

**BURNOUT, WORK ENGAGEMENT AND WORKAHOLISM  
AMONG EMPLOYEES IN THE INSURANCE INDUSTRY**

Lelani Brand, Hons. BA

Mini-Dissertation submitted in fulfilment of the requirements of the degree Magister Artium  
in Industrial Psychology at the Potchefstroom Campus of the North-West University.

**Supervisor:** Dr W.J. Coetzer

Potchefstroom

2006

## REMARKS

The reader is reminded of the following:

- The references as well as the editorial style as prescribed by the *Publication Manual (5<sup>th</sup> edition)* of the American Psychological Association (APA) were followed in this mini-dissertation. This practice is in line with the policy of the Programme in Industrial Psychology of the North-West University (Potchefstroom Campus) to use APA style in all scientific documents as from January 1999.
- The mini-dissertation is submitted in the form of one research article.
- This material is based upon work supported by the National Research Foundation under Grant number TTK2005080800011

## • **ACKNOWLEDGEMENTS**

I wish to extend my gratitude to various individuals who, at various stages during the writing of this dissertation, were prepared to help, guide and support me to complete this research successfully.

- I am deeply grateful to my Saviour, for giving me the opportunity, talent and strength to complete this research.
- I owe a special debt of gratitude to my mentor, Dr. W.J. Coetzer for all the insight, guidance, motivation and faith in me throughout this dissertation.
- I am very grateful for my parents for the opportunities they gave me. Without all their prayers, encouragement, love and support none of this would have been possible.
- I extend my grateful appreciation to Ms. M. van der Colff for the professional manner in which she conducted the language editing.
- A special word of thanks to all employees who completed the questionnaires.
- Thank you to my family and friends for all their love and support.

## TABLE OF CONTENTS

	<b>Page</b>	
List of Tables	v	
Summary	vi	
Opsomming	viii	
<b>CHAPTER 1: INTRODUCTION</b>		
1.1	Problem statement	1
1.2	Research objectives	6
1.2.1	General objective	6
1.2.2	Specific objectives	6
1.3	Research method	7
1.3.1	Literature review	7
1.3.2	Research design	7
1.3.3	Participants	8
1.3.4	Measuring battery	8
1.3.5	Statistical analysis	9
1.4	Division of chapters	11
1.5	Chapter summary	11
1.6	References	12
<b>CHAPTER 2: RESEARCH ARTICLE</b>		17

## **CHAPTER 3: CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS**

	<b>Page</b>	
3.1	Conclusions	44
3.2	Limitations of this research	47
3.3	Recommendations	48
3.3.1	Recommendations for the organisation	49
3.3.2	Recommendations for future research	50
	References	51

## LIST OF TABLES

<b>Table</b>	<b>Description</b>	<b>Page</b>
<b>Research Article</b>		
Table 1	Characteristics of the Participants	25
Table 2	Factor Loading, Communalities, Percentage Variance for Principal factors Extraction and Direct Oblimin Rotation on the OLBI items	29
Table 3	Factor Loading, Communalities, Percentage Variance for Principal factors Extraction and Direct Oblimin Rotation on the UWES items	31
Table 4	Factor Loading, Communalities, Percentage Variance for Principal factors Extraction and Direct Oblimin Rotation on the AWART items	32
Table 5	Descriptive Statistics and Alpha Coefficient of the OLBI, UWES, and AWART	33
Table 6	Product-Moment Correlation Coefficients between the OLBI, UWES, and AWART	33
Table 7	Goodness-of-fit statistics for the structural model of work wellness	34
Table 8	MANOVAs – Differences in workaholism levels of different groups	35

## SUMMARY

**Topic:** Burnout, work engagement and workaholism among workers in the insurance industry.

**Key terms:** Burnout, work engagement, workaholism, job demands, job resources, insurance industry.

Over the last decade, numerous changes have occurred in the insurance industry due to international expansions and stiff competitiveness. As a result of these changes, employees are suffering from stressful work conditions such as pressure to perform and work-life conflict, which lead to feelings of distrust, tension, strain in interpersonal relations, interpersonal conflict and difficulty in coping with pressure to perform. Tracking and addressing the work wellness of these employees are important to improve their work-related performance, as well as the quality of their service. Burnout, work engagement and workaholism are focal points in this regard. In order to measure these constructs it is important to have valid and reliable instruments. However, there is a lack of research which measures burnout, engagement and workaholism in the South African context.

The objective of this study was to determine the relationship between burnout, work engagement and workaholism amongst employees in the insurance industry.

The research method consisted of a brief literature review and an empirical study. A cross-sectional design was used. An availability sample ( $N = 153$ ) from employees in the insurance industry was taken. The Oldenburg Burnout Inventory (OLBI), Utrecht Work Engagement Scale (UWES), an adapted version of the Work Addiction Risk Test (AWART), and a biographical questionnaire were administered. The statistical analysis was conducted with the aid of the SPSS program and AMOS program. The statistical method employed in the study consisted of descriptive statistics, Cronbach alpha coefficients, Pearson product-moment correlation coefficients and a structural equation modelling method. Multivariate analysis of variance (MANOVA) was used to determine the significance of differences of workaholism between demographic groups.

It was evident in this study that employees in the insurance industry experience workaholism due to their tendency to work long hours overtime, to work weekends and to take work home. Results indicated that work wellness of employees in the insurance industry does comprise well-being (Burnout and Work Engagement) and Workaholism.

Recommendations for future research were made.



## OPSOMMING

**Onderwerp:** Uitbranding, werksbegeestering en werksverslawing van werknemers in die versekeringsbedryf.

**Sleuteltermes:** Uitbranding, werksbegeestering, werksverslawing, werkseise, werks hulpsbronne, versekeringsbedryf.

As gevolg van internasionale uitbreidings en stewige kompetisie in die versekeringsbedryf, het daar in die laaste dekade aansienlike veranderings in hierdie bedryf plaasgevind. Hierdie veranderings het meegebring dat werknemers in die versekeringsbedryf onder spanningsvolle toestande moet funksioneer. As gevolg van hierdie veranderings lei werknemers aan stresvolle werkstoestande soos druk om te presteer en werk-lewe konflik, wat lei tot gevoelens van wantroue, spanning in interpersoonlike verhoudings, interpersoonlike konflik en probleme word ervaar ten opsigte van hantering van druk om te presteer. Dit is belangrik om die werkswelstand van die werknemers na te vors en aan te spreek om sodoende hul werksverwante prestasie en die kwaliteit van hul diens te bevorder. Uitbranding, werksbegeestering en werksverslawing is fokus areas in hierdie verband. Ten einde hierdie konstruksie te meet is dit noodsaaklik dat daar geldige en betroubare meetinstrumente beskikbaar moet wees. Dit word egter bemoeilik deur die afwesigheid van navorsing wat uitbranding, werksbegeestering en werksverslawing meet in die Suid-Afrikaanse konteks.

Die doelstelling van hierdie navorsing was om die verhouding tussen uitbranding, werksbegeestering en werksverslawing van werknemers in die versekeringsindustrie te bepaal.

Die navorsingsmetode het bestaan uit 'n kort literatuuroorsig en 'n empiriese studie. 'n Dwars deursnee-opnameontwerp is gebruik. 'n Beschikbaarheidsteekproef ( $N = 153$ ) is van werknemers in die versekeringsindustrie geneem. Die Oldenburg Uitbrandingsvraelys (OLBI), Utrecht Werksbegeesteringskaal (UWES), 'n aangepaste weergawe van die Werksverslawing Risiko Toets (AWART), en 'n biografiese vraelys is afgeneem. Die statistiese analise is uitgevoer met behulp van die SPSS program en AMOS program. Die statistiese metodes wat gebruik is in die studie het bestaan uit beskrywende statistiek, Cronbach alpha koëffisiënte, Pearson produk-moment korrelasie-koëffisiënte en 'n

strukturele vergelykingsmodellering. Meerrigting-variasie analise (MANOVA) is gebruik om die belangrikheid van die verskille tussen demografiese groepe ten opsigte van die vlakke van werksverlawing uit te lig.

Dit was duidelik in hierdie studie dat werknemers in die versekeringsbedryf geneig is om werksverlawing te ervaar as gevolg van hul gedrag om lang ure oortyd te werk, naweke te werk en werk huis toe te neem. Resultate het aangedui dat werkswelstand van werknemers in die versekeringsindustrie bestaan uit welstand (uitbranding en werksbegeestering) en werksverlawing.

Aanbevelings vir verdere navorsing is gemaak.

# **CHAPTER 1**

## **INTRODUCTION**

This mini-dissertation focuses on burnout, work engagement and workaholism among workers in the insurance industry.

Chapter 1 contains the problem statement, research objectives and research methodology employed. The chapter commences with a problem statement, giving an overview of previous related research conducted on work wellness and its relation with workaholism, and linking it with this research project and its research objectives. A discussion of the research method follows, with details regarding the empirical study, research design, participants, measuring instruments and statistical analysis. It concludes with a chapter summary giving an overview of the chapters that comprise this mini-dissertation.

### **1.1 PROBLEM STATEMENT**

The changing world of business has placed enormous pressure on the South African insurance industry. All over the globe, organisations are downsizing and restructuring (Coffey, Cook, & Hunsaker, 1994), resulting in increased work expectations and longer working hours. Apart from these changes, the insurance industry also has become more complex in that it has to cater for a rapidly growing market with added challenges (Anon., 2006). These challenges include demanding conditions, competition, product innovations, delivery and distribution systems, technology usage and regulations (Krishnamurthy et al., 2005). Being more than financial services, insurance organisations need to provide financial security and emotional stability through a variety of services, products and advice (Gary, 2005).

Employees working in the insurance industry need to have in depth knowledge of these services, products and advice provided. They also have to meet different requirements such as pre-licensing, state examinations and continuing education in order to enter and stay in the industry (Bassett, 2005). Employees are mainly attracted to the insurance industry due to the associated autonomy, potentially high monetary rewards, the prospect of self-employment

(Lai, Chan, Ko, & Boey, 2000) and the opportunity to be flexible and be able to work independently (Bassett, 2005). Employees decide for themselves how fast they want to move up the career ladder by setting their own sales targets and work tempo. This freedom may, however, result in a sustained pressure to produce (Lai et al., 2000) as it is important for them to meet certain targets, not only for a stable income, but also for retaining employment (Chan, Ko, Lai, & Boey, 1999).

Besides the pressure to produce, insurance employees are often negatively stereotyped and they face rejection by strangers as well as family members and friends. This may lead to personal isolation and alienation (Lai et al., 2000). They also face acute competitiveness and rivalry between agents and organisations, and this may lead to interpersonal conflict and reinforce individualism and self-isolation (Chan et al., 1999). In a study conducted in 2000 in Singapore among 400 life insurance agents, it was found that the top stressors were work demands, lack of job security and the need to maintain a positive self (Lai et al., 2000).

In any working environment, job demands and job resources are two variables that can be distinguished in any position (Schaufeli & Bakker, 2004). Job demands are referred to as those physical, psychological, social, or organisational aspects of the job that require sustained physical and or psychological efforts. Job resources, on the other hand, refer to those physical, psychological, social and organisational aspects of the job that could reduce job demands and the cost it will have, are functional in achieving work goals, and stimulate personal growth, learning and development (Schaufeli & Bakker, 2004). A lack of job resources and high job demands may, when left uncontrolled, lead to levels of burnout (Maslach, Jackson, & Leiter, 1996). Job demands were found to be unique predictors of employees' levels of exhaustion and cynicism (which are perceived as the core dimensions of burnout) while job resources were unique contributors of work engagement (Bakker, Demerouti, De Boer, & Schaufeli, 2003).

The multi-dimensional theory of burnout conceptualises burnout in terms of its three core components: emotional exhaustion, cynicism and professional efficacy (Maslach, 1993; Maslach & Jackson, 1986). According to this theory, burnout is an individual stress experience embedded in a context of complex social relationships, and it involves the person's conception of both self and others. Exhaustion refers to the fact that the employee is incapable of performing because all energy has been drained, whereas cynicism reflects

indifference or a distant attitude towards one's work in general. Professional efficacy refers to a feeling of competence, productivity and achievement at work (Leiter, 1988). The Maslach Burnout Inventory (MBI) was developed to measure these three components for exclusive use in the human services. In some South African studies using the Maslach Burnout Inventory, burnout was found to consist of two factors, namely Burnout (Exhaustion and Cynicism combined) and Professional Efficacy (Coetzer, 2004; Muller, 2004). In most of these cases, Professional Efficacy tends to load on Work Engagement when used in a model of work wellness.

