work situation, which affect burnout in employee (de Jonge et al., 2003; Raemdonck et al., 2014). Given this discussion, we offer the following hypothesis:

H1: There is a relationship between Job Demand and Burn Out

H2: There is a relationship between Job Control and Burn Out

H3: There is a relationship between Social Support and Burn Out

## **2.9 Job Demand-Control-Support Model and Informal Learning**

Cognitive demand is a key in the learning process (Holman and Wall, 2002; Rau, 2006). Job demands can influence workplace learning, they can provide challenging goals, and stimulate learning behavior at work. Else Ouwenel et al. (2009) present that job characteristics are one of significant factors that influence informal learning on the job. Employee who has job control, this job characteristic will allow him to create learning opportunities. The Job Demand-Control-Support model suggested that active learning is presented when an employee receives both greater level of job control and higher level of job demands. Employees tend to learn from a challenging situation which encourages the employee to try different solutions, and also motivate employee to have new knowledge to deal with such demands (Karasek and Theorell, 1990; Taris and Schreurs, 2009). Raemdonck et al. (2014) explained that social support creates good relationship atmosphere employee trust

each other and is willing to help when one faces any difficulties, and give suggestion to each other. Therefore, the degree of social support can also influence individual learning from sharing knowledge of each other, and giving support to each other when they face any challenge. However, the employee can feel stress from work, when they do not receive any support from colleagues (de Jonge et al., 2003). Given this discussion, we offer the following hypothesis:

H4: There is a relationship between Job Demand and Informal Learning

H5: There is a relationship between Job Control and Informal Learning

H6: There is a relationship between Social Support and Informal Learning

## **2.10 Self-efficacy and Burnout as well as Informal Learning**

An employee who has a characteristic with self-efficacy, may feel more capable to cope with challenging situations or tasks, he is less likely to suffer from anxiety (Saks, 1994). Research has shown that an efficacy belief is a pivotal role in managing stress and in enhancing psychological well-being. Self-efficacy at work negatively relates to burnout (Cherniss, 1993; Alarcon, 2011), and positively relates to work engagement (Llorens-Gumbau, and Salanova, 2014). Schwarzer and Hallum (2008) revealed that employee with self-efficacy protects him from job strain and reduce the possibility of experiencing burnout. Wang et al. (2015) stated that employee who has self-efficacy, can cope better with challenging situations from his work, and he is able to shape the environment by optimizing the resources surrounded by him. Lohman's (2005) research demonstrated that initiative, job self-efficacy, enthusiasm for learning, were the factors that enhanced informal learning. It was found that there were four factors affecting informal learning including personal, interpersonal, and environmental and job situational. In the personal factors, a learner's drive by confident attitude, including the ability to lead confidently, is related to job self-efficacy (Yi, 2009). Given this discussion, we offer the following hypothesis:

H7: There is a relationship between Self-efficacy and Burnout

H8: There is a relationship between Self-efficacy and Informal Learning



## 2.11 Self-efficacy and Job Demand-Control- Support Model

The concept of self-efficacy was proposed by a famous American psychologist named Albert Bandura in 1977. According to Bandura who wrote many papers about self-efficacy, he explains that self-efficacy can lead people to control over situations; this becomes master of specific domains in order to reach specific outcomes. People with self-efficacy are different from others in the way they feel, and act, as they actively shape the meaning of situations (Bandura, 1986; 2001). Self-efficacy is proactively acquiring cognitive perspective to the situation and adjusts for better fit with individual's expectation and psychological need. Self-efficacy increases the perception of situational opportunities and decreases the perception of situational threats (Mohammed and Billings, 2002). They are likely to emphasize more on job resources rather than job demands. They have a higher level of work engagement in order to reach successful completion of a specific task (Xanthopoulou, Bakker, Demerouti, and Schaufeli, 2007). Given this discussion, we offer the following hypothesis:

H9: There is a relationship between Self-efficacy and Job Demand

H10: There is a relationship between Self-efficacy and Job Control

H11: There is a relationship between Self-efficacy and Social Support

H12: Job demand would mediate the relationship between self-efficacy and burnout

H13: Job control would mediate the relationship between self-efficacy and burnout

H14: Social support would mediate the relationship between self-efficacy and burnout

H15: Job demand would mediate the relationship between self-efficacy and informal Learning

H16: Job control would mediate the relationship between self-efficacy and informal Learning

H17: Social support would mediate the relationship between self-efficacy and informal Learning

## **2.12 Burnout and Job Performance**

Many authors have examined the effect of burnout on job performance, and the result demonstrates that there is negative effect of burnout on job performance.

Authors explained that exhausted employees diminishes their energy to put effort into changes in their situation, and also increase in sickness absence, lack of concentrate to perform, as a result, they continue to perform ineffectively (Borritz et al., 2006; Fredrickson, 2001). Taris (2006) found that exhaustion correlated with in-role performance in most studies that he took data from 16 studies. Bakker and Heuven (2006) took their studies and resulted showed that burnout and in-role performance was significant and negatively related. Given this discussion, we offer the following hypothesis:

H18: There is relationship between Burn out and Job Performance

## **2.13 Informal Learning and Job Performance**

Lohman (2005) stated that employee learning has a positive effect on increasing their knowledge, a skill that would affect performance. Watkins and Marsick (1996) stated that learning is important, as learning can improve individual and organization performance. Several studies confirmed that informal learning had significantly associated with competencies development (Rowold and Kauffeld 2008; Choi and Jacobs 2011). Park and Choi (2016) found that both formal and informal learning were significant and positively related to job performance. In addition, informal learning had more powerful impact than formal learning. Given this discussion, we offer the following hypothesis:

H19: There is a relationship between Informal learning and Job Performance

**Table 2.8** Relationship between Independent Variables and Dependent Variables

Independent Variable	Mediator	Dependent Variable	Topic	Result	Authors
Job Demand	-	Burnout	Antecedents of Job Burnout among Bank Employees	Positive	Zafar, Zahra, and Zia (2014)
			The job demands-resources model of burnout	Positive	Demerouti et al. (2001)
			The Role of Personal Resources in the Job Demands-Resources Model	Positive	Xanthopoulou et al. (2007)
			Burnout and work engagement : The JD-R approach	Positive	Bakker et al. (2014)
Job Control	-	Burnout	A Test and Refinement of the Demand–Control–Support Model in the Construction Industry	Negative	Janssen, Bakker, and De Jong (2001)
			Explaining worker strain and learning: how important are emotional job demands?	Negative	Taris and Schreurs (2009)
			Job demands, job resources, and their relationship with burnout and engagement: A multi-sample study	Negative	Schaufeli and Bakker (2004)

**Table 2.8** (Continued)

<b>Independent Variable</b>	<b>Mediator</b>	<b>Dependent Variable</b>	<b>Topic</b>	<b>Result</b>	<b>Authors</b>
Social Support	-	Burnout	Chronic job burnout and daily functioning: A theoretical analysis	Negative	Bakker and Costa (2014)
			The Role of Personal Resources in the Job Demands-Resources Model	Negative	Xanthopoulou et al. (2007)
			A Test and Refinement of the Demand–Control–Support Model in the Construction Industry	Negative	Janssen et al. (2001)
Job Demand	-	Informal Learning	Influencing Work-Related Learning: The Role of Job Characteristics and Self-Directed Learning Orientation in Part-Time Vocational Education	Positive	Gijbels et al. (2010)
			Job resources and emotional exhaustion: The mediating role of learning opportunities	Positive	Van Ruysseveldt et al. (2011)
Job Control	-	Informal Learning	Influences of Formal Learning, Personal Characteristics, and Work Environment Characteristics on Informal Learning among Middle Managers in the Korean Banking Sector	Positive	Choi (2009)

**Table 2.8** (Continued)

<b>Independent Variable</b>	<b>Mediator</b>	<b>Dependent Variable</b>	<b>Topic</b>	<b>Result</b>	<b>Authors</b>
Job Control	-	Informal Learning	Influencing Work-Related Learning: The Role of Job Characteristics and Self-Directed Learning Orientation in Part-Time Vocational Education	Positive	Gijbels et al. (2010)
Social Support	-	Informal Learning	Explaining worker strain and learning: how important are emotional job demands?	Positive	Taris and Schreurs (2009)
			Influencing Work-Related Learning: The Role of Job Characteristics and Self-Directed Learning Orientation in Part-Time Vocational Education	Positive	Gijbels et al. (2010)
Self-efficacy	-	Job Demand	Does self-efficacy matter for burnout and sickness absenteeism? The mediating role of demands and resources at the individual and team levels	Negative	Consiglio et al. (2013)
			A multilevel analysis of the demands-control model: Is stress at work determined by factors at the group level or the individual level?	Negative	Van Yperen and Snijders (2000)

**Table 2.8** (Continued)

<b>Independent Variable</b>	<b>Mediator</b>	<b>Dependent Variable</b>	<b>Topic</b>	<b>Result</b>	<b>Authors</b>
Self-efficacy	-	Job Control	A Work Psychological Model that Works Expanding the Job Demands-Resources Model	Positive	Xanthopoulou (2007)
			Does self-efficacy matter for burnout and sickness absenteeism? The mediating role of demands and resources at the individual and levels	Positive	Consiglio et al. (2013)
Self-efficacy	-	Social Support	The Role of Personal Resources in the Job Demands-Resources Model	Positive	Xanthopoulou et al. (2007)
			Relationship between social support and self-efficacy in women psychiatrists	Positive	Wang et al. (2015)
Self-efficacy	-	Burnout	Does self-efficacy matter for burnout and sickness absenteeism? The mediating role of demands and resources at the individual and team levels	Negative	Consiglio et al. (2013)
			A longitudinal study of teacher burnout and perceived self-efficacy in classroom management	Negative	Brouwers and Tomic (2000)

**Table 2.8** (Continued)

<b>Independent Variable</b>	<b>Mediator</b>	<b>Dependent Variable</b>	<b>Topic</b>	<b>Result</b>	<b>Authors</b>
Self-efficacy	-	Informal Learning	Influences of Formal Learning, Personal Characteristics, and Work Environment Characteristics on Informal Learning among Middle Managers in the Korean Banking Sector	Positive	Choi (2009)
			Administrative assistants' informal learning and related factors	Positive	Cho and Kim (2016)
Self-efficacy	Job Demand	Burnout	Does self-efficacy matter for burnout and sickness absenteeism? The mediating role of demands and resources at the individual and team levels	Partial	Consiglio et al. (2013)
Self-efficacy	Job Resources (Job Control and Social support)	Burnout	Does self-efficacy matter for burnout and sickness absenteeism? The mediating role of demands and resources at the individual and team levels	Partial	Consiglio et al. (2013)
Burnout	-	Job Performance	The survey job burnout status and its relation with the performance of the employees (Case study: Bank)	Negative	Gorji et al. (2011)

**Table 2.8** (Continued)

<b>Independent Variable</b>	<b>Mediator</b>	<b>Dependent Variable</b>	<b>Topic</b>	<b>Result</b>	<b>Authors</b>
Burnout	-	Job Performance	Emotional Dissonance, Burnout, and In-Role Performance Among Nurses and Police Officers	Negative	Bakker and Heuven (2006)
			Chronic job burnout and daily functioning: A theoretical analysis	Negative	Bakker and Costa (2014)
			The Effect of Job Burnout Dimension on Employees' Performance	Negative	Gorji (2011)
Informal Learning	-	Job Performance	The effects of formal learning and informal learning on job performance: the mediating role of the value of learning at work	Positive	Park and Choi (2016)
			Improving Job Performance: Workplace Learning is the First Step	Positive	Daryoush, Silong, Omar, and Othman (2013)



## **CHAPTER 3**

### **METHODOLOGY**

#### **3.1 Research Design**

The two main paradigms in research philosophy are positivism and interpretivism. Positivism is a highly-structured methodology to enable generalization and quantifiable observations and to evaluate the results with statistical methods. On the other hand, interpretivism takes the view that there are many truths and meanings as the world is complex, hence, the researcher needs to interact with the environment through making sense of it and interpreting the meaning Saunders (2003).

This study adopts a positivist paradigm, by seeking to investigate the relationships among constructs and mediators in which Job demands and resources lead to job performance through burnout and informal learning. This study employs survey questionnaires for data collection and uses statistical analysis to test assumptions in order to reach a generalizable conclusion. The strength of this paradigm facilitates a cause-effect relationship, decreases biases caused by researcher which may contaminate the research process, produce valid knowledge, and presents a discrepancy between theories and a result (Kim, 2003).

The nature of this study is a quantitative, cross-sectional study with data that is representative of the general. This enables testing and validating the constructed theories that explain clear relationship of the mechanisms through which job demands and resources leads to job performance. The relationship among variables can be measured by the instruments and analyzed using statistics (Creswell, 2014).

To achieve the research objectives, the researcher uses deductive method or scientific principle that reflects positivism (Creswell, 2014). This method adopts a survey strategy, a process mostly done by social science. This is an efficient method that allows the researcher to collect data that become representative, describing a

population too large to be observed. A number of variables can be analyzed simultaneously (Babbie, 2013).

## **3.2 Research Context**

### **3.2.1 The Role of Commercial Banks in Thailand**

The general role of commercial banks is to provide financial services to the public and business, ensuring economic and social stability and sustainable growth of the economy. Commercial banks play important roles in economic development. As mentioned by the Bank of Thailand, the roles of commercial banks are the large resources for saving and investment. Many governments have developed banking system for increasing more confidence from Thai and foreign investors through implementing government policy to provide subsidies or regulate commercial banks to lend to socially desirable projects. In most countries, central banks are responsible for the oversight of the commercial banking system of their respective countries. They will impose numerous conditions on the banks that they regulate such as keeping bank reserves and to maintain minimum capital requirements.

Government generally fulfilled the function of commercial banks. In political view, government control over enterprises and banks in order to provide employment, subsidies, and other benefits to supporters, who return the favor in the form of votes, political contribution, and bribes (Shleifer and Vishny, 1994) A government can take part in the financing of firms in a variety of ways: it can provide subsidies directly, it can encourage private banks through regulation and persuasion to lend to politically desirable projects. Ownership of banks enables the government to finance the inefficient but politically desirable projects which are contrasted to development perspective, these projects are socially desirable. The political view of government decision making in finance is the desire of politicians to control investment by firms, but emphasizes political rather than social objectives. Therefore, political stability has an important role in a country's economic growth in building a coherent and continuous path for sustainable development.

Sustainable development becomes an essential requirement for the commercial banks, as they focus on economic, social, and environmental matters. This concept

enhances business innovation and ensures maximum benefit to all stakeholders, paving the way towards sustainability for society and nation. Sustainable development are concepts that are related to public administration in terms of roles which are considering long-run planning, intergenerational equity, reduction of risk, and conservation of resources in administrative planning. (Deniz, 2006)

The banks have adopted guidelines prescribed by the Stock Exchange of Thailand (SET) which covers major aspects, including conducting business fairly; acting against corruption; respecting human rights; treating employees fairly; dealing with consumers in a responsible manner; preserving the environment; encouraging the development of community and society; and innovating and sharing innovations arising from business operations. Commercial banks in Thailand are committed to conduct business with good governance, business, ethics, transparency, social and environment responsibilities. The outcomes for sustainable development are enhancing reputation, achieving positive economic performance, and more value to shareholders or stakeholders. Moreover, sustainable development gives new potential, new challenges, and reduces the financial risk to banks.

The UN World Commission on Environment and Development (WCED) in 1987 defines sustainable development as first, development that meets the needs of present generations without the negative impacts to the next generations. Second, the stable relationship between human activities and nature should be comprised of three systems in making the decision namely economics, environments and social responsibility (Mintzer, 1992). Moreover, sustainable development is the development of strategies and activities that meet the needs of the present enterprise, shareholders, and stakeholders by taking care of environment or natural resources that provide for future needs.

#### 3.2.1.1 Economy

Economic perspective, this is the challenge for commercial banks in order to sustain economic growth in Thailand. To improve business processes continuously, banks try to develop a wide range of financial products and services to satisfy customer needs in every segment, and these products and services are enhanced through value added innovations. A bank focuses on strengthening its business using its rich depth of knowledge and experience, business networks,

marketing strength and quality products and services to meet customers' needs and grow with them. This approach applies to its major customer groups including large corporations, small-and medium-sized enterprises (SMEs), farmers and farming businesses, and consumers. Accordingly, the banks initiate various projects and activities as appropriate for each customer group, as well as for the public.

The low lending rates is one policy to stimulate the Thai's economy, meanwhile, banks must be concerned with financial risks because it is an essential measure for maintaining shareholders' and stakeholders' trust. Banks adopt consolidated risk management in all sectors of the Bank, to ensure efficiency and compliance with international best practices and principles, thus leading to stable and sustainable business growth.

#### 3.2.1.2 Society

Banks believe that a peaceful society is necessary to support sustainable economic growth. Banks focus particularly on quality-of-life issues and social development. Banks are responsible to provide good living for employees and communities to achieve long-term sustainability in society.

Banks commit to fulfilling customer needs and expectations in all segments to their utmost satisfaction. In the delivery of services to customers the banks adhere to the principle of business fairness and strictly abide by the law. Banks provide basic financial knowledge to suit the needs of customer groups. Banks also design products and services with care for the environment and encourage customers to adopt them.

Banks wish to see that every staff member has a good life, good health, and job security. The bank therefore provides remuneration, wages, salaries and various benefits suitable for living a comfortable life in return for the physical, mental and creative resources of the employees working for the Bank. Banks provide benefits to employees which are sufficient to meet their needs and at a comparable level to other leading businesses in Thailand. Banks encourage its employees to continuously improve their skills and capability so they can work effectively and gain useful life skills.

For society and community, banks develop and launch financial products and services without social impact to satisfy customers' needs (retail, small

and medium enterprises, and corporate customers) such as loans for SMEs who are the major part of driving the Thai economy, agricultural loans for Thai farmers who are the majority people in Thailand remain in need of developing both their income and technology. Banks have the project for emergency relief and recovery assistance for victims of flood, drought, or earthquake in Thailand. Banks provide opportunities to Thai youth or donate educational aid in rural areas. Banks also preserve the gracious Thai art and culture, sustaining religion, upholding the monarchy, and supporting public welfare activities in general.

#### 3.2.1.3 Environment

Banks realize that natural resources and the environment are essential for human life. The banks therefore stress protecting the environment with both internal and external activities to promote effective use of resources. Activities include campaigns to encourage employees and the Bank's stakeholders to be aware of the need for preservation of energy, natural resources, and the environment, in parallel with sustainable development of its business. They try to initiate environmental projects, and maintain support of environmental-friendly business by granting financial assistance to renewable energy. Executive boards may determine the policies to conserve energy. The banks policies are to reduce energy and resource consumption within the bank, setting proper electronic equipment (lighting, air-conditioning, elevator, and building automation) to save energy. Meanwhile, they have built awareness and culture in protecting the environment. Banks have developed policies and practical guidelines for care for the environment under the concept of developing a sustainable business.

The names of the three public commercial banks in this study were not mentioned explicitly for ethical purposes, they will be represented by names as Bank A, B, and C.

#### 3.2.2 Bank A

Bank A reported a net profit for the year of Baht 34.2 billion. The Bank's loans grew by 4.9 percent, while the ratio of NPLs to total loans stood at a manageable 2.8 percent. Deposits rose by 1.6 percent and liquidity levels were healthy with a loan-to-deposit ratio of 89.4 percent. Net fees and service income grew

by 10.8 percent while the cost-to-income ratio remained low at 43.8 percent. Since the ASEAN Economic Community (AEC) was formed and the trend towards regional expansion. Bank strengthened its position as a leading regional bank by further expanding our international network. Supporting customers and investors to expand their international operations and supply chains, especially in the fast-growing neighboring CLMV countries (Cambodia, Laos, Myanmar and Vietnam).

As the trends towards urbanization and digitalization continue the bank rolled out new products and services to meet customers' changing needs and provide seamless integration across all channels, while expanding their digital and electronic banking services. mBanking service enable customers to make various transactions faster and more conveniently using a mobile phone. mBanking usage grew rapidly in line with the widespread adoption of smartphones and the rise of the mobile internet in Thailand. In 2015, the bank introduced several new payment cards that provide a variety of services targeted at different customer segments. The bank continued to expand and upgrade their branch network, introducing new designs while improving service efficiency and adding more benefits for customers such as WiFi and more investment products.

#### 3.2.2.1 Vision

To be a bank which provides quality financial services in line with customers' requirements, and is well equipped with qualified human resources and world-class technology and working systems, while maintaining its status as a well-established international bank and a leading Asian bank.

#### 3.2.2.2 Mission

The Bank has a financial mission, market and customer mission, operational mission, and capability mission, as described below:

##### Financial Perspective

- 1) To attain stable growth in financial performance

##### Market and Customer Perspective

- 1) To maintain business leadership with service excellence

##### Quality Operations Perspective

- 1) To have efficient working systems and quality control procedures

2) To set standards for work processes and be able to utilize data from these processes to support decision-making

#### Capability Perspective

1) To equip the Bank's staff with the ability and potential to support the Bank's business expansion

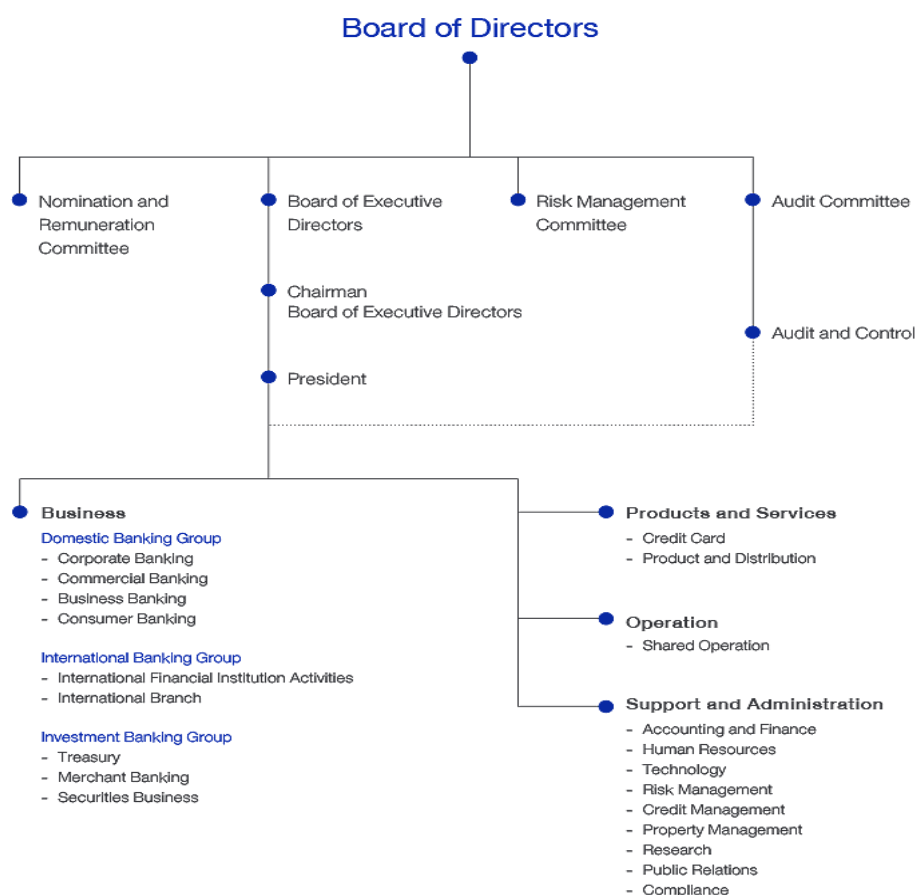
#### 3.2.2.3 Core Value

Bank's core value, which enables it to continue to be the leading bank in the country, is "to provide quality financial services which satisfy customers in keeping with the Bank's role as a trusted adviser and reliable partner". All personnel in the Bank are required to recognize and uphold this in their individual conduct in all circumstances. The core value embraces the following working philosophies:

- 1) To provide excellent quality service from the customer's point of view
- 2) To provide quality work
- 3) To perform duties as ethical and professional bankers
- 4) To work as a team with shared goals
- 5) To give importance to personnel development

#### 3.2.2.4 Strategy

The Bank's strategy in all perspectives is to maintain, develop and become Thailand's leading financial institution that provides modern financial services in line with customers' requirements while upholding the Bank's role as "a trusted partner and reliable close friend" for all customer segments from corporate banking, commercial banking, business banking and consumer banking to international banking customers.



**Figure 3.1** Organization Chart from Annual Report 2016 of Bank A

### Types of Business and Operation of Bank A

#### 1) Corporate Banking

The Corporate Banking unit services large Thai companies across a wide range of industries, as well as multinational companies operating in Thailand. Services include loans, project finance, treasury, investment banking, trade finance, cash management and securities. We provide strategic counsel and advisory services to enhance business performance. The bank is continuing to develop their services from a product-based approach to providing customized, end-to-end solutions that support both domestic and global supply chains. Focus is on delivering value proposition to their customers: providing expert advisory services and tailored solutions that shorten trade cycles, increase liquidity, manage risk and reduce back-



office administration costs. This assists corporate customers to expand their business with their partners in the supply chains, while improving the efficiency of their cash flows, mitigating risk, and delivering improved return on equity (ROE). Given the rapid pace of technological change, intensifying competition, and the government's initiatives to transform the country's economic structure, we are working with.

## 2) Commercial Banking

Commercial Banking customers are served by dedicated relationship managers and relationship officers. Thailand's medium-sized companies are going through an important period of transition, with many expanding from the domestic market to become regional players. To help them with their expansion plans, the bank taps into the connections of their international branches across the region to provide clients with knowledge about new markets and arrange fact-finding trips, business-matching and special events. The bank helps customers tap into these growth opportunities by promoting innovative, competitive strategies and developing new business models including startups, while ensuring that financial solutions are appropriate for the new environment. To support customers looking to expand into overseas countries the bank collaborates closely with their International Banking Group to provide advisory and business-matching services while continuing to provide total solutions for customers in areas such as cash management and supply chain services. Developing and maintaining strong relationships with our customers is more important than ever as Thailand's business landscape goes through a period of transformation. The bank works closely with family enterprises, sharing knowledge and helping them to successfully transition their businesses to a new business paradigm under a new generation of leadership.

## 3) Business Banking

The Bank provides financial support to small businesses, including sole proprietors, small family-owned companies and partnerships to help them compete and grow. Bank support includes education programs, professional workshops and advice to customers about business and other opportunities which are all part of our core mission. The bank also take a long-term view of business, aiming to help customers thrive across business cycles while assisting them to adapt to changing circumstances. The bank is looking to expand their business with a

particular focus on customers with innovative strategies and business models, including startups. We also work alongside them to capitalize on growth opportunities arising from regionalization, such as business and trade in border areas, urbanization, and the government's infrastructure projects. The bank's aim to be the main bank for their customers, providing them with solutions to all their business and financial needs and supporting the supply chains of our business customers. In developing our products, we consider the needs of customers under a group or cluster concept, for example by connection those in the same industry or supply chain with each other, helping them with their group marking, and packaging our loan products with other services. The bank will continue to support their customers to adopt new technologies, including e-commerce, electronic payment platforms and social media, while also helping connect them with technology leaders. Meanwhile the bank is using a broad range of technologies including social media channels.

