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## Article

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# Job burnout and quiet quitting in Vietnamese banking sector: the moderation effect of optimism

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## ABSTRACT

While the connection between job burnout and quiet quitting is evident, the inhibitor underlying this relationship remains elusive. This research explores the moderating effect of optimism – a personal resource on the relationship between job burnout and quiet quitting. This study utilized a survey method of 405 Vietnamese employees working in 19 Vietnamese banks and analyzed data using PLS-SEM via Smart PLS 4.0. The results reveal that three dimensions of job burnout, namely personal burnout, work-related burnout, and client-related burnout, positively impact quiet quitting. In addition, optimism negatively moderates the links between personal burnout and work-related burnout with quiet quitting. Unexpectedly, optimism does not moderate the linkage between client-related burnout and quiet quitting. These results offer practical implications for human resource practices within Vietnamese banks.

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## 1. Introduction

Quiet quitting, a term coined by economist Mark Badger in 2009, gained widespread recognition through its prevalence on social media, particularly after the Covid-19 pandemic (Anand et al., 2023; Hamouche et al., 2023; Marks, 2023). This phenomenon is characterized by employees exerting minimal effort to meet the basic requirements of their jobs and refraining from contributing extra effort toward additional tasks (Scheyett, 2023). Notably, individuals engaging in quiet quitting behavior do not resign from their positions; instead, they consciously reduce their effort and adhere strictly to job requirements (Anand et al., 2023). Although initially seeming inconspicuous, quiet quitting can manifest as a significant issue for companies over the long term, impacting both colleagues and the overall organizational performance (Klotz & Bolino, 2022). According to Gallup's estimates, a substantial portion of the global workforce falls under the category of quiet quitters, resulting in an estimated loss of 8.8 trillion USD, equivalent to 9.9 percent of the world's GDP (Harter, 2023). This highlights the widespread nature and potential economic ramifications of the quiet quitting on a global scale.

In the pursuit of understanding the precursors of quiet quitting, numerous studies contribute to identifying underlying conditions that facilitate this phenomenon. One prominent line of research positions quiet quitting as a responsive behavior to hustle culture and burnout (Galanis et al., 2023; Kilpatrick, 2022). Extending Kilpatrick's (2022) and Galanis et al. (2023) findings, Hamouche et al. (2023) assert that quiet quitting serves as a coping mechanism in response to job distress, disengagement and challenges

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in maintaining work-life balance. Harter (2022) further contends that three key drivers—namely, a perceived lack of care, limited opportunities for learning and growth, and a disconnection from the organization's purpose—contribute significantly to the manifestation of quiet quitting. Additionally, the literature underscores the role of psychological contract violations in positively influencing quiet quitting (Xueyun et al., 2023). Other factors, such as negative workplace gossip, emotional exhaustion, and workplace stress, are identified as exhibitors of quiet quitting (Srivastava et al., 2023). Serenko (2024) asserts that low extrinsic motivation and harboring grievances against managers or organizations are indicative factors associated with quiet quitting. Conversely, opposing research explores inhibitors of quiet quitting. Galanis et al. (2023) posit that job satisfaction negatively impacts the likelihood of engaging in quiet quitting. Furthermore, research suggests that employee well-being exerts a negative influence on the manifestation of quiet quitting (Xueyun et al., 2023). This collective body of research contributes to a comprehensive understanding of both the exhibitors and inhibitors of quiet quitting in the organizational context.