The Oldenburg Burnout Inventory (OLBI) (Demerouti, Bakker, Vardakou, & Kantas, 2003) was developed as an alternative measuring instrument to measure burnout within and outside human service professions. The main difference between the OLBI and the MBI is that the OLBI includes both negative and positive worded items, whereas all the subscales are phrased in the same direction within the MBI. The OLBI defines burnout as a syndrome of work related negative experiences, including feelings of exhaustion and disengagement from work (Demerouti et al., 2003). Exhaustion is defined as not only the affective aspects, as with the MBI, but also the physical and cognitive aspects of exhaustion. The OLBI's disengagement scale refers to emotions that are related to the work task as well as the devaluation and mechanical execution of a person's work. The MBI's cynicism scale only covers the subjective job meaningfulness and the lack of personal interest in the job. In a study conducted among 232 Greek employees of different industries, it was found that the two core dimensions of the OLBI and MBI share a sustainable amount of common variance (Demerouti et al., 2003). The exhaustion and disengagement scales of the OLBI refer to its opposites, to vigour or energy and to drive or engagement, which have to be reverse coded (Demerouti et al., 2003).

The construct of work engagement was introduced as the opposite pole of burnout (Maslach, Schaufeli, & Leiter, 2001; Schaufeli & Bakker, 2001) and the Utrecht Work Engagement Scale (UWES) (Schaufeli, Salanova, González-Romá, & Bakker, 2002) was developed to measure work engagement. The UWES is divided into three subscales that reflect the following characteristics of engagement, namely vigour, dedication and absorption (Schaufeli & Bakker, 2004). Vigour refers to an employee's level of energy and mental resilience while working, whereas dedication refers to an employee's sense of significance gained from his/her work, the feeling of being inspired by his/her work and being proud of his/her work.

Absorption, on the other hand, is characterised by being fully focused on and deeply engrossed in one's work, with the result that time passes quickly and one has difficulty detaching oneself from work. Work engagement is defined as an energetic state in which the employee is dedicated to excellent performance at work and is confident of his or her effectiveness (Schutte, Toppinen, Kalimo, & Schaufeli, 2000).

In contrast to the energetic state and enjoyment of work associated with work engagement, workaholism is described as low enjoyment at work (Spence & Robbins, 1992), although workaholics are also highly work involved and compelled or driven to work because of inner pressures. In a qualitative interview study conducted among a hundred classified workaholics, Machlowitz (1980) found that they were very satisfied and productive and that workaholism was a positive experience. Seeing that work engagement is also associated with a positive experience, the question of whether or not there is a possible relationship between work engagement and workaholism arises.

Very little research has been conducted to really understand the concept of workaholism (Burke, Richardsen, & Martinussen, 2004). Previous research showed that workaholics spend more time on their work than others do (McMillan, Brady, O'Driscoll, & Marsh, 2002). In general, workaholics are usually described, in contrast to the definition of Machlowitz (1980), as unhappy, obsessive, tragic figures who are not performing well in their jobs and who create difficulties for their co-workers (Naughton, 1987; Porter, 1996). Spence and Robbins (1992) indicated that workaholism consisted of three concepts, namely work involvement, feeling driven to work and work enjoyment. Work involvement refers to long working hours, drive is the addictive drive to work under internal pressure, and work enjoyment refers to the lack of enjoyment in the execution of one's work (Spence & Robbins, 1992).

Scott, Moore and Miceli (1997) defined workaholics as people who spend much time working at the cost of other activities, who are more or less obsessed with their work, and who work beyond what can reasonable be expected of them. The Work Addiction Risk Test (WART) was developed by Robinson (1999) to measure these three core dimensions of workaholism as defined by Scott, et al. (1997).

The WART consists of five dimensions, namely compulsive tendencies, control, impaired communication and self absorption, inability to delegate and self-worth (Flowers & Robinson, 2002). Taris, Schaufeli and Verhoeven (2005) examined the overlap between the full WART and its Compulsive Tendency Subscale and indicated that the full WART is not necessary to measure workaholism, and that the compulsive tendencies subscale provides a good indication of the degree to which participants suffer from workaholism. They also found that this subscale covered two of the three core dimensions of workaholism as defined by Scott et al. (1997). Within this study an adaptive version of the WART was used with an emphasis on the Compulsive Tendency Subscale.

In terms of the relationship of workaholism with work wellness (i.e. burnout and work engagement), a study conducted among Norwegian Senior Managers indicated a negative relationship between workaholism and psychological burnout (Burke et al., 2004). This study also indicated that the instruments used by Spence and Robbins (1992) to measure workaholism seem to be more suitable to professional and managerial positions or at least to positions where high levels of both satisfaction and discretion in maximum hours worked are experienced.

Research also indicated that high enjoyment workaholics seemed to display fewer psychosomatic symptoms and more physical well-being than many other workers (Burke, 2000). It may be hypothesised that drive is the toxic element of workaholism and enjoyment is the factor that shields the influence of drive (McMillan & O'Driscoll, 2002). Taris et al. (2005) studied workaholism in the Netherlands and found that the effects of workaholism on exhaustion were only partly mediated through job demands. According to this study it seems likely that workaholic behaviour results in exhaustion. However, high-levels of overtime of workaholics seem to have no effect on exhaustion (Taris et al., 2005).

Despite the above mentioned studies, it is still not clear whether workaholism has positive or negative organisational consequences (Killinger, 1991). It seems that workaholism may lead to burnout, but the argument also prevails that excessive working may be part of the work engagement construct. No studies could be found in South Africa focusing on the concept of workaholism and the possible relationship or lack thereof with burnout and work engagement. It is possible that a better understanding of these three constructs within

organisations and specifically within the insurance industry, will contribute to a better understanding of work wellness.

The research will make the following contributions to the subject of Industrial Psychology and the practice thereof in organisations:

- It will result in measuring instruments employed for burnout, work engagement and workaholism, which have been proven to be reliable and valid for employees in the insurance industry.
- It will help to determine the relationship between burnout, work engagement, and workaholism.
- It will help to determine whether or not burnout, work engagement and workaholism are all components of work wellness.
- It will assist in determining the possible levels of workaholism among employees in the insurance industry.

## **1.2 RESEARCH OBJECTIVES**

The research objectives are divided into a general objective and specific objectives.

### **1.2.1 General objective**

The general objective of this research is to determine the relationship between burnout, work engagement and workaholism among employees in the insurance industry.

### **1.2.2 Specific objectives**

The specific research objectives of this research are:

- To conceptualise burnout, work engagement, and workaholism from the literature;
- To determine the relationship between burnout, work engagement and workaholism according to the literature;



- To determine the construct validity and reliability of the different measuring instruments of burnout, work engagement and workaholism among employees in the insurance industry;
- To determine the relationship between burnout, work engagement and workaholism among employees in the insurance industry;
- To determine whether or not burnout, work engagement and workaholism are all components of work wellness;
- To determine the levels of workaholism of employees in the insurance industry; and
- To make recommendations for future research.

### **1.3 RESEARCH METHOD**

The research method constitutes a literature review and an empirical study. The results obtained are subsequently presented in the form of a research article. Seeing that separate chapters were not targeted for literature review, this section focuses on aspects relevant to the empirical study.

#### **1.3.1 Literature review**

The literature review focuses on previous research on burnout, work engagement, and workaholism, and the relationship between these constructs. An overview is given of the conceptualisation of these constructs in the literature, and on the findings in terms of measuring burnout, work engagement and workaholism.

#### **1.3.2 Research design**

A cross-sectional survey design, whereby a sample is drawn from the population at one time, was used to obtain the desired research objectives. Schaufeli and Enzmann (1998) criticise the use of cross-sectional survey designs in burnout research, and recommend that experiments and longitudinal studies should be used if possible. Structural equation modelling was used to address the problems associated with this design (Byrne, 2001).

### **1.3.3 Participants**

The participants could be defined as an availability sample of employees working in an insurance organisation. The total population of 240 employees were targeted. A response rate of 65% was achieved, of which 153 responses (99%) could be utilised. The sample consisted mainly of White (94,10%) females (47,50%) with Afrikaans as their home language (86,90%). Only 19,60% of the participants occupied managerial positions, while 47,70% of the participants had passed Grade 12. The majority of the participants work in the North-West province (68,00%).

### **1.3.4 Measuring battery**

Three questionnaires were used in the empirical study, namely the Oldenburg Burnout Inventory (Demerouti et al., 2003), the Utrecht Work Engagement Scale (UWES) (Schaufeli et al., 2002), and the Compulsive Tendency Subscale (Robinson, 1999).

*A biographical questionnaire* was developed to gather information about the demographical characteristics of the participants. Information gathered included age, gender, race, home language, education, marital status and years employed in current position.

The *Oldenburg Burnout Inventory* (OLBI) (Demerouti et al., 2003) was used to measure burnout. The OLBI consists of 16 items that produce two scores: Exhaustion (Ex) (eight items; e.g. 'There are days when I feel tired before I arrive at work') and Disengagement (DE) (eight items; e.g. 'I can tolerate the pressure of my work very well'). The OLBI features questions designed to assess cognitive and physical components of exhaustion, and it reflects a conceptualisation of burnout that is not restricted to human service professions, but can be applied to any occupational group (Demerouti, Bakker, Nachreiner, & Schaufeli, 2001). Halbesleben and Demerouti (2005) reported that the internal consistency of the OLBI was acceptable, with all the Cronbach's Alpha coefficients being 0,70 and more. In a recent study conducted in South Africa among earthmoving equipment employees, Le Roux (2006) found that two factors could be extracted with a different pattern matrix from that which was initially defined by Demerouti et al. (2003). These two factors were labelled engagement, where all the positive items clustered together, and disengagement, where all the negative

items clustered together. In this study, the Cronbach alpha coefficient of engagement was 0,71 and the Cronbach alpha coefficient of disengagement was 0,82 (Le Roux, 2006).

The *Utrecht Work Engagement Scale* (UWES) (Schaufeli et al., 2002) was used to measure the levels of work engagement of the participants. The UWES includes three dimensions, namely vigour, dedication and absorption, which are conceptually regarded as the opposite of burnout and are scored on a seven-point frequency-rating scale, varying from 0 ('never') to 6 ('every day'). The questionnaire consists of 17 questions and includes options such as 'I am bursting with energy every day in my work'; 'Time flies when I am at work' and 'My job inspires me'. The alpha coefficients for the three subscales varied between 0,80 and 0,91. The alpha coefficient could be improved ( $\alpha$  varies between 0,78 and 0,89 for the three sub-scales) by eliminating a few items without substantially decreasing the scale's internal consistency. Storm and Rothmann (2003) obtained the following alpha coefficients for the UWES in a sample of 2 396 members of the South African Police Service: Vigour: 0,78; Dedication: 0,89; and Absorption: 0,78. Moreover, Coetzer (2004) obtained the following alpha coefficients among a sample of employees in an insurance company: Vigour (0,80); Dedication (0,87); and Absorption (0,69). In a study conducted among protection officers in South Africa, a two-factor structure consisting of Vigour/Dedication and Absorption was confirmed (Muller, 2004; Van der Linde, 2004). The Cronbach alpha coefficient obtained varied between 0,51 (for Absorption) and 0,91 (for Vigour/Dedication).

*An adapted version of the Work Addiction Risk Test* (AWART) (Robinson, 1999) was used to identify the workaholic profile. The AWART consists of 18 questions and is scored on a five-point frequency-rating scale, varying from 1 ('totally disagree') to 5 ('totally agree'). In a study conducted by Taris et al. (2005) it was found that the full WART is not consistently more strongly related to other concepts than the Compulsive Tendency Subscale. Within this study, the concepts underlying the full WART and the adapted version seem very similar. Reliability will be determined.

### **1.3.5 Statistical analysis**

The statistical analysis was conducted with the aid of the SPSS-program (SPSS Inc., 2003) and the Amos-program (Arbuckle, 2003). Descriptive statistics (e.g. means, standard

deviations, skewness and kurtosis) were used to analyse the data. In addition, Cronbach alpha coefficients were used to determine the internal consistency, homogeneity and unidimensionality of the measuring instruments (Clark & Watson, 1995). Coefficient alphas contain important information regarding the proportion of variance of the items of a scale in terms of the total variance explained by that particular scale.