#### 4) Consumer Banking

The bank provides various consumer banking services via all channels that include ATMs, cash deposit machines, phone banking, mobile banking, and internet banking services. These cover all aspects of traditional transaction banking as well as more sophisticated investment services. The bank has a strong focus on wealth-management services and work with our subsidiaries and partners in the bank financial group to help customers plan and enjoy a secure future for themselves and their families. Recognizing the importance of maintaining a personal touch in the changing world of banking, we endeavor to stay close to our customers by deepening and broadening our relationships. The bank proactively engages with our local communities and organize educational activities that teach people about savings and financial management through various initiatives such as the A Family Banking Project which helps support sustainable banking. Preparing for a Digital Banking Future. To ensure that our customers can do their banking conveniently, quickly and securely we are continually improving and innovating our digital banking services to improve the customer experience. The bank aims to provide seamless integration between all channels and services by partnering with leading technology firms to accelerate innovation in digital banking services. As the number of middle income consumers expands, not only in Thailand but across ASEAN, the bank is

strengthening their emphasis on new financial service and wealth management. Innovative new services and applications are being developed, especially for our mobile platform. The bank is developing services to respond to the needs of diverse customer segments in accordance with changing lifestyles and technological developments.

#### 5) International Banking

A Bank has an extensive international branch including local banks in China and Malaysia, which are Bank subsidiaries, and branches in Cambodia, Cayman Islands, Hong Kong, Indonesia, Japan, Laos, Myanmar, Philippines, Singapore, Taiwan, United Kingdom, United States and Vietnam. A Bank is the only Thai bank with a local bank in China and we have five branches there in Shanghai, Beijing, Shenzhen, Chongqing and Xiamen as well as a sub-branch in the Shanghai Free-Trade Zone (FTZ) – all of which are major economic regions. The bank realizes that the ASEAN economy has great potential and that we can connect investors, financiers and enterprises so they can benefit from business opportunities in this region. The bank hosts events, provides local knowledge, and arranges business match-making to help our customers reach out to new markets, establish production facilities and supply chains, and become more competitive regionally. The bank works closely within their international network to build connections to support customers to efficiently manage their operations in ASEAN, including participating infrastructure development.

#### 6) Investment Banking

The Investment Banking Group consists of merchant banking, securities and treasury divisions. The Investment Banking Group is committed to offering customers innovative options and appropriate solutions in line with ESG (Environment, Social and Governance) concepts. To provide financial solutions to meet customers' needs. The bank strives to be a long-term financial partner, working with our clients to ensure they have a complete range of effective financing solutions. To participate in the government's infrastructure development program. The government's infrastructure development program is gathering speed. This includes supporting initiatives to develop Thailand as a regional transport and logistics hub, working closely with partners to help finance these developments. There are many

opportunities arising from the ASEAN Economic Community (AEC) with many leading international companies investing in the region, and many Thai companies pursuing outbound investments and acquisitions. To effectively serve our customers, we will be coordinating closely with international branches, particularly in the Cambodia, Laos, Myanmar and Vietnam (CLMV).

#### 7) Securities

The bank focuses not only on expanding its client base but also assisting clients to make better investment decisions. Therefore, the bank continues to work closely together, educating personnel and clients on the capital markets; offering educational seminars and activities; investing in research and development to develop innovative tools and leading-edge products; and boosting social media presence, including live video broadcasts of roadshows and trading events. The bank has commitment to ethical business practice and good corporate governance, and to promoting social responsibility, which are key elements to achieving sustainable business growth. The Bank recognizes that shareholders are the owners of the business and have ownership rights which the Bank observes and practices in accordance with the principles of good corporate governance. The bank treats its customers as among the major contributors to the Bank's success and growth. Bank is committed to developing and offering them financial products and services of a high quality and standard while maintaining good relationships with them and aspiring to be a trusted partner and reliable close friend. In this regard, the Bank has developed processes and operating systems, using modern technology as appropriate, and has provided knowledgeable and skilled personnel to ensure that customers receive the best possible service. The bank is continually expanding its network of branches and business centers nationwide, protecting customer information, and managing and duly rectifying complaints, taking into consideration due responsibility to our customers.

Rapid changes in technology are changing the face of the financial sector. To ensure Bangkok Bank is at the forefront of innovation and meets the challenges of FinTech. The bank is looking to transform their business in many aspects. Staff plays a crucial role in serving customers and, in parallel with technology systems, the bank is developing people's skills and mindsets, so they can understand customers of all generations and help them make decisions appropriate to their needs. The bank uses

Big Data Analytics and Machine Learning to analyze and understand customer behavioral data and forecast future customer needs. The in-depth insights gain into customer behavior will help make the bank's customers' experience better and more satisfying.

Human resource policies continue to focus on leadership, talent management, staff recruitment and retention, career development, and ensuring that training programs are constantly updated in line with key trends of regionalization, urbanization, and digitalization.

The bank recognizes that staff is one of its most valuable assets. It has therefore taken good care of and promoted the lives and well-being of staff based on good relationships and collaboration between the Bank and staff to support sustainable development and growth of the Bank's operations. The guidelines are based on good relationships and cooperation between the Bank and staff with respect to:

#### 1) Workplace Security and Health

The bank provides good security measures on its premises using standard systems and equipment for security control and by providing appropriate security guards. The bank provides suitable workplaces that encourage staff to perform their work efficiently and effectively taking into consideration workplace safety and health together with the gathering of leave information regarding accidents and sicknesses arising from work.

#### 2) Staff Remuneration and Welfare

The bank recognizes and emphasizes that staff are vital to the bank's operations and provides remuneration to staff according to their responsibilities and performance. The bank provides medical welfare. The bank also has a nursing room to provide first-aid treatment for staff and a health club in the bank for staff to exercise in order to promote good health. The bank provides provident funds for staff and executives to promote savings discipline, and educational allowances for the children of staff to help reduce staff expenses. The bank's Human Resource Management Committee has the duty of proposing human resource management policy as well as giving advice on remuneration and welfare for staff, including management allowances, remuneration and welfare issues. In addition, the Bank also

considers paying bonuses to staff that are appropriate and in accordance with the Bank's business performance, staff performance, and economic conditions.

A wide range of attractive benefits to promote the health and wellbeing of the bank's staff and their families. Here are some of the benefits that we provide:

- (1) Guaranteed bonus
- (2) Medical and dental insurance benefits
- (3) Employee loans
- (4) Child allowance
- (5) Family allowance

### 3) Employee Development

The bank recognizes and emphasizes on the enhancement of staff knowledge and potential including development, training, work rotation, promotion in rank and position, development of high potential staff, scholarships and human resource development plans for staff overall and for each staff member. The bank has developed its own core training courses to provide the necessary knowledge and skills required for most members of staff, and for certain key functions within the bank. The bank has developed and implemented a new training course to enhance knowledge, skills, and the desired attitudes of staff, in line with the essential competencies as prescribed by the bank such as teamwork, communication excellence, drive for success, and customer orientation. To expand the scope of personnel development, the bank encourages staff to develop their own potential and gain practical knowledge which is useful for life. To expand learning channels for staff and increase speed and efficiency in assessing learning using modern learning technology, bank has introduced online learning. Bank enhances the capability of new management staff in performance management, ranging from goal setting to performance monitoring and development of team performance using effective skills in giving feedback and coaching techniques.

### **3.2.3 Bank B**

2015 was a challenging year for the bank, characterized by a weaker than expected economy, a few one-off adverse events specific to the bank, as well as a leadership transition and ensuing internal reorganization of the bank. While these

challenges culminated in a decline in the bank's net profit for the first time in more than five years, the bank has continued to outperform its sector and maintained its leadership position in terms of net profit and market capitalization. The bank's relatively sound financial results despite challenging conditions reflects the resilience of its business model, the soundness of its business strategies and its effective execution. In 2015, the bank registered a return-on-equity of 15.9%, with a net profit of Baht 47.2 billion, an 11.5% yoy decrease of Baht 6.1 billion from the net profit of Baht 53.3 billion recorded in 2014. Total income, at Baht 137.4 billion, increased 7.2% from 2014, mainly due to large gains from the sale of equity investments in 3Q15. Excluding these large one-off gains on investment, the rate of growth was somewhat lower than expected, which was the result of the subdued state of the economy throughout the year, particularly in terms of lackluster demand for new loans from qualified borrowers. Net interest income rose by 2.1% from the prior year, primarily due to the significant reduction in the cost of deposits in line with the bank's strategy. Non-interest income also rose, due mainly to large gains on the sale of equity investments in 3Q15, while net trading and FX income and net fee income continued to grow. To maintain stable profitability despite the sluggish economy, the bank continued to focus on cost control and productivity improvements, resulting in a cost-to-income ratio excluding the large one-time investment gains of 36.6% (if the one-time investment gains were included the ratio would be 35.6%), an improvement from 37.5% in 2014, and much better than the target of 38-40% set at the start of the year. The Bank reported total assets of Baht 2.77 trillion, an increase of Baht 74 billion (or 2.8%) from the end of 2014, the slower underlying growth reflective of the prevailing economic conditions. Total loans grew by 3.2%, in line with the Bank's revised target, which was revised downward because of both global economic volatility and lackluster economic growth in Thailand. The ratio of NPLs to total loans increased to 2.9%, after loans to two large corporate customers (SSI and SSI-UK) were classified as NPLs as well as the rising default levels in the Small and Medium Enterprise (SME) and mortgage segments, which were affected by the weak economy. Further, the bank set aside a 100% provision for SSI-UK, assuming no collateral value, and subsequently wrote off this loan at the end of 3Q15. For the loan to SSI Thailand, the bank made substantial additional provisions. Because the provisions for loan losses increased significantly from Baht 13.2 billion in 2014 to Baht 29.7 billion in 2015.

Given the significant rise in NPLs, the NPL coverage ratio fell from 138.1% to 109.8% in 2015.

#### 3.2.3.1 Vision

To be the bank of choice for our customers, shareholders, employees and community

#### 3.2.3.2 Mission

To be the best universal bank in Thailand

#### 3.2.3.3 Core Value

Innovation

We embrace innovation to gain competitive advantage.

Social Responsibility

We care for the welfare of our community and environment.

Customer Focus

We are passionate about exceeding customers' expectation.

#### 3.2.3.4 Strategy

Long-term strategic focus/corporate objective

The financial services industry is undergoing a paradigm shift from the rapid change in customers' expectations, the regulatory landscape and competition from new digital entrants. These shifts have profound implications for existing businesses, prompting the Bank to rethink its business model for the future. Because the Bank has initiated a bold new transformation journey with the following key thrusts:

- 1) Emphasize value creation and long-term sustainability.
- 2) Dedicate resources to 'building' new growth engines while 'doing' business-as-usual. In addition to growth from its core operations, the Bank has identified an initial set of six "national agenda" initiatives and has mobilized resources accordingly.

These six initiatives are as follows:

- 1) SME Transformation: Develop and implement a new SME operating model that will leverage existing retail distribution strength and new digital technologies, particularly at the smaller end of this market. An initial proof-of-concept is underway.

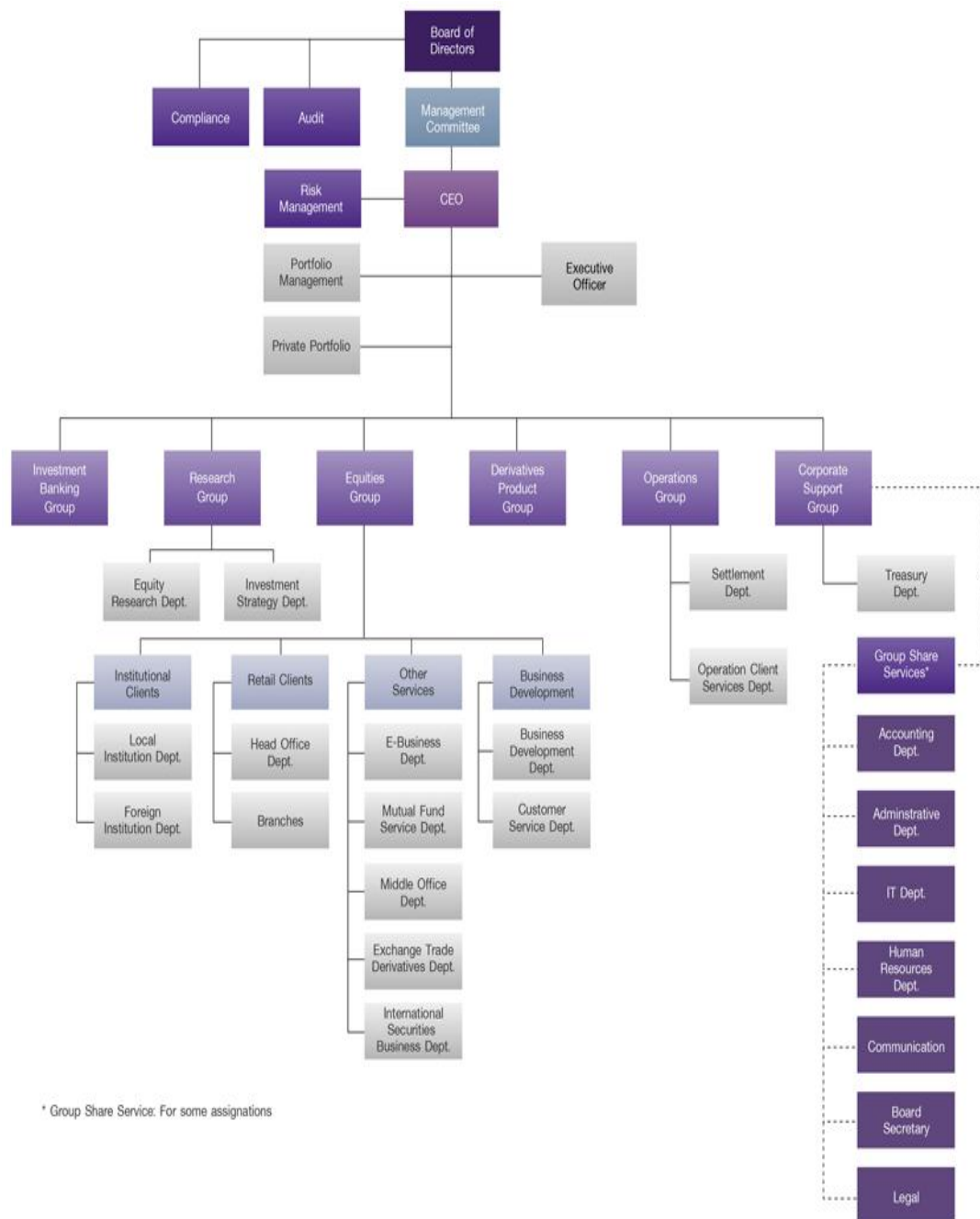


2) Wealth Transformation: Develop and implement an improved operating model and related new capabilities to emerge as the best Thai bank in supporting customers in managing and growing their wealth.

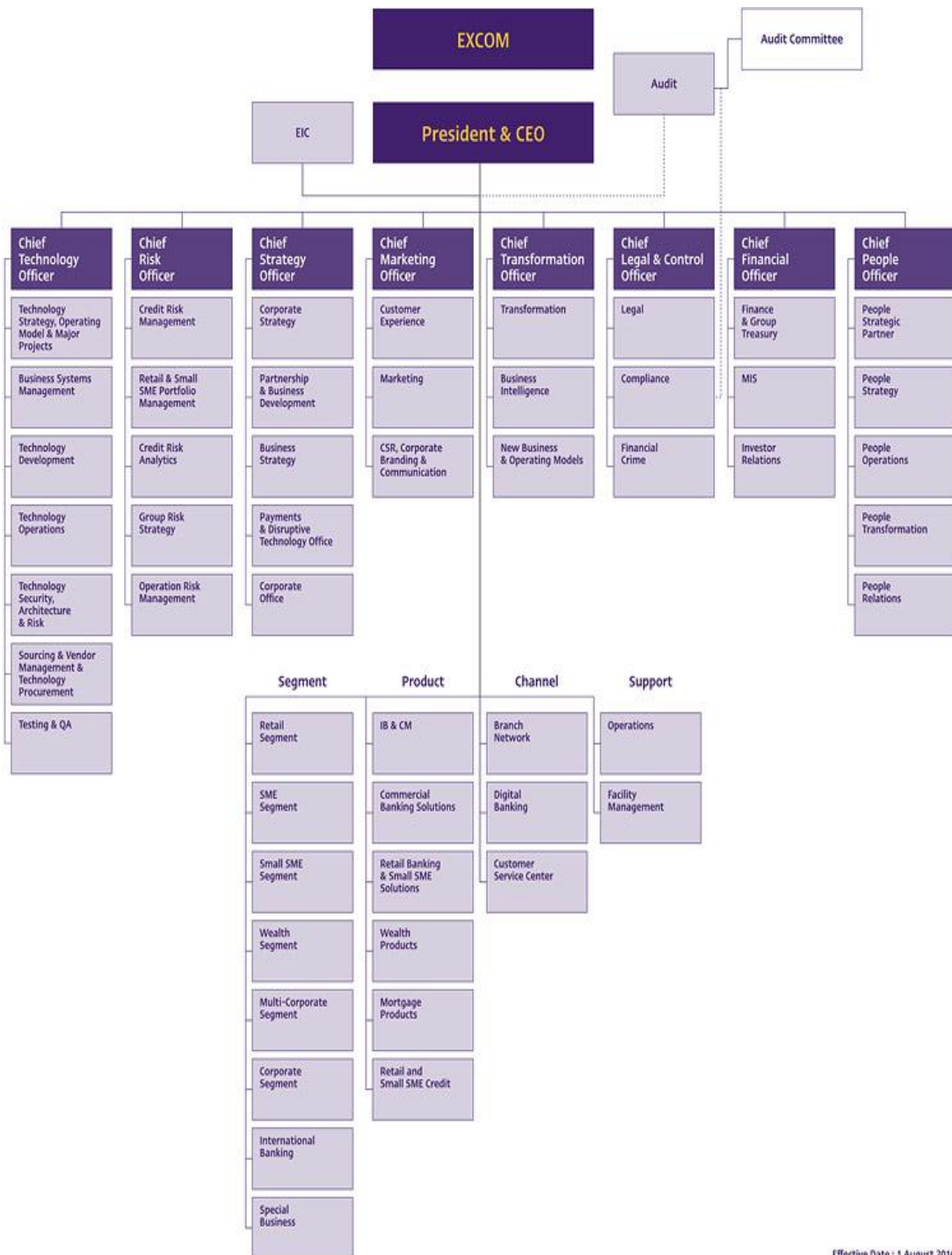
3) Mid-Corp Expansion: Foster differentiation and create a distinctive customer experience to broaden existing customer base and strengthen relationships in the midcrop client segment.

4) Digitalization: Create a new digital experience to better engage and excite customers through building a scalable digital banking platform.

5) Business Intelligence: Differentiate and create value for customers through distinctive insights, enabled by advanced analytics and knowledge sharing platforms.



**Figure 3.2** Organization Chart from Annual Report 2016 of Bank B



**Figure 3.3** Management Structure from Annual Report 2016 of Bank B

Bank B provides a wide array of financial products and services to meet the needs of a broad range of customers. Bank B has a large footprint across the financial services landscape in Thailand covering all customer and product segments. In addition to its core deposit- and credit-related transactional services, the Bank provides a comprehensive range of products and services tailored to meet specific customer needs. Retail services include home loans, personal credit, car hire purchase, credit cards, ATM cards, debit cards, currency exchange facilities and overseas remittances as well as investment and assurance products. For corporate and business customers, the Bank offers cash management-related services, lending products, international trade financing, treasury products, debt and capital market products, corporate advisory, investment banking and other related financial services. The services provided by the Bank's major subsidiaries and associates cover both corporate and retail clients and include securities trading, asset management and life insurance.

#### 3.2.3.5 Key Developments

The bank went through a major reorganization in 2015 to promote collaboration across functional units, empowerment and decision-making agility as well as customer centricity. Because the bank's organizational structure is now centered around five organizational clusters:

- 1) Customer Segment Cluster: Retail Segment, SME Segment, Wealth Segment, Corporate Segment and Client Acquisition.
- 2) Product Cluster: Auto Finance and Personal Loan Products, Mortgage and SSME Products, Retail Banking Solutions, Retail Credit, Commercial Banking Products, Investment Banking and Capital Markets, and Wealth Products.
- 3) Strategic Cluster: Corporate Strategy and Business Development, Business Strategy, Transformation, Partnership and Alliance, Digital Banking, International Banking and Human Resources.
- 4) Risk and Control Cluster: Risk Management, Audit, Legal, Compliance, Finance and Group Treasury, Financial Crime and Security Services, and Safety and Security.

5) Support Cluster: Special Business, Technology, Operations, MIS, CSR and Corporate Communications, Branding and Marketing, and Economic Intelligence Center (EIC). In addition, the bank has three major subsidiaries that provide a range of financial services to meet the specific needs of its customers in the aspects of securities, asset management, and life assurance.

#### (1) Corporate Segment

The Corporate Segment continued to sustain its leadership in investment banking, capital markets and financial markets by winning several major deals during the year. On the cost side, the Corporate Segment successfully lowered its cost of deposits while growing the deposit balance throughout the year. Corporate Segment further optimizes its profitability despite adverse conditions.

#### (2) SME Segment

The bank will continue to focus on providing superior solutions and excellent service levels for SME customers to promote sustainable growth. However, the Bank will aim to refine its operating model and improve productivity by leveraging from the retail business to better serve SME customers with integrated financial solutions and services.

#### (3) Retail Segment

Bank will continue to maintain a cautious stance toward expansion of consumer lending, with the aim to increase returns through prudent portfolio growth, to lower the cost of deposits and to further improve its risk management practices. The Retail Segment remained fully committed to provide the highest level of customer service. Bank continued to expand its network and to uplift its service level to achieve even higher customer convenience and satisfaction. Concurrently, the Bank enhanced its digital services to better support rapidly growing online volume of non-branch/non-cash transactions, following increased customer adoption of electronic banking channels, particularly via mobile devices.

#### (4) Asset Management

Provide a full range of asset management services, namely, mutual funds, provident funds and private funds. Asset management services are poised to rise in the years ahead. Yet, several challenges are likely, particularly during periods of slow economic growth and external uncertainties. Pressure will also result

from rising competition, as the launch of the ASEAN Economic Community may bring new competitors into the local marketplace. Responding to the opportunities and pressures, Bank seeks to continuously develop its investment products and services, as well as building on the company's strong performance track record through enhanced capabilities and relationships.

#### (5) Life Assurance

Life focuses mainly on the development and underwriting of traditional life insurance products for sale primarily through the branch network and to lesser extent Life agents through branch/agency offices throughout Thailand.

Bank is committed to conducting business in accordance with good governance practices, recognizing that ethical business conduct, transparency, social and environmental responsibility are essential for building and maintaining public trust. Bank is therefore continuously improving its business processes and developing a wide range of financial products and services to meet customer needs in various segments, while striving to be a truly innovative organization. Bank recognizes the importance of being prepared for challenges in order to adapt to changes and manage associated risks, whether they are in stakeholder expectations, economic conditions, climate change, aging demographics, or disruptive innovations. Organizational agility provides the ability to continually adjust strategies to constant change, and helps to build and sustain the Bank's strength and resilience. Bank is therefore committed to building its employees' capacity and positive view of change, while maintaining the highest standards of professional ethics in providing services.

The key to an organization's sustainable growth rests with its people. Human resources vision is to provide a great workplace where people's futures get built. Bank's Human Resource Department strives to be the employer of choice, and the goal is reflected in how it continuously uplifts the quality of life of its people through the creation of an environment which nurtures professional growth, while at the same time, achieving a good balance between an employee's work and personal life. Despite rapid growth, employees still work with each other in a warm, caring and familial atmosphere. Being a Thai organization, bank maintained a culture of "peenong" in daily work.

Bank fosters a healthy and high standard of working conditions in order to provide meaningful career progression for employees. Bank works to create a collaborative learning environment so that its employees can develop and prosper, as well as nurture their wellness and sense of belonging as a part of “family”.

Employee interests are addressed through appropriate compensation practices, skill and competency development programs, career advancement opportunities and a range of employee benefits, which are regularly reviewed to ensure appropriateness. Bank is concerned about the well-being of employee. The Bank therefore provides remuneration, and various benefits suitable for living in return for the physical, mental and creative resources of the employees working for the Bank.

#### 1) Employee Development

The Bank strongly believes that the continuous development of its employees at all levels is a key foundation for sustainable growth and business success, both in the short- and long-term. Human resources development includes domestic and international master’s degree scholarships, training programs, and learning tools at every level. Bank develops employees by utilizing different methodologies aligned to career roadmaps in order to nurture skills and capabilities. People development tools and techniques encompass individual training plans, classroom time, e-learning, coaching, job rotation, self-learning, special projects, mentoring, special programs, and talent development. To ensure sustainable growth, bank places a priority on providing high quality human resource development programs and learning activities for employees at all levels. Bank encourages employees to pursue their career interests and develop capabilities.

2) Bank has long recognized the importance of workplace safety and environmental conditions. Bank provides a full-range of benefits to support staff well-being from first recruitment all the way to retirement, including:

- (1) Medical care, dental care, and health check-ups
- (2) Educational support and scholarships for staff and family
- (3) A disaster support allowance
- (4) A Provident Fund

(5) Loans for housing, cars, computers, wedding, and emergencies at attractive interest rates

(6) A retirement allowance

(7) A savings cooperative

Bank provides an excellent working environment for employees, which include the following activities:

- 1) First aid room
- 2) Reading room
- 3) Internet corner
- 4) Salon and barber
- 5) Multi-purpose function room for aerobics, seminars, parties, etc.
- 6) Meditation and yoga room
- 7) Fitness
- 8) Snooker and table tennis room
- 9) Karaoke room
- 10) Aerobic and yoga classes
- 11) Meeting point
- 12) Mom's corner

With the bank efforts to promote good labor relations and employee wellbeing won a best workplace award from the Department of Labor Protection and Welfare in 2014.

### **3.2.4 Bank C**

Bank C reported a net profit of Baht 40,174 million, an increase of Baht 700 million, or 1.77 percent over-year. Meanwhile, our impairment loss on loans and debt securities increased Baht 7,376 million - 27.96 percent higher - to cope with the slowing economic recovery, which was reflected in our proactive asset quality management. The rise in net profit was attributed to an increase of Baht 8,690 million in operating profit before provision expense and income tax expense, 10.75 percent higher over-year, which was derived from net interest income that rose Baht 4,666 million - 5.49 percent higher over-year - due to rising interest income from interbank



and money market items, as well as falling interest expenses. At the same time, non-interest income increased Baht 1,222 million - 1.96 percent higher over-year - while operating expenses declined Baht 2,802 million, a 4.20 percent drop over-year.