Job burnout emerged as the most frequently cited antecedent to quiet quitting, and numerous studies have examined this association (Anand et al., 2023; Galanis et al., 2023; Lu et al., 2023; Xueyun et al., 2023). Galanis et al. (2023), through a survey involving 946 nurses in Greece, explicate that job burnout, conceptualized as a composite variable, exerts a positive influence on quiet quitting. Moreover, their findings suggest that job satisfaction is a mediator in the relationship between job burnout and quiet quitting. In a parallel vein, Lu et al. (2023) conducted a survey with 698 young Chinese university lecturers, asserting that job burnout positively predicts quiet quitting intention. Notably, their study introduces the moderating role of psychological empowerment, highlighting its influence on the linkage between job burnout and quiet quitting. Similarly, Xueyun et al. (2023), in a study involving 683 Gen Z employees in China, report a positive association between job burnout and quiet quitting. Anand et al. (2023), collecting data from experienced Indian employees, reveal that job burnout positively affects quiet quitting. Collectively, these studies contribute valuable insights into the relationship between job burnout and quiet quitting across diverse professional and cultural contexts.

According to McKinsey's report, the global banking industry has shown a proclivity to adjust and reconfigure its business models and operations after the COVID-19 pandemic, potentially leading to heightened stress for banking employees (Banerjee et al., 2020). The imperative shift towards digital transformation in the banking sector is in alignment with the approval of the State Bank of Vietnam's digital transformation strategy by 2025, extending its vision to 2030 (State Bank of Vietnam, 2021). Responding to this strategy, 95% of banks have either developed or are planning to develop a digital transformation strategy, with 39% having officially approved or integrated it into their business/IT development strategy (Pham, 2021). Furthermore, 42% of banks are presently in the process of formulating a digital transformation strategy (Pham, 2021). Any organizational transformation, including that of a Vietnamese bank, is likely to elevate job-related stress and pose risks of burnout for employees, impacting their well-being and resilience (Guenzi & Nijssen, 2021; Salleh et al., 2008). Given that job burnout is an inevitable reality for Vietnamese banks in this period, the pertinent question arises: How can Vietnamese banks mitigate the impact of job burnout on adverse outcomes, such as quiet quitting? Thus, there is a need to investigate the inhibitors of the relationship between job burnout and quiet quitting.

This study contributes to the existing literature on quiet quitting and job burnout in the following aspects. Firstly, it investigates the negative moderation effect of optimism on the relationship between job burnout and quiet quitting. While Lu et al. (2023) explore the moderating impact of psychological empowerment on this link, the present study reveals a distinctive negative moderation effect of optimism, a facet of psychological capital that has yet to be extensively explored in prior research. Optimism, alongside other personal resources, is recognized as a crucial negative buffer against the link between job burnout and maladaptive regulatory behaviors, including quiet quitting (Bakker & de Vries, 2021), and predicts the coping styles (Nes & Segerstrom, 2006); hence, it is crucial to explore this moderation role of optimism.

Secondly, the study goes beyond prior research by examining each facet of job burnout's impact on quiet quitting. While existing studies treat job burnout as a composite variable or universal scale (Galanis et al., 2023; Lu et al., 2023; Xueyun et al., 2023), this research investigates how each dimension of job burnout influences quiet quitting. This approach is essential for businesses seeking tailored solutions amid limited resources. Lastly, the study contributes to the literature by employing a sample of employees from Vietnamese banks. Previous studies predominantly use samples from Chinese and Greek

contexts. Recognizing the potential influence of national culture on behaviors and attitudes, this study emphasizes the importance of conducting research in the specific context of Vietnam (Hofstede et al., 2005). This contextual consideration adds depth to the understanding of the relationship between job burnout and quiet quitting in a Vietnamese setting.

The structure of the upcoming sections is outlined as follows: The subsequent section will provide a literature review, exposing background theories and hypotheses. Following that, the third part will detail the methodology employed in this study. Subsequently, the results will be analyzed and presented. Finally, the paper will conclude with discussions and an exploration of limitations.

## 2. Literature review

### 2.1. *The job demands-resources model*

The Job Demands-Resources (JD-R) model proposed by Demerouti et al. (2001) is aimed at analyzing the components of a job that impact job outcomes. Demerouti et al. (2001) and Bakker et al. (2003) posit that there are two components in a job that lead to burnout or stress: job demands and job resources. Job demands refer to the physical, psychological, social, or organizational aspects of a job that require physical and/or psychological resilience, thus involving physical and/or psychological costs. Some jobs have high-pressure characteristics, unfavorable physical environments, and strict mental demands when interacting with clients. Such jobs may require individuals to exert significant effort, leading to a state of stress (Meijman & Mulder, 2013).