Pearson product-moment correlation coefficients were used to specify the relationship between the variables. In terms of statistical significance, it was decided to set the value at a 95% confidence interval level ( $p \leq 0,05$ ). Effect sizes (Steyn, 1999) were used to decide on the practical significance of the findings. A cut-off point of 0,30 (medium effect, Cohen, 1988) was set for the practical significance of correlation coefficients.

Covariance analysis or structural equation modelling (SEM) methods, as implemented by AMOS (Arbuckle, 2003), were used to construct and test a structural model of work wellness in order to determine whether or not burnout, work engagement and workaholism are all components of work wellness. Hypothesised relationships were tested empirically for goodness-of-fit with the sample data. The  $\chi^2$  statistic and several other goodness-of-fit indices summarised the degree of correspondence between the implied and observed covariance matrices. However, seeing that the  $\chi^2$  statistic equals  $(N-1)F_{min}$ , this value tends to be substantial when the model does not hold and the sample size is large (Byrne, 2001). Researchers addressed the  $\chi^2$  limitation by developing goodness-of-fit indices that take a more pragmatic approach towards the evaluation process.

A value of  $<2$  for  $\chi^2/\text{degrees of freedom}$  ratio (CMIN/df) (Wheaton, Muthén, Alwin, & Summers, 1977) indicates acceptable fit (Tabachnick & Fidell, 2001). The hypothesised relationships with the data were also tested using the following goodness-of-fit statistics: Adjusted Goodness-of-Fit Index (AGFI), Parsimony Goodness-of-Fit Index (PGFI), Normed Fit Index (NFI), Comparative Fit Index (CFI), Tucker Lewis Index (TLI) and Root Mean Square Error of Approximation (RMSEA).

Multivariate analysis of variance (MANOVA) was used to determine the significance of differences between the levels of workaholism of demographic groups. MANOVA tests whether or not mean differences among groups in a combination of dependent variables are

likely to have occurred by chance (Tabachnick & Fidell, 2001). In MANOVA, a new dependent variable that maximises group differences was created from the set of dependent variables. Wilk's lambda was used to test the likelihood of the data, on the assumption of equal population mean vectors for all groups, against the likelihood on the assumption that the population mean vectors were identical to those of the sample mean vectors for the different group. When an effect was significant in MANOVA, one-way analysis of variance (ANOVA) was used to discover which dependent variables had been affected. Seeing that multiple ANOVAs were used, a Bonferroni-type adjustment was made for inflated Type I error. Tukey tests were done to indicate which group differed significantly when ANOVAs were performed.

#### **1.4 DIVISION OF CHAPTERS**

In this mini-dissertation, the chapters are presented thus:

Chapter 1: Introduction.

Chapter 2: Research Article.

Chapter 3: Conclusions, Limitations and Recommendations.

#### **1.5 CHAPTER SUMMARY**

Chapter 1 focused on the problem statement, research objectives and research method in this study. This was followed by a division of the subsequent chapters.

Chapter 2 will focus on the empirical study.

## REFERENCES

- Anonymous. (2006). Insurance: A constantly Changing World. *Finweek*.
- Arbuckle, J. L. (2003). *AMOS 4.3*. Chicago, IL: Smallwaters.
- Bakker, A. B., Demerouti, E., De Boer, E., & Schaufeli, W. B. (2003). Job demands and job resources as predictors of absence duration and frequency. *Journal of Vocational Behaviour, 62*, 341-356.
- Bassett, M. (2005). Motivating a new generation. *Insurance Conference Planner, 42*(3), 27.
- Burke, R. J. (2000). Workaholism in organizations: concepts, results and future research directions. *International Journal of Management Research, 2*, 1-19.
- Burke, R. J., Richardsen, A. M., & Martinussen, M. (2004). Workaholism among Norwegian senior managers: New research directions. *International Journal of Management, 21*, 415-426.
- Byrne, B. M. (2001). *Structural Equation Modelling with AMOS: Basic Concepts, Applications and Programming*. Mahwah, NJ: Erlbaum.
- Chan, K. B., Ko, Y. C., Lai, G., & Boey, K. W. (1999). *Work stress, work satisfaction and coping: An interpretive study of life Insurance agents in Singapore*. Department of Sociology, National University of Singapore. Unpublished manuscript.
- Clark, L. A., & Watson, D. (1995). Constructing validity: Basic issues in objective scale development. *Psychologica Assessment, 7*, 309-319.
- Coetzer, W. J. (2004). *Burnout and work engagement of Employees in an Insurance Company*. Unpublished doctoral thesis, North-West University, Potchefstroom.
- Coffey, R. E., Cook, C., & Hunsaker, P. L. (1994). *Management and organizational behaviour*. Burr Ridge, IL: Irwin.
- Cohen, J. (1988). *Statistical power analysis for the behavioural sciences*. (2<sup>nd</sup> ed.) Orlando, CA: Academic Press.
- Demerouti, E., Bakker, A. B., Nachreiner, F., & Schaufeli, W. B. (2001). The job demands-resources model of burnout. *Journal of Applied Psychology, 86*, 499-512.
- Demerouti, E., Bakker, A. B., Vardakou, I., & Kantas, A. (2003). The convergent validity of two burnout instruments: A multitrait-multimethod analysis. *European Journal of Psychological Assessment, 19*, 12-23.
- Flowers, C., & Robinson, B. E. (2002). A structural and discriminant analysis of the Work Addiction Risk Test. *Educational and Psychological Measurement, 62*, 517-526.
- Gary, L. (2005) New blood needed in Insurance industry. *Best's Review, 10*(6), 14.

- Halbesleben, J. R. B., & Demerouti, E. (2005). The construct validity of an alternative measure of burnout: Investigating the English translation of the Oldenburg Burnout Inventory. *Work and Stress, 19*, 208-220.
- Killinger, B. (1991). *Workaholic: The Respectable Addicts*. New York: Simon and Schuster.
- Krishnamurthy, S., Mony, S. V., Jhaveri, N., Bakhshi, S., Bhat, R., Dixit, M. R., & Maheshwari, S. (2005). Insurance industry in India: Structure, performance and future challenges. *Vikalpa, 30*(3), 93-119.
- Lai, G., Chan, K. B., Ko, Y. C., & Boey, K. W. (2000). Institutional context of stress appraisal: The experience of life insurance agents in Singapore. *Journal of Asian and African Studies, 35*, 209-228.
- Leiter, M. P. (1988). Burnout as a function of communication patters. *Group and Organizational Studies, 13*, 111-128.
- Le Roux, A.M. (2006). *The validation of two burnout measures in the South African earthmoving industry*. Unpublished master's dissertation, North-West University, Potchefstroom.
- Machlowitz, M. (1980). *Workaholics: Living with them, working with them*. Reading, MA: Addison-Wesley.
- Maslach, C. (1993). Burnout: A multidimensional perspective. In W. B. Schaufeli, C. Maslach, & T. Marek (Eds.), *Professional burnout: Recent developments in theory and research* (pp. 115-129). Washington, DC: Taylor & Francis.
- Maslach, C., & Jackson, S. E. (1986). *The Maslach Burnout Inventory* (2<sup>nd</sup> ed.). Palo Alto: CA: Consulting Psychologists Press.
- Maslach, C., Jackson, S. E., & Leiter, M. P. (1996). *Maslach Burnout Inventory: Manual* (2<sup>nd</sup> ed.). Palo Alto, CA: Consulting Psychologists Press.
- Maslach, C., Schaufeli, W. B., & Leiter, M. P. (2001). Job burnout. *Annual Review of Psychology, 52*, 397-422.
- McMillan, L. H. W., Brady, E. C., O'Driscoll, M. P., & Marsh, N. (2002). A multi-faceted validation study of Spence and Robbins' (1992) Workaholism Battery. *Journal of Occupational and Organizational Psychology, 75*, 357-368.
- McMillan, L. H. W., & O'Driscoll, M. P. (2000, January). *Identifying workaholism in the workplace: Practical definition and validated measures*. Paper presented at the British Psychological Society, January. Brighton, United Kingdom.

- Muller, P. H. E. (2004). *Organisational politics, sense of coherence and work wellness of protection Services Members*. Unpublished master's dissertation, North-West University (Potchefstroom Campus), Potchefstroom.
- Naughton, T. J. (1987). A conceptual view of workaholism and implications of career counselling and research. *The Career Development Quarterly*, 180-187.
- Porter, G. (1996). Organizational impact of workaholism: suggestions for researching the negative outcomes of excessive work. *Journal of Occupational Health Psychology*, 1, 70-84.
- Robinson, B. E. (1999). The Work Addiction Risk Test: Development of a tentative measure of workaholism. *Perceptual and Motor Skills*, 88, 199-210.
- Schaufeli, W. B., & Bakker, A. B. (2001). Werk en welbevinden: Naar een positieve benadering in de Arbeids- en Gezondheidspsychologie [Work and wellbeing: Towards a positive occupational health psychology]. *Gedrag en Organize*, 14, 229-253.
- Schaufeli, W. B., & Bakker, A. B. (2004). Job demands, job resources, and their relationship with burnout and engagement: A multi-sample study. *Journal of Organizational Behaviour*, 25, 293-315.
- Schaufeli, W. B., & Enzmann, D. (1998). *The burnout companion to study and practice: A critical analysis*. London, UK: Taylor & Francis.
- Schaufeli, W. B., Salanova, M., González-Romá, V., & Bakker, A. B. (2002). The measurement of engagement and burnout: A two sample confirmatory factor analytic approach. *Journal of Happiness Studies*, 3, 71-92.
- Schutte, N., Toppinen, S., Kalimo, R., & Schaufeli, W. B. (2000). The factorial validity of the Maslach Burnout Inventory-General Survey (MBI-GS) across occupational groups and nations. *Journal of Occupational and Organizational Psychology*, 73, 53-66.
- Scott, K. S., Moore, K. S., & Miceli, M. P. (1997). An exploration of the meaning and consequences of workaholism. *Human Relations*, 50, 287-314.
- Spence, J. T., & Robbins, A. S. (1992). Workaholism: Definition, measurement and preliminary results. *Journal of Personality Assessment*, 58, 160-178.
- SPSS Inc. (2003), *SPSS 12.0 for Windows*. Chicago, IL: Author.
- Steyn, H. S. (1999). *Praktiese beduidendheid: Die gebruik van effekgroottes*. [Practical significance: The use of effect sizes.] Wetenskaplike bydraes – Reeks B: Natuurwetenskappe Nr 117. Potchefstroom: PU vir CHO.



- Storm, K., & Rothmann, S. (2003). A psychometric analysis of the Utrecht Work Engagement Scale in the South African police services. *South African Journal of Industrial Psychology, 29*(4), 62-70.
- Tabachnick, B. G., & Fidell, L. S. (2001). *Using multivariate statistics* (4<sup>th</sup> ed.). Boston, MA: Allyn & Bacon.
- Taris, T. W., Schaufeli, W. B., & Verhoeven, L. C. (2005). Workaholism in the Netherlands: measurement and implications of job strain and work-nonwork conflict. *Applied Psychology: An International Review, 54*, 37-60.
- Van der Linde, R. (2004). *Work Wellness, Sense of coherence and health of protection services members*. Unpublished masters dissertation, North-West University (Potchefstroom Campus), Potchefstroom.
- Wheaton, B., Muthén, B., Alwin, D. F., & Summers, G. F. (1977). Assessing reliability and stability in panel models. In D. R. Heise (Ed.), *Sociological Methodology* (pp. 84-136). San Francisco, CA: Jossey-Bass.

## **CHAPTER 2**

### **RESEARCH ARTICLE**

# **BURNOUT, WORK ENGAGEMENT AND WORKAHOLISM AMONG EMPLOYEES IN THE INSURANCE INDUSTRY**

## **ABSTRACT**

The objective of this study was to determine the relationship between burnout, work engagement and workaholism among employees in the insurance industry. A cross-sectional survey design was used. An availability sample ( $N = 153$ ) was taken of employees working in the insurance industry in South Africa. The Oldenburg Burnout Inventory (OLBI), The Utrecht Work Engagement Scale (UWES), an adapted version of the Work Addiction Risk Scale (AWART) and a biographical questionnaire were administered. Factor analysis indicated that two factors of the OLBI, one factor of the UWES and two factors of the AWART could be extracted. It was evident in this study that employees in the insurance industry experience workaholic tendencies. Results indicated that work wellness of employees in the insurance industry does not comprise well-being (Burnout and Work Engagement) and Workaholism .