#### 3.2.4.1 Vision

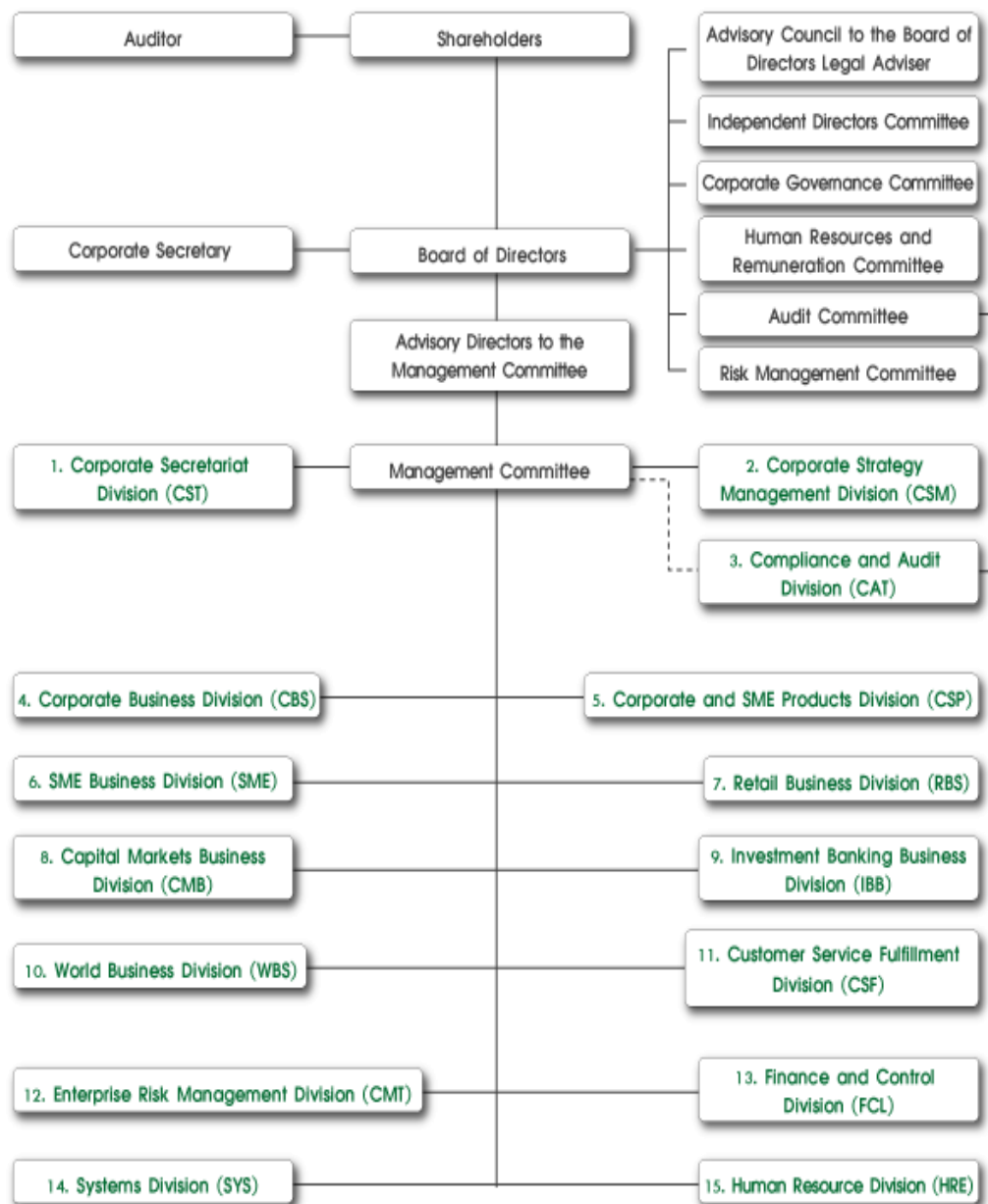
To be a most innovative, dynamic, and proactive customer-centric financial institution that creates sustainability for all stakeholders.

#### 3.2.4.2 Mission

To harmoniously combine technology and human resources to sustainably create world-class-quality financial services, so as to achieve optimal benefits for all stakeholders.

#### 3.2.4.3 Core Values

- 1) Customer Centricity
- 2) Organization-Wide Teamwork
- 3) Professionalism
- 4) Innovation



**Figure 3.4** Organization Chart from Annual Report 2016 of Bank C

The bank also adhered to our established “Customer Centricity” strategy and the aspiration of being our “Customers’ Main Bank”, as well as brand empowerment via the delivery of an impressive experience to all customer segments and the creation of sustainability for all stakeholders. The bank has embraced an integrated strategy of managing the existing core businesses for prolonging existing revenue in parallel with

creating new business models by building the new sustainable capabilities and strengths.

Bank business strategies aim to provide a complete suite of services to our customers, in alignment with the specific needs of each segment.

1) Corporate customers: Emphasis is on advisory and investment banking services; we provide strategic advice and value-added assistance for our customers, from upstream to downstream, along with financial services to match each stage of their business, through transaction and digital banking innovations plus excellent products and services.

2) SME customers: Striving to hold on to our market-leading position, Bank has retained our existing customers and acquired new ones with potential throughout value chains via our Total Product Solutions. Bank is committed to becoming a main bank for all customers and embracing a digital technology platform to better suit the needs of our SME patrons.

3) Retail customers: Bank aims to remain at the forefront in accommodating customers' financial transactions. Digital platforms have been adopted to create a new customer experience consistent with their lifestyle. Bank has undertaken initiatives to upgrade service quality and financial advice, enhance our private banking service in terms of advice, products and services to better match the desires of our High Net Worth Individual customers, and increase financial convenience for our foreign and cross-border clients, which are likely to be on the rise.

Regarding our global business, Bank has emphasized our operation within the AEC+3 countries and guided our business directions in line with prevailing regional trends. Through Bank branches and partner banks, we have strived to fully meet cross-border customers' needs, especially through digital technology innovations to support international settlement. Upgrades and expansion of Bank overseas branches have been targeted; notable efforts include upgrades of Chinese Bank branches to locally incorporated institutions, opening of new branches in Laos and Cambodia, and a plan to launch new overseas offices in Vietnam and Myanmar. To upgrade our service quality and operational efficiency for excellent service delivery to all customer segments, Bank pursues resource management for the highest benefit. IT

and information management has been made a focus through the setting up of infrastructure and adoption of appropriate tools. With regard to human resource management. The bank has concentrated on employee potential enhancement, leadership development, organizational culture creation and staff productivity, along with performance and operating cost management.

To raise the bank's capacity to reach their customers and deliver excellent service to them, Bank is committed to developing efficiency in all our core service channels.

1) Domestic branch network: Enhancement of quality in our sales and service at branches was a major focus. Previously, we emphasized branch expansion. Now, Bank C branch network has achieved full coverage in strategic locales nationwide, especially in the more viable locations in response to their customer needs and lifestyles. Nonetheless, we continually add "Thematic Branches". The bank's latest development was the redesign of Phuket Branch to become an iconic banking landmark

2) Digital Banking Services: Service efficiency enhancement on our three major digital banking services, i.e., cyber banking, mobile banking, payment gateway

(1) Cyber Banking: Cyber for SME was launched for our SME customers, individual and corporate, with up to a 10-million Baht limit on funds transfer, mobile top-up and bill payment, application on mobile phone available to ensure the highest system security. Securities trading account opening via Cyber Banking was also introduced to our customers.

(2) Payment Gateway: "Duty-Free Shopping Online" via Payment Gateway was jointly launched with our business allies to facilitate Chinese tourists in purchasing duty-free products

3) Contact Center: We have enhanced service to better serve our customers. To this end, an "Investment Advisory Center" was opened as an added channel for mutual fund investment, wherein our officers - holding an Investment Consultant License - are stationed to provide relevant advice. In addition, Contact Center acts as a coordinator for our customers calling them about lost items such as credit cards.

In alignment with the bank's Customer Centricity strategy and in preparation for the AEC, Bank diligently developed our support functions to accommodate business expansion domestically and internationally.

Bank creates identity as "Bank of Sustainability". Bank embraces sustainable development in the economy, society, and environment as the foundation of its operations. This guiding concept enhances the bank's business innovation and ensures maximum benefit to all stakeholders, thus paving the way towards being a "Bank of Sustainability" for our society and nation.

#### Economic Aspect

- 1) Business operations defined by good corporate governance practices
- 2) Adherence to a "Customer Centricity" philosophy and effective customer responsiveness
- 3) Professionalism and operational excellence
- 4) Product and service enhancements via value-added innovations
- 5) Sharing of financial knowledge with the public
- 6) Efficient risk management
- 7) Participation in development of a sustainable economy

#### Social Aspect

- 1) Fairness of labor relations management and employee caring
- 2) Employee development
- 3) Promotion of occupational health and safety for employees
- 4) Youth and education personnel development
- 5) Community and social development

#### Environmental Aspect

- 1) Environmentally-friendly business operations
- 2) Conservation and reduction of use of natural resources and waste reduction
- 3) Building on awareness and organizational culture in environmental protection

Bank has always recognized the value of their "human resources". Career opportunities are open for capable personnel, so that potential staff members can grow

along with us. Bank keeps employees happy with sufficient work inspiration; while best value is delivered to stakeholders.

Bank has always seen personnel as a crucial resource for sustainable success and business growth, and has therefore systematically implemented an employee development plan on a continual basis. Human Resource Development policies, strategies, targets and performance indicators have been stipulated in accordance with Bank's business directions and strategies. Staff competency has been advanced in preparation for further business expansion, e.g., digital banking, as well as our strategic direction of serving as an AEC Bank. A variety of employee learning channels are available, including in-house and outside learning, self-study and e-Learning. Bank has enhanced our staff members with knowledge and skills relevant to their current positions, while improving their professional and leadership potential to guarantee readiness for further career promotion. Consequently, staff will grow along with Bank. Appropriate remuneration, is comparable to that of other leading companies, is offered. HR created favorable business culture and atmosphere are promoted in the workplace, together with fair and equal treatment, and respect for the honor, dignity, and individual rights of all employees. HR also reinforces employees to express their creativity, out-of-the-box thinking, teamwork spirit. Teamwork within or across divisions has been enhanced for the most excellent product and service provision.

Bank recognizes the need for proper welfare and security for employees. Bank sees that the significance of impact of employees toward organization's sustainability is Work-life Balance and Well-being. HR therefore provides welfares for all staff members, with some differences concerning the expenditure rate, e.g. hospital room rates. Diverse benefits are provided with an aim of improving employee living standards. In upholding the sufficiency economy philosophy, we constantly promote a sustainable self-reliance among our staff, by encouraging them to save through the Provident Fund system in accordance with the Provident Fund Act B.E. 2530 (1987).

- 1) Housing loans
- 2) Healthcare
- 3) Fitness Center
- 4) Severance pay

- 5) Education allowances for employees' children
- 6) Retirement benefits
- 7) Other loans for many personal purposes

### **3.2.5 Organizational Structure: Commercial Banks in Thailand**

Increasing competition in the banking sector, and the shifting in focus towards customers, banks have to create new strategies to satisfy customers and to meet the higher expectation from them (Devi and Nagini, 2013). All these changes affect the form of organization that increases employees' responsibilities and more autonomy than in the past. The way of organizing is no longer in line with silos, departments delimited tasks and responsibilities. The bank has to adapt his organization structure to matrix structure, a flexible modern working practice in response to the new, rapidly evolving needs of the customer. The matrix structure of organization will bring together employees and managers from different departments to work toward accomplishing a goal (Appelbaum et al., 2000).

In the 1970s, Philips, a Dutch multinational electronics company, set up matrix management with its managers reporting to both a geographical manager and a product division manager. Today, in a matrix structure, each employee reports to a functional manager and a project manager. The functional manager will oversee employees in a functional area such as marketing or engineering. Project manager will manage specific project. Employee from various functional areas tries to complete their project teams (Galbraith, 1971).

The advantages of implementing the matrix organizational structure in an organization is that the efficient lines of communication will enhance productivity, and respond quickly to the needs of customers and the organization. Since employees from different departments can work closely together and communicate with each other frequently to solve issues, experts and equipment can be shared across projects (Wikipedia). The drawbacks of this organization are that the complexity that sometimes employees can be confused as employee may receive different directions concerning the same thing from managers in different departments. Five common problems with matrix structures were studied by Sy, Beach, and D'Annunzio (2005): misaligned goals, unclear roles and responsibilities, ambiguous authority, lack of a

matrix guardian, and 'silo-focused' employees. Organizational structure is the framework of coordination among jobs, systems and operational process that employee attempt to reach the goal. Organizations that are more complex can confuse human resource and lead to job burnout (Mohammad, 2016).

### **3.3 Target Population**

Researchers tend to use sampling technique in selecting a small number of units from a larger group (Creswell, 2014). The unit of analysis in this study is individual level and the group of people that researcher is interested to conduct is bank employees who share some common characteristics. Therefore, target population for this study is employees who have been working at head office in top-rank financial banks in Thailand.

### **3.4 Sample Frame**

The sample will be drawn from the sample frame or the list of the elements of the target population (Creswell, 2014). The sample frame for this study is based on employees from the top-rank financial banks in Thailand. Individual financial bank will have a list of employees which researcher can refer as the sampling units. The number of employees who have been working at head office in bank A, B, C altogether is 9,000 approximately. This was made of three-thousand five hundred (3,500), three-thousand two hundred (3,200), two-thousand three hundred (2,300) from bank A, B, C respectively.

### **3.5 Sampling Technique**

To make possible valid inferences, careful observation within a relatively small proportion is made to portray from the total population from which the units are selected (Babbie, 2013). There are many sampling methods that allow researcher to reduce all the possible cases into subgroup.



First step, this study adopts purposive sampling as non-probability sampling technique in selecting target population, which perform similar characteristics. Researcher has chosen top-three financial banks referred by bank of Thailand. Those three banks are in high ranking in terms of assets, branches, and employees. This technique is appropriate when researcher has sufficient knowledge to select a few units because they have characteristics relevant to the objectives of the study (Creswell, 2014).

Second, simple random sampling as probability sampling method is adopted to render everyone from the list has an equal chance to be selected (Creswell, 2014). The sampling frame or the list of the elements of the target population is created by HR from individual bank. Those people are in the list were arranged in a table using computer program, which automatically selected. Then, those selected respondents were given questionnaire to answer.

### **3.6 Sample Size**

With respect to the technical consideration, the sample size was driven by structural equation model (SEM). To maximize sample size to produce stable solutions, sample size and number of factors should be considered at the same time. The greater number of factors, the larger the size. Hair, Black, Babin, and Anderson (2010: 662) suggested the appropriate sample size is related to the complexity of measurement model as followings;

“Minimum sample size – 100: Models containing five or fewer constructs, each with more than three items (observed variables), and with high item communalities (.6 or higher).”

“Minimum sample size – 150: Models with seven or fewer constructs, modest communalities (.5)”

“Minimum sample size – 300: Models with seven or fewer constructs, lower communalities (below .45)”

“Minimum sample size – 500: Models with large number of constructs, some with lower communalities.”

Researcher selects larger sample size which is significant to gain representative from population with respect to SEM. Table 4.1 illustrates the size of employees from three banks that have been studied, as well as sample size which is based on the proportion of employees working at head office from three banks.

**Table 3.1** Population and Sample Size

<b>Bank</b>	<b>Total employees</b>	<b>Head Office</b>	<b>Sample size</b>
A	26,554	3,500	233
B	26,682	3,200	213
C	21,012	2,300	154
<b>Total</b>	<b>74,248</b>	<b>9,000</b>	<b>600</b>

### **3.7 Research Instrument**

Researcher used a questionnaire because of the larger number of sample size and its convenience. The questionnaire is carefully framed, and developed through thoroughly review of literature and previous measures were used for the same concept and variables were adapted to suit the context of this study. The questionnaire was close-ended, and the method for measuring the operationalization of the research based on a Likert-type scale. A six-point Likert scale was used to improve validity of the answers and avoid neutral response made by respondents. The questionnaires were administered in Thai because this is official language of communication. Table 3.2 presents the layout of questionnaires.

**Table 3.2** Layout of the Questionnaire

Section	Measure	Sub-measure	Response Pattern
I	Respondents background	Gender, age, education, bank, experience	Multiple response pattern
II	Job Control	Job autonomy, task variety	(1) strongly disagree to (6) strongly agree
	Social Support	Supervisor support, Coworker support	(1) strongly disagree to (6) strongly agree
	Job performance	In-role behavior	(1) strongly disagree to (6) strongly agree
	Burnout	Exhaustion, cynicism	(1) never to (6) always
	Job demands	Psychological demand	(1) never to (6) always
	Self-efficacy	Occupational self-efficacy	(1) almost never true to (6) almost true
III	Informal Learning	Engagement in informal learning activities	(1) never to (6) always

### 3.8 Measures

This part described the construct in this study. All items or variables derived from literature review. The details of measures were showed below.

#### 3.8.1 Job Control

This study used two dimensions to measure Job Control that were Job Autonomy and Task Variety. Job Autonomy was measured by using four items developed by Hoang, Corbière, Negrini, Pham, and Reinharz (2013), and also four items for Task Variety developed by Way (2008).

These two dimensions were designed based on their appropriateness for this study. A six-point Likert scale ranging from (1) = “strongly disagree” to (6) = “strongly agree” was used. The example questions were “My job allows me to make many decisions” for Job Autonomy, and “Tasks you perform are similar in a typical working day” for Task Variety.

### **3.8.2 Social Support**

There were two dimensions to measure Social Support that were Supervisor Support and Coworker support. Supervisor support had seven items to be measured and developed by Janssen and Van Yperen (2004) and five items for coworker support and developed by Taris and Schreurs (2009).

For two dimensions, they were measured by a six-point Likert Scale ranging from (1) = “strongly disagree” to (6) = “strongly agree”. Sample items included “I have enough confidence in my supervisor that I would defend and justify his/her decisions if he or she were not present to do so” for Supervisor Support, and “You can count on your colleagues, would you experience difficulties in your work” for Coworker support.

### **3.8.3 Job Performance**

In-role behavior was measured as Job Performance. There was four items and developed by William and Anderson (1991). A six-point Likert scale was used in this study ranging from (1) = “strongly disagree” to (6) = “strongly agree”. Sample question was “Adequately completes assigned duties”.

### **3.8.4 Burnout**

Exhaustion and Cynicism were two dimensions to measure Burnout. Each dimension had four items in this questionnaire and developed by Schaufeli and Salanova (2007). The researcher used six-point Likert scale ranging from (1) = “never” to (6) = “Always”. The example of questions for Exhaustion was “I find it hard to relax after a day’s work”, and for cynicism: “I feel increasing less involved in the work I do”.

### **3.8.5 Job Demands**

In this study, psychological demand was used a dimension to measure Job Demands that there was nine items and developed by Hoang et al. (2013). Then, the six-point Likert scale was used ranging from (1) = “never” to (6) = “Always”. The sample items for this part was “My tasks are often interrupted before completion, which requires me to resume them later”.

### 3.8.6 Self-efficacy

Occupational self-efficacy was used as measuring Personal resource by using six items that developed by Rigotti, Schyns, and Mohr (2008). Also, the researcher used six-point Likert scale ranging from (1) = “almost never true” to (6) = “Almost true” in this part. Sample question was “When I am confronted problem in my job, I can usually find several solutions”.

### 3.8.7 Informal Learning

Informal Learning was measured by Engagement in informal learning activities. There was eight items and developed by Lohman (2006) and Choi (2009). In this part, six-point Likert scales was used that range from (1) = “never” to (6) = “Always”. The example of question was “Reflect on my previous knowledge and actions”. Table 4.3 presented a summary of the measurement instrument, their source, and number of items.

**Table 3.3** Measurement Instruments and Their Sources

Section	Measure	Source	No. of Items
I	Respondents background	Designed by author	
II	<b>Job Control</b>		
	Job autonomy and	Hoang et al. (2013) and	4
	Task variety	Way (2008)	4
	<b>Social Support</b>		
	Supervisor and	Janssen and Van Yperen (2004)	7
	Coworker support	Taris and Schreurs (2009)	5
	<b>Job performance</b>		
	In-role behavior	William and Anderson (1991)	4
	<b>Burnout</b>		
	Exhaustion and	Schaufeli and Salanova (2007)	4
	cynicism	Schaufeli and Salanova (2007)	4
	<b>Job Demands</b>		
	Psychological demand	Hoang et al. (2013)	9
	<b>Self-efficacy</b>		
	Occupational self-efficacy	Rigotti et al. (2008)	6
III	<b>Informal Learning</b>		
	Engagement in informal learning activities	Lohman (2006) and Choi (2009)	8

### **3.9 Data Collection**

Collection of data was a cross-sectional study; questionnaires were distributed to participating banks and administered by HR department. Prior to the distribution of questionnaire, researcher passed introductory letter issued by Graduate School of Public Administration (GSPA) to participating banks. Then, follow-up was made after four weeks. The total distribution of questionnaires was six hundred (600), and five hundred and thirteen (539) sets of questionnaire were returned or response rate is 89.8% which show effective response rate result.

### **3.10 Data Analysis Strategy**

This study adopts structural equation modeling (SEM) as a strategy to analyze data. SEM analysis is taken into account since it can serve researcher's objectives pertaining to estimate the relationships between constructs, and to test the model.

The fundamental roles of SEM in theory are (1) to specify the relationship; all relationships must be specified by the researcher before the SEM model can be estimated. (2) to establish causation as dependence relationship actually is based on cause-and-effect relationship. (3) to confirm the model fits with the data or develop model through modifications of the structural or measurement models (Hair et al., 2010).

In SEM, multivariate analyses techniques have been used are consisting of factor analysis, and multiple regression analysis. In Structural Equation Model (SEM), measurement error in variables is always present since reliability does not guarantee that a construct is measured accurately, therefore, there is nothing perfect, a concept or answers provided have some measurement error. SEM takes measurement error into account by achieving better fit of the model and correlating the error terms that should be within the same construct and maintain uni-dimensionality (Hair et al., 2010).

SEM is a conventional model that depicts how measured variables assemble to represent constructs, second is the structural model presenting how constructs are associated with each other. Importantly, the model should not be developed without reviewing underlying theory (Hair et al., 2010).

Confirmatory Factor Analysis (CFA) was used to confirm a measurement theory, and the measurement theory can be combined with a structural theory to fully specify a SEM model. CFA presents a latent construct that is not measured directly and to see how measured variables represent a latent construct. Unlike, exploratory factor analysis, which shows that factors are derived from statistic result not theoretical base. The fundamental events in SEM testing are to measure construct validity and to test the validity of the structural model and hypothesized theoretical relationships (Hair et al., 2010).

### **3.10.1 Measurement Model**

The aim of measurement model is to test the validity of the constructs, and examine relationships between constructs; the factor loading and reliability are also analyzed. Confirmatory Factor Analysis (CFA) is used to test measurement model based on the model's overall fit. A good estimate for reliable constructs is at 0.7 although 0.6 could be accepted if other indicators in the model are good (Hair et al., 2010: 710). CFA is used most appropriately when the researcher specify a theory a prior the number of factors as well as which variables load on those factors and then statistically test this hypothesized structure (Hair et al., 2010). Research use CFA to test how well the measured variables represent a smaller number of constructs.

Assessing fit model, according to Hair et al. (2010: 720), have it is unnecessary to present all possible fit indices, but only focus on the key Goodness of Fit (GoF) index values which are inclusive of Chi square  $\chi^2$ , Comparative Fit Index (CFI), and Root Mean Square Error of Approximation (RMSEA). It is essential to include at least one incremental index and one absolute index in additional to the chi square value and the associated degrees of freedom. Therefore, the mentioned three measures are sufficient in indicating model fit. According to Hair et al. (2010: 672), the guideline for the samples  $>250$  and  $m$  (the number of observed variables)  $>$  or equal to 30 is  $\chi^2$  Significant p-values expected, CFI above .90, RMSEA values  $<.07$ .

### **3.10.2 Structural Model**

The concept of the structural model is to present the structural relationships between constructs. Structural model can be named as a theoretical model or a causal

model. The structural model specifically identifies which constructs are related to each other that are based on theoretical assumption. The structural relationship between any two constructs is empirically tested by structural parameter estimate, also known as a path estimate. This path estimate shows direct relationship by indicating path coefficients or the standardized regression weights with the  $p$  value to represent causal relationship, unlike CFA in measurement model, presenting a correlational relationship. The emphasis moves from the relationship between latent constructs and measured indicators to the relationships between constructs.

The structural model requires the fit assessment of  $\chi^2$ , CFI, and RMSEA which is as same as the measurement model. And they are required to pass the guidelines for establishing acceptable fit too. After the structural model is developed, the modification is conducted to better improve the model fitness and the comparison is made.

### **3.11 Validity and Reliability**

To ensure the accuracy of the concept, validity is employed to adequately reflect the real meaning of the concept. In order to check the concept in which measures are underlying is to check content validity and construct validity. Initially, to check content validity which is done through thorough review of literature, and the instrument is pre-tested with, experts, academicians and selected adequate and relevant respondents.

This study conducted content validity testing with three experts, two professors from the HR field, and one HR practitioner. The feedback from them there was that some questions that were unclear or vague, caused by translation, then, a change was made upon the suggestions from them.

To confirm the content validity of the constructs, the researcher conducted pre-testing with thirty (30) employees working at participating banks. In order to measure the extent to which a set of items or indicators are measuring a single concept (or a construct) are internally consistent. Cronbach's alpha is the most common measure of internal reliability.

The testing of construct validity represents the extent to which a set of measured items actually reflect the theoretical latent constructs. There are two



concepts, convergent validity and divergent validity. Convergent validity indicates the extent to which a construct's items are correlated with each other. This is assessed by examining the average variance extracted (AVE) from the measures. AVE is the average amount of variance in indicator variables that a construct is managed to explain an AVE of 0.50 or higher indicates adequate convergent validity. On the other hand, standardized loading to examine statistically-significant factor loadings on each construct, values of 0.50 or more indicate convergent validity (Hair et al., 2010).

Divergent validity or discriminant validity is to examine the extent to which a construct is truly different from other constructs (Hair et al., 2010). Divergent validity is evident when AVE of a construct is higher than the square of the correlation between the construct and other constructs (Hair et al., 2010).

Next, reliability was examined to measure whether data is consistent to yield the same results repeatedly. Cronbach's alpha is used to check internal consistency or reliability. At values between 0.70 and 0.80 reliability is regarded as highly reliable. However, more than 0.60 is exceptional when researcher deals with psychological constructs (Kline, 1999). When to examine internal consistency of a set of indicators, highly reliable of a set of indicators indicates that they are all measuring the same latent construct. Composite reliability values of 0.60 or more is generally considered acceptable (Tabachnick and Fidell, 2014).

### **3.12 Data Screening and Preparation**

Data screening and preparation is essential when the researcher adopts multivariate techniques. This study carefully evaluates the impact of outliers and testing for multivariate assumptions (normality, multicollinearity, linearity and homoscedasticity of the data).

#### **3.12.1 Outliers**

With regards to multivariate outliers, this study used Mahalanobis  $D^2$  as a measure. Mahalanobis  $D^2$  was used to evaluate the position of each observation compared with the centre of all observations on a set of variables (Hair et al., 2010). According to the results of the Mahalanobis  $D^2$ , any observation that has a probability

of 0.001 or less is considered as an outlier or with the use of SPSS, the Mahalanobis  $D^2$  values are evaluated with a Chi-square ( $\chi^2$ ) of  $p < 0.001$  (Pallant, 2010; Hair et al., 2010).

However, Hair et al. (2010) argued that deleting outliers might improve the multivariate analysis, but at the risk of limiting generalizability. Therefore, in order to ensure generalizability to the entire population, outliers should be retained if they depict a representative segment of the population.