Job resources manifest in aspects such as support mechanisms, autonomy, or feedback. Lee et al. (2020) propose that job resources include job resources, personal resources, and social resources. Job resources can be allocated differently at various levels within an organization, in large organizations (salary, advancement opportunities, job stability), in social relationships and networking (peer and supervisor support, team spirit), or in the operational aspects of a job (clear delineation of responsibilities in decision-making processes), or in the inherent characteristics of the job (diverse skills, clear task definitions, role clarity, autonomy, or performance feedback) (Hackman & Oldham, 1980). Social resources include supervisors, colleagues, and team support (Lee et al., 2020). Personal resources consist of cognitive, psychological, physical, and career resources (Lee et al., 2020). Previous studies suggest that job resources meet human needs (Deci & Ryan, 1985), such as autonomy (Decharms & Carpenter, 1968), competence (White, 1959), and belonging (Leary & Baumeister, 1995).

According to Bakker and Demerouti (2007), high job demands coupled with a lack of job resources lead to stress, while ample job resources lead to motivation. When job demands are high, employees may use coping strategies such as reducing attention or redefining job requirements (Demerouti et al., 2001). Moreover, job resources buffer the relationship between job demands and outcomes (Bakker et al., 2005, 2007; Xu & Payne, 2020).

Expanding upon the original JD-R model by integrating insights from the self-regulation theory, Bakker and de Vries (2021) assert that job burnout stems from enduringly high job demands coupled with deficient job resources, compounded by ineffective self-regulation. They argue that heightened job strain is more likely to trigger the adoption of maladaptive self-regulation tactics over adaptive ones. Additionally, organizational resources such as human resource practices and leadership, alongside individual resources like emotional intelligence and proactive personality, serve as negative moderators in the relationship between job strains and self-regulation strategies, encompassing both adaptive and maladaptive strategies (Bakker & de Vries, 2021).

The JD-R model has been empirically investigated and can be applied across various fields and industries, irrespective of the typical needs or resources of that job sector, such as consulting services (Bakker et al., 2003), education, and teaching (Hakanen et al., 2006). The model is also used to analyze the impact or interaction of job demands and job resources, which Bakker et al. (2003) suggest that job resources can mitigate the effects of job demands on work stress, including burnout. Numerous studies support the Job Demands-Resources model (Anand et al., 2023; Dall'Ora et al., 2020; Lu et al., 2023; Xueyun et al., 2023). To explain the relationship between burnout and quiet quitting, Hamouche et al. (2023) suggest this model to explain the relationship between job burnout and quiet quitting. Therefore, using the JD-R model in this study is considered acceptable.

## 2.2. Quiet quitting

Quiet quitting describes the situation where an individual does not officially quit their job but works at the minimum requirements expected (Scheyett, 2023). Hamouche et al. (2023) propose that quiet quitting links to the act of employee consciously reducing their level of performance and productivity in the work setting. Employees engaged in quiet quitting fulfill their job responsibilities, yet they experience psychological detachment from their work by establishing boundaries on discretionary efforts (Constantz, 2022). Quiet quitting occurs in various forms, such as limited work commitment, minimum work effort, emotional withdrawal, and establishing boundaries between work and personal life (Wade, 2022).

While quiet quitting is not a novel concept, it is closely linked to low engagement and unionized actions, such as work-to-rule (Formica & Sfodera, 2022; Yikilmaz, 2022). Serenko (2024) makes a crucial distinction between quiet quitting and related concepts like work disengagement and work-to-rule. Work disengagement involves employees physically, cognitively, and emotionally distancing themselves from their work roles (Kahn, 1990), whereas quiet quitters do not necessarily detach from their work or employers (Serenko, 2024). Furthermore, quiet quitting is characterized by employees performing the bare minimum at work to exert pressure on their employer to enhance salaries or improve working conditions (Lord, 2022). In contrast, working to rule constitutes a collective industrial action typically organized under the support of trade unionism. However, Serenko (2024) emphasizes that quiet quitting is more likely a personal and psychological form of action, reflecting individual aspirations for work-life balance, the establishment of healthy boundaries between work and personal life, and the maintenance of good mental health rather than an organized union-led initiative.