## **OPSOMMING**

Die doelwit van hierdie studie was om die verhouding tussen uitbranding, werksbegeestering en werksverslawing vir werknemers in die versekeringsindustrie te bepaal. 'n Dwarsdeursnee-opname ontwerp is gebruik. 'n Beskikbaarheid steekproef ( $N = 153$ ) van werknemers is geneem in die versekeringsindustrie. Die Oldenburg Uitbrandingsvraelys (OLBI), Utrecht Werkbegeesteringskaal (UWES), 'n aangepaste weergawe van die Werksverslawing Risiko Skaal (AWART) en 'n biografiese vraelys is afgeneem. Faktoranalise het getoon dat twee faktore van die OLBI, een faktor van die UWES en twee faktore van die AWART onttrek kon word. Bevindinge het getoon dat werknemers in die versekeringsindustrie geneig is om werksverslawing te ervaar. Die resultate het aangedui dat die werkswelstand van werknemers in die versekeringsindustrie nie bestaan uit welstand (Uitbranding en Werksbegeestering) en Werksverslawing nie.

The past decade has been marked by the upsurge of organisations' involvement outside national borders (Fosfuri, 2004). Since this need to exploit assets outside national borders has become more and more pronounced, it is required from organisations to have a good understanding of the trends in international expansions (Fosfuri, 2004). As a result of these expansions and stiffening international competitiveness (Thilander, 1992), the insurance industry has undergone a great deal of changes. Workers are continuously faced with stressful work conditions and they have to cope with pressures to perform, balance work-family conflict and deal with demanding and difficult clients (Chan, 2002).

Due to the tendency to become more competitive as well as the rivalry between companies, employees in the insurance industry are prone to general feelings of distrust, tension, strain in interpersonal relations, jealousy from colleagues, interpersonal conflict and coping with the pressure to perform (Lai, Chan, Ko, & Boey, 2000). A survey conducted in South Africa among 613 insurance employees pointed to a lack of resources, unfair remuneration, poor supervision, poor social support, lack of participation and lack of task characteristics, as well as working continually to achieve self-set targets, and work overload (Coetzer, 2004). It was also found that difficult clients not only threaten these employees' self-esteem, but also make it difficult for employees to achieve their goals (Lai et al., 2000).

Research has indicated that the presence of specific demands and the absence of specific resources may predict burnout (Maslach, Jackson, & Leiter, 1996). Demerouti, Bakker, Nachreiner and Schaufeli (2001) also found that job demands are associated with exhaustion, whereas a lack of job resources is associated with disengagement. Job demands may be defined as the things that have to be done, and though they are not necessarily negative, they turn into stressors when they demand high efforts and elicit negative responses such as depression, anxiety or burnout (Schaufeli & Bakker, 2004). Job resources refer to those aspects needed to reduce job demands, are functional in achieving work goals, and stimulate personal growth, learning and development (Schaufeli & Bakker, 2004). Research has focused mainly on the relationship between specific demands of the job and the outcome it has on the employees and the consequences for the organisation (Kickul & Posig, 2001). Schaufeli and Bakker (2004) have, however, illustrated that a negative psychological state (burnout) plays a mediating role in an effort-based energetic process that is driven by high job demands and that may eventually lead to health problems, whereas a positive

psychological state (work engagement) plays a mediating role in a motivational process that is driven by available resources and that may lead to organisational attachment.

### **Work wellness**

Burnout and work engagement are indicators of the wellness of employees within organisations. Therefore, they could be combined in a model of well-being at work (Schaufeli, 2003; Schaufeli & Bakker, 2004) that distinguishes between two dimensions, namely identification with work (varying from cynicism to dedication) and mobilisation of energy (varying from exhaustion to vigour). This model makes it possible to distinguish between work engagement and burnout. Burnout and work engagement also show strong negative correlations (Coetzer, 2004; Maslach & Leiter, 1997). Storm and Rothmann (2003) recommended that burnout and work engagement (being aspects of work related well-being) be integrated into one model. In South African studies this model was confirmed by Coetzer (2004) and Van der Linde (2004).

The burnout-engagement continuum recognises the variety of reactions that employees may have to the organisational environment, ranging from intense involvement and satisfaction of engagement, to indifference, and finally to the exhausted, distant, and discouraged state of burnout (Maslach, 2000). It enhances the understanding of how the organisational context of work can affect the work wellness of employees. One important implication of the burnout-engagement continuum is that strategies to promote engagement may be just as important for burnout prevention as strategies to reduce the risk of burnout (Maslach, 2000). Jackson and Schuler (1983) hypothesised four organisational conditions that are particularly likely to increase the risk of employee burnout, namely lack of reward (absence of positive feedback), lack of control, lack of clarity, and lack of support.

*Burnout* may be described as a long-lasting response to chronic emotional and interpersonal stressors on the job, and is defined by three dimensions of exhaustion, cynicism and professional efficacy (Maslach, Schaufeli, & Leiter, 2001). *Exhaustion* refers to fatigue, without referring to other people as the source of one's tiredness. *Cynicism* reflects indifference or a distant attitude towards work in general, not necessarily towards others. *Professional efficacy* includes both social and non-social aspects of occupational accomplishments (Schaufeli & Bakker, 2004). The Maslach Burnout Inventory (MBI) was

developed to measure these three constructs of burnout. In some South African studies which employed the Maslach Burnout Inventory, burnout was found to constitute two factors, namely Burnout (Exhaustion and Cynicism combined) and Professional Efficacy (Muller, 2004). In most of these cases, Professional Efficacy tends to load on Work Engagement when included in a model of work wellness.

As an alternative measuring instrument of burnout, the Oldenburg Burnout Inventory (OLBI) was developed by Demerouti, Bakker, Vardakou and Kantas (2002) for the purpose of measuring burnout, not only inside, but also outside the human services professions. The main difference between the OLBI and the MBI is that the OLBI includes both negative and positive worded items, whereas with the MBI, all the subscales are phrased in the same direction. The OLBI regards burnout as a syndrome of work-related mental distance and includes two dimensions, namely exhaustion and disengagement from work (Demerouti et al., 2002). The OLBI defines *Exhaustion* as a consequence of intensive physical, affective and cognitive strain because of prolonged exposure to certain job demands. Contrary to the MBI's definition of exhaustion, the OLBI covers not only affective aspects but also physical and cognitive aspects of exhaustion. *Disengagement* refers to distancing oneself from one's work and experiencing negative attitudes towards work objects, work content, or one's work in general. Disengagement items refer to the relationship between employees and their job, and particularly their engagement, identification and willingness to continue the same occupation, whereas cynicism (a construct in the MBI) refers to a lack of interest in the job and job meaningfulness (Demerouti et al., 2002).

Schaufeli and Bakker (2001) introduced the construct of Work Engagement as the opposite pole of burnout, and the Utrecht Work Engagement Scale (UWES) (Schaufeli, Salanova, González-Romá, & Bakker, 2002) was developed for the purpose of measuring work engagement. Work engagement may be described as a positive, fulfilling work related state that is characterised by vigour, dedication, and absorption (Schaufeli et al., 2002). *Vigour* is characterised by high levels of energy and mental resilience while working, the willingness to invest effort in one's work, and persistence even in the face of difficulties (Schaufeli & Bakker, 2004). *Dedication* refers to being strongly involved in one's work and experiencing a sense of significance, enthusiasm, inspiration, pride, and challenge (Schaufeli & Bakker, 2004). *Absorption* is characterised by fully concentrating on and being happily engrossed in one's work, whereby time passes quickly and one finds it difficult to detach oneself from

work (Schaufeli & Bakker, 2004). According to South African studies, one of these factors, namely absorption, indicated problems in terms of low internal consistencies or poor loadings (Coetzer, 2004; Naudé & Rothmann, 2004; Rothmann, 2005; Storm & Rothmann, 2003; Van der Linde, 2004). As a result, translation and simplification in the South African context should be considered (Naudé & Rothmann, 2004). While work engagement is primarily characterised by vigour and dedication, it is possible that absorption plays a less central role in the work engagement concept. As a result, researchers have asked the question as to whether or not absorption should be included in the measurement of work engagement in South African studies (Coetzer, 2004; Naudé & Rothmann, 2004; Van der Linde, 2004). Within this study items related to Absorption within the UWES was left out.

An extreme case of work engagement might be conceptualised as flow, when people become engaged in controllable but challenging tasks or activities that require considerable skill and which are intrinsically motivating (Csikszentmihalyi, 1999). In a study done by Schaufeli and Bakker (2001), two dimensions were distinguished that could be used to classify four types of well-being at work, namely the extent of pleasure at work (pleasurable vs unpleasurable), and the mobilisation of energy. This makes it possible to distinguish between work engagement and burnout, as well as workaholism and the kind of work experience referred to as 'nine-to-five'. Workaholism was defined in the 1980s as a strong and intrinsic motivation; a passionate involvement that exceeds the demands of the job (Machlowitz, 1980). In a quantitative study conducted by Machlowitz (1980) among 100 workaholics, he found them to be very satisfactory and productive. Seeing that work engagement is also associated with exhaustion, the question arises as to whether or not there is a possible relationship between work engagement and workaholism, and whether or not workaholism is part of the work wellness construct.

### **Workaholism**

Spence and Robbins (1992, p.161) define workaholics as people who are highly committed to their work, devote a good deal of time to it, and feel driven or compelled to work, not because of external demands or pleasure at work, but because of inner pressures that cause them distress or make them feel guilty about not working. Furthermore, they define workaholics as persons who are highly involved in their work, compelled or driven to work because of inner pressures and who experience low enjoyment in their work. Spence and

Robbins (1992) distinguish between three characteristics of workaholism, namely work involvement, driven to work, and work enjoyment. *Work involvement* refers to the workaholic being highly committed to work, and the fact that he/she devotes almost all of his/her active time to work (Buelens & Poelmans, 2004). *Inner drive* describes the workaholic as a hard worker who feels driven or compelled to work (Spence & Robbins, 1992). This indicates that workaholics work hard not because of external influences, but because of inner pressures, very often with a dimension of perfectionism. Avoiding these pressures makes the workaholic feel guilty about not working (McMillan, Brady, O'Driscoll, & Marsh, 2002). *Work enjoyment* is the third dimension of workaholism and some authors see it as the positive aspect of workaholism (Machlowitz, 1980). This indicates that the workaholic is strongly and intrinsically motivated, content with his/her working style, enjoys his/her passionate involvement, is happy to exceed the demands of work, and is typically professionally rewarding. The workaholic represents the extreme case of work commitment (Buelens & Poelmans, 2004).

Spence and Robbins (1992) believe that these three variables are substantially independent of each other. The person who is highly work involved is not necessarily driven, nor does such a person necessarily lack pleasure in his/her work. Therefore, they define the work enthusiast (the opposite of the workaholic) as a person who is, like the workaholic, highly work involved, but unlike the workaholic experiences high enjoyment and is not driven (Spence & Robbins, 1992). They predicted that workaholism would have two major consequences. Firstly, workaholics would experience more physical symptoms and illnesses than others, and secondly, the performance of workaholics might be of lower quality than that of the work enthusiast (Spence & Robbins, 1992). Spence and Robbins (1992) developed the Workaholism battery (WorkBAT) to measure these three characteristics of workaholism as distinguished by them in their workaholism model. The WorkBAT's underlying dimensions reflect the most common dimensions used in the literature on workaholism (Buelens & Poelmans, 2004).

As opposed to the definition of workaholism formulated by Spence and Robbins (1992), Scott, Moore and Miceli (1997) define workaholism as the tendency to spend time at work at the expense of family and social life, the tendency to think about work when not at work, and the tendency to work more than necessary or expected. Based on these elements, Robinson



(1999) developed the Work Addiction Risk Test (WART) from a list of symptoms reported by clinicians who were involved in diagnosing workaholism.

An analysis of the factorial structure of the WART showed that it covers five dimensions, namely compulsive tendencies, control, impaired communication and self-absorption, inability to delegate and self-worth (Flower & Robinson, 2002). The compulsive tendency subscale of the WART includes items such as 'I feel guilty when I am not working on something'. This is very similar to the items that are measured by the drive dimension of the WorkBAT, with items such as 'I seem to have an inner compulsion to work hard' (Buelens & Poelmans, 2004). A study conducted by Taris, Schaufeli and Verhoeven (2005), found that little information was lost by focussing on the compulsive tendencies (CT) subscales only, and that it is not necessary to employ the full WART to measure workaholism, as the CT subscale provides a good indication of the degree to which participants suffer from workaholism. It was also found that workaholics experienced more stress than others, and that there is a correlation between workaholism and exhaustion, and between workaholism and cynicism (Taris et al., 2005).