### **3.12.2 Normality**

Normality is the extent to which a variable or data corresponds to the shape of a normal distribution (Pallant, 2010; Hair et al., 2010).

Checking for uni-variate normality is the common approach, as multivariate normality means that the individual variables are normal in uni-variate and that their combinations are also normal (Pallant, 2010; Hair et al., 2010).

The statistical approach of assessing normality used skewness and kurtosis. Skewness refers to the degree of symmetry of distribution around the mean. In a positively-skewed distribution, the long tail of the distribution is to the right while a negatively-skewed distribution has the long tail on the left side.

Kurtosis explains the “peakedness” or “flatness” of the distribution compared with the normal distribution. A positive kurtosis indicates that the distribution is more peaked than the normal distribution, whereas a negative kurtosis indicates that the distribution is less peaked than the normal distribution.

The values for asymmetry and kurtosis between -2 and +2 are considered acceptable in order to prove normal univariate distribution (George and Mallery, 2010).

Hair et al. (2010) argued that significant departures from normality may be negligible and have no severe impact on the results when sample sizes exceed 200. Therefore, none of these variables was transformed.

### **3.12.3 Multicollinearity, Linearity, and Homoscedasticity**

In the correlation matrix, multicollinearity exists when the correlation between the variables in the analysis are very strongly related. Even though there is

disagreement concerning the strength of the relationship, correlations of 0.80 and above raise a red flag. With respect to tolerance and the variance inflation factor (VIF), less than 0.10 and greater than 10 respectively are recommended as good for the non-existence of multicollinearity (Pallant, 2010; Hair et al., 2010). With respect to homoscedasticity, the independent/dependent variable indicated a violation of homoscedasticity (cone or diamond shapes) (Pallant, 2010; Hair et al., 2010).

## CHAPTER 4

### RESULT AND ANALYSIS

#### 4.1 Demographic Characteristics of the Respondents

In this study, the researcher distributed 600 questionnaires but there were 539 questionnaires retrieved from three banks. 71 uncompleted questionnaires were discarded, of the valid questionnaires returned 45.8% were males. For the age of the respondents, 38.8% were 24-30 years, 18.6% were 31-35 years, 17.4% were 36-40 years, 12.8% were more than 45 years, and 12.4% were 41-45 years.

As of highest level of education, 69.2% of the respondents had a Bachelor's Degree, and 30.8% had a Master's Degree. The 39.1% of respondents had 1-5 years of work experience, 24.3% had 6-10 years, 13.0% had more than 20 years, 12.1% had 11-15 years, and 11.5% had 16-20 years. Finally, 37.5%, 36.7%, and 25.8% of the respondents were from bank A, B and C respectively. The demographic characteristics of the respondents are shown in table 4.1.

**Table 4.1** Demographic Characteristics of Respondents

Demographic Variable	Sample Size (n = 539)		
	Category	Frequency	Percentage (%)
<b>Gender</b>	Male	247	45.8
	Female	292	54.2
<b>Age</b>	24-25 years	41	7.6
	26-30 years	168	31.2
	31-35 years	100	18.6
	36-40 years	94	17.4
	41-45 years	67	12.4
	46-50 years	58	10.8
	51-57 years	11	2.0
<b>Highest Level of Education</b>	Bachelor	373	69.2
	Master	166	30.8

**Table 4.1** (Continued)

<b>Demographic Variable</b>	<b>Sample Size (n = 539)</b>		
	<b>Category</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Work Experience</b>	1-5 years	211	39.1
	6-10 years	131	24.3
	11-15 years	65	12.1
	16-20 years	62	11.5
	More than 20 years	70	13.0
<b>Name of Bank</b>	A	202	37.5
	B	198	36.7
	C	139	25.8

## 4.2 Descriptive Analysis of Measurement Scales

This part explains the descriptive statistics that include central tendency measures (i.e. mean, median, and mode), and variability (dispersion) measures (i.e. standard deviation (SD), and range of scores. The researcher will describe the mean and SD in this part. The mean is the sum of the measurements divided by their number; it is the most frequently used method to find accurate average of a data set. The SD measures how far away each value in a set of data is from their mean.

The six-point Likert Scale was applied for measuring the opinion, the true, and frequency that 1 = “Strongly Disagree/Almost Never True/Never” and 6 = “Strongly Agree/Almost True/Always”. Table 4.2 shows the mean scores of 10 constructs that were more than the midpoint of the scale and SD were more than 1.0, showing much variation in the responses. As the researcher considered about the Job Control (Job Autonomy and Task Variety), it shows that the mean of all items was more than the midpoint except 2 items (The duties are repetitious and Tasks you perform are similar in a typical working day) were below the midpoint. It can be seen that the duties of respondents are not repetitious, while their tasks are not similar in a typical working day. For the items of Social Support (Supervisor Support and Coworker Support), all items were also above average (4.14 to 4.31) and the SD were more than 1.0, showing much variation in the responses.

With reference to Job Performance (In-Role Behavior), the mean scores were above the average (4.44 to 4.50) and the SD varied widely among the respondents. As the researcher considered the “Burnout” (Exhaustion and Cynicism), the mean scores of all items were above average (3.27 to 3.74), and SD also were much variation.

For the Job Demand (Psychological Demand), the mean scores were not quite high (3.40 to 4.01), and the SD values were more than 1.0, indicating there were much variation in the responses. Also, the mean of all items for Self-efficacy were quite high (4.24 to 4.53), but the SD were much variation. The mean of the last construct “Engagement in Informal Learning Activities” was also quite high (3.99 to 4.43) and SD widely varies among the respondents. Most of the respondents applied the previous knowledge, actions, learning from their won trial and error to apply in their works. The descriptive analysis of the measurement scale is shown in Table 4.2.

**Table 4.2** Descriptive Analysis of Measurement Scales

Construct	Items	Descriptive	Mean	SD
<b>Job Control</b>	JC1	I have a lot of freedom to decide how I will do my job	4.31	1.16
	JC2	I have much to say about what happens in my work	4.20	1.15
	JC3	My job allows me to make many decisions	4.27	1.19
	JC4	I can determine the order in which I perform my tasks	4.09	1.20
	JC5	There is a variety in your job	4.34	1.17
	JC6	Your duties are repetitious (R)	2.81	1.22
	JC7	You have opportunity to do a number of different thing	3.94	1.21
	JC8	Tasks you perform are similar in a typical working day (R)	2.92	1.20
<b>Social Support</b>	SS9	My supervisor understands my problems and needs	4.14	1.21
	SS10	My supervisor is willing to personally help me with solving problems in my work	4.18	1.22
	SS11	My work relationship with my supervisor is good	4.31	1.19
	SS12	I have enough confidence in my supervisor that I would defend and justify his/her decisions if he or she were not present to do so	4.20	1.22

**Table 4.2** (Continued)

<b>Construct</b>	<b>Items</b>	<b>Descriptive</b>	<b>Mean</b>	<b>SD</b>
<b>In-Role Behavior</b>	SS13	My supervisor considers my suggestions for change	4.24	1.16
	SS14	My supervisor and I complement each other	4.29	1.20
	SS15	My supervisor recognize my potential	4.27	1.15
	SS16	There is a good feeling between you and your colleagues	4.56	1.15
	SS17	You can ask your colleagues for help, if necessary	4.55	1.16
	SS18	Your coworkers behave friendly to you	4.61	1.19
	SS19	You feel valued by your coworkers	4.35	1.01
	SS20	You can count on your colleagues, would you experience difficulties in your work	4.35	1.12
	IR21	Adequately completes assigned duties	4.46	1.19
	IR22	Fulfills responsibilities specified in job description	4.50	1.18
<b>Burnout</b>	IR23	Performs tasks that are expected of him/her	4.44	1.14
	IR24	Meet formal performance requirement of the job	4.46	1.14
	BO25	I find it hard to relax after a day's work	3.67	1.40
	BO26	I feel drained when I finish work	3.73	1.35
	BO27	When I finish work I feel so tired I can't do anything else	3.51	1.39
	BO28	It's getting increasingly difficult for me to get up for work in the morning	3.74	1.40
	BO29	I have become less interested and enthusiastic about my job	3.56	1.45
	BO30	I feel increasingly less involved in the work I do	3.39	1.48
	BO31	I doubt the significance of my work	3.45	1.50
	BO32	I can't really see the value and importance of my work	3.27	1.54
<b>Psychological Demand</b>	PD33	I'm required to do excessive work	3.67	1.33
	PD34	My job requires me to work hard	3.68	1.36
	PD35	My job requires long periods of intense concentration	3.75	1.33
	PD36	I'm always in a hurry in my work	3.81	1.31
	PD37	I don't have enough time to finish my work	3.59	1.34
	PD38	My tasks are often interrupted before completion, which requires me to resume them later	3.55	1.37

**Table 4.2** (Continued)

<b>Construct</b>	<b>Items</b>	<b>Descriptive</b>	<b>Mean</b>	<b>SD</b>
<b>Self-efficacy</b>	PD39	I'm exposed to conflicting demands from others	3.40	1.44
	PD40	Requiring the work of other individuals or other services often slows me	3.50	1.36
	PD41	My job requires me to work fast	4.01	1.23
	SELF42	I can remain calm when facing difficulties in my job because I can rely on my abilities	4.24	1.04
	SELF43	When I am confronted problem in my job, I can usually find several solutions	4.35	1.06
	SELF44	Whatever comes my way in my job, I can usually handle it	4.29	1.13
	SELF45	My past experiences in my job have prepared me well for my occupational future	4.34	1.13
	SELF46	I meet the goals that I set for myself in my job	4.40	1.07
	SELF47	I feel prepared for most of the demands in my job	4.53	1.08
<b>Informal Learning</b>	IFL48	Reflect on my previous knowledge and actions	4.43	0.81
	IFL 49	Learn from my own trial and error	4.37	0.93
	IFL 50	Observe others how to deal with a problem	4.36	0.93
	IFL51	Searching the Internet for information to help solve a problem	4.30	1.06
	IFL52	Read professional magazines and/or journals	3.99	1.10
	IFL53	Informal one-on-one discussion with supervisor about some work situation	4.00	1.06
	IFL54	Idea exchange on how to solve a problem situation with peers	4.31	0.93
	IFL55	Having contact with someone outside the company who is able to help solve a challenging work situation	4.37	1.10

**Note:** N = 539, SD = SD, R = Reverse Scored



### 4.3 Outliers

In this study, Six-Point Likert Scale ranging from “Strongly Disagree/Almost Never True/Never” or “Strongly Agree/Almost True/Always”. With respect to multivariate outliers, Mahalanobis  $D^2$  was used as a measure. The researcher found that there were not outliers; therefore, all observations should be retained for this study.

### 4.4 Testing for Multivariate Assumptions

#### 4.4.1 Normality

The researcher used Skewness and Kurtosis as measures for normality that were presented in Table 4.3 which shows that the most of skewness values were negative and close to zero (between -0.02 and -0.84) that means the long tail of distribution is to the left side, while there were only two variables (TV6 and TV8) that had the positively-skewness. Meanwhile, most of the kurtosis values were also negative and close to zero (between -0.05 and -0.95) that shows very slight flat shape with few cases at the extreme. The four variables (Cyn30, Cyn31, Cyn32, and PD39) had kurtosis values between -1.03 to -1.19 giving an indication of skewed. The results showed that the values were not extreme; therefore, none of these variables were transformed.

**Table 4.3** Assessment of Normality

Construct	Items	Skewness	Kurtosis	Construct	Items	Skewness	Kurtosis
<b>Job Control</b>	JC1	-0.17	-0.94	<b>Psychological Demand</b>	BO29	-0.096	-0.95
	JC2	-0.27	-0.65		BO30	-0.02	-1.07
	JC3	-0.42	-0.58		BO31	-0.15	-1.12
	JC4	-0.26	-0.798		BO32	-0.05	-1.197
	JC5	-0.43	-0.45		PD33	-0.25	-0.69
	JC6	0.36	-0.65		PD34	-0.32	-0.63
	JC7	-0.15	-0.95		PD35	-0.31	-0.67
	JC8	0.39	-0.56		PD36	-0.37	-0.54
<b>Social Support</b>	SS9	-0.47	-0.46		PD37	-0.21	-0.74
	SS10	-0.52	-0.45		PD38	-0.23	-0.88
	SS11	-0.56	-0.38		PD39	-0.18	-1.03
	SS12	-0.51	-0.44		PD40	-0.32	-0.89

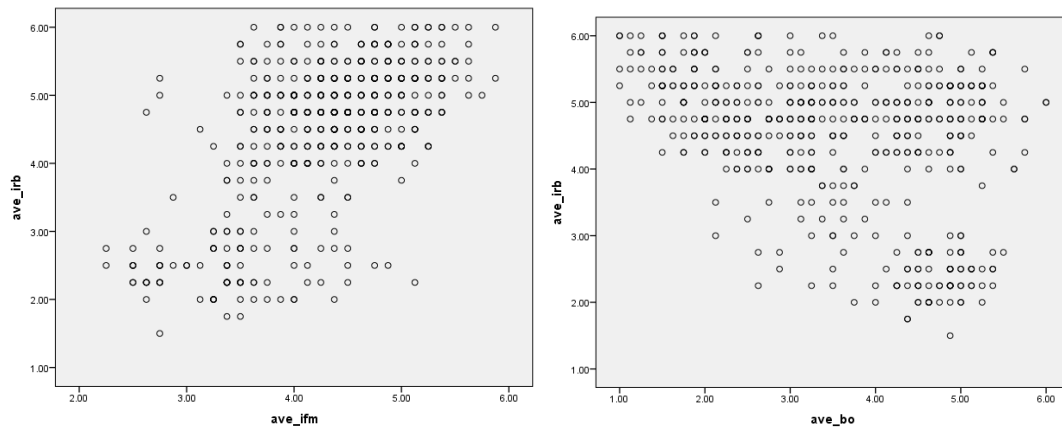
**Table 4.3** (Continued)

Construct	Items	Skewness	Kurtosis	Construct	Items	Skewness	Kurtosis
<b>In-Role Behavior</b>	SS13	-0.46	-0.52	<b>Self-efficacy</b>	PD41	-0.69	0.11
	SS14	-0.63	-0.28		Self42	-0.45	-0.096
	SS15	-0.55	-0.25		Self43	-0.43	-0.35
	SS16	-0.78	-0.10		Self44	-0.55	-0.27
	SS17	-0.84	0.08		Self45	-0.71	-0.15
	SS18	-0.89	0.01		Self46	-0.70	-0.07
	SS19	-0.68	0.15	<b>Informal Learning</b>	Self47	-0.63	-0.24
	SS20	-0.63	-0.09		IFL48	-0.20	-0.04
	IR21	-0.74	-0.10		IFL49	-0.31	0.30
	IR22	-0.78	-0.18		IFL50	-0.35	-0.05
<b>Burnout</b>	IR23	-0.697	-0.28		IFL51	-0.43	0.04
	IR24	-0.75	-0.122		IFL52	-0.37	-0.28
	BO25	-0.27	-0.78		IFL53	-0.28	-0.26
	BO26	-0.22	-0.58		IFL54	-0.28	-0.22
	BO27	-0.09	-0.85		IFL55	-0.67	0.28
	BO28	-0.38	-0.75				

#### 4.4.2 Multicollinearity, Linearity, and Homoscedasticity

To test the correlation matrix to assess multicollinearity as shown in Table 4.14. It shows that the correlation between the variables did not exceed 0.80. It means there was non-violation of the multicollinearity assumption because the correlation between the variables did not exceed 0.80.

To check the linearity, scatter plot was used for checking normality. Figure 4.1 presents that linear relationship exists between the variables and the independent/dependent variable indicated a violation of homoscedasticity as cone or diamond shape.



**Figure 4.1** Scatter Plot for Some Variables

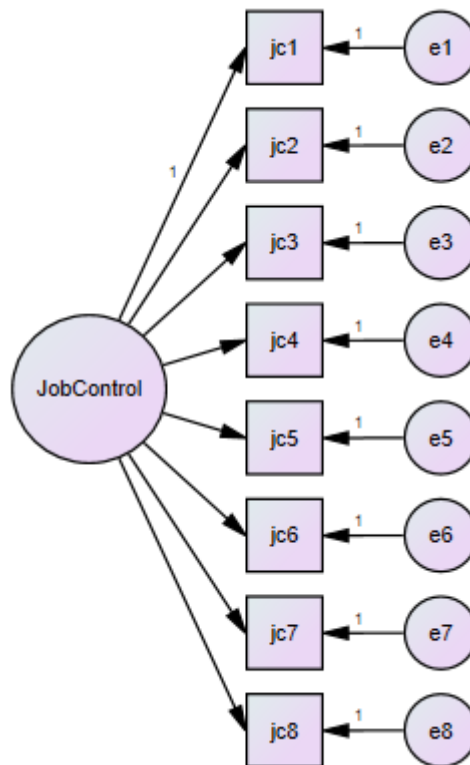
## 4.5 Measurement Model Evaluation

### 4.5.1 CFA Results for Job Control

The CFA results of the model were as follows: the  $\chi^2$  value was 45.799 with a degree of freedom of 14 at a *p-value* of 0.000, while the  $\chi^2/\text{df}$  was 3.271. The CFI = 0.989, IFI = 0.989, TLI = 0.978 and the RMSEA = 0.065. This shows that the data fit the model well. Critical Ratio (CRs) values were greater than 1.96, which indicated that all of the estimates were statistically different from zero and the null hypothesis that all estimates equals 0.0 can be rejected. Additionally, the parameter estimates were positive and within the logical anticipated range of values (i.e. no estimate exceeded the value of 1.00). Again, the path coefficient from each latent construct to the observed indicators was significant ( $p < 0.000$ ) and the standardized regression weight ranged from 0.73 to 0.87. This supported the validity and reliability of the items (Hair et al., 2010).

**Table 4.4** Parameter Estimates of Job Control

Latent	→	Manifest	Estimate	S.E.	C.R.	<i>p</i>	AVE
<b>Job Control</b>	→	JC1	0.814				0.9909
	→	JC2	0.823	0.037	27.101	***	
	→	JC3	0.870	0.047	23.285	***	
	→	JC4	0.817	0.043	24.103	***	
	→	JC5	0.781	0.048	20.187	***	
	→	JC6	0.576	0.054	13.814	***	
	→	JC7	0.735	0.051	18.638	***	
	→	JC8	0.635	0.052	15.523	***	

**Figure 4.2** Measurement Model for Job Control

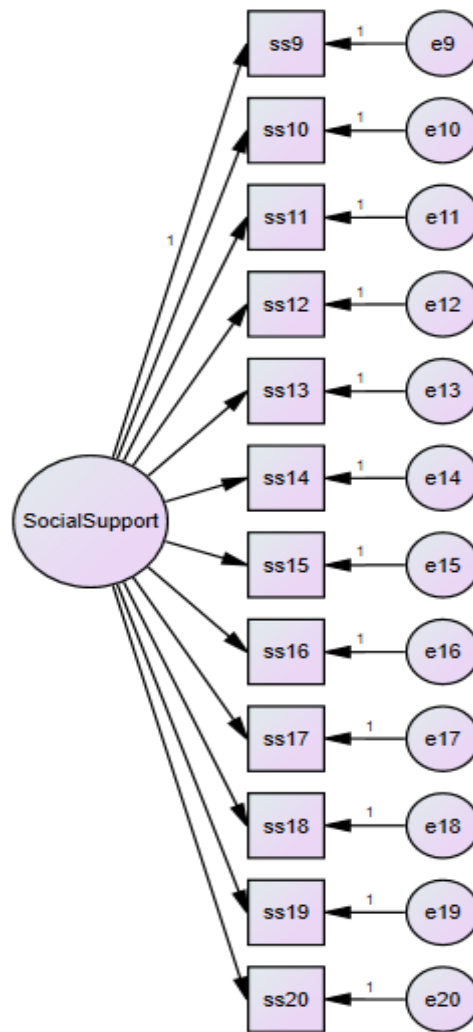
#### 4.5.2 CFA Results for Social Support

The CFA results of the model were as follows: the  $\chi^2$  value was 113.712 with a degree of freedom of 46 at a *p-value* of 0.000, while the  $\chi^2/\text{df}$  was 2.472. The CFI = 0.989, IFI = 0.989, TLI = 0.985 and the RMSEA = 0.052. This shows that the data fit the model well. CRs values were greater than 1.96, which indicated that all of the

estimates were statistically different from zero and the null hypothesis that all estimates equals 0.0 can be rejected. Additionally, the parameter estimates were positive and within the logical anticipated range of values (i.e. no estimate exceeded the value of 1.00). Again, the path coefficient from each latent construct to the observed indicators was significant ( $p < 0.000$ ) and the standardized regression weight ranged from 0.701 to 0.94. This supported the validity and reliability of the items (Hair et al., 2010).

**Table 4.5** Parameter Estimates of Social Support

Latent	→	Manifest	Estimate	S.E.	C.R.	<i>p</i>	AVE
<b>Social Support</b>	→	SS9	0.791				0.9955
	→	SS10	0.800	0.040	25.394	***	
	→	SS11	0.848	0.047	22.513	***	
	→	SS12	0.837	0.047	22.597	***	
	→	SS13	0.860	0.046	22.901	***	
	→	SS14	0.900	0.046	24.407	***	
	→	SS15	0.859	0.045	22.915	***	
	→	SS16	0.747	0.048	18.774	***	
	→	SS17	0.696	0.049	17.384	***	
	→	SS18	0.740	0.049	18.767	***	
	→	SS19	0.726	0.042	18.318	***	
	→	SS20	0.675	0.047	16.737	***	



**Figure 4.3** Measurement Model for Social Support

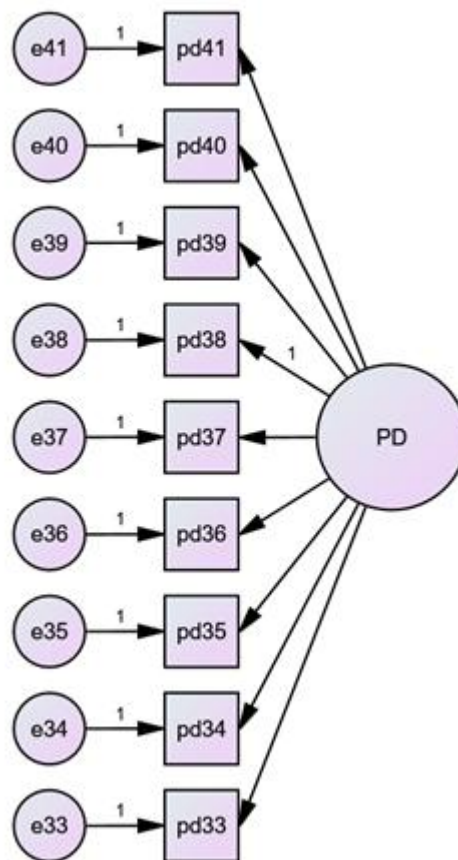
#### 4.5.3 CFA Results for Job Demand

The CFA results of the model were as follows: the  $\chi^2$  value was 51.111 with a degree of freedom of 19 at a *p-value* of 0.000, while the  $\chi^2/\text{df}$  was 2.690. The CFI = 0.993, IFI = 0.993, TLI = 0.986 and the RMSEA = 0.056. This shows that the data fit the model well. CRs values were greater than 1.96, which indicated that all of the estimates were statistically different from zero and the null hypothesis that all estimates equals 0.0 can be rejected. Additionally, the parameter estimates were positive and within the logical anticipated range of values (i.e. no estimate exceeded the value of 1.00). Again, the path coefficient from each latent construct to the observed indicators was significant ( $p < 0.000$ ) and the standardized regression

weight ranged from 0.74 to 0.85. This supported the validity and reliability of the items (Hair et al., 2010).

**Table 4.6** Parameter Estimates of Job Demand

Latent	→	Manifest	Estimate	S.E.	C.R.	<i>p</i>	AVE
<b>Psychological Demand</b>	→	PD33	0.823	0.040	23.466	***	0.946
	→	PD34	0.813	0.041	22.912	***	
	→	PD35	0.825	0.040	23.554	***	
	→	PD36	0.787	0.041	21.734	***	
	→	PD37	0.849	0.035	27.843	***	
	→	PD38	0.852				
	→	PD39	0.797	0.039	25.236	***	
	→	PD40	0.815	0.041	23.069	***	
	→	PD41	0.745	0.039	20.173	***	



**Figure 4.4** Measurement Model for Job Demand

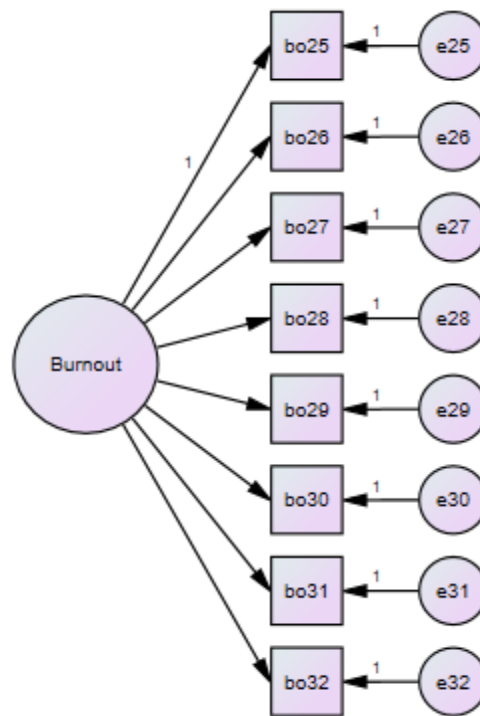
#### 4.5.4 CFA Results for Burnout

The CFA results of the model were as follows: the  $\chi^2$  value was 38.419 with a degree of freedom of 14 at a *p-value* of 0.000, while the  $\chi^2/\text{df}$  was 2.744. The CFI = 0.994, IFI = 0.994, TLI = 0.988 and the RMSEA = 0.134. This shows that the data fit the model well. CRs values were greater than 1.96, which indicated that all of the estimates were statistically different from zero and the null hypothesis that all estimates equals 0.0 can be rejected. Additionally, the parameter estimates were positive and within the logical anticipated range of values (i.e. no estimate exceeded the value of 1.00). Again, the path coefficient from each latent construct to the observed indicators was significant ( $p < 0.000$ ) and the standardized regression weight ranged from 0.76 to 0.91. This supported the validity and reliability of the items (Hair et al., 2010).