## 2.3. Hypothesis and research model

### 2.3.1. Job burnout and quiet quitting

Burnout represents a syndrome characterized by emotional exhaustion, depersonalization, and diminished personal accomplishment, and it may manifest in individuals engaged in various forms of people's work (Maslach et al., 1997). The origin of burnout is due to organizational demands surpassing an individual's ability to manage (Maslach et al., 1997; Shanafelt et al., 2017). Building on the premise that individuals can discern the origins of burnout, Kristensen et al. (2005) introduce a comprehensive taxonomy categorizing burnout into three distinct types: personal burnout, work-related burnout, and client-related burnout. Personal burnout, according to Kristensen et al. (2005), is characterized by the level of physical and psychological exhaustion and fatigue an individual undergoes. The measurement of personal burnout, as outlined by Kristensen et al. (2005), adopts a comparative approach, considering individuals across diverse occupational statuses, including youth, unemployed individuals, early retirees, pension recipients, and more. Factors contributing to personal burnout include family pressures and health issues (Kristensen et al., 2005). Work-related burnout, on the other hand, pertains to the degree of physical and psychological fatigue perceived by an individual in connection with their work (Kristensen et al., 2005). In proposing the definition and measurement of work-related burnout, Kristensen et al. (2005) postulate that workers can discern the causes of work-induced burnout without necessitating specific scientific methods. Factors contributing to work-related burnout may include workload, lack of job control, role ambiguity, role conflict, job pressure, and other related elements (Liu-Lastres et al., 2023). Client-related burnout is defined as the level of physical and psychological fatigue associated with an individual's work involving clients, a term broadly inclusive of patients, students, consumers, and others (Kristensen et al., 2005). Kristensen et al. (2005) also hypothesize that employees could identify whether the sources of fatigue are linked to customer interactions. In this context, client is a broad concept encompassing patients, students, consumers, and others.

When individuals experience burnout, they often resort to coping mechanisms typically categorized as problem-focused/approach and emotion-focused/avoidance coping strategies (Bakker & de Vries, 2021). Problem-focused coping involves actively addressing and attempting to manage the stressor, while emotion-focused coping entails regulating emotional reactions to the stressor and disengaging from it (Skinner et al., 2003). Initially, avoidance or emotion-focused coping strategies may offer short-term



benefits by creating opportunities for recovery and subsequently facilitating a more effective reappraisal of the stressor (Sonnentag, 2012). However, over time, avoidance coping may prove maladaptive as it fails to address the underlying stressor (Cheng et al., 2014). Consequently, when avoidance or emotion-focused coping is rigidly applied, it becomes increasingly maladaptive. Conversely, while approach or problem-focused coping strategies are generally effective in managing stress, they may prove ineffective when the stressor is beyond an individual's control (Britt et al., 2016). In such instances, it may be more beneficial to adjust one's thoughts and emotions through emotion-focused coping mechanisms. As highlighted by Bakker and de Vries (2021), during episodes of burnout, employees commonly resort to maladaptive regulation strategies rather than adaptive ones.

Quiet quitting refers to the situation in which employees exert minimal effort to meet the basic requirements of their job and refrain from contributing extra effort towards additional tasks (Scheyett, 2023). Conceptually, quiet quitting aligns with an avoidance coping strategy, where individuals disengage from exerting extra effort. Employees engage in quiet quitting because they avoid the hustle culture (Constantz, 2022). A further condition at the micro level that has escalated quiet quitting relates to unrealistic work demands and employees' desire to avoid burnout and protect their mental health (Anand et al., 2023).