While numerous studies, such as the multi-sample study of job demands, job resources, and their relationship with burnout and engagement (Schaufeli & Bakker, 2004), the fortigenic perspective of burnout and work engagement (Rothmann, 2002), the analysis of work engagement and burnout and their association patterns (Duran, Extremera, & Rey, 2004), the study of burnout and work engagement of employees in an insurance company (Coetzer, 2004), and others, have been conducted to investigate the relationship between burnout and work engagement, very little research has been done to further our understanding of workaholism (Burke, Richardsen, & Martinussen, 2004). No South African research could be found on the relationship between burnout, work engagement and workaholism. It is possible that a better understanding of these three constructs within organisations and specifically within the insurance industry, will contribute to a better understanding of work wellness.

Based on the above discussion, the following hypotheses are formulated:

H<sub>1</sub>: There are practically and statistically significantly relationships between burnout, work engagement and workaholism.

H<sub>2</sub>: Work wellness comprises work engagement, burnout and workaholism.

H<sub>3</sub>: Employees in an insurance organisation experience higher levels of workaholism.

## **METHOD**

### **Research design**

A cross-sectional survey design, whereby a sample is drawn from the population at one time, was used to obtain the desired research objectives. Schaufeli and Enzmann (1998) criticise the use of cross-sectional survey designs in burnout research, and recommend that experiments and longitudinal studies should be used if possible. Structural equation modelling was used to address the problems associated with this design (Byrne, 2001).

### **Participants**

The participants could be defined as an availability sample of employees working in an insurance organisation. The total population of 240 employees was targeted. A response rate of 65% was achieved, of which 153 responses (99%) could be utilised.

Descriptive information of the sample is provided in Table 1.

Table 1

*Characteristics of Participants*

Item	Category	Frequency	Percentage
Gender	Male	39	25,50
	Female	114	74,50
Age	20-29	43	28,10
	30-39	42	27,50
	40-49	40	26,10
	50-49	19	12,40
	60 +	4	2,60
Race	White	144	94,10
	African	5	3,30
	Coloured	2	1,30
	Indian	2	1,30
Language	Afrikaans	133	86,90
	English	17	11,10
	Sesotho	2	1,30
	Setswana	1	0,70
Position	Managerial	33	21,51
	Sales	38	24,28
	Claims	17	11,09
	Administrative	22	14,37
	Financial	29	18,93
	Information Technology	3	1,95
	Legal advice	5	3,26
	Unknown	6	3,92
Province	North-West	104	68,00
	Gauteng	23	15,00
	Free state	19	12,50
	Cape Province	4	2,60
	Kwazulu-Natal	3	2,00
Educational level	Grade 10	12	7,80
	Grade 12	73	47,70
	Technical College Diploma	28	18,30
	Technikon Diploma	20	13,00
	University Degree	12	7,80
	Postgraduate Degree	6	3,90

The sample consisted mainly of white (94,10%), Afrikaans speaking (86,90%) females (47,50%). Of the participants 21,51% of the employees were employed as managers and 24,28% were employed in sales. 47,70% of the participants had a Grade 12 qualification. The majority of the participants work in the North-West province (68,00%).

### **Measuring battery**

The following measurement instruments were used in the empirical study:

*A biographical questionnaire* was developed to gather information about the demographical characteristics of the participants. Information gathered included age, gender, race, home language, education, marital status and years employed in current position.

The *Oldenburg Burnout Inventory* (Demerouti et al., 2002) was used to measure burnout. The OLBI consists of 16 items that produce two scores: Exhaustion (Ex) (eight items, e.g. 'There are days when I feel tired before I arrive at work') and Disengagement (DE) (eight items, e.g. 'I can tolerate the pressure of my work very well'). The OLBI features questions designed to assess cognitive and physical components of exhaustion, and it reflects a conceptualisation of burnout that is not only restricted to human service professions, but can be applied to any occupational group (Demerouti et al., 2001). Halbesleben and Demerouti (2005) reported that the internal consistency of the OLBI was acceptable, with all the Cronbach's Alpha coefficients being 0,70 and more. In a South African study conducted by Le Roux (2006), it was found that two factors could be extracted. These two factors were labelled Engagement and Disengagement. All the positive items and negative items clustered together and loaded on the two factors respectively. These factors showed internal consistency with Cronbach Alpha coefficients of 0,71 (engagement) and 0,82 (disengagement) (Le Roux, 2006).

The *Utrecht Work Engagement Scale* (UWES) (Schaufeli et al., 2002) was used to measure the levels of work engagement of the participants. The UWES includes three dimensions, namely vigour, dedication and absorption, which are conceptually seen as the opposite of burnout and are scored on a seven-point frequency-rating scale, varying from 0 ('never') to 6 ('every day'). The questionnaire consists of 17 questions and includes questions such as 'I am bursting with energy every day in my work'; 'Time flies when I am at work' and 'My job inspires me'. The alpha coefficients for the three subscales varied between 0,80 and 0,91. The

alpha coefficient could be improved ( $\alpha$  varied between 0,78 and 0,89 for the three sub-scales) by eliminating a few items without substantially decreasing the scales' internal consistency. In South African studies, the following alpha coefficients were obtained: Vigour (0,78 to 0,80), Dedication (0,87 to 0,89), and Absorption (0,69 to 0,78) (Coetzer, 2004; Storm & Rothmann, 2003). In a study conducted among protection officers in South Africa, a two-factor structure consisting of Vigour/Dedication and Absorption was confirmed (Muller, 2004; Van der Linde, 2004). The Chronbach alpha coefficients obtained varied between 0, 51 (for Absorption) and 0, 91 (for Vigour/Dedication).

*An adapted version of the Work Addiction Risk Test (AWART) (Robinson, 1999) was used to identify the workaholic profile. The AWART consists of 18 questions and is scored on a five-point frequency-rating scale, varying from 1 ('totally disagree') to 5 ('totally agree'). In a study conducted by Taris et al. (2005) it was found that the full WART is not consistently more strongly related to other concepts than the Compulsive Tendency Subscale. Within this study, the concepts underlying the full WART and the adapted version seem very similar. Reliability will be determined.*

### **Statistical analysis**

The statistical analysis was conducted with the aid of the SPSS-program (SPSS Inc., 2003) and the Amos-program (Arbuckle, 2003). Descriptive statistics (e.g. means, standard deviations, skewness and kurtosis) were used to analyse the data. Cronbach alpha coefficients were used to determine the internal consistency, homogeneity and unidimensionality of the measuring instruments (Clark & Watson, 1995). Coefficient alphas contain important information regarding the proportion of variance of the items of a scale in terms of the total variance explained by that particular scale.

Pearson product-moment correlation coefficients were used to specify the relationship between the variables. In terms of statistical significance, it was decided to set the value at a 95% confidence interval level ( $p \leq 0,05$ ). Effect sizes (Steyn, 1999) were used to decide on the practical significance of the findings. A cut-off point of 0,30 (medium effect, Cohen, 1988) was set for the practical significance of correlation coefficients.

Covariance analysis or structural equation modelling (SEM) methods, as implemented by AMOS (Arbuckle, 2003), were used to construct and test a structural model of work wellness in order to determine whether or not burnout, work engagement and workaholism are all components of work wellness. Hypothesised relationships were tested empirically for goodness-of-fit with the sample data. The  $\chi^2$  statistic and several other goodness-of-fit indices summarise the degree of correspondence between the implied and observed covariance matrices. However, as the  $\chi^2$  statistic equals  $(N-1) Fin$ , this value tends to be substantial when the model does not hold and the sample size is large (Byrne, 2001). Researchers addressed the  $\chi^2$  limitation by developing goodness-of-fit indices that take a more pragmatic approach to the evaluation process.

A value of  $<2$  for  $\chi^2/\text{degrees of freedom}$  ratio (CMIN/df) (Wheaton, Muthén, Alwin, & Summers, 1977) indicates acceptable fit (Tabachnick & Fidell, 2001). The hypothesised relationships with the data were also tested using the following goodness-of-fit statistics: Adjusted Goodness-of-Fit Index (AGFI), Parsimony Goodness-of-Fit Index (PGFI), Normed Fit Index (NFI), Comparative Fit Index (CFI), Tucker Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA).

Multivariate analysis of variance (MANOVA) was used to determine the significance of differences between the levels of workaholism experienced by demographic groups. MANOVA tests whether or not mean differences among groups in a combination of dependent variables are likely to have occurred by chance (Tabachnick & Fidell, 2001). In MANOVA, a new dependent variable that maximises group differences was created from the set of dependent variables. One-way analysis was then performed on the newly-created dependent variable. Wilk's lambda was used to test the likelihood of the data, on the assumption of equal population mean vectors for all groups, against the likelihood on the assumption that the population mean vectors were identical to those of the sample mean vectors for the different groups. When an effect was significant in MANOVA, one-way analysis of variance (ANOVA) was used to discover which dependent variables had been affected. Seeing that multiple ANOVAs were used, a Bonferroni-type adjustment was made for inflated Type I error. Tukey tests were done to indicate which group differed significantly when ANOVAs were performed.

## RESULTS

A principal component factor analysis was performed on the 16 items of the OLBI on the total sample of employees in the insurance industry. Analysis of the eigenvalues (larger than 1) and the scree plot indicated that two factors could be extracted, explaining 43,57% of the total variance. Next, a principle axis factor analysis was followed using a direct oblimin rotation to perform further factor analysis.

The results of the factor analysis on the OLBI are indicated in Table 2. The loading of variables on factors, as well as communalities and percentage of variance, is indicated. Variables are ordered and grouped by size of loading to facilitate interpretation. Labels for each factor are suggested in a footnote.

Table 2

*Factor Loadings, Communalities ( $h^2$ ), Percentage Variance for Principal Factors Extraction and Direct Oblimin Rotation on OLBI Items*

Item	F <sub>1</sub>	F <sub>2</sub>	$h^2$
OLBI15	0,70	0,00	0,49
OLBI7	0,67	0,00	0,40
OLBI16	0,62	0,00	0,47
OLBI1	0,51	0,00	0,25
OLBI13	0,51	0,00	0,23
OLBI5	0,37	0,00	0,15
OLBI6	0,34	0,00	0,12
OLBI9	0,33	0,00	0,20
OLBI14	0,33	0,00	0,11
OLBI12	0,00	-0,84	0,65
OLBI4	0,00	-0,81	0,61
OLBI8	0,00	-0,74	0,53
OLBI2	0,00	-0,63	0,56
OLBI10	0,00	-0,52	0,26
OLBI11	0,00	-0,43	0,36
OLBI3	0,00	-0,40	0,45
Percentage variance explained	31,27	12,30	

Factor labels: F<sub>1</sub> Mental Distance F<sub>2</sub> Exhaustion

Table 2 indicates that the principal analysis with an oblimin rotation resulted in two factors. Items loading on the first factor were related to Mental Distance (e.g., ‘Lately, I tend to think less at work and do my job almost mechanically’; and ‘It happens more and more often that I talk about my work in a negative way’). The second factor addresses Exhaustion (e.g., ‘There are days when I feel tired before I arrive at work’; and ‘During my work, I often feel emotionally drained’).

In a second order factor analysis performed on the OLBI, one factor was extracted, explaining a total variance of 73,32%. This factor was labelled Burnout.

A principal component factor analysis was performed on the remaining 11 items of the UWES (without the Absorption items) on the total sample of employees in the insurance industry. Analysis of the eigenvalues (larger than 1) and the scree plot indicated that one factor could be extracted, explaining 62,86% of the total variance. Next a simple principle axis factoring analysis was performed on the 11 items of the UWES on the total sample of employees in the insurance industry. This factor was labelled Work Engagement.

The results of the factor analysis on the UWES are indicated in Table 3. The loading of variables on factors, as well as communalities and percentage of variance, is indicated. Variables are ordered and grouped by size of loading to facilitate interpretation. Labels for each factor are suggested in a footnote.