**Table 4.7** Parameter Estimates of Burnout

Latent	→	Manifest	Estimate	S.E.	C.R.	<i>p</i>	AVE
Burnout	→	BO25	0.738				0.9904
	→	BO26	0.682	0.034	25.850	***	
	→	BO27	0.753	0.041	24.676	***	
	→	BO28	0.686	0.047	19.617	***	
	→	BO29	0.881	0.059	21.115	***	
	→	BO30	0.912	0.060	21.809	***	
	→	BO31	0.887	0.060	21.547	***	
	→	BO32	0.906	0.064	21.136	***	





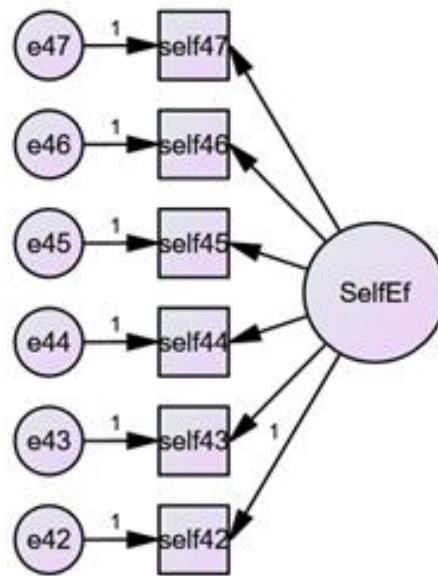
**Figure 4.5** Measurement Model for Burnout

#### 4.5.5 CFA Results for Self-efficacy

The CFA results of the model were as follows: the  $\chi^2$  value was 8.858 with a degree of freedom of 6 at a *p-value* of 0.000, while the  $\chi^2/\text{df}$  was 1.476. The CFI = 0.999, IFI = 0.999, TLI = 0.997 and the RMSEA = 0.030. This shows that the data fit the model well. CRs values were greater than 1.96, which indicated that all of the estimates were statistically different from zero and the null hypothesis that all estimates equals 0.0 can be rejected. Additionally, the parameter estimates were positive and within the logical anticipated range of values (i.e. no estimate exceeded the value of 1.00). Again, the path coefficient from each latent construct to the observed indicators was significant ( $p < 0.000$ ) and the standardized regression weight ranged from 0.77 to 0.89. This supported the validity and reliability of the items (Hair et al., 2010).

**Table 4.8** Parameter Estimates of Self-efficacy

Latent	→	Manifest	Estimate	S.E.	C.R.	<i>p</i>	AVE
Self-efficacy	→	Self42	0.769				0.938
	→	Self43	0.875	0.053	22.127	***	
	→	Self44	0.888	0.056	22.521	***	
	→	Self45	0.861	0.056	21.692	***	
	→	Self46	0.824	0.050	22.121	***	
	→	Self47	0.859	0.054	21.629	***	

**Figure 4.6** Measurement Model for Self-efficacy

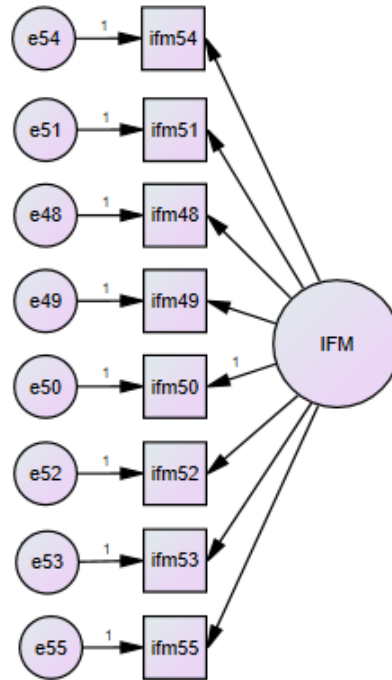
#### 4.5.6 CFA Results for Informal Learning

The CFA results of the model were as follows: the  $\chi^2$  value was 59.042 with a degree of freedom of 17 at a *p-value* of 0.000, while the  $\chi^2/\text{df}$  was 3.473. The CFI = 0.970, IFI = 0.970, TLI = 0.951 and the RMSEA = 0.068. This shows that the data fit the model well. CRs values were greater than 1.96, which indicated that all of the estimates were statistically different from zero and the null hypothesis that all estimates equals 0.0 can be rejected. Additionally, the parameter estimates were positive and within the logical anticipated range of values (i.e. no estimate exceeded the value of 1.00). Again, the path coefficient from each latent construct to the

observed indicators was significant ( $p < 0.000$ ) and the standardized regression weight ranged from 0.63 to 0.79. This supported the validity and reliability of the items (Hair et al., 2010).

**Table 4.9** Parameter Estimates of Informal Learning

Latent	→ Manifest	Estimate	S.E.	C.R.	<i>p</i>	AVE
Informal Learning	→ IFL48	0.678	0.050	12.756	***	0.887
	→ IFL49	0.624	0.057	13.841	***	
	→ IFL50	0.795				
	→ IFL51	0.691	0.065	15.385	***	
	→ IFL52	0.711	0.069	11.080	***	
	→ IFL53	0.785	0.067	10.437	***	
	→ IFL54	0.707	0.057	15.728	***	
	→ IFL55	0.639	0.068	11.860	***	



**Figure 4.7** Measurement Model for Informal Learning

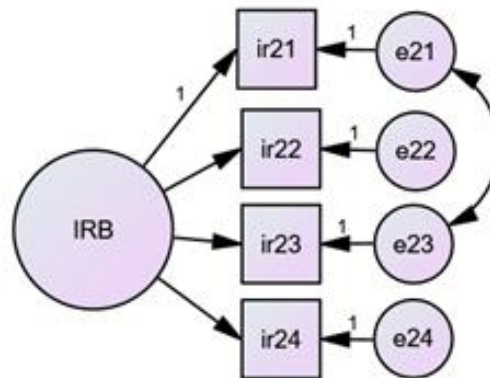
#### 4.5.7 CFA Results for Job Performance

The CFA results of the model were as follows: the  $\chi^2$  value was 1.407 with a degree of freedom of 1 at a *p-value* of 0.000, while the  $\chi^2/\text{df}$  was 1.407. The CFI =

1.000, IFI = 1.000, TLI = 0.999 and the RMSEA = 0.027. This shows that the data fit the model well. CRs values were greater than 1.96, which indicated that all of the estimates were statistically different from zero and the null hypothesis that all estimates equals 0.0 can be rejected. Additionally, the parameter estimates were positive and within the logical anticipated range of values (i.e. no estimate exceeded the value of 1.00). Again, the path coefficient from each latent construct to the observed indicators was significant ( $p < 0.000$ ) and the standardized regression weight ranged from 0.88 to 0.91. This supported the validity and reliability of the items (Hair et al., 2010).

**Table 4.10** Parameter Estimates of Job Performance

Latent	→	Manifest	Estimate	S.E.	C.R.	<i>p</i>	AVE
<b>In-Role Behavior</b>	→	IR21	0.894				0.944
	→	IR22	0.915	0.032	31.512	***	
	→	IR23	0.903	0.035	27.916	***	
	→	IR24	0.882	0.032	29.315	***	



**Figure 4.8** Measurement Model for Job Performance

## 4.6 CFA Results for Measurement Model

This section of the study is to examine the measurement model of the data collected. To confirm the overall structural model, IBM SPSS AMOS 20.0 software was used in this study. There are six criteria to assess the measurement model (chi-square :  $\chi^2$ , the normed chi-square :  $\chi^2/\text{df}$ , Comparative Fit Index (CFI), Tucker-Lewis Index (TLI) and Root Mean Square Error of Approximation (RMSEA).

### 4.6.1 Overall

After subjecting the overall measurement model to CFA, the results indicated that  $\chi^2$  value = 13529.639 with a degree of freedom of 5552 at p-value of 0.000 while the  $\chi^2/\text{df} = 2.437$  is higher than the threshold of 2 indicating good fit, CFI = 0.863, TLI = 0.854 and RMSEA = 0.037. It can be concluded that the measurement model (Figure 4.9) has inappropriate model fitness. Hence, the measurement model provided to proceed with the structural modelling.

### 4.6.2 Bank A

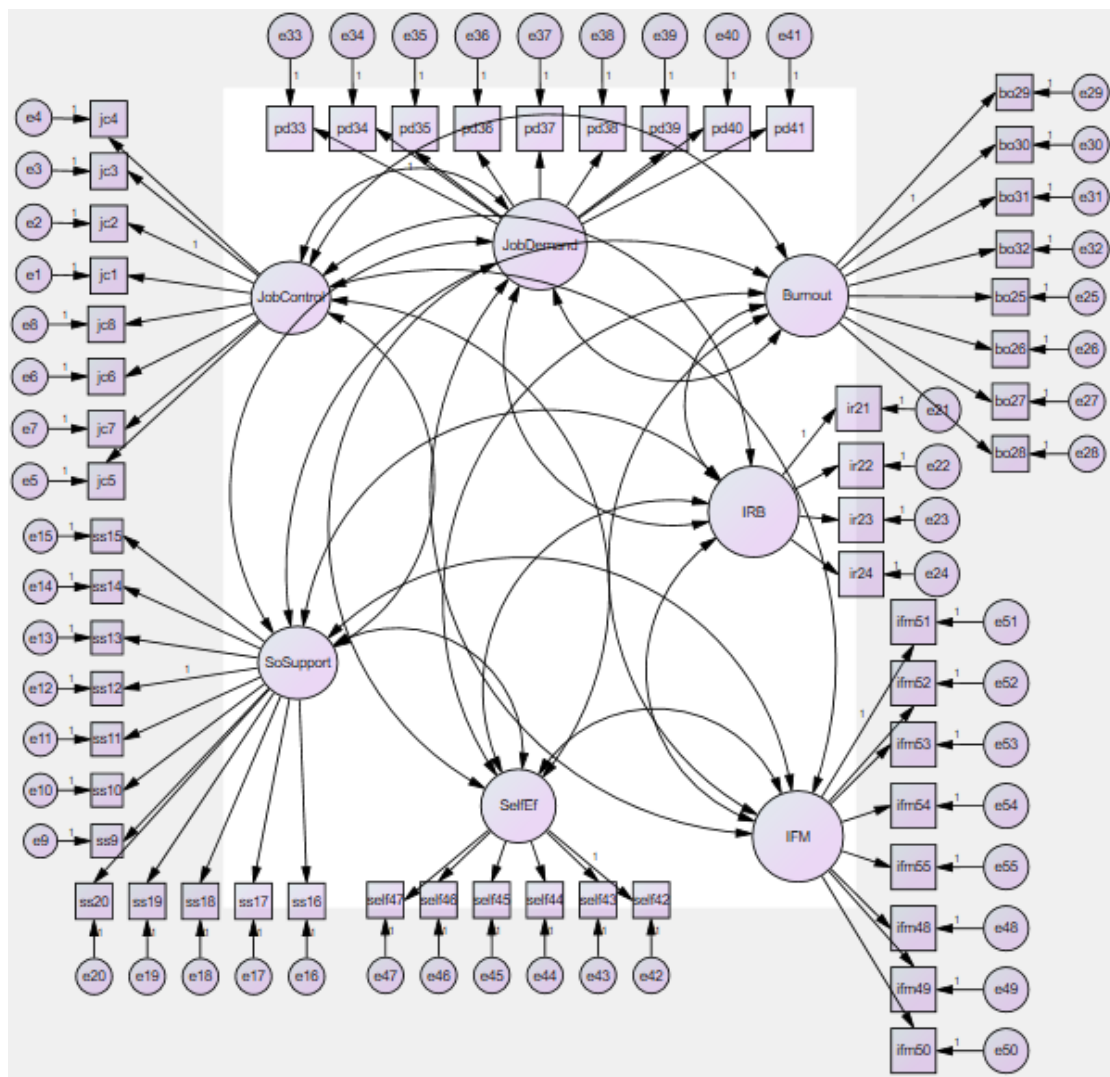
The results of Bank A indicated that  $\chi^2$  value = 2669.004 with a degree of freedom of 1388 at p-value of 0.000 while the  $\chi^2/\text{df} = 1.923$  is lower than the threshold of 2 indicating good fit, CFI = 0.888, TLI = 0.880 and RMSEA = 0.068. It can be concluded that the measurement model (Figure 4.9) has inappropriate model fitness. Hence, the measurement model provided to proceed with the structural modelling.

### 4.6.3 Bank B

As subjecting the overall measurement model of Bank B to CFA, the results indicated that  $\chi^2$  value = 3169.779 with a degree of freedom of 1388 at p-value of 0.000 while the  $\chi^2/\text{df} = 2.284$  is higher than the threshold of 2 indicating good fit, CFI = 0.839, TLI = 0.827 and RMSEA = 0.081. It can be concluded that the measurement model (Figure 4.9) has inappropriate model fitness. Hence, the measurement model provided to proceed with the structural modelling.

#### 4.6.4 Bank C

The results of Bank C showed that  $\chi^2$  value = 2899.450 with a degree of freedom of 1383 at p-value of 0.000 while the  $\chi^2/\text{df}$  = 2.089 is higher than the threshold of 2 indicating good fit, CFI = 0.792, TLI = 0.777 and RMSEA = 0.089. It can be concluded that the measurement model (Figure 4.9) has inappropriate model fitness. Hence, the measurement model provided to proceed with the structural modelling.



**Figure 4.9** The Overall Measurement Model

## 4.7 Measurement of Reliability and Validity

The use of internal reliability is popular in multi-scale items. Cronbach's coefficient alpha is the most common measure of internal reliability. Coefficient alpha values between 0.70 and 0.80 are usually acceptable. However, when dealing with psychological constructs, values less than 0.70 (but more than 0.60) are acceptable because of the diversity of the measured constructs (Kline, 1999). Table 4.11 presents the results of the constructs reliability for all of the items (variables). All of the constructs had Cronbach alphas ranging from 0.80 to 0.95. The results presented that the construct reliability value for all of the latent variables or factors in this study provided for the existence of reliability.

**Table 4.11** Reliability of the Measurement Scale

<b>Constructs</b>	<b>No. of Items</b>	<b>Alpha</b>
Job Control	8	0.911
Social Support	12	0.949
Psychological Demand	9	0.950
Burnout	8	0.920
Self-efficacy	6	0.942
Informal Learning	8	0.840
In-Role Behavior	4	0.940

Cronbach's alpha may be inappropriately inflated by including several redundant items (Hair et al., 2010). To solve this problem, reliability measures derived from CFA are suggested (Hair et al., 2010). These measures include the composite reliability and the AVE and both measures provide more rigorous results (Hair et al., 2010). These are discussed in the section below under validity.

## 4.8 Convergent, Construct, Discriminant, and Criterion Validity

From Table 4.12, it presented the magnitude, direction, and statistical significance of parameters between variables and indicators. The magnitude for most of the variables and indicators was above the benchmark 0.50 and they had the

positive direction. JC 6 and JC 8 had the negative direction. Furthermore, the critical ratio (t-test) for all of the estimated parameters exceeded the benchmark of +1.96, which was also found to be statistically significant, and the S.E was not excessively large or small. Based on these convergent validity and composite reliability were established in this study.

**Table 4.12** Magnitude, Direction, Statistical Significance of Parameters and AVE

Latent	Manifest	Estimate	S.E.	C.R.	<i>p</i>	AVE	Composite Reliability
<b>Job Control</b>	JC1	0.814				0.9909	0.889
	JC2	0.823	0.037	27.101	***		
	JC3	0.870	0.047	23.285	***		
	JC4	0.817	0.043	24.103	***		
	JC5	0.781	0.048	20.187	***		
	JC6	0.576	0.054	13.814	***		
	JC7	0.735	0.051	18.638	***		
	JC8	0.635	0.052	15.523	***		
<b>Social Support</b>	SS9	0.791				0.9955	0.925
	SS10	0.800	0.040	25.394	***		
	SS11	0.848	0.047	22.513	***		
	SS12	0.837	0.047	22.597	***		
	SS13	0.860	0.046	22.901	***		
	SS14	0.900	0.046	24.407	***		
	SS15	0.859	0.045	22.915	***		
	SS16	0.747	0.048	18.774	***		
	SS17	0.696	0.049	17.384	***		
	SS18	0.740	0.049	18.767	***		
	SS19	0.726	0.042	18.318	***		
	SS20	0.675	0.047	16.737	***		
<b>Psychological Demand</b>	PD33	0.823	0.040	23.466	***	0.946	0.907
	PD34	0.813	0.041	22.912	***		
	PD35	0.825	0.040	23.554	***		
	PD36	0.787	0.041	21.734	***		
	PD37	0.849	0.035	27.843	***		
	PD38	0.852					
	PD39	0.797	0.039	25.236	***		
	PD40	0.815	0.041	23.069	***		
	PD41	0.745	0.039	20.173	***		
<b>Burnout</b>	BO25	0.738				0.9904	0.854
	BO26	0.682	0.034	25.850	***		
	BO27	0.753	0.041	24.676	***		
	BO28	0.686	0.047	19.617	***		



**Table 4.12** (Continued)

Latent	Manifest	Estimate	S.E.	C.R.	<i>p</i>	AVE	Composite Reliability
<b>Self-efficacy</b>	BO29	0.881	0.059	21.115	***	0.938	0.929
	BO30	0.912	0.060	21.809	***		
	BO31	0.887	0.060	21.547	***		
	BO32	0.906	0.064	21.136	***		
	Self42	0.769					
	Self43	0.875	0.053	22.127	***		
	Self44	0.888	0.056	22.521	***		
	Self45	0.861	0.056	21.692	***		
	Self46	0.824	0.050	22.121	***		
	Self47	0.859	0.054	21.629	***		
<b>Informal Learning</b>	IFL48	0.678	0.050	12.756	***	0.887	0.817
	IFL49	0.624	0.057	13.841	***		
	IFL50	0.795					
	IFL51	0.691	0.065	15.385	***		
	IFL52	0.711	0.069	11.080	***		
	IFL53	0.785	0.067	10.437	***		
	IFL54	0.707	0.057	15.728	***		
	IFL55	0.639	0.068	11.860	***		
<b>In-Role Behavior</b>	IR21	0.894				0.944	0.926
	IR22	0.915	0.032	31.512	***		
	IR23	0.903	0.035	27.916	***		
	IR24	0.882	0.032	29.315	***		

To assess divergent validity, the square root of the average variance extracted (AVE) of each construct was compared with the correlation estimates between constructs. The square root of AVE should be higher than the correlation estimates between the construct and all other constructs that is shown in Table 4.13. The square root of AVE for each construct was higher than the correlation between that construct and other constructs.

Also, the correlation coefficient that is shown in Table 4.14 did not exceed 0.80. It indicated that there was no very strong correlation between ten pairs of variables in this study.

**Table 4.13** Inter-Construct Correlation and the Square Root of AVE

<b>Construct</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
Job Control	<b>0.91</b>						
Social Support	0.69	<b>0.89</b>					
Psychological Demand	-0.16	-0.35	<b>0.94</b>				
Burnout	-0.11	-0.29	0.64	<b>0.91</b>			
Self-efficacy	0.67	0.52	-0.30	-0.27	<b>0.93</b>		
Informal Learning	0.59	0.58	-0.22	-0.16	0.66	<b>0.88</b>	
In-Role Behavior	0.60	0.68	-0.35	-0.33	0.60	0.64	<b>0.94</b>

**Notes:** Diagonal entries (in bold) are the square root of AVE; sub-diagonal entries are the latent construct inter-correlations

**Table 4.14** Pearson Correlation Matrix

<b>Construct</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
Job Control	<b>1.00</b>						
Social Support	0.69	<b>1.00</b>					
Psychological Demand	-0.16	-0.35	<b>1.00</b>				
Burnout	-0.11	-0.29	0.64	<b>1.00</b>			
Self-efficacy	0.67	0.52	-0.30	-0.27	<b>1.00</b>		
Informal Learning	0.59	0.58	-0.22	-0.16	0.66	<b>1.00</b>	
In-Role Behavior	0.60	0.68	-0.35	-0.33	0.60	0.64	<b>1.00</b>

## 4.9 Structural Equation Modelling

A structural model is a conceptual representation of the structural relationship between constructs. After the structural model was drawn (Figure 4.10), the model fitness test was conducted to analyze the model fitness while comparing with the measurement model.

The acceptable way to achieve better fit of the model is to correlate the error terms. And the correlated error terms should be within the same construct to minimize the theoretical concern of the issue (and maintain uni-dimensionality) (Hair et al., 2010). After the structural model was developed, the modification model was drawn to better improve the fit of model and to make the comparison

### 4.9.1 Overall

The results indicated that the  $\chi^2 = 14436.368$  with degree of freedom of 5560 at p value of 0.000 and  $\chi^2/df = 2.596$  that was higher than 2 indicating of good fit. CFI = 0.848, TLI = 0.838, and RMSEA = 0.039.

However, when comparing the structural model with the measurement model; the model fitness of the structural model is slightly less than the measurement model.

### 4.9.2 Bank A

The results showed that the  $\chi^2 = 2840.593$  with degree of freedom of 1390 at p value of 0.000 and  $\chi^2/df = 2.044$  that was higher than 2 indicating of good fit. CFI = 0.873, TLI = 0.865, and RMSEA = 0.072.

However, when comparing the structural model with the measurement model; the model fitness of the structural model is slightly less than the measurement model.

### 4.9.3 Bank B

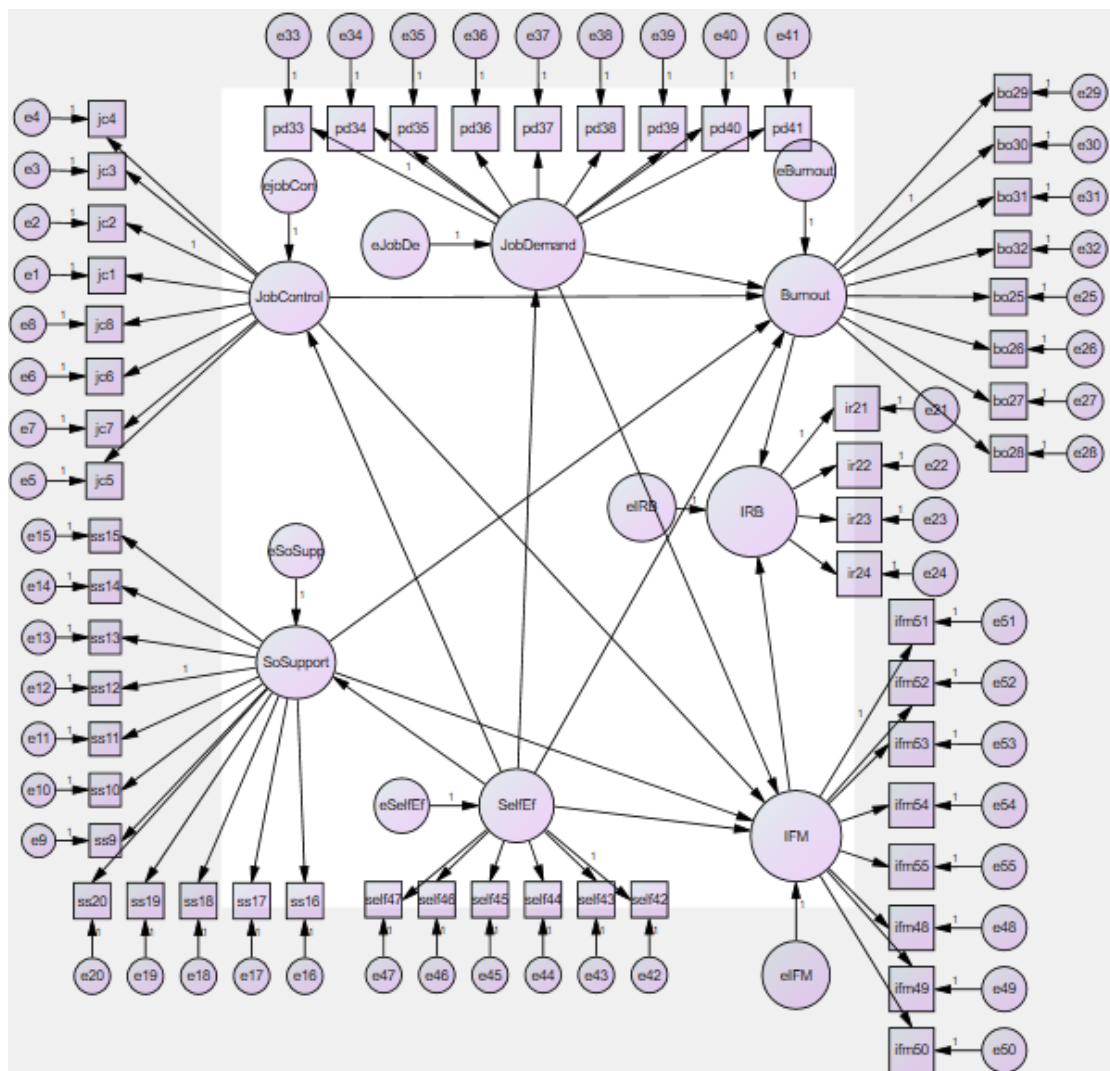
The results showed that the  $\chi^2 = 3372.672$  with degree of freedom of 1390 at p value of 0.000 and  $\chi^2/df = 2.426$  that was higher than 2 indicating of good fit. CFI = 0.820, TLI = 0.808, and RMSEA = 0.085.

However, when comparing the structural model with the measurement model; the model fitness of the structural model is slightly less than the measurement model.

#### 4.9.4 Bank C

The results showed that the  $\chi^2 = 2977.732$  with degree of freedom of 1390 at p value of 0.000 and  $\chi^2/\text{df} = 2.142$  that was higher than 2 indicating of good fit. CFI = 0.781, TLI = 0.766, and RMSEA = 0.091.

However, when comparing the structural model with the measurement model; the model fitness of the structural model is slightly less than the measurement model.