According to the JD-R model, as job demands increase, employees experience elevated stress, leading to attitudes, behaviors, and outcomes that contribute to reducing job demands (von Hippel et al., 2019). Employees may choose to quietly quit their jobs as a protective measure, aiming to decrease job demands, alleviate stress, eliminate pressure, and avoid burnout (Serenko, 2024). Preliminary reports indicate that 8 out of 10 individuals who engage in quiet quitting are experiencing job burnout (Ressumebulder, 2023). Quiet quitting is a coping mechanism for dealing with exhaustion and prolonged overwork (Lord, 2022; Tapper, 2022). Job burnout often leads to disengagement from work and counter-productive behaviors (Wallace & Coughlan, 2023). Studies supporting the relationship between job burnout and quiet quitting include those by Galanis et al. (2023), Lu et al. (2023), and Xueyun et al. (2023).

From the above analysis, we hypothesize that:

*Hypothesis H<sub>1</sub>: Job burnout positively affects quiet quitting.*

In detail:

*Hypothesis H<sub>1a</sub>: Personal burnout positively affects quiet quitting.*

*Hypothesis H<sub>1b</sub>: Work-related burnout positively affects quiet quitting.*

*Hypothesis H<sub>1c</sub>: Client-related burnout positively affects quiet quitting.*

### **2.3.2. The moderating effect of optimism**

Optimism, along with self-efficacy, hope, and resilience, constitutes a facet of psychological capital (Luthans & Youssef, 2004, 2007). Psychological capital is characterized as an individual's positive psychological state marked by (1) possessing confidence (self-efficacy) to undertake and invest the necessary effort to excel in challenging tasks; (2) maintaining a positive outlook (optimism) regarding success both presently and in the future; (3) persisting toward goals and, when required, adjusting paths to goals (hope) for achieving success; and (4) when confronted with problems and adversity, enduring, rebounding, and even surpassing setbacks (resilience) to attain success (Luthans et al., 2007).

An expanding body of research underscores the favorable outcomes associated with psychological capital in general and optimism in particular, including positive effects on employee attitudes and performance (Baig et al., 2021; Kang & Busser, 2018; Xu et al., 2017). Optimists expect a desirable outcome to result from the increased effort; hence, they are likely to be persistent even in the face of increasing adversity (Adomako et al., 2016; Carver & Scheier, 2017). Optimism emerges as a pivotal predictor of organizational citizenship behavior (Bogler & Somech, 2021; Ugwu & Igbende, 2017) and employee performance (Hough et al., 2020; Youssef & Luthans, 2007) and serves as a critical deterrent against adverse outcomes such as turnover intention (Chow et al., 2007; Siu et al., 2015), and anxiety (Zenger et al., 2010). Furthermore, optimism plays a critical role in choosing stress-coping styles. Additionally, optimism

is crucial in determining coping styles (Billingsley et al., 1993; Nes & Segerstrom, 2006; Strutton & Lumpkin, 1992). For instance, Strutton and Lumpkin (1992) reveal that optimistic employees are inclined to opt for problem-based coping strategies, whereas pessimists tend to resort to emotion-focused strategies. Similarly, Nes and Segerstrom (2006) argue that optimism correlates positively with approach coping strategies aimed at addressing, minimizing, or handling stressors or emotions and negatively with avoidance coping strategies that involve disregarding, avoiding, or withdrawing from stressors or emotions. Hence, it is reasonable to deduce that burned-out employees with optimistic traits are less inclined to adopt emotion-focused strategies.

Optimism, as well as hope, self-efficacy, and resilience, is considered a personal resource (Lee et al., 2020). Moreover, according to the extended job demands and resources model suggested by Bakker and de Vries (2021), personal resources negatively moderate the relationship between job strain and coping strategies, including approach and avoidance strategies. Additionally, personal resources moderate the linkage between job burnout and employee performance (Yavas et