Table 3

*Factor Loadings, Communalities ( $h^2$ ), Percentage Variance for Principal Factors Extraction and Direct Oblimin Rotation on UWES Items*

Item	F <sub>1</sub>	$h^2$
UWES5	0,90	0,80
UWES7	0,87	0,78
UWES4	0,86	0,76
UWES8	0,85	0,75
UWES2	0,85	0,74
UWES13	0,81	0,70
UWES15	0,73	0,59
UWES10	0,69	0,52
UWES1	0,68	0,51
UWES12	0,67	0,50
UWES17	0,47	0,26
Percentage variance explained	62,86	

Factor labels: F<sub>1</sub> Work Engagement

Table 3 indicates that the principal analysis with an oblimin rotation resulted in one factor. Items loading on this factor were related to Work Engagement (e.g., ‘I am enthusiastic about my work’; and ‘My job inspires me’).

Furthermore, a simple principal component factor analysis was performed on the adapted version of the WART on the total sample of employees in the insurance industry. Analysis of the eigenvalues (larger than 1) and the scree plot indicated that two factors could be extracted, explaining 43,57% of the total variance. Next, a principle axis factor analysis was followed using a direct oblimin rotation to perform further factor analysis.

The results of the factor analysis on the adapted version of the WART are indicated in Table 4. The loading of variables on factors, as well as communalities and percentage of variance, is indicated. Variables are ordered and grouped by size of loading to facilitate interpretation. Labels for each factor are suggested in a footnote.

Table 4

*Factor Loadings, Communalities ( $h^2$ ), Percentage Variance for Principal Factors Extraction and Direct Oblimin Rotation on items of the adapted version of the WART*

Item	F <sub>1</sub>	F <sub>2</sub>	$h^2$
YJ12	0,82	0,00	0,62
YJ13	0,67	0,00	0,46
YJ15	0,53	0,00	0,34
YJ9	0,53	0,00	0,31
YJ6	0,53	0,00	0,31
YJ11	0,51	0,00	0,27
YJ5	0,46	0,00	0,25
YJ7	0,41	0,00	0,26
YJ1	0,38	0,00	0,35
YJ8	0,36	0,00	0,20
YJ3	0,36	0,00	0,30
YJ14	0,30	0,00	0,25
YJ4	0,00	0,90	0,61
YJ2	0,00	0,67	0,69
YJ18	0,00	0,62	0,43
YJ10	0,00	0,39	0,28
YJ17	0,00	0,30	0,28
YJ16	0,00	0,28	0,28
Percentage variance explained	25,40	12,28	

Factor labels: F<sub>1</sub> Compulsive tendencies F<sub>2</sub> Overload

Table 4 indicates that the principal analysis with an oblimin rotation resulted in two factors. Items loading on the first factor was related to compulsive tendencies (e.g., 'I am experiencing an inner drive to work hard: I must, willing or unwilling'; and 'I have often the feeling that something deep within compels me to work'). The second factor addresses Overload (e.g., 'I burn my fingers by biting of more than I can chew; and 'I a busy and have too many irons in the fire').

The descriptive statistics and alpha coefficients of the two factors of the OLBI, one factor of the UWES, and two factors of the AWART are indicated in Table 5.

Table 5

*Descriptive Statistics and Alpha Coefficients of the OLBI, UWES, and CT*

Item	Mean	SD	Skewness	Kurtosis	$\alpha$
<b>OLBI</b>					
Exhaustion	16,95	4,41	-0,00	-0,28	0,73
Mental Distance	18,57	3,76	-0,25	-0,14	0,85
<b>UWES</b>					
Work engagement	49,53	11,39	-0,58	-0,27	0,94
<b>AWART</b>					
Compulsive tendencies	44,40	6,82	-0,16	0,07	0,79
Overload	18,35	4,03	0,38	-0,40	0,71

Table 5 indicates that acceptable Cronbach alpha coefficients varying from 0,73 to 0,94 were obtained. These alpha coefficients compare reasonably well with the guideline of 0,70 (0,55 in basic research), demonstrating that a large portion of the variance is explained by the dimensions (internal consistency of the dimensions) (Nunnally & Bernstein, 1994). It is evident from Table 5 that most of the scales of the measuring instruments have relatively normal distributions, with low skewness and kurtosis.

The product-moment correlation coefficients between exhaustion and mental distance, work engagement, and compulsive tendencies and overload are given in Table 6.

Table 6

*Product-Moment Correlation Coefficients between the OLBI, UWES, and AWART*

Item	1	2	3	4
1. Exhaustion	.	.	.	.
2. Mental distance	0,47 <sup>++</sup>	.	.	.
3. Work engagement	-0,47 <sup>++</sup>	-0,59 <sup>+++</sup>	.	.
4. Compulsive tendencies	-0,00	-0,25 <sup>*</sup>	0,32 <sup>++</sup>	.
5. Overload	0,40 <sup>++</sup>	0,15 <sup>*</sup>	-0,16 <sup>*</sup>	0,46 <sup>++</sup>

\*  $p \leq 0,05$  – statistically significant

+  $r > 0,30$  – practically significant (medium effect)

++  $r > 0,50$  – practically significant (large effect)

Table 6 shows a statistically significant negative correlation (practically significant, medium effect) between work engagement and exhaustion and a statistically significant positive correlation (practically significant, medium effect) with mental distance and overload. Mental distance is statistically significant, negatively correlated (practically significant, large effect) with work engagement. Work engagement shows a statistically significant, positive correlation (practically significant, medium effect) with compulsive tendencies. Compulsive tendencies show a statistically significant, positive correlation (practically significant, medium effect) with overload. Hypothesis 1 is therefore accepted.

Next, different models based on the results of the product-moment correlations, as well as consensus of findings based on a review of the literature on work engagement, burnout (i.e. exhaustion and mental distance) and workaholism, with specific bearing on employees in the insurance industry, was tested with SEM analysis in order to determine whether or not work wellness comprises work engagement, burnout (i.e. exhaustion and mental distance) and workaholism.

Table 7

*Goodness-of-fit statistics for the structural model of work wellness*

Model	$\chi^2$	$\chi^2/df$	GFI	AGFI	PGFI	TLI	CFI	RMSEA
Model 1	81,76	16,35	0,83	0,49	0,28	0,25	0,62	0,32
Model 1 (errors correlated)	20,62	5,15	0,95	0,81	0,25	0,80	0,92	0,17

The first model that was tested (Model 1) hypothesised that work wellness consists out of exhaustion, mental distance, work engagement, compulsive tendencies and overload. Results indicated that the model did not fit the data adequately (Table 7). Further modification of the model was thus required. Inspection of the modification indices (MI) revealed that the fit between the model and the data could be further improved if correlation was allowed between the measurement errors of compulsive tendencies and overload (MI = 48,77). The revised model (Model 1 – errors correlated) did not fit the data adequately (Table 7). Further modification of the model was thus required. Inspection of the modification indices (MI) revealed that the model could not be further improved.

The second model that was tested (Model 2) hypothesised that burnout (exhaustion and mental distance), work engagement and workaholism (compulsive tendencies and overload) are interrelated constructs. This model was however found to be inadmissible and unidentified.

The third model that was tested (Model 3) hypothesised that work wellness comprises wellness (mental distance, exhaustion and work engagement) and workaholism (compulsive tendencies and overload). This model was also found to be inadmissible and unidentified.

From the above it is evident that work wellness of employees in an insurance industry does not comprise well-being (i.e. Burnout and Work Engagement) and Workaholism. Hypothesis 2 was therefore rejected.

MANOVA analysis was conducted to determine the relationship between the levels of workaholism experience and various demographic aspects such as age, gender, race, working overtime, working weekends and taking work home. The results of these comparisons are reported in Table 8.

Table 8  
*Differences in workaholism levels of different groups*

Variable	Value	F	Df	p	Partial Eta Squared
Age	0,87	2,69	8	0,01*	0,07
Gender	0,99	0,62	2	0,54	0,01
Race	0,98	0,59	6	0,74	0,01
Working overtime	0,12	15,14	1	0,00*	0,09
Working weekends	0,84	4,51	6	0,00*	0,09
Taking work home	0,78	6,32	6	0,00*	0,12

In analysis of Wilk's Lambda values, no statistically significant differences ( $p < 0,05$ ) regarding workaholism levels could be found between the gender and racial groups of individuals. However statistically significant differences ( $p < 0,05$ ) were found for age

groups. Participants between the age 30 to 39, experience higher levels of compulsive tendencies, than participants older than 59.

Table 8 also shows that there were statistically significant differences between levels of workaholism (compulsive tendencies and overload) based on working overtime, working weekends and taking work home. Participant who tend to work overtime, practically always work during weekends and practically always take work home experience higher levels of compulsive tendencies and also higher levels of overload.

Based on the above results, hypothesis 3 was accepted.

## **DISCUSSION**

The general aim of this research was to determine the relationship between burnout, work engagement and workaholism among employees in the insurance industry in South Africa. The factor structures of the measuring instruments were determined initially with principal component analysis to determine the total factors of each instrument and followed up with principle axis factoring. A direct obliment rotation was used when there was more than one factor and when the factors were found to be correlated.

One factor could be extracted on the UWES, explaining 62,86% of the total variance. This factor was labelled Work Engagement. Two factors could be extracted on the OLBI, explaining 43,57% of the total variance. These two factors were labelled Mental distance and Exhaustion. Two factors could be extracted on the AWART explaining 43,57% of the total variance. These two factors were labelled Compulsive Tendencies and Overload.

Cronbach alpha coefficients varying from 0,73 to 0,94 were obtained. All the measuring instruments had acceptable levels of internal consistency with alphas higher than the guideline of  $\alpha > 0,70$ , which demonstrated that a large portion of the variance was explained by the dimensions (internal consistency of the dimensions) (Nunnally & Bernstein, 1994). Most of the scales of the measuring instruments had relatively normal distributions, with low skewness and kurtosis.

A Pearson product-moment correlation was conducted to determine the relationship between the variables. The results obtained indicated that work engagement correlated negatively with exhaustion and mental distance, implying that higher levels of work engagement will result in lower levels of exhaustion and mental distance. This is also indicative of a relationship between burnout and work engagement. Exhaustion showed a significant positive relationship with overload, indicating that when employees experience that they have an overload in terms of their work, they may experience higher levels of exhaustion. Work engagement correlated positively with compulsive tendencies, implying that high levels of work engagement will result in higher levels of compulsive tendencies. There was also a positive correlation between compulsive tendencies and overload, implying that high levels of compulsive tendencies will result in high levels of overload,

A SEM analysis was used to test different models based on the results of the product-moment correlations, as well as consensus of findings based on a review of the literature on work engagement, burnout (i.e. exhaustion and mental distance) and workaholism, with specific bearing on employees in the insurance industry, in order to determine whether or not work wellness comprises work engagement, burnout (i.e. exhaustion and mental distance) and workaholism. The first model that was tested (Model 1) hypothesised that work wellness consists of exhaustion, mental distance, work engagement, compulsive tendencies and overload. Results indicated that the model did not fit the data adequately. Even after errors were allowed to be correlated, the revised model still did not fit the data adequately. A second model was tested (Model 2) which hypothesised that burnout (exhaustion and mental distance), work engagement and workaholism (compulsive tendencies and overload) are interrelated constructs. This model was however found to be inadmissible and unidentified. The third model that was tested (Model 3) hypothesised that work wellness comprises wellness (mental distance, exhaustion and work engagement) and workaholism (compulsive tendencies and overload). This model was also found to be inadmissible and unidentified. It is therefore evident that work wellness within an insurance industry does not comprise burnout, work engagement and workaholism.

MANOVA analyses were used to determine the relationship between the levels of workaholism experience and various demographic aspects such as age, gender, race, working overtime, working weekends and taking work home. No significant differences were found regarding workaholism levels between gender and racial groups. The results indicated that

employees between the ages of 30-39 had higher levels of compulsive tendencies than those older than 59. This can be due to this group being more obligated to prove themselves in the insurance industry and having to still build their careers, whilst the older age group are looking at retirement and do not have to prove themselves any longer. It was also evident that those employees who tend to work overtime, practically always work during weekends and practically always take work home experience higher levels of compulsive tendencies and overload.

## **RECOMMENDATIONS**

In the insurance industry, workers are constantly faced with very stressful work conditions and they have to cope with pressures to perform, balance work-family conflict and deal with demanding and difficult clients (Chan, 2002). Due to these stressful conditions in which insurance workers need to function, it is important to gain an understanding of their work wellness and investigate the tendency for workaholic behaviour amongst these workers.

It is recommended that employees and managers in the insurance industry gain thorough knowledge of work wellness and its different components. The reason for this is to be able to identify those individuals who might be suffering from burnout or who show signs of workaholic behaviour, and to assist them through interventions to move towards work wellness. Interventions should be regarded not only as a cure but also as a preventative measure. The use of the OLBI to measure burnout levels, UWES to measure work engagement levels, and an adapted version of the WART to measure workaholism may assist the insurance organisation in planning the necessary interventions.