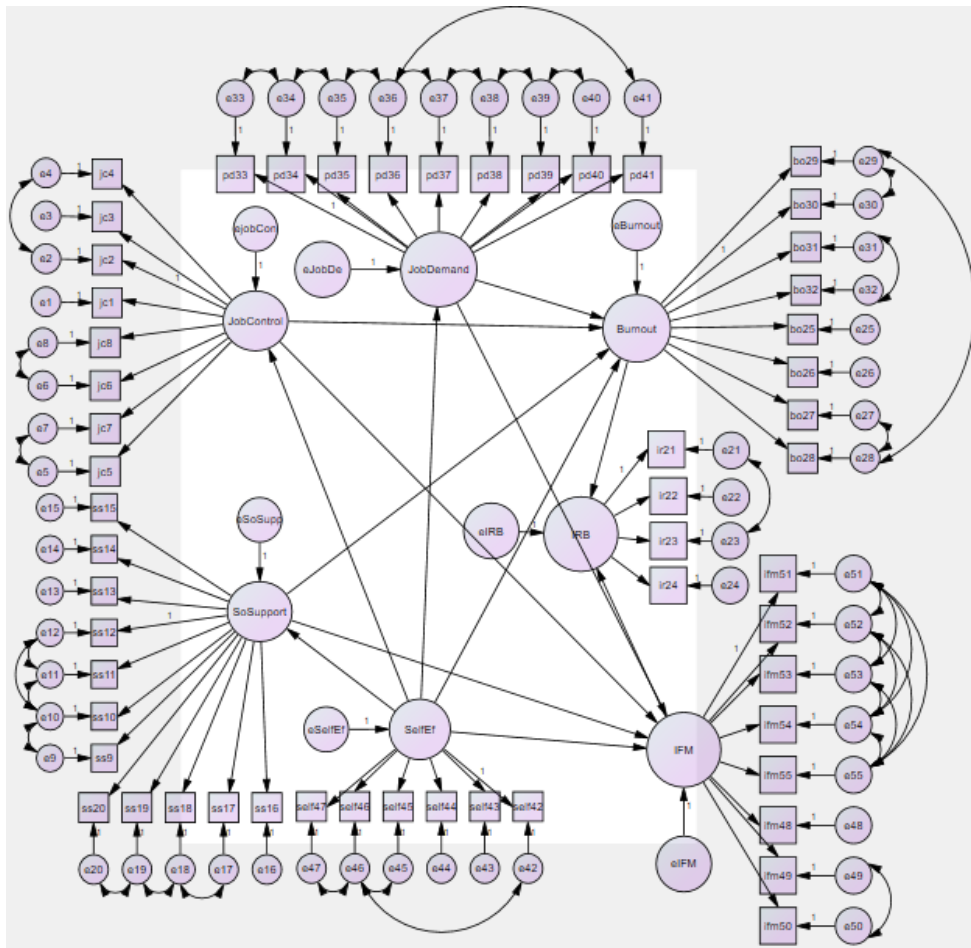


**Figure 4.10** Structural Model

## 4.10 Structural Model Modification

### 4.10.1 Overall

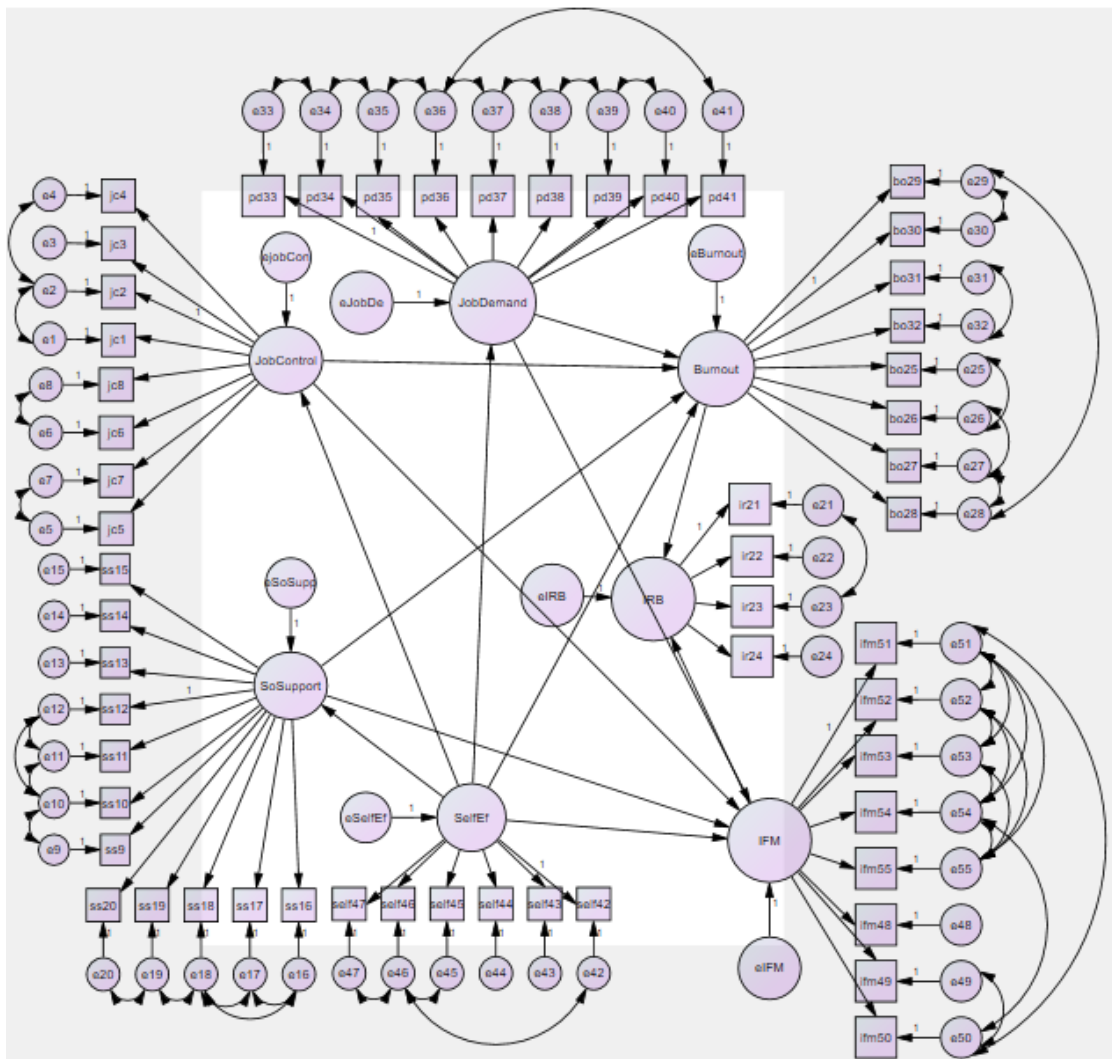
This section compares the model fitness of structural model modification with the previous model. The structural model modification had the  $\chi^2 = 11014.783$  with degree of freedom at 5412 leading to  $\chi^2/df = 2.035$  that is higher than 2 indicating the good fit. CFI = 0.904, TLI = 0.901, and RMSEA = 0.031. It can be concluded that the modification model had good fit and was also better than the measurement and structural model. In other words, this model had construct validity, model fitness, and configurable invariance. The structural model modification and the comparison of three models were shown in Figure 4.11 and Table 4.15 respectively.



**Figure 4.11** Structural Model Modifications : Overall

#### 4.10.2 Bank A

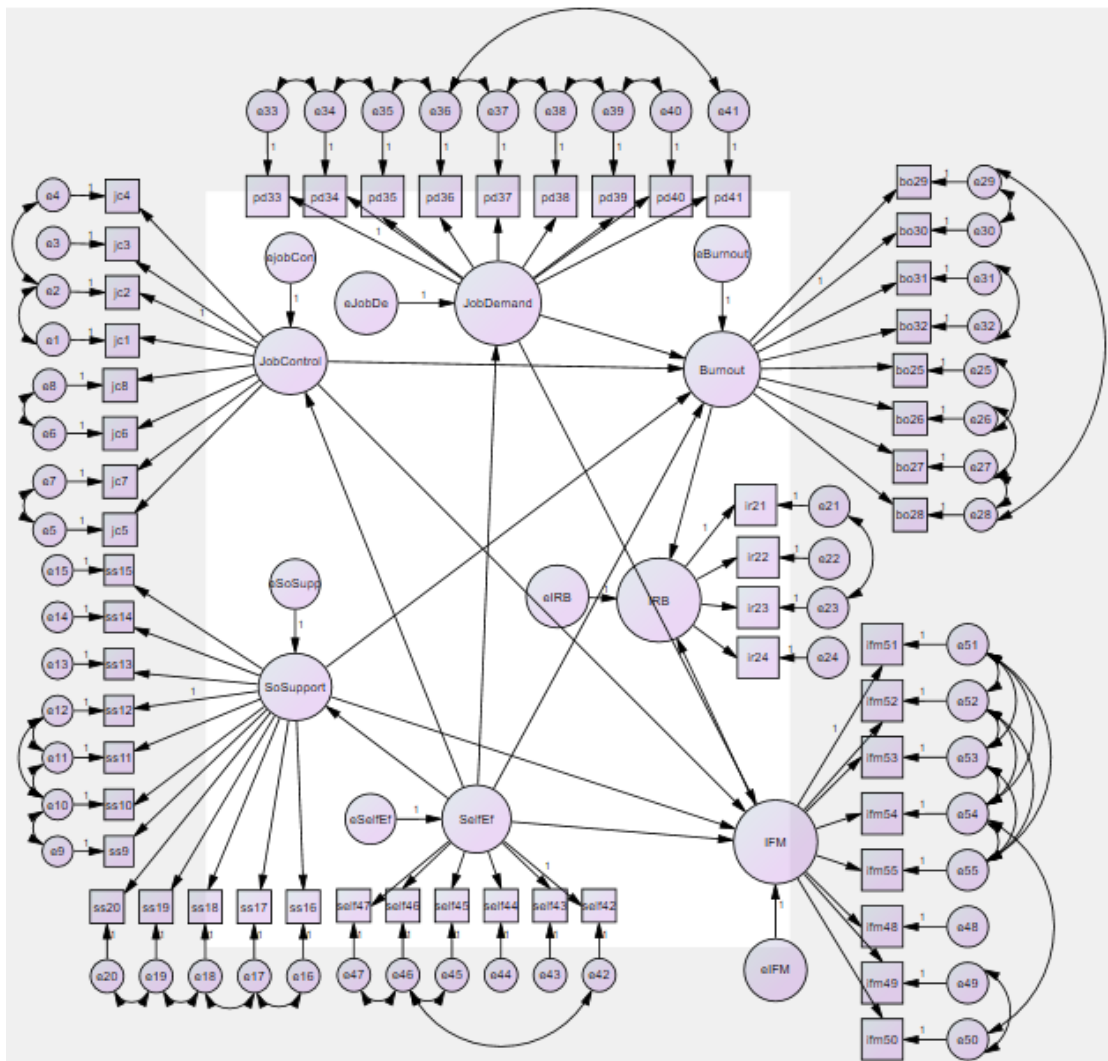
The structural model modification of Bank A had the  $\chi^2 = 2145.447$  with degree of freedom at 1339 leading to  $\chi^2/df = 1.602$  that is lower than 2 indicating the good fit. CFI = 0.929, TLI = 0.922, and RMSEA = 0.055. It can be concluded that the modification model had good fit and was also better than the measurement and structural model. In other words, this model had construct validity, model fitness, and configurable invariance. The structural model modification and the comparison of three models were shown in Figure 4.12 and Table 4.16 respectively.



**Figure 4.12** Structural Model Modifications : Bank A

#### 4.10.3 Bank B

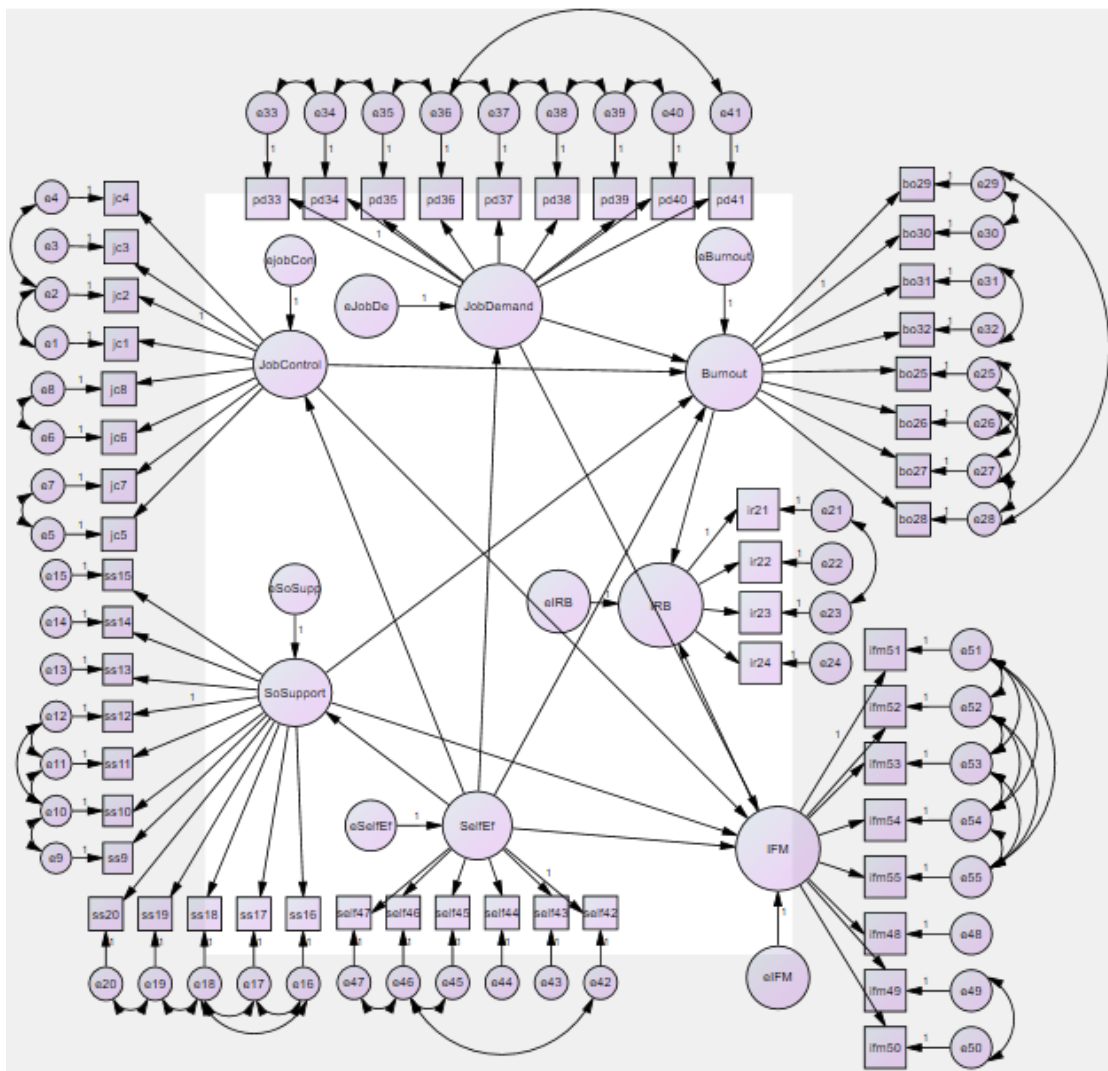
The structural model modification of Bank B had the  $\chi^2 = 2413.170$  with degree of freedom at 1344 leading to  $\chi^2/\text{df} = 1.796$  that is lower than 2 indicating the good fit. CFI = 0.903, TLI = 0.893, and RMSEA = 0.064. It can be concluded that the modification model had good fit and was also better than the measurement and structural model. In other words, this model had construct validity, model fitness, and configurable invariance. The structural model modification and the comparison of three models were shown in Figure 4.13 and Table 4.17 respectively.



**Figure 4.13** Structural Model Modifications : Bank B

#### 4.10.4 Bank C

The structural model modification of Bank C had the  $\chi^2 = 2269.331$  with degree of freedom at 1342 leading to  $\chi^2/\text{df} = 1.691$  that is lower than 2 indicating the good fit. CFI = 0.872, TLI = 0.859, and RMSEA = 0.071. It can be concluded that the modification model better than the measurement and structural model. The structural model modification and the comparison of three models were shown in Figure 4.14 and Table 4.18 respectively.



**Figure 4.14** Structural Model Modifications : Bank C



**Table 4.15** Comparison of Three Models : Overall

	Measurement Model	Structural Model	Modified Model
Chi-Square	13529.639	14436.368	11014.783
P value	0.000	0.000	0.000
Degree of Freedom	5552	5560	5412
CMIN/df	2.437	2.596	2.035
Comparative Fit Index (CFI)	0.863	0.848	0.904
Tucker-Lewis Index (TLI)	0.854	0.838	0.901
Root Mean Square Error of Approximation (RMSEA)	0.037	0.039	0.031

**Table 4.16** Comparison of Three Models : Bank A

	Measurement Model	Structural Model	Modified Model
Chi-Square	2669.004	2840.593	2145.447
P value	0.000	0.000	0.000
Degree of Freedom	1388	1390	1339
CMIN/df	1.923	2.044	1.602
Comparative Fit Index (CFI)	0.888	0.873	0.929
Tucker-Lewis Index (TLI)	0.880	0.865	0.922
Root Mean Square Error of Approximation (RMSEA)	0.068	0.072	0.055

**Table 4.17** Comparison of Three Models : Bank B

	Measurement Model	Structural Model	Modified Model
Chi-Square	3169.779	3372.672	2413.170
P value	0.000	0.000	0.000
Degree of Freedom	1388	1390	1344
CMIN/df	2.284	2.426	1.796
Comparative Fit Index (CFI)	0.839	0.820	0.903
Tucker-Lewis Index (TLI)	0.827	0.808	0.893
Root Mean Square Error of Approximation (RMSEA)	0.081	0.085	0.064

**Table 4.18** Comparison of Three Models : Bank C

	Measurement Model	Structural Model	Modified Model
Chi-Square	2899.450	2977.732	2269.331
P value	0.000	0.000	0.000
Degree of Freedom	1388	1390	1342
CMIN/df	2.089	2.142	1.691
Comparative Fit Index (CFI)	0.792	0.781	0.872
Tucker-Lewis Index (TLI)	0.777	0.766	0.859
Root Mean Square Error of Approximation (RMSEA)	0.089	0.091	0.071

#### 4.11 Hypotheses Testing: Direct Relationship: Overall

##### 4.11.1 Relationship between Job Demand-Control-Support and Burnout

In this study, job demand had positive relationship to burnout. The results showed that there was positive and significant relationship between job demand and burnout ( $\beta = 0.916, p < 0.000$ ), it indicated there was supported for H1.

Regarding the relationship between job control and burnout, there was positive and significant relationship between job control and burnout ( $\beta = 0.164, p < 0.003$ ). Hence, H2 was supported.

As considering the relationship between social support and burnout, the results indicated that there was negative and significant relationship between social support and burnout ( $\beta = -0.147, p < 0.008$ ), it means that H3 was supported.

##### 4.11.2 Relationship between Job Demand-Control-Support and Informal Learning

In this study, job demand had positive relationship to informal learning. The results showed that there was positive and significant relationship between job demand and informal learning ( $\beta = 0.076, p < 0.031$ ) it indicated there was supported for H4.

Regarding the relationship between job control and informal learning, there was a positive and significant relationship between job control and informal learning ( $\beta = 0.181, p < 0.000$ ). Hence, H5 was supported.

As considering the relationship between social support and informal learning, the results indicated that there was a positive and significant relationship between social support and informal learning ( $\beta = 0.320, p < 0.000$ ), so H6 was supported.

#### **4.11.3 Relationship between Self-efficacy and Burnout as well as Informal Learning**

From the result, self-efficacy was negative and insignificant relationship with burnout ( $\beta = -0.043, p < 0.380$ ). So, H7 was not supported.

The researcher also investigated that the relationship between self-efficacy and informal learning was a positive and significant relationship ( $\beta = 0.557, p < 0.000$ ). Therefore, H8 was supported.

#### **4.11.4 Relationship between Self-efficacy and Job Demand-Control-Support**

This section showed that there would be a negative and significant relationship between self-efficacy and job demand ( $\beta = -0.324, p < 0.000$ ). Meanwhile, there was a positive and significant relationship between self-efficacy and job control ( $\beta = 0.799, p < 0.000$ ), self-efficacy and social support ( $\beta = 0.824, p < 0.000$ ). These three hypotheses (H9, H10, and H11) were supported.

#### **4.11.5 Relationship between Burnout and Job Performance**

The results indicated that burnout would show a negative relationship with job performance and significant ( $\beta = -0.142, p < 0.000$ ). So, H18 was supported.

#### **4.11.6 Relationship between Informal Learning and Job Performance**

This section showed that informal learning had a positive relationship with job performance and significant ( $\beta = 0.909, p < 0.000$ ). Therefore, H19 was supported in this study.

## **4.12 Hypotheses Testing: Direct Relationship : Bank A**

### **4.12.1 Relationship between Job Demand-Control-Support and Burnout**

In this study, job demand had positive relationship to burnout. The results showed that there was a positive and significant relationship between job demand and burnout ( $\beta = 0.894, p < 0.000$ ), it indicated there was supported for H1.

Regarding the relationship between job control and burnout, there was a positive and significant relationship between job control and burnout ( $\beta = 0.152, p < 0.046$ ). Hence, H2 was supported.

As considering the relationship between social support and burnout, the results indicated that there was a negative and insignificant relationship between social support and burnout ( $\beta = -0.033, p < 0.690$ ), it means that H3 was not supported.

### **4.12.2 Relationship between Job Demand-Control-Support and Informal Learning**

In this study, job demand had negative relationship to informal learning. The results showed that there was a negative and insignificant relationship between job demand and informal learning ( $\beta = -0.015, p < 0.770$ ) it indicated there was no support for H4.

Regarding the relationship between job control and informal learning, there was a positive and insignificant relationship between job control and informal learning ( $\beta = 0.106, p < 0.076$ ). Hence, H5 was not supported.

Considering the relationship between social support and informal learning, the results indicated that there was a positive and significant relationship between social support and informal learning ( $\beta = 0.398, p < 0.000$ ), so H6 was supported.

### **4.12.3 Relationship between Self-efficacy and Burnout as well as Informal Learning**

From the result, Self-efficacy was negative and significant relationship with burnout ( $\beta = -0.197, p < 0.022$ ). So, H7 was supported.

The researcher also investigated that the relationship between Self-efficacy and Informal Learning was a positive and significant relationship ( $\beta = 0.549$ ,  $p < 0.000$ ). Therefore, H8 was supported.

#### **4.12.4 Relationship between Self-efficacy and Job Demand-Control-Support**

This section showed that there would be a negative and significant relationship between self-efficacy and job demand ( $\beta = -0.327$ ,  $p < 0.000$ ). Meanwhile, there were positive and significant relationship between self-efficacy and job control ( $\beta = 0.787$ ,  $p < 0.000$ ), self-efficacy and social support ( $\beta = 0.857$ ,  $p < 0.000$ ). These three hypotheses (H9, H10, and H11) were supported.

#### **4.12.5 Relationship between Burnout and Job Performance**

The results indicated that burnout would have a negative relationship with job performance and insignificant ( $\beta = -0.009$ ,  $p < 0.048$ ). So, H18 was supported.

#### **4.12.6 Relationship between Informal Learning and Job Performance**

This section showed that informal learning had a positive relationship with job performance and significant ( $\beta = 0.943$ ,  $p < 0.000$ ). Therefore, H19 was supported in this study.

### **4.13 Hypotheses Testing: Direct Relationship : Bank B**

#### **4.13.1 Relationship between Job Demand-Control-Support and Burnout**

Job demand had a positive relationship to burnout. The results showed that there was a positive and significant relationship between job demand and burnout ( $\beta = 0.952$ ,  $p < 0.000$ ), it indicated there was supported for H1.

Regarding the relationship between job control and burnout, there was a positive and significant relationship between job control and burnout ( $\beta = 0.248$ ,  $p < 0.022$ ). Hence, H2 was supported.

When considering the relationship between social support and burnout, the results indicated that there was negative and significant relationship between social support and burnout ( $\beta = -0.272, p < 0.004$ ), it means that H3 was supported.

#### **4.13.2 Relationship between Job Demand-Control-Support and Informal Learning**

In this study, job demand had a positive relationship to informal learning. The results showed that there was positive and significant relationship between job demand and informal learning ( $\beta = 0.192, p < 0.003$ ) it indicated there was supported for H4.

Regarding the relationship between job control and informal learning, there was positive and insignificant relationship between job control and informal learning ( $\beta = 0.166, p < 0.085$ ). Hence, H5 was not supported.

In considering the relationship between social support and informal learning, the results indicated that there was positive and significant relationship between social support and informal learning ( $\beta = 0.341, p < 0.000$ ), so H6 was supported.

#### **4.13.3 Relationship between Self-efficacy and Burnout as well as Informal Learning**

From the result, self-efficacy was positive and insignificant relationship with burnout ( $\beta = 0.006, p < 0.936$ ). So, H7 was not supported.

The researcher also investigated the relationship between self-efficacy and informal learning was positive and significant relationship ( $\beta = 0.573, p < 0.000$ ). Therefore, H8 was supported.

#### **4.13.4 Relationship between Self-efficacy and Job Demand-Control-Support**

This section showed that there would be a negative and significant relationship between self-efficacy and job demand ( $\beta = -0.285, p < 0.000$ ). Meanwhile, there were positive and significant relationship between self-efficacy and job control ( $\beta = 0.816, p < 0.000$ ), self-efficacy and social support ( $\beta = 0.794, p < 0.000$ ). These three hypotheses (H9, H10, and H11) were supported.

#### **4.13.5 Relationship between Burnout and Job Performance**

The results indicated that burnout would show a negative relationship with job performance and significant ( $\beta = -0.266, p < 0.000$ ). So, H18 was supported.

#### **4.13.6 Relationship between Informal Learning and Job Performance**

This section showed that informal learning had a positive relationship with job performance and significant ( $\beta = 0.891, p < 0.000$ ). Therefore, H19 was supported in this study.

### **4.14 Hypotheses Testing: Direct Relationship : Bank C**

#### **4.14.1 Relationship between Job Demand-Control-Support and Burnout**

Job demand had a positive relationship to burnout. The results showed that there was positive and significant relationship between job demand and burnout ( $\beta = 0.922, p < 0.000$ ), it indicated there was supported for H1.

Regarding the relationship between job control and burnout, there was positive and insignificant relationship between job control and burnout ( $\beta = 0.156, p < 0.029$ ). Hence, H2 was supported.

As considering the relationship between social support and burnout, the results indicated that there was negative and insignificant relationship between social support and burnout ( $\beta = -0.185, p < 0.084$ ), it means that H3 was not supported.

#### **4.14.2 Relationship between Job Demand-Control-Support and Informal Learning**

In this study, job demand had a positive relationship to informal learning. The results showed that there was positive and insignificant relationship between job demand and informal learning ( $\beta = 0.110, p < 0.176$ ) it indicated there was not supported for H4.

Regarding the relationship between job control and informal learning, there was a positive and significant relationship between job control and informal learning ( $\beta = 0.350, p < 0.005$ ). Hence, H5 was supported.

When considering the relationship between social support and informal learning, the results indicated that there was a positive and insignificant relationship between social support and informal learning ( $\beta = 0.045$ ,  $p < 0.689$ ), so H6 was not supported.

#### **4.14.3 Relationship between Self-efficacy and Burnout as well as Informal Learning**

From the result, self-efficacy was a positive and insignificant relationship with burnout ( $\beta = 0.009$ ,  $p < 0.922$ ). So, H7 was not supported.

The researcher also investigated that the relationship between self-efficacy and informal learning was a positive and significant relationship ( $\beta = 0.610$ ,  $p < 0.000$ ). Therefore, H8 was supported.

#### **4.14.4 Relationship between Self-efficacy and Job Demand-Control-Support**

This section showed that there would be a negative and significant relationship between self-efficacy and job demand ( $\beta = -0.332$ ,  $p < 0.000$ ). Meanwhile, there were positive and significant relationship between self-efficacy and job control ( $\beta = 0.782$ ,  $p < 0.000$ ), self-efficacy and social support ( $\beta = 0.786$ ,  $p < 0.000$ ). These three hypotheses (H9, H10, and H11) were supported.

#### **4.14.5 Relationship between Burnout and Job Performance**

The results indicated that burnout would show a negative relationship with job performance and significant ( $\beta = -0.220$ ,  $p < 0.001$ ). So, H18 was supported.

#### **4.14.6 Relationship between Informal Learning and Job Performance**

This section showed that informal learning had a positive relationship with job performance and significant ( $\beta = 0.911$ ,  $p < 0.000$ ). Therefore, H19 was supported in this study.