Workaholism was strongly linked with working long hours overtime, working weekends and taking work home. It is important that employees should be monitored in connection with these workaholic behaviours. The organisation needs to determine whether it is the work culture or an inner drive that causes these workaholic tendencies. It has been cited that high work demand and time pressure encourage the development of workaholism (Killinger, 1991). In this regard, social support within organisations has been shown to lessen the effects of potential occupational stressors that could lead to workaholism (Peterson, 1997). If a work culture exists that encourages workaholic behaviour, changes need to be made to social support in order to promote work wellness in the organisation. It is also important for



employers to help employees maintain work-life boundaries. According to Burwell and Chen (2002), the aim of helping workaholic employees is to achieve work-life balance. This includes helping workaholics achieve a balance between their productive work and healthy leisure activities to maintain their well-being. It is also believed that workaholics have irrational beliefs, and for this reason, rational emotive behaviour therapy is suggested as an intervention towards enhanced well-being.

Further research is needed to understand the concept of workaholism, along with the tendencies of workaholic behaviour within South African organisations. It may also be necessary to investigate the possible relationship or lack of relationship between burnout, work engagement and workaholism in bigger samples. Research should also be conducted to evaluate the effectiveness of interventions to promote work wellness, including the management of workaholism as a construct.

A limitation of this study is the availability sample that was used. This created the problem of insufficient representation of different groups in the total population and findings could not be generalised to the total study population. Furthermore, the results were achieved by self-report measures. This may lead to a problem commonly referred to as 'method variance' or 'nuisance'. Another limitation might have been that some of the participants in this research did not totally trust the confidentiality statement on the cover of the questionnaire, and this might have influenced some of the results. The OLBI presented difficulty during the statistical analysis of the responses obtained from the insurance industry employees. For this reason, it may be necessary to make use of alternative instruments to measure burnout (such as the MBI-GS), but also to determine whether the items with the OLBI are stated in a South African vocabulary.

## REFERENCES

- Arbuckle, J. L. (2003). *AMOS 4.3* Chicago, IL: Smallwaters.
- Buelens, M., & Poelmans, S. A. Y. (2004). Enriched the Spence and Robbins typology of workaholism: Demographic, motivational and organizational correlates. *Journal of Organizational Change Management*, *17*, 440-458.
- Burke, R. J., Richardsen, A. M., & Martinussen, M. (2004). Workaholism among Norwegian senior managers: New research directions. *International Journal of Management*, *21*, 415-42.
- Burwell, R., & Chen, C.P. (2002). Applying REBT to workaholic clients. *Counselling Psychology Quarterly*, *15*, 219-228.
- Byrne, B. M. (2001). *Structural equation modelling with AMOS: Basic concepts, applications and programming*. Mahwah, NJ: Erlbaum.
- Chan, K. B. (2002). Coping with work stress, work satisfaction, and social support: An interpretive study of life insurance agents. *Asian Journal of Social Science*, *30*, 657-685.
- Clark, L. A. & Watson, D. (1995). Constructing validity: Basic issues in objective scale development. *Psychological Assessment*, *7*, 309-319.
- Coetzer, W. J. (2004). *Burnout and work engagement of employees in an insurance company*. Unpublished doctoral thesis, North-West University, Potchefstroom.
- Cohen, J. (1988). *Statistical power analysis for the behavioural sciences*. (2<sup>nd</sup> ed.) Orlando, CA: Academic Press.
- Csikszentmihalyi, M. (1999). If we are so rich, why aren't we happy? *American Psychologist*, *54*, 821-827.
- Demerouti, E., Bakker, A. B., Nachreiner, F., & Schaufeli, W. B. (2001). The job demands - resources model of burnout. *Journal of Applied Psychology*, *86*, 499-512.
- Demerouti, E., Bakker, A. B., Vardakou, I., & Kantas, A. (2003). The convergent validity of two burnout instruments: A multitrait-multimethod analysis. *European Journal of Psychological Assessment*, *19*, 12-23.
- Duran, A., Extremera, N., & Rey, L. (2004). Engagement and burnout: Analysing their association patterns. *Psychological Reports*, *94*, 1084-1050.
- Flower, C., & Robinson, B. E. (2002). A structural and discriminant analysis of the Work Addiction Risk Test. *Educational and Psychological Measurement*, *62*, 512-526.
- Fosfuri, A. (2004). Determinants of international activity: Evidence from the chemical processing industry. *Research Policy*, *33*, 1599-1614.

- Halbesleben, J. R. B., & Demerouti, E. (2005). The construct validity of an alternative measure of burnout: Investigating the English translation of the Oldenburg Burnout Inventory. *Work and Stress, 19*(3), 208-220.
- Jackson, S. E., & Schuler, R. S. (1983). *Preventing Employee burnout*. AMACOM Periodicals Division: American Management Associations.
- Kickul, J., & Posig, M. (2001). Supervisory emotional support and burnout: An explanation of reverse buffering effects. *Journal of Managerial Issues, 13*(3), p328-345.
- Killinger, B. (1991). *Workaholics: The respectable addicts*. New York: Simon & Schuster.
- Lai, G., Chan, K. B., Ko., Y. C., & Boey, K. W. (2000). Institutional context and stress appraisal: The experience of life insurance agents in Singapore. *Journal of Asian and African Studies, 35*, 209-228.
- Le Roux, A. M. (2006). *The validation of two burnout measures in the South African earthmoving industry*. Unpublished masters dissertation, North-West University, Potchefstroom.
- Machlowitz, M. (1980). *Workaholics: Living with them, working with them*. Reading, MA: Addison-Wesley.
- Maslach, C. (2000). Job burnout. *Annual Review of Psychology, 52*, 397-422.
- Maslach, C., Jackson, S. E., & Leiter, M. (1996). *Maslach Burnout Inventory: Manual* (2<sup>nd</sup> ed.). Palo Alto, CA: Consulting Psychologists Press.
- Maslach C., & Leiter, M. P. (1997). *The truth about burnout: How organizations cause personal stress and what to do about it*. San Francisco, CA: Jossey-Bass.
- Maslach, C., Schaufeli, W. B., & Leiter, M. P. (2001). Job burnout. *Annual Review of Psychology, 52*, 397-422.
- McMillan, L.H.W., Brady, E.C., O'Driscoll, M.P., & Marsh, N.V. (2002). A multifaceted validation study of Spence and Robbins' (1992) workaholism battery. *Journal of Occupational and Organizational Psychology, 75*, 357-368.
- Muller, P. H. E. (2004). *Organisational politics, Sense of Coherence and Work Wellness of protection services members*. Unpublished masters dissertation, North-West University (Potchefstroom Campus), Potchefstroom.
- Naudé, J. L. P., & Rothmann, S. (2004). The validation of the Utrecht Work Engagement Scale for emergency medical technicians in Gauteng. *South African Journal of Economic and Management Sciences, 7*, 459-468.
- Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3<sup>rd</sup> ed.). New York: McGraw-Hill.

- Peterson, M. (1997). Work, corporate culture, and stress: Implications for worksite health promotion. *American Journal of Health Behaviour*, 21, 243-252.
- Robinson, B. E. (1999). The Work Addiction Risk Test: Development of a tentative measure of workaholism. *Perceptual and Motor Skills*, 88, 199-210.
- Rothmann, S. (2002, November). *Burnout and engagement: A fortigenic perspective*. Inaugural lecture presented at the PU for CHE, Potchefstroom.
- Rothmann, S. (2005, May). *Work engagement in South African organisations*. Paper presented at the XIIth European Conference of Work and Organizational Psychology (EAWOP), Istanbul, Turkey, 13-15 May
- Schaufeli, W. B. (2003). Past performance and future perspectives of burnout research. *South African Journal of Industrial Psychology*, 29(4), 1-15.
- Schaufeli, W. B., & Bakker, A. B. (2001). Werk en welbevinden: Naar een positieve benadering in de arbeids- en gezondheidspsychologie [Work and wellbeing: Towards a positive occupational health psychology]. *Gedrag en Organizaatie*, 14, 229-253.
- Schaufeli, W. B., & Bakker, A. B. (2004). Job demands, job resources, and their relationship with burnout and engagement: A multi-sample study. *Journal of Organizational Behaviour*, 25, 293-315.
- Schaufeli, W. B., & Enzmann, D. (1998). *The burnout companion to study and practice: A critical analysis*. London: Taylor & Francis.
- Schaufeli, W. B., Salanova, M., González-Romá, V., & Bakker, A. B. (2002). The measurement of engagement and burnout: A two sample confirmatory factor analytic approach. *Journal of Happiness Studies*, 3, 71-92.
- Scott, K. S., Moore, K. S., & Miceli, M. P. (1997). An exploration of the meaning and consequences of workaholism. *Human Relations*, 50, 287-314.
- Spence, J. T., & Robbins, A. S. (1992). Workaholism: Definition, measurement and preliminary results. *Journal of Personality Assessment*, 58, 160-178.
- SPSS Inc. (2003). *SPSS 12.0 for Windows*. Chicago, IL: Author.
- Steyn, H. S. (1999). *Praktiese beduidendheid: Die gebruik van effekgroottes*. [Practical significance: The use of effect sizes.] Wetenskaplike bydraes – Reeks B: Natuurwetenskappe Nr 117. Potchefstroom: PU vir CHO.
- Storm, K., & Rothmann, S. (2003). A Psychometric analysis of the Utrecht Work Engagement Scale in the South African police services. *South African Journal of Industrial Psychology*, 29(4), 62-70.

- Tabachnick, B. G., & Fidell, L. S. (2001). *Using multivariate statistics* (4<sup>th</sup> ed.). Boston, MA: Allyn & Bacon.
- Taris, T. W., Schaufeli, W. B., & Verhoeven, L. C. (2005). Workaholism in the Netherlands: Measurement and implications of job strain and work-nonwork conflict. *Applied Psychology: An International Review*, 54(1), 37-60.
- Thilander, M. (1992). Flexible production in the chemical industry: A question of competence. *International Journal of Operations and Production Management*, 12(7/8), 147-167.
- Van der Linde, R. (2004). *Work wellness, sense of coherence and health of protection services members*. Unpublished masters dissertation, North-West University (Potchefstroom Campus), Potchefstroom.
- Wheaton, B., Muthén, B., Alwin, D. F., & Summers, G. F. (1977). Assessing reliability and stability in panel models. In D.R. Heise (Ed.), *Sociological Methodology* (pp. 84-136). San Francisco, CA: Jossey-Bass.

## **CHAPTER 3**

### **CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS**

The purpose of this chapter is to provide conclusions regarding the results of the empirical study of the research article. Conclusions are drawn with regard to the research objectives. Furthermore, limitations of the study are discussed. Finally, recommendations for organisations are made, and research opportunities that arise from this research are presented.

#### **3.1 CONCLUSIONS**

The general objective of this research was to determine the relationship between burnout, work engagement and workaholism among employees in the insurance industry.

The first objective was to conceptualise burnout, work engagement, and workaholism from the literature. Burnout may be defined as a long-lasting response to chronic emotional and interpersonal stressors on the job, and consists of exhaustion, cynicism and professional efficacy (Maslach, Schaufeli, & Leiter, 2001). Exhaustion refers to tiredness without referring to other people as the source of one's tiredness. Cynicism refers to an indifference or distant attitude towards work in general, not necessarily with others, whereas professional efficacy includes both social and non-social aspects of occupational accomplishments (Schaufeli & Bakker, 2004).

Work engagement may be conceptualised as the opposite pole of burnout (Schaufeli & Bakker, 2001) and can be described as a positive, fulfilling work-related state that is characterised by vigour, dedication and absorption (Schaufeli, Salanova, González-Romá, & Bakker, 2002). Vigour refers to high levels of energy and mental resilience while working, and the willingness to persist in one's work, even in the face of difficulty (Schaufeli & Bakker, 2004). Dedication can be defined as a strong involvement in one's work and experiencing a sense of significance, enthusiasm, inspiration, pride and challenge (Schaufeli & Bakker, 2004). Absorption is characterised by one's full concentration on, and being happily engrossed in one's work, whereby time passes quickly and one has difficulty detaching oneself from work (Schaufeli & Bakker, 2004).

Workaholism is defined by Spence and Robbins (1992) as being highly committed to one's work, devoting a great deal of time to it, and a feeling of being driven or compelled to work not because of external demands or pleasure in one's work, but because of an inner pressure that leads to feelings of distress and guilt about not working. According to Spence and Robbins (1992), workaholism has three characteristics, namely work involvement, feeling driven to work and work enjoyment. Work involvement can be defined as being highly committed to work and devoting almost all of one's active time to work (Buelens & Poelmans, 2004). Inner drive describes the tendency to feel driven or compelled to work (Spence & Robbins, 1992). Work enjoyment indicates a strong and intrinsic motivation, as well as a person's being content with style of work, enjoying passionate involvement, being happy to exceed the demands of the work, and experiencing work as professionally rewarding (Buelens & Poelmans, 2004). In addition to this definition, Scott, Moore and Miceli (1997) define workaholism as the tendency to spend time at work at the expense of family and social life, as well as the tendency to think about work when not at work, and the tendency to work more than necessary or expected.

The second objective was to determine the relationship between burnout, work engagement and workaholism according to the literature. Burnout and Work engagement can both be combined in a model of well-being at work (Schaufeli, 2003; Schaufeli & Bakker, 2004) distinguishing between two dimensions, namely identification with work (varying from cynicism to dedication) and mobilisation of energy (varying from exhaustion to vigour). This makes it possible to distinguish between burnout and work engagement. Storm and Rothmann (2003) recommended that burnout and work engagement (being aspects of work related well-being) be integrated into one model. In a study done by Taris, Schaufeli and Verhoeven (2005) it was found that a relationship exists between exhaustion and workaholism, and cynicism and workaholism. No relationship could be found in the literature between work engagement and workaholism.

The third objective of this study was to determine the construct validity and reliability of the different measuring instruments of burnout, work engagement and workaholism among employees in the insurance industry. The factor structures of the measuring instruments were determined via principle component factoring. A direct oblimer rotation was used when there was more than one factor and when the factors were found to be correlated. One factor could be extracted on the UWES, explaining 62,86% of the total variance. This factor was labelled

Work Engagement. Two factors could be extracted on the OLBI, explaining 43,57% of the total variance. These two factors were labelled Mental distance and Exhaustion. Two factors could be extracted on the AWART, explaining 43,57% of the total variance. These two factors were labelled Compulsive tendencies and Overload.

Cronbach alphas varying from 0,73 to 0,94 were obtained. All the measuring instruments had acceptable levels of internal consistency with alphas higher than the guideline of  $\alpha > 0,70$ , which demonstrated that a large portion of the variance is explained by the dimensions (internal consistency of the dimensions) (Nunnally & Bernstein, 1994).

The fourth objective was to determine the relationship between burnout, work engagement and workaholism among employees in the insurance industry. A Pearson product-moment correlation was conducted to determine the relationship between the variables. The results obtained indicated that work engagement correlated negatively with exhaustion and mental distance, implying that higher levels of work engagement will result in lower levels of exhaustion and mental distance increase. This is also indicative of a relationship between burnout and work engagement. Mental distance correlated positively with overload, implying that high levels of mental distance will result in higher levels of overload. This is also indicative of a relationship between burnout and workaholism. Work engagement correlated positively with compulsive tendencies, implying that high levels of work engagement will result in higher levels of compulsive tendencies. This is indicative of a relationship between work engagement and workaholism. There was also a positive correlation between compulsive tendencies and overload, implying that high levels of compulsive tendencies will result in high levels of overload,

The fifth objective was to determine whether or not burnout, work engagement and workaholism are all components of work wellness. A SEM analysis was used to test different models based on the results of the product-moment correlations, as well as consensus of findings based on a review of the literature on work engagement, burnout (i.e exhaustion and mental distance) and workaholism, with specific bearing on employees in the insurance industry, in order to determine whether or not work wellness comprises work engagement, burnout (i.e. exhaustion and mental distance) and workaholism. The first model that was tested (Model 1) hypothesised that work wellness consists out of exhaustion, mental distance, work engagement, compulsive tendencies and overload. Results indicated that the model did



not fit the data adequately. Inspection of the modification indices (MI) revealed that the fit between the model and the data could be further improved if correlation was allowed between the measurement errors of compulsive tendencies and overload (MI = 48,77). The revised model (Model 1 – errors correlated) did not fit the data adequately (Table 7). Further modification of the model was thus required. Inspection of the modification indices (MI) revealed that the model could not be further improved. The second model that was tested (Model 2) hypothesised that burnout (exhaustion and mental distance), work engagement and workaholism (compulsive tendencies and overload) are interrelated constructs. This model was however found to be inadmissible and unidentified. The third model that was tested (Model 3) hypothesised that work wellness comprises wellness (mental distance, exhaustion and work engagement) and workaholism (compulsive tendencies and overload). This model was also found to be inadmissible and unidentified.

The sixth objective was to determine the levels of burnout, work engagement and workaholism among employees in the insurance industry. It was determined that those employees who tend to work overtime, practically always work during weekends and practically always take work home experience higher levels of compulsive tendencies and overload. Previous research has shown that workaholics spend more time on their work than others (McMillan, Brady, O’Driscoll, & Marsh, 2002). No evidence was found to verify that there were any differences between experiencing burnout and work engagement among employees in the insurance industry.

### **3.2 LIMITATIONS OF THIS RESEARCH**

The first limitation of this study was the use of a cross-sectional survey design. Despite the use of structural equation modelling techniques, no causal relationship inferences could be drawn. More complex forms of non-recursive linkages could not be examined. In order to deal with the limitation of the use of a cross-sectional design, prospective longitudinal and quasi-experimental research designs are needed to further validate the hypothesised causal relationships within the study.

The size of the sample also limited the research, specifically in terms of the distribution of language, gender and racial groups. Within the sample, the distinction between different

racial groups could not be made because of the small and non-existent representation of some groups. The sample consisted mainly of Afrikaans-speaking, white, female employees.

The sampling procedure created problems, and future studies could benefit from using a stratified random-sample design, which would ensure sufficient representation of the different groups in the total population and enable generalisation of findings to the total study population. The data was collected from different divisions at different points in time, and unique organisational characteristics and historical events could have affected the research findings.

The results were obtained solely by self-report measures. This may lead to a problem known as 'method variance' or 'nuisance'. However, several authors argue that this phenomenon is not a major threat if interactions are found (Dollard & Winefield, 1998).

The questionnaire was available only in Afrikaans. The possibility exists that respondents' level of Afrikaans language skills (with Afrikaans as a second, third or even fourth language) could have influenced the results.

The OLBI presented difficulty during statistical analysis of the responses obtained from the insurance industry employees. For this reason, it may be necessary to make use of alternative instruments to measure burnout (such as the MBI-GS), but also to determine whether the items within the OLBI are stated in a South African vocabulary.

Lastly, it could be possible that some of the participants did not trust the confidentiality of the questionnaire, and this could have influenced some of the results.

### **3.3 RECOMMENDATIONS**

Recommendations pertaining to the specific organisations used in this study, as well as recommendations for further research, are made in this section.

### **3.2.1 Recommendations for the organisation**

It is important for employees and managers to first understand work wellness clearly in order for organisational practice to enhance work wellness. There should be a clear understanding of the two constructs that constitute work wellness (burnout and work engagement), as well as the impact workaholism may have on the wellness of employees. It is important to know which actions will enhance work wellness and which actions will negatively influence work wellness in the organisation. This could serve as a precaution for decreased wellness in the organisation, and measures may be taken proactively.

In this research, workaholism was strongly linked with working overtime, working weekends and taking work home. It should be determined whether or not organisations foster such a work climate where workaholic tendencies are encouraged. It has been reported that high work demand and time pressure encourage the development and existence of workaholism (Killinger, 1991). Social support within organisations has been shown to reduce the effects of potential occupational stressors that could lead to workaholism (Peterson, 1997). If a work culture exists which encourages workaholic behaviour, changes need to be made to social support if the organisation intends to promote work wellness.

It is important that insurance organisations design and plan interventions to treat decreased work wellness as a preventative measure. Burwell and Chen (2002) suggested rational emotive behaviour therapy as an intervention toward better well-being. The use of the OLBI to measure burnout levels, the UWES to measure work engagement levels, and the CT subscale of the WART to measure workaholism may assist organisations in planning the necessary interventions.

From the literature and research it is evident that workaholics can not manage their work life-balance effectively. It is recommended that employers encourage their employees to achieve a balance between their work and leisure activities to maintain their well-being (Burwell & Chen, 2002).

### **3.2.2 Recommendations for further research**

Further research is needed to understand the concept of workaholism, along with the tendencies of workaholic behaviour within South African organisations. It may also be necessary to investigate the possible relationship or lack of relationship between burnout, work engagement and workaholism in bigger samples. Research should also be conducted to evaluate the effectiveness of interventions to promote work wellness, including the management of workaholism as a construct. It is recommended that future research focus on the use of the Oldenburg Burnout Inventory to measure burnout as a means to verify the validity and reliability of the use of this instrument in the South African context.

It is also recommended that other instruments be used to measure workaholism, such as the full Work Addiction Risk Scale (WART) (Robinson, 1999), and the Workaholism Battery (WorkBAT) (Spence and Robbins, 1992) to gain a better understanding of the concept and different aspects these instruments measure. Spence and Robbins (1992) described the three characteristics of workaholism as work involvement, feeling driven to work and work enjoyment. It is recommended that future research investigate these three constructs within the South African context.

## REFERENCES

- Buelens, M., & Poelmans, S. A. Y. (2004). Enriched the Spence and Robbins typology of workaholism: Demographic, motivational and organizational correlates. *Journal of Organizational Change management*, 17(5), 440-458.
- Burwell, R., & Chen, C. P. (2002). Applying REBT to workaholic clients. *Counselling Psychology Quarterly*, 15(3), 219-228.
- Dollard, M. F., & Winefield, A. H. (1998). A test of the demand-control-support model of work stress in correctional officers. *Journal of Occupational Health Psychology*, 3, 243-264.
- Killinger, B. (1991). *Workaholics: The respectable addicts*. New York: Simon & Schuster.
- Maslach, C., Schaufeli, W. B., & Leiter, M. P. (2001). Job burnout. *Annual Review of Psychology*, 52, 397-422.
- McMillan, L. H. W., Brady, E. C., O'Driscoll, M. P., & Marsh, N. V. (2002). A multifaceted validation study of Spence and Robbins' (1992) workaholism battery. *Journal of Occupational and Organizational Psychology*, 75, 357-368.
- Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3<sup>rd</sup> ed.). New York: McGraw-Hill.
- Peterson, M. (1997). Work, corporate culture, and stress: Implications for worksite health promotion. *American Journal of Health Behavior*, 21, 243-252.
- Robinson, B. E. (1999). The Work Addiction Risk Test: Development of a tentative measure of workaholism. *Perceptual and Motor Skills*, 88, 199-210.
- Schaufeli, W. B. (2003). Past performance and future perspectives of burnout research. *South African Journal of Industrial Psychology*, 29(4), 1-15.
- Schaufeli, W. B., & Bakker, A. B. (2001). Werk en welbevinden: Naar een positieve benadering in de arbeids- en gezondheidspsychologie [Work and wellbeing: Towards a positive occupational health psychology]. *Gedrag en Organisatie*, 14, 229-253.
- Schaufeli, W. B., & Bakker, A. B. (2004). Job demands, job resources, and their relationship with burnout and engagement: A multi-sample study. *Journal of Organizational Behavior*, 25, 293-315.
- Schaufeli, W. B., Salanova, M., González-Romá, V., & Bakker, A. B. (2002). The measurement of engagement and burnout: A two sample confirmatory factor analytic approach. *Journal of Happiness Studies*, 3, 71-92.

- Scott, K. S., Moore, K. S., & Miceli, M. P. (1997). An exploration of the meaning and consequences of workaholism. *Human Relations, 50*, 287-314.
- Spence, J. T., & Robbins, A. S. (1992). Workaholism: Definition, measurement and preliminary results. *Journal of Personality Assessment, 58*, 160-178.
- Storm, K., & Rothmann, S. (2003). A Psychometric analysis of the Utrecht Work Engagement Scale in the South African police services. *South African Journal of Industrial Psychology, 29*(4), 62-70.
- Taris, T. W., Schaufeli, W. B., & Verhoeven, L. C. (2005). Workaholism in the Netherlands: Measurement and implications of job strain and work-nonwork conflict. *Applied Psychology: An International Review, 54* (1), 37-60.