**Table 4.19** Hypotheses Test Results for the Proposed Structural Model : Overall

Hypotheses	Hypothesized Relationship	Estimate	S.E.	<i>p</i>	Results
H1	JD → BO	0.916	0.049	0.000	Supported
H2	JC → BO	0.164	0.070	0.003	Supported
H3	Social → BO	-0.147	0.071	0.008	Supported
H4	JD → IFM	0.076	0.019	0.031	Supported
H5	JC → IFM	0.181	0.028	0.000	Supported
H6	Social → IFM	0.320	0.032	0.000	Supported
H7	Self → BO	-0.043	0.077	0.380	Not supported
H8	Self → IFM	0.557	0.044	0.000	Supported
H9	Self → JD	-0.324	0.064	0.000	Supported
H10	Self → JC	0.799	0.057	0.000	Supported
H11	Self → Social	0.824	0.059	0.000	Supported
H18	BO → IRB	-0.142	0.027	0.000	Supported
H19	IFM → IRB	0.909	0.121	0.000	Supported

**Table 4.20** Hypotheses Test Results for the Proposed Structural Model : Bank A

Hypotheses	Hypothesized Relationship	Estimate	S.E.	<i>p</i>	Results
H1	JD → BO	0.894	0.072	0.000	Supported
H2	JC → BO	0.152	0.101	0.046	Supported
H3	Social → BO	-0.033	0.112	0.030	Supported
H4	JD → IFM	-0.015	0.027	0.770	Not supported
H5	JC → IFM	0.106	0.037	0.076	Not supported
H6	Social → IFM	0.398	0.050	0.000	Supported
H7	Self → BO	-0.197	0.143	0.022	Supported
H8	Self → IFM	0.549	0.073	0.000	Supported
H9	Self → JD	-0.327	0.110	0.000	Supported
H10	Self → JC	0.787	0.087	0.000	Supported
H11	Self → Social	0.857	0.092	0.000	Supported
H18	BO → IRB	-0.009	0.044	0.048	Supported
H19	IFM → IRB	0.943	0.195	0.000	Supported

**Table 4.21** Hypotheses Test Results for the Proposed Structural Model : Bank B

Hypotheses	Hypothesized Relationship	Estimate	S.E.	<i>p</i>	Results
H1	JD → BO	0.952	0.077	0.000	Supported
H2	JC → BO	0.248	0.134	0.022	Supported
H3	Social → BO	-0.272	0.116	0.004	Supported
H4	JD → IFM	0.192	0.032	0.003	Supported
H5	JC → IFM	0.166	0.055	0.085	Not supported
H6	Social → IFM	0.341	0.054	0.000	Supported
H7	Self → BO	0.006	0.117	0.936	Not supported
H8	Self → IFM	0.573	0.074	0.000	Supported
H9	Self → JD	-0.285	0.112	0.000	Supported
H10	Self → JC	0.816	0.102	0.000	Supported
H11	Self → Social	0.794	0.107	0.000	Supported
H18	BO → IRB	-0.266	0.050	0.000	Supported
H19	IFM → IRB	0.891	0.204	0.000	Supported

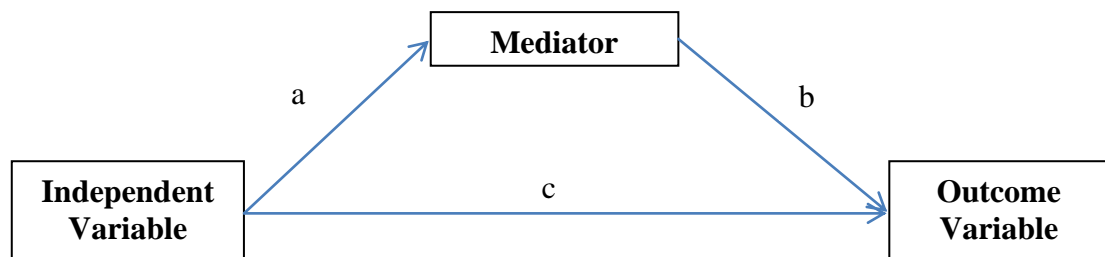
**Table 4.22** Hypotheses Test Results for the Proposed Structural Model : Bank C

Hypotheses	Hypothesized Relationship	Estimate	S.E.	<i>p</i>	Results
H1	JD → BO	0.922	0.117	0.000	Supported
H2	JC → BO	0.156	0.148	0.029	Supported
H3	Social → BO	-0.185	0.142	0.084	Not supported
H4	JD → IFM	0.110	0.046	0.176	Not supported
H5	JC → IFM	0.350	0.067	0.005	Supported
H6	Social → IFM	0.045	0.062	0.689	Not supported
H7	Self → BO	0.009	0.131	0.922	Not supported
H8	Self → IFM	0.610	0.083	0.000	Supported
H9	Self → JD	-0.332	0.102	0.000	Supported
H10	Self → JC	0.782	0.107	0.000	Supported
H11	Self → Social	0.786	0.108	0.000	Supported
H18	BO → IRB	-0.220	0.050	0.001	Supported
H19	IFM → IRB	0.911	0.253	0.000	Supported

## 4.15 Hypothesis Testing: Mediating (Indirect) Relationship

### 4.15.1 The Nested Models Approach

To test mediation hypothesis, the concept of Baron and Kenny (1986) was used in this study. Firstly, the independent and dependent variables must be significantly correlated (path c). Secondly, the independent variable and the mediator must be significantly correlated (path a). Thirdly, the mediator and the dependent variable must be significantly correlated (path b). Finally, when paths “a and b” are controlled for, a previous-significant relationship between the independent and dependent variable is no longer significant, with the strongest demonstration of mediation occurring when path “c” is zero. The implication is that the effect between the independent and dependent variables describes itself through the mediator variable. Baron and Kenny’s mediational model is presented in figure 4.15 below.



**Figure 4.15** Baron and Kenny’s Depiction of Basic Mediation

**Source:** Baron, and Kenny, 1986: 1176.

**Table 4.23** Sobel Test with Bootstrapping Results for Mediators : Overall

	Hypothesized relationship	Sobel Test	S.E.	<i>p</i> value	Results
H12	Self → JD → BO	-6.491	0.063	0.000	Full
H13	Self → JC → BO	2.901	0.070	0.004	Full
H14	Self → Social → BO	-2.616	0.072	0.009	Full
H15	Self → JD → IFM	-2.014	0.009	0.044	Partial
H16	Self → JC → IFM	3.665	0.028	0.000	Full
H17	Self → Social → IFM	5.602	0.034	0.000	Full

**Table 4.24** Sobel Test with Bootstrapping Results for Mediators : Bank A

	<b>Hypothesized relationship</b>	<b>Sobel Test</b>	<b>S.E.</b>	<b><i>p</i> value</b>	<b>Results</b>
H12	Self → JD → BO	-4.124	0.104	0.000	Full
H13	Self → JC → BO	1.959	0.101	0.049	Partial
H14	Self → Social → BO	-0.393	0.096	0.035	Partial
H15	Self → JD → IFM	0.296	0.013	0.768	Not
					Supported
H16	Self → JC → IFM	1.762	0.037	0.078	Not
					Supported
H17	Self → Social → IFM	4.364	0.049	0.000	Full

**Table 4.25** Sobel Test with Bootstrapping Results for Mediators : Bank B

	<b>Hypothesized relationship</b>	<b>Sobel Test</b>	<b>S.E.</b>	<b><i>p</i> value</b>	<b>Results</b>
H12	Self → JD → BO	-3.534	0.111	0.000	Full
H13	Self → JC → BO	2.196	0.114	0.028	Full
H14	Self → Social → BO	-2.663	0.099	0.008	Full
H15	Self → JD → IFM	-2.342	0.017	0.019	Full
H16	Self → JC → IFM	1.688	0.046	0.091	Not
					Supported
H17	Self → Social → IFM	3.206	0.048	0.001	Full

**Table 4.26** Sobel Test with Bootstrapping Results for Mediators : Bank C

	<b>Hypothesized relationship</b>	<b>Sobel Test</b>	<b>S.E.</b>	<b><i>p</i> value</b>	<b>Results</b>
H12	Self → JD → BO	-3.251	0.103	0.001	Full
H13	Self → JC → BO	1.328	0.135	0.184	Not
					Supported
H14	Self → Social → BO	-1.694	0.127	0.090	Not
					Supported
H15	Self → JD → IFM	-1.261	0.018	0.207	Not
					Supported
H16	Self → JC → IFM	2.650	0.064	0.008	Full
H17	Self → Social → IFM	0.403	0.054	0.687	Not
					Supported

Besides the steps of Baron and Kenny for examining the mediator in hypothesis testing, the researcher used the Sobel test. The purpose of Sobel Test is to explain whether a mediator variable significantly carries the influence of and independent variable to a dependent variable; i.e., whether the indirect effect of the

independent variable on the dependent variable through the mediator variable is significant. This calculation returns the Sobel test statistic, and both one-tailed and two-tailed probability values. The formula is  $value = a \cdot b / \sqrt{(b^2 \cdot s_a^2 + a^2 \cdot s_b^2)}$ , where  $a$  = raw (un-standardized) regression coefficient for the association between IV and mediator,  $s_a$  = (standard error of  $a$ ),  $b$  = raw coefficient for the association between the mediator, and the DV (when the IV is also a predictor of the DV) and  $s_b$  = standard error of  $b$ , the mediators were estimated.

#### **4.16 Mediation Role : Overall**

##### **4.16.1 Self-efficacy and Burnout : Mediation Role of Job Demand-Control-Social Support**

From Table 4.23, the result indicated that job demand had a mediation effect on the relationship between self-efficacy and burnout (Sobel test = -6.491,  $p < 0.000$ ). Even though the direct association between self-efficacy and burnout was not significant, the researcher concluded that job demand fully mediated the relationship between self-efficacy and burnout. Therefore, this hypothesis was supported.

As examining the mediator in hypothesis testing, job control had mediator effect on the relationship between self-efficacy and burnout (Sobel test = 2.901,  $p < 0.004$ ). Even though the direct association between self-efficacy and burnout was not significant, the researcher concluded that job control fully mediated the relationship between self-efficacy and burnout. Therefore, this hypothesis was supported.

The result indicated that social support had mediator effect on the relationship between self-efficacy and burnout (Sobel test = -2.616,  $p < 0.009$ ). Even though the direct association between self-efficacy and burnout was not significant, the researcher concluded that social support fully mediated the relationship between self-efficacy and burnout. Therefore, this hypothesis was supported.

##### **4.16.2 Self-efficacy and Informal Learning: Mediation Role of Job Demand-Control-Social Support**

After using the Sobel Test to examine the mediator in hypothesis testing, the researcher concluded that job demand was a partial mediating effect between self-

efficacy and informal learning (Sobel test = -2.014,  $p < 0.044$ ). Therefore, this hypothesis was supported.

The result showed that job control had a mediator effect on the relationship between self-efficacy and informal learning (Sobel test = 3.665,  $p < 0.000$ ). So, this hypothesis was supported.

As the result, the researcher concluded that social support had mediator effect between self-efficacy and informal learning (Sobel test = 5.602,  $p < 0.000$ ). Therefore, this hypothesis was supported.

#### **4.17 Mediation Role : Bank A**

##### **4.17.1 Self-efficacy and Burnout: Mediation Role of Job Demand-Control-Social Support**

From Table 4.24, the result indicated that job demand had a fully mediation effect on the relationship between self-efficacy and burnout (Sobel test = -4.124,  $p < 0.000$ ). Therefore, this hypothesis was supported.

When examining the mediator in hypothesis testing, job control had a partial mediator effect on the relationship between self-efficacy and burnout (Sobel test = 1.959,  $p < 0.049$ ). Therefore, this hypothesis was supported.

The result indicated that social support had a partial mediator effect on the relationship between self-efficacy and burnout (Sobel test = -0.393,  $p < 0.035$ ). So, this hypothesis was supported.

##### **4.17.2 Self-efficacy and Informal Learning: Mediation Role of Job Demand-Control-Social Support**

After using Sobel Test to examine the mediator in hypothesis testing, the researcher concluded that job demand had not mediator effect between self-efficacy and informal learning (Sobel test = 0.296,  $p < 0.768$ ). Therefore, this hypothesis was not supported.

The result showed that job control had no mediator effect on the relationship between self-efficacy and informal learning (Sobel test = 1.762,  $p < 0.078$ ). So, this hypothesis was not supported.

As a result, the researcher concluded that social support had a fully mediator effect between self-efficacy and informal learning (Sobel test = 4.364,  $p < 0.000$ ). Therefore, this hypothesis was supported.

#### **4.18 Mediation Role : Bank B**

##### **4.18.1 Self-efficacy and Burnout: Mediation Role of Job Demand-Control-Social Support**

From Table 4.25, the result indicated that job demand had a mediation effect on the relationship between self-efficacy and burnout (Sobel test = -3.534,  $p < 0.000$ ). Even though the direct association between self-efficacy and burnout was not significant, the researcher concluded that job demand fully mediated the effect of the relationship between self-efficacy and burnout. Therefore, this hypothesis was supported.

In examining the mediator in hypothesis testing, job control was mediator effect on the relationship between self-efficacy and burnout (Sobel test = 2.196,  $p < 0.028$ ). Even though the direct association between self-efficacy and burnout was not significant, the researcher concluded that job control fully mediated the relationship between self-efficacy and burnout. Therefore, this hypothesis was supported.

The result indicated that social support had mediator effect on the relationship between self-efficacy and burnout (Sobel test = -2.663,  $p < 0.008$ ). Even though the direct association between self-efficacy and burnout was not significant, the researcher concluded that social support fully mediated the relationship between self-efficacy and burnout. Therefore, this hypothesis was supported.

##### **4.18.2 Self-efficacy and Informal Learning: Mediation Role of Job Demand-Control-Social Support**

After using the Sobel Test to examine the mediator in hypothesis testing, the researcher concluded that job demand was a fully mediating effect between self-efficacy and informal learning (Sobel test = -2.342,  $p < 0.019$ ). Therefore, this hypothesis was supported.

The result showed that job control had no mediator effect on the relationship between self-efficacy and informal learning (Sobel test = 1.688,  $p < 0.091$ ). So, this hypothesis was not supported.

As a result, the researcher concluded that social support had fully mediator effect between self-efficacy and informal learning (Sobel test = 3.206,  $p < 0.001$ ). Therefore, this hypothesis was supported.

#### **4.19 Mediation Role : Bank C**

##### **4.19.1 Self-efficacy and Burnout : Mediation Role of Job Demand-Control-Social Support**

From Table 4.26, the result indicated that job demand had a mediation effect on the relationship between self-efficacy and burnout (Sobel test = -3.251,  $p < 0.001$ ). Even though the direct association between self-efficacy and burnout was not significant, the researcher concluded that job demand fully mediated the relationship between self-efficacy and burnout. Therefore, this hypothesis was supported.

In examining the mediator in hypothesis testing, job control had no mediator effect on the relationship between self-efficacy and burnout (Sobel test = 1.328,  $p < 0.184$ ). Therefore, this hypothesis was not supported.

The result indicated that social support had no mediator effect on the relationship between self-efficacy and burnout (Sobel test = -1.694,  $p < 0.090$ ). Therefore, this hypothesis was not supported.

##### **4.19.2 Self-efficacy and Informal Learning: Mediation Role of Job Demand-Control-Social Support**

After using the Sobel Test to examine the mediator in hypothesis testing, the researcher concluded that job demand had not mediating effect between self-efficacy and informal learning (Sobel test = -1.261,  $p < 0.207$ ). Therefore, this hypothesis was not supported.

The result showed that job control had a fully mediator effect on the relationship between self-efficacy and informal learning (Sobel test = 2.650,  $p < 0.008$ ). So, this hypothesis was supported.



As the result, the researcher concluded that social support had no mediator effect between self-efficacy and informal learning (Sobel test = 0.403,  $p < 0.687$ ). Therefore, this hypothesis was not supported.

## **CHAPTER 5**

### **DISCUSSION, CONCLUSION, AND RECOMMENDATION**

#### **5.1 Discussion of Research Findings**

This section discusses the results of the research findings, which are organized around the research questions of the study. Generally, this study sought to examine the relationship between job demand-control-support and burnout as well as informal learning, the relationship between self-efficacy and burnout as well as informal learning, the mediating role of job demand-control-support in the relationship between self-efficacy and burnout as well as informal learning, the effect of burnout and informal learning on job performance.

##### **5.1.1 Relationship between Job Demand-Control-Support and Burnout as well as Informal Learning**

The first research question examined the relationship between job demand-control-support and burnout as well as informal learning. Thus, the findings indicated that there were significant relationships between job demand-control-support and burnout. This finding shows that burnout in employee is affected by the demanding situations of job, too much control over the tasks. However, this study demonstrated that burnout in employees are reduced by social support.

The results further presented that there was a significant relationship between job demand-control-support and informal learning. This finding also indicated that informal learning can occur in demanding situations, when receiving skill discretion and decision authority to cope with challenging tasks, gaining support from supervisors and coworkers.

This finding is consistent with previous conceptual and literature review studies that argued for a strong connection between job-demand-control-support and

burnout as well as informal learning. (Zafar et al., 2014; Demerouti et al., 2001; Xanthopoulou et al., 2007; Bakker et al., 2014; Gijbels et al., 2010; Van Ruysseveldt et al., 2011; Janssen et al., 2001; Taris and Schreurs, 2009; Schaufeli and Bakker, 2004; Choi, 2009; Bakker and Costa, 2014) It is also interesting that this finding was empirically based.

### **5.1.2 Relationship between Self-Efficacy and Burnout as well as Informal Learning**

The second research question of this study addressed the association between self-efficacy and burnout as well as informal learning. The result showed that there was an insignificant relationship between self-efficacy and burnout. This finding shows that self-efficacy did not directly affect burnout. The result further demonstrated that there was a significant relationship between self-efficacy and informal learning. This finding indicated that employee's characteristic with high level of self-efficacy engage in more informal learning than employee with low self-efficacy.

This finding is consistent with previous conceptual and literature review studies that argued for a strong connection between self-efficacy and burnout as well as informal learning. (Consiglio et al., 2013; Brouwers and Tomic, 2000; Choi, 2009; Cho and Kim, 2016) It is also interesting that this finding was empirically based.

### **5.1.3 Relationship between Self-Efficacy and Job Demand-Control-Support**

The third research question of this study addressed the association between self-efficacy and job demand-control-support. The result showed that there was a significant relationship between self-efficacy and job demand-control-support. This finding indicated that employee's characteristic with high level of self-efficacy perceived lower level of job demand than employee with low level of self-efficacy. However, employees perceived that they received high level of job control and social support than those employees with a low level of self-efficacy.

This finding is consistent with previous conceptual models and with literature review (Consiglio et al., 2013) It is also interesting that this finding was empirically based.

#### **5.1.4 Mediating Role of Job Demand-Control-Support in the Relationship between Self-Efficacy and Burnout as well as Informal Learning**

This research question sought to answer whether the mediating role of job-demand-control-support in the relationship between self-efficacy and burnout as well as informal learning was significant in terms of mediating or not. The finding showed that job demand-control-social support had a mediation effect on the relationship between self-efficacy and burnout. These findings indicated that employee's characteristic with high level of self-efficacy perceived low level of job demand, and high level of social support which affected their lower level of burnout. However, employee's characteristic with high level of self-efficacy perceived a high level of job control, which affected their high level of burnout.

Furthermore, job demand-control-support provided by the organization carried the influence between self-efficacy and informal learning. The results showed that employee's characteristic with high level of self-efficacy perceived low level of job demand, but high level of job control, and high level of social support, which motivated them to engaged more informal learning.

This finding is consistent with previous conceptual framework and literature review (Consiglio et al., 2013) It is also interesting that this finding was empirically based.

#### **5.1.5 Relationship between Burnout and Informal Learning as well as Job Performance**

The fifth research question examined the relationship between burnout and informal learning as well as job performance. The result showed that there was a negative relationship between burnout and job performance. The finding indicated that employees who got job strain or burnout, suffered reduced performance regarding to their job. However, there was a positive relationship between informal learning and

job performance. The finding showed that employees, who engaged in informal learning, later improved their job performance.

This finding is consistent with previous conceptual framework and literature review (Gorji et al., 2011; Bakker and Heuven, 2006; Angerer, 2003; Bakker and Costa, 2014; Gorji, 2011; Park and Choi, 2016; Daryoush et al., 2013) It is also interesting that this finding was empirically based.

## **5.2 Analytical Findings for Bank A, B, C**

### **5.2.1 Bank A**

#### **5.2.1.1 Relationship between Job Demand-Control-Support and Burnout as well as Informal Learning**

The findings indicated that there were significant relationships between job demand-control-support and burnout. This finding shows that burnout in employee is affected by demanding situations of their job, too much control over the tasks. However, this study presented that burnout in employee is reduced by social support. The results further presented that there were significant relationships between job social support and informal learning. This finding indicated that informal learning occurred when gaining support from supervisors and coworkers.

#### **5.2.1.2 Relationship between Self-Efficacy and Burnout as well as Informal Learning**

The result showed that there was a significant relationship between self-efficacy and burnout. This finding shows that employee's characteristic with high self-efficacy perceived lower burnout than employee with low self-efficacy. The result further presented that there was a significant relationship between self-efficacy and informal learning. This finding indicated that employee's characteristic with high level of self-efficacy engage more informal learning than employee with low self-efficacy.

#### **5.2.1.3 Relationship between Self-Efficacy and Job Demand-Control-Support**

The result showed that there was a significant relationship between self-efficacy and job demand-control-support. This finding indicated that employee's

characteristic with high level of self-efficacy perceived lower level of job demand than an employee with low level of self-efficacy. However, they perceive they received high level of job control and social support than low level of self-efficacy.

#### 5.2.1.4 Mediating Role of Job Demand-Control-Support in the Relationship between Self-Efficacy and Burnout as well as Informal Learning

The finding showed that job demand-control-social support had a mediation effect on the relationship between self-efficacy and burnout. These findings indicated that employee's characteristic with high level of self-efficacy, a perceived low level of job demand, and high level of social support affected their lower level of burnout. However, employee's characteristic with high level of self-efficacy perceived high level of job control, affected their high level of burnout. Furthermore, social support carried the influence between self-efficacy and informal learning. The results showed that employee's characteristic with high level of self-efficacy perceived high level of social support, which motivated them to engaged more informal learning.

#### 5.2.1.5 Relationship between Burnout and Informal Learning as well as Job Performance

The result showed that there was a negative relationship between burnout and job performance. The finding indicated that employees who got job strain or burnout, suffered from reduced performance in their job. However, there was a positive relationship between informal learning and job performance. The finding showed that employees, who engage informal learning, which later improved his job performance.

### **5.2.2 Bank B**

#### 5.2.2.1 Relationship between Job Demand-Control-Support and Burnout as well as Informal Learning

The findings indicated that there were significant relationships between job demand-control-support and burnout. This finding shows that burnout in employee was affected by demanding situations of job, too much control over the tasks. However, this study shows that burnout in employee is reduced by social support. The results further showed that there were significant relationships between

job demand and social support as well as informal learning. This finding indicated that informal learning is occurred in demanding situations, and gaining support from supervisors and coworkers.

#### 5.2.2.2 Relationship between Self-Efficacy and Burnout as well as Informal Learning

The result showed that there was an insignificant relationship between self-efficacy and burnout. This finding shows that self-efficacy did not directly affect burnout. The result further presented that there was a significant relationship between self-efficacy and informal learning. This finding indicated that employee's characteristic with high level of self-efficacy in engage more informal learning than employee with low self-efficacy.

#### 5.2.2.3 Relationship between Self-Efficacy and Job Demand-Control-Support

The result showed that there was significant relationship between self-efficacy and job demand-control-support. This finding indicated that employee's characteristic with high level of self-efficacy perceived lower level of job demand than employee with low level of self-efficacy. However, they perceive they received high level of job control and social support than low level of self-efficacy.

#### 5.2.2.4 Mediating Role of Job Demand-Control-Support in the Relationship between Self-Efficacy and Burnout as well as Informal Learning

The finding showed that job demand-control-social support had a mediation effect on the relationship between self-efficacy and burnout. These findings indicated that employee's characteristic with high level of self-efficacy perceived low level of job demand, and high level of social support which affected their lower level of burnout. However, employee's characteristic with high level of self-efficacy perceived high level of job control, which affected their high level of burnout.

Furthermore, job demand and social support provided by organization carried the influence between self-efficacy and informal learning. The results showed that employee's characteristic with high level of self-efficacy perceived low level of job demand, and high level of social support, which motivated them to engaged more informal learning.

#### 5.2.2.5 Relationship between Burnout and Informal Learning as well as Job Performance

The result showed that there was a negative relationship between burnout and job performance. The finding indicated that employee who got job strain or burnout, suffered from reduced performance regarding their job. However, there was a positive relationship between informal learning and job performance. The finding showed that employees, who engage in informal learning, later improved their job performance.

### 5.2.3 Bank C

#### 5.2.3.1 Relationship between Job Demand-Control-Support and Burnout as well as Informal Learning

The findings indicated that there were significant relationships between job demand and job control as well as burnout. This finding shows that burnout in employee is affected by demanding situations of the job, and too much control over the tasks. The results further showed that there was a significant relationship between job control and informal learning. This finding indicated that informal learning occurred in receiving skill discretion and decision authority to cope with challenging tasks.

#### 5.2.3.2 Relationship between Self-Efficacy and Burnout as well as Informal Learning

The result showed that there was an insignificant relationship between self-efficacy and burnout. This finding shows that self-efficacy did not directly affect burnout. The result further presented that there was a significant relationship between self-efficacy and informal learning. This finding indicated that employee's characteristic with high level of self-efficacy engage more in informal learning than employee with low self-efficacy.

#### 5.2.3.3 Relationship between Self-Efficacy and Job Demand-Control-Support

The result showed that there was a significant relationship between self-efficacy and job demand-control-support. This finding indicated that employee's with high level of self-efficacy perceived lower level of job demand than employee



with low level of self-efficacy. However, they perceive they received a high level of job control and social support than low level of self-efficacy.

#### 5.2.3.4 Mediating Role of Job Demand-Control-Support in the Relationship between Self-Efficacy and Burnout as well as Informal Learning

The finding showed that job demand had a mediation effect on the relationship between self-efficacy and burnout. These findings indicated that employee's with a high level of self-efficacy perceived low level of job demand which affected their lower level of burnout. Furthermore, job control provided by the organization influenced self-efficacy and informal learning. The results showed that employee's with high level of self-efficacy perceived high level of job control, which motivated them to engaged more informal learning.

#### 5.2.3.5 Relationship between Burnout and Informal Learning as well as Job Performance

The result showed that there was a negative relationship between burnout and job performance. The finding indicated that employee who became job strained or burned out, suffered reduced performance in their job. However, there was a positive relationship between informal learning and job performance. The finding showed that employees, who engage in informal learning, which later improved their job performance.

### 5.3 Conclusion

An increasingly competitive environment affects many organizations as they struggle to adapt to change. Management needs to design more complex work procedures since their work has to comply with more stringent financial and environment legislation, focus more on customer centric, meet the satisfaction of investors, and care for the social needs. To date, technology and knowledge become strategic asset and the main source of creating competitive advantages to provide distinct product and service. The notable developments carry significant implications for human capital management (HCM). Knowledge is a primary factor of production in postindustrial revolution.

Commercial banks in Thailand faced many challenges during the year. Banks have had to adjust to many changes, such as new regulations that impacted business operations, preparations for PromptPay, FinTech and other innovative services, particularly the rapid adoption of digital banking by consumers. Thai commercial banks must be ready to cope with these trends. These changes affect the design of organizational structure, and process of working in order to meet a rapid change of technology. Employee needs to face the design of more complex work since their work has to be complied with organization's strategies. Thus, employees are getting frustrated from a steady demand for growth and efficiency. Such demands are a persistent problem in a wide variety of current enterprises in the competitive global market and they affect work-related stress or burnout in employee (de Jong et al., 1999). In addition, employees need to be enthusiastic in developing himself to require new knowledge in order to provide innovative product and services due to evolving technological change and to meet customer needs. In the era of knowledge economy, knowledge is the central of organization's competitive advantage. At workplace, informal learning is valuable and the source of most innovation and performance improvement in organizations. It has also been estimated that majority more than 70% of learning in the workplace is informal (Kim et al., 2004).

The powerful vehicle for learning and development and enhancing employees' physical and mental health are relevant to work design or job characteristics. Job characteristics are important features that are appraised by employees (Parker, 2014). The job demand-control-support model was assumed that any occupation has its own risk factors. The underlying psychological process of job demand-control-support model is the development of job strain and motivation. Poorly designed jobs or chronic job demands exhaust employees' mental and physical resource. In turn, this leads the depletion of energy and to health problem that would affect job performance. In motivational process: job control and social support exert their motivating potential and lead to high work engagement, low cynicism, and excellent performance. Job control and social support particularly influence motivation or work engagement when job demands are high (Karasek, 1979; Johnson and Hall, 1988; Bakker, et al. 2003; Bakker and Demerouti, 2007).

This study has contributed to deepening our understanding of the factors, several gaps remain to be explored especially in Thailand ASEAN context. The main

objective of this study is to explain the cause and effect of burnout and informal learning that are caused by job characteristics (job demand, job control), social characteristic (social support), personal resource (self-efficacy), and their effect on job performance.

Data collection is the process of gathering and measuring information on targeted variables in an established systematic fashion. Data was collected from five hundred and thirty-nine (539) sample of respondents from three public commercial banks in Thailand. Level of analysis is at individual level to focus on the perceptions and personality of individuals. Data was analyzed using SEM to test measurement model and structural model. The data fit the constructs and the fit indices met the standard requirement.

The findings of the study confirmed that job demand-control-support model could explain occupational stress and motivate employees to engage informal learning. This model linked psychological work conditions and the health and productivity of workers. This study revealed that psychological strain or burnout is occurred when psychological job demands are high; the employee's decision authority is high, and socially isolating. Decision latitude can be inverted U-shape pattern or curvilinear relationship when employees receive too much freedom, this becomes harmful to employee's wellbeing, the reasons are including employee have to experience with more ambiguity, high responsibility on the job, and take more tasks with difficulty in decision making (Warr, 1987; De Jonge and Schaufeli, 1998; Warr, 1990).

Job characteristics also play a partial role to motivate employee to learn. The result found that informal learning could be found in demanding situations, high skill discretion and decision authority could help employee to cope with further job demands, and promote learning. Since learning is a social process, thus employee engages informal learning through others. For instance, supervisors and colleagues give them support, encourage talking about problems, and feedback that enable the employees to learn and implement new ideas.

The study also revealed that a personal resource, self-efficacy, is associated with positive perception of work environment and social aspects. Individual with self-efficacy tried to proactively search for job resource that benefit to them. Thus, the

finding presented that informal learning could be stimulated by self-efficacy directly, and through demanding situations, job control, and social support provided by organization.

They feel confident to control and influence their environments to meet their attainment. They could deal more demanding situations effectively, cope with stress better than those who are low self-efficacy. They are likely to use skill latitude and decision authority to handle the tasks than those who are low self-efficacy. Therefore, the result showed that high level of self-efficacy reduced psychological demand, and later reduced burnout. The higher the level of skill latitude, and decision authority they receive, the higher the level of burnout will be. And also, the higher the level of social support they receive, the lower the level of burnout will be.

Additionally, each bank had been analyzed to see whether there would be the same or different result. The result presented that each bank represented different model, and the fit indices did not meet the standard requirement. This implied that each bank had different environment or context, especially, the different level of job control, level of social support, and level of self-efficacy. Due to these resources are performed to protect employee from energy depletion or work-related stress, and also motivate employee to engage informal learning. Therefore, banks should improve themselves for balancing employee's works and health, and providing supportive climate. Referring to POS that organizations need to develop policies and strategies that contribute to positive employee beliefs and attitudes about the organization, when employees perceive that organization values his or her work contributions and cares about the employee's well-being, they suffer less stress at work rather employee will be more engaged with his work.

## **5.4 Practical Implications**

The result of this study has several important implications for organizations and HR. First, this study can be applied for any occupation of the particular demands and resources involved such as job control, social support, and self-efficacy provided by organization.

Second, this result awakens organizations and HR to pay close attention to burnout in employee. According to the overall result, burnout in employee, employees felt emotional exhausted, cynicism from long-term highly demanding situations, which cause the reduction of their personal accomplishment and their capacities to perform. Thus, organizations and HR for three banks should redesign job and set appropriate work environments in order to balance between productivity and well-being of employees.

Third, to reduce burnout in employees, organizations and HR should redesign job by providing high level of job control, and high level of social support to them. However, social support was significant and negatively related to burnout in employee which was found in Bank A, and Bank B. Meanwhile, social support was not significant related to burnout in employee which was found in Bank C. Importantly, organizations and HR for three banks should consider the level of control assigned to employees, because the results showed that employees received too much skill latitude and decision authority and this represent curve linear relationship - employees face more uncertainty, difficulty in decision making, and high responsibility on the job. Therefore, organizations and HR should provide coach, or mentor to them before letting them work on their own. In addition, managers or supervisors should create an environment that encourages their subordinates to talk about problems encountered at work, especially for bank C. Consequently, their work-related stress can be reduced.

Fourth, the overall result showed that individual learning can be developed in demanding situations, while they are receiving high level of job control and high level of social support. However, social support was significant and positively related to informal learning which was found in Bank A. Job demand and social support were significant and positively related to informal learning which was found in Bank B. Job control was significant and positively related to informal learning which was found in Bank C. Therefore, organizations and HR should provide a supportive social network in terms of several supportive resources such as emotional support, informational advice, financial assistance, personal advice, and companionship. Social support is the most important factor to support and feedback that enable employees to engage informal learning that will lead to improve job performance, especially, for Bank C.

To encourage employee to engage informal learning relevant to job, organization should give employees skill latitude, and decision authority to cope with challenging tasks as well as provide them with coach or mentor especially for Bank A, and Bank B. Organizations and HR for three banks should support informal learning activities. Employees are able to transfer their learning into performance faster when they are in formal learning programs. Informal learning has nothing to do with time and cost barriers against formal training programs.

Fifth, organizations and HR for three banks should develop knowledge and competencies of employees to ensure that they are knowledgeable and qualified with the jobs assigned to them because characteristic of employees with self-efficacy, they feel more capable to cope with challenging situations or tasks, he becomes less likely to suffer from anxiety because individuals' sense of their capability to control and influence their environments to meet the desired attainment which were found in all three banks.

Sixth, the overall result highlighted that when employees with self-efficacy received high level of social support, they are more likely to engage informal learning. However, when they receive too much autonomy, they are more likely to experience burnout because of curve linear relationship. Therefore, coach, mentor, and social supportive network are needed for them to reduce their role ambiguity, job's insecure, and encourage them to engage informal learning to accomplish their jobs especially for Bank A and B and C. Meanwhile, the result of Bank B was similar with the overall result.

## **5.5 Contributions of the Study**

Significant contributions have been made by testing a theory in a new setting, commercial banks in large sector, Thailand examined in this study. Each bank illustrates a unique context that affected perceptions of employees. Each bank should develop its own strategies to suit them. The study confirms and reveals that burnout in employee is occurred in a high level of demand, high level of control, but low level of social support. This had been augmented by including self-efficacy and job performance in the model. Interestingly, job control fails to explain in causing the

reduction of burnout, because employees receive too much autonomy – curve linear relationship. Employees face more uncertainty, difficulty in decision making, and high responsibility on the job. Therefore, organizations and HR should assist by providing coach, or mentor to them. Managers or supervisors should encourage employees to talk about problems encountered at work in order to reduce their jobs' insecure and stress. Characteristic of employees with self-efficacy was significantly related to burnout and informal learning both directly and indirectly. They feel more capable to cope with challenging situations or tasks; they are less likely to suffer from anxiety. They have a capability to control and influence their environments to meet accomplishment. Job control and social support carry the influence between self-efficacy and burnout as well as informal learning. The result confirmed the assumptions that burnout in employee was negatively related to individual job performance. Informal learning was positively related to individual job performance.

Employees are the most important asset in organizations. Organizations and HR should be committed to protecting employees' safety, health, and welfare at work. Organizations and HR should recognize the importance to identify and reduce workplace stress. Organizations and HR should establish policy to give guidance to managers and employees how to prevent, identify and manage stress in the workplace. Organizations and HR should provide, for instance, stress management system to promote wellbeing and prevent or minimize the occurrence of stress. Creating a supportive environment and culture in which the safety and welfare of staff is a priority. To provide support to employees who experience stress in the workplace by providing confidential advice, guidance, support or counseling. Corporate management, senior managers, line managers and employees each have a accountability to contribute to involve creating supportive workplaces that facilitate employee who experiences stress to report it. Organizations and HR could develop standards for assessing workplace stress including demands of the job, control, support, relationships, role, and change. Managers or supervisors should require following activities to promote employee well-being and reduce stress in the workplace. For instance, regular and open communication can reduce suspicion of management and improve teamwork by ensuring all employees comprehend and appreciate each other's role. Good interpersonal relationships in the workplace are the

most powerful way to protect against potential stressors. Where strong tie of relationships exists between work colleagues, employees show higher levels of coping skills and are better able to identify possible solutions to problems. Giving employees an opportunity to provide suggestions and give the space to listen to them. Giving employee regular feedback on the things they are doing well, not just on the things that can be improved, can reduce the potential for stress in the workplace. Some flexibility or control of own work significantly helps to reduce potential stress in the workplace.

In order to deal with challenging demands and to meet ever uncertain external environment with strong skill-grounded competition, learning is seen as a central which work is designed. Organizations and HR should establish policy that support workplace learning not only short-terms objectives, but also long-term strategic goals. Organizations and HR should consider that learning outcomes are new skills, and knowledge of employees. Therefore, organizations and HR should incorporate learning into organizational culture, systems and management. Not only training programs, since according to this study, psychological job demand, job characteristics (skill discretion, decision authority), and social support from supervisors and coworkers influence learning process of individual. Organizations and HR should support learning and development activities involving creating challenging projects that employee can use his variety of skill and receive authority to make decision and plan by him. Project working is a strategy to develop individual competence, problem solving, and mutual learning process. Project team is effective way that new products and services can be created.

Since the finding suggested that employee perceived job control as motivating factor for burnout. In order to protect employee from burnout out, organization and HR should support employee through providing clear objective to employee, so that employee can keep on the right track. In addition, coach from supervisors or mentoring from seniors is effective way of supporting them and encourage individual learning. Many researches have recognized that coach and mentoring is an effective way of supporting workplace learning. Coach help employee how to do things effectively, while mentoring prepare employee for future changes. Organizations and HR should train managers and supervisors by using coach firms to help managers or



supervisors to become coaches. One-to-one mentoring which is training managers to mentor employees who are not their own staff. There has been a shift from the role of manager as controller to a coach or mentor to develop employees is a major part (Silverman, 2003).

Due to the organizational structure of commercial bank is matrix organization, cross-functional team becomes potential and effective way for supporting employees to engage on-the-job learning. Employees could learn in cross-functional teams. Knowledge and skills from other team members is transferred directly, informal learning occurs from observing others working, members try to seek or give new information, and test out ideas, and reflect on hidden assumptions. Organizations and HR should create the culture of trust, a foundation of building teamwork, and this can avoid from silos effect, individual and department limit their tasks and responsibilities.

Lastly, organizations and HR should promote teamwork, a crucial part of business, work collaboratively with a group, using their skill, and provide constructive feedback, despite any personal conflict between individuals. Teamwork can make the dream work; it is good to use teamwork when working on project to get as many ideas bounded around as possible.

## **5.6 Limitations of the Study**

The limitation of the study is regarding to technique used to analyze information. Since this study employ SEM technique which could explain cause and effects, and cross-sectional study that limit conclusion about causal relationships among variables. Therefore, longitudinal study is necessary to confirm the findings over time, and provide insights regarding causality. Since this study is quantitative study analysis, some insightful information may not be answered; this should be done in qualitative method in order to gain some useful insight from discussing with some HR, manager, and employee next time since this time has limited resource in term of time, and budget.

## **5.7 Directions for Future Research**

Based on the findings and limitation of this study, a number of directions for future research are discussed below:

Other variables should be included such as formal learning or opportunity for professional development. Further investigation should be tested. The relationship between burnout and informal learning, since Holman and Wall (2002), claimed that there is an effect of strain on learning, as strain can reduce the information processing that offends non-task activities, and people are unlikely to experiment new ideas because of strain. Next, burnout and job demand can have reversed causal relationship overtime. Bakker and Costa (2014) claimed that burnout predicts increased job demands over time in a longitudinal study that represent reciprocal relationship between burnout and job demand. In addition, burnout can lower self-efficacy over time due to people are getting suffered from stress that might reduce their confidence to manage their work. Brouwers and Tomic (2000), who argued that there is an effect of emotional exhaustion on perceived self-efficacy. The more emotionally exhausted people are, the poorer their performances will generally be. Lastly, next study should focus on specific type of leadership that can support and encourage employee learning in organization such as transformative leadership or transactional leadership.

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## **APPENDIX**

## QUESTIONNAIRE

### “The Empirical Study of the relationship between workplace characteristics, work-related informal learning and job performance”

#### Part I Demography of Respondents

1. Gender ☐ Male ☐ Female
2. Age ..... years
3. Highest Level of Education ☐ Bachelor ☐ Master ☐ Ph. D
4. Work experience ..... years

#### Part II Please check ✓ in your opinion towards the following items

Remark : Opinion 6 = Strongly Agree 5 = Moderately Agree 4 = Slightly Agree  
3 = Slightly Disagree 2 = Moderately Disagree 1 = Strongly Disagree

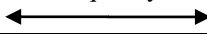
Items	Opinion					
	Strong Agree	↔		Strongly Disagree		
	6	5	4	3	2	1
1. I have a lot of freedom to decide how I will do my job						
2. I have much to say about what happens in my work						
3. My job allows me to make many decisions						
4. I can determine the order in which I perform my tasks						
5. There is a variety in your job						
6. Your duties are repetitious						
7. You have opportunity to do a number of different thing						
8. Tasks you perform are similar in a typical working day						
9. My supervisor understands my problems and needs.						
10. My supervisor is willing to personally help me with solving problems in my work.						
11. My work relationship with my supervisor is good.						
12. I have enough confidence in my supervisor that I would defend and justify his/her decisions if he or she were not present to do so.						
13. My supervisor considers my suggestions for change.						
14. My supervisor and I complement each other						
15. My supervisor recognize my potential						
16. There Is a good feeling between you and your colleagues						
17. You Can ask your colleagues for help, if necessary						
18. Your coworkers behave friendly to you						
19. You feel valued by your coworkers						
20. You Can count on your colleagues, would you experience difficulties in your work						
21. Adequately completes assigned duties						
22. Fulfills responsibilities specified in job description						
23. Performs tasks that are expected of him/her						
24. Meet formal performance requirement of the job.						

**Remark :** Frequency    6 = Always      5 = Very Frequently    4 = Occasionally  
                                  3 = Rarely      2 = Very Rarely      1 = Never  
                                  True      6 = Almost True    5 = Usually True      4 = Occasionally  
                                  3 = Rarely True    2 = Usually Not True    1 = Almost Never True

Items	Frequency					
	Always		←→		Never	
	6	5	4	3	2	1
25. I find it hard to relax after a day's work.						
26. I feel drained when I finish work.						
27. When I finish work I feel so tired I can't do anything else						
28. It's getting increasingly difficult for me to get up for work in the morning						
29. I have become less interested and enthusiastic about my job						
30. I feel increasingly less involved in the work I do						
31. I doubt the significance of my work.						
32. I can't really see the value and importance of my work						
33. I'm required to do excessive work						
34. My job requires me to work hard						
35. My job requires long periods of intense concentration						
36. I'm always in a hurry in my work						
37. I don't have enough time to finish my work						
38. My tasks are often interrupted before completion, which requires me to resume them later						
39. I'm exposed to conflicting demands from others						
40. Requiring the work of other individuals or other services often slows me						
41. My job requires me to work fast						
Items	True					
	Almost True		←→		Almost Never True	
	6	5	4	3	2	1
42. I can remain calm when facing difficulties in my job because I can rely on my abilities						
43. When I am confronted problem in my job, I can usually find several solutions						
44. Whatever comes my way in my job, I can usually handle it						
45. My past experiences in my job have prepared me well for my occupational future.						
46. I meet the goals that I set for myself in my job						
47. I feel prepared for most of the demands in my job						

**Part III Please specify the frequency to the following items that you can apply in your job**

Remark : Frequency    6 = Always      5 = Very Frequently    4 = Occasionally  
                                  3 = Rarely      2 = Very Rarely      1 = Never

Items	Frequency					
	Always					Never
	6	5	4	3	2	1
48. Reflect on my previous knowledge and actions						
49. Learn from my own trial and error						
50. Observe others how to deal with a problem						
51. Searching the Internet for information to help solve a problem						
52. Read professional magazines and/or journals						
53. Informal one-on-one discussion with supervisor about some work situation.						
54. Idea exchange on how to solve a problem situation with peers						
55. Having contact with someone outside the company who is able to help solve a challenging work situation.						

**Thank You for your cooperation**

## แบบสอบถาม

### ศึกษาปัจจัยที่ส่งผลต่อการเรียนรู้ตามอัธยาศัยของพนักงาน (Informal Learning) ใน ระหว่างการทำงานและการปฏิบัติงาน

#### ตอนที่ 1 ข้อมูลเบื้องต้น

โปรดทำเครื่องหมาย ✓ ลงใน ( )

1. เพศ ( ) ชาย ( ) หญิง
2. อายุ.....ปี
3. ระดับการศึกษาชั้นสูงสุด ( ) ปริญญาตรี ( ) ปริญญาโท ( ) ปริญญาเอก
4. ประสบการณ์การทำงาน.....ปี

#### ตอนที่ 2 โปรดเขียนเครื่องหมาย ✓ ลงในช่องระดับความคิดเห็นให้ตรงกับความเป็น จริงตามความคิดเห็นของท่าน

หมายเหตุ ระดับความคิดเห็น

6 หมายถึง เห็นด้วยอย่างยิ่ง

5 หมายถึง เห็นด้วย

4 หมายถึง ค่อนข้างเห็นด้วย

3 หมายถึง ค่อนข้างไม่เห็นด้วย

2 หมายถึง ไม่เห็นด้วย

1 หมายถึง ไม่เห็นด้วยอย่างยิ่ง

ข้อคำถาม	ระดับความคิดเห็น					
	เห็นด้วยอย่างยิ่ง			ไม่เห็นด้วยอย่างยิ่ง		
	6	5	4	3	2	1
1. ฉันมีอิสระมากพอในการตัดสินใจในเรื่องงานของตนเอง						
2. ฉันได้พูดในสิ่งที่เกิดขึ้นกับงานของฉัน						
3. ฉันต้องตัดสินใจหลาย ๆ เรื่องในงานของฉัน						
4. ฉันสามารถกำหนดรูปแบบการทำงานของตนเองได้						
5. ฉันได้รับผิดชอบงานหลาย ๆ เรื่อง						
6. งานที่ฉันทำมีความจำเจ						
7. ฉันมีโอกาสได้ทำสิ่งใหม่ๆ						
8. งานที่ฉันทำเหมือนกันทุกวัน						
9. หัวหน้างานมีความเข้าใจฉันทั้งปัญหาเรื่องงานและความต้องการต่างๆ						
10. หัวหน้างานช่วยฉันแก้ไขปัญหามองงานอย่างเต็มที่						
11. ฉันกับหัวหน้างานมีความสัมพันธ์กันเป็นอย่างดี						
12. ฉันมีความเชื่อมั่นในตัวหัวหน้างานมากพอที่จะแก้ต่างแทนเขาได้						
13. ข้อเสนอแนะของฉันได้รับการพิจารณาจากหัวหน้างานเพื่อนำไปปรับปรุงหรือทำให้เกิดการเปลี่ยนแปลง						
14. หัวหน้างานและฉันช่วยเหลือซึ่งกันและกันเป็นอย่างดี						
15. หัวหน้างานรับรู้ความสามารถและข้อดีในตัวฉัน						

ข้อคำถาม	ระดับความคิดเห็น					
	เห็นด้วยอย่างยิ่ง					ไม่เห็นด้วยอย่างยิ่ง
	6	5	4	3	2	1
16. เพื่อนร่วมงานที่นี้เป็นมิตรกับฉัน						
17. ฉันสามารถขอความช่วยเหลือจากพวกเขาเมื่อเกิดปัญหา						
18. ฉันและเพื่อนร่วมงานมีความสัมพันธ์ที่ดีต่อกัน						

หมายเหตุ ระดับความคิดเห็น

6 หมายถึง เห็นด้วยอย่างยิ่ง

5 หมายถึง เห็นด้วย

4 หมายถึง ค่อนข้างเห็นด้วย

3 หมายถึง ค่อนข้างไม่เห็นด้วย

2 หมายถึง ไม่เห็นด้วย

1 หมายถึง ไม่เห็นด้วยอย่างยิ่ง

ระดับความถี่

6 หมายถึง ทุกครั้ง

5 หมายถึง บ่อยๆ ครั้ง

4 หมายถึง เป็นบ้างตามโอกาส

3 หมายถึง นานๆ ครั้ง

2 หมายถึง แทบจะไม่เลย

1 หมายถึง ไม่เคยเลย

ข้อคำถาม	ระดับความคิดเห็น					
	เห็นด้วยอย่างยิ่ง					ไม่เห็นด้วยอย่างยิ่ง
	6	5	4	3	2	1
19. พวกเขาเห็นคุณค่าในตัวฉัน						
20. เพื่อนร่วมงานให้ความช่วยเหลือฉันเมื่อฉันประสบปัญหาเรื่องงาน						
21. ฉันทำหน้าที่ที่ได้รับมอบหมายจนสำเร็จ						
22. ฉันทำงานครบตาม Job Description						
23. ฉันทำงานตามที่บริษัทคาดหวังให้ฉันทำ						
24. ฉันทำงานเป็นไปตามเกณฑ์หรือตัวชี้วัดที่บริษัทระบุไว้						
ข้อคำถาม	ระดับความถี่					
	ทุกครั้ง					ไม่เคยเลย
	6	5	4	3	2	1
25. ฉันแทบจะหาเวลาพักผ่อนไม่ได้หลังจากฉันเลิกงาน						
26. ฉันรู้สึกเมื่อยล้า หหมดแรงหลังจากฉันเลิกงาน						
27. เมื่อฉันเลิกงานฉันจะรู้สึกเหนื่อยจนไม่สามารถทำอย่างอื่นได้อีก						
28. ฉันรู้สึกไม่ชอบที่จะต้องตื่นเช้าไปทำงาน						
29. ฉันมีความสนใจและกระตือรือร้นในการทำงานน้อยลง						
30. ฉันรู้สึกว่าไม่อยากไปพัวพันกับงานที่ตัวเองทำ						
31. ฉันเริ่มสงสัยว่างานที่ฉันทำมีความสำคัญหรือไม่						
32. ฉันไม่เห็นคุณค่าและความสำคัญของงานที่ฉันทำ						
33. ฉันได้รับมอบหมายให้ทำงานมากเกินไป						
34. ฉันถูกใช้ให้ทำงานหนัก						



ข้อคำถาม	ระดับความถี่					
	ทุกครั้ง		←→		ไม่เคยเลย	
	6	5	4	3	2	1
35.งานของฉันใช้ระยะเวลาในการทำที่ยาวนาน						
36.งานของฉันต้องทำด้วยความเร่งรีบตลอดเวลา						
37.ฉันมีเวลาไม่พอที่จะทำงานให้เสร็จทันเวลา						
38.การทำงานของฉันมักถูกขัดจังหวะ จนทำให้ฉันต้องกลับไปเริ่มทำใหม่						
39.งานที่ฉันทำมีความขัดแย้งกับความต้องการของผู้อื่น						
40.การทำงานร่วมกับผู้อื่นทำให้การทำงานของฉันเป็นไปอย่างเชื่องช้า						
41.งานของฉันต้องใช้ความรวดเร็ว						

หมายเหตุ ระดับความเป็นจริง

6 หมายถึง เป็นจริง

5 หมายถึง ค่อนข้างจริง

4 หมายถึง เป็นจริงบ้างตามโอกาส

3 หมายถึง เกือบจริง

2 หมายถึง ค่อนข้างไม่จริง

1 หมายถึง ไม่จริงเลย

ข้อคำถาม	ระดับความเป็นจริง					
	เป็นจริง		←→		ไม่จริงเลย	
	6	5	4	3	2	1
42.ฉันไม่รู้สีกังวลเมื่อเจองานยากเพราะฉันมั่นใจในความสามารถของฉัน						
43.เมื่อฉันต้องเผชิญหน้ากับปัญหาเรื่องงาน ฉันมักจะหาทางออกหลายๆทาง						
44.ไม่ว่าอะไรจะเข้ามากระทบงานของฉัน ฉันสามารถจัดการมันได้						
45.ประสบการณ์ที่ผ่านมาทำให้ฉันเตรียมพร้อมรับมือสำหรับงานในอนาคตได้เป็นอย่างดี						
46.ฉันทำงานได้ตามเป้าหมายที่ฉันกำหนดไว้						
47.ฉันเตรียมพร้อมรับมือกับสิ่งต่างๆที่จะเกิดขึ้นกับงานของฉัน						

ตอนที่ 3 ในการทำงาน คุณทำกิจกรรมต่อไปนี้บ่อยครั้งเพียงใดเพื่อนำไปปรับใช้ในงานของคุณ โดยเขียนเครื่องหมาย ✓ ลงในช่องระดับความถี่ให้ตรงกับความเป็นจริงตามความคิดเห็นของท่าน

หมายเหตุ ระดับความถี่ 6 หมายถึง ทุกครั้ง 5 หมายถึง บ่อยๆ ครั้ง  
4 หมายถึง เป็นบ้างตามโอกาส 3 หมายถึง นานๆ ครั้ง  
2 หมายถึง แทบจะไม่เลย 1 หมายถึง ไม่เคยเลย

ข้อคำถาม	ระดับความถี่					
	ทุกครั้ง		←→		ไม่เคยเลย	
	6	5	4	3	2	1
48.ทบทวน ไตร่ตรองประสบการณ์ หรือความรู้ในอดีต						
49.เรียนรู้จากการลองผิดลองถูก						
50.สังเกตเพื่อนร่วมงานในการจัดการกับปัญหา						
51.ค้นหาข้อมูลจากอินเทอร์เน็ตเพื่อช่วยหาคำตอบ						
52.อ่านนิตยสารหรือวารสารเฉพาะทางหรือทางวิชาชีพ						
53.พูดคุยเพื่อปรึกษาหารือกับหัวหน้างานนอกเวลางาน						
54.แลกเปลี่ยนความคิดเห็นกับเพื่อนร่วมงาน						
55. ติดต่อพูดคุยกับบุคคลภายนอกผู้ที่สามารถให้ความช่วยเหลือได้						

ขอขอบคุณที่ให้ความอนุเคราะห์ในการตอบแบบสอบถามค่ะ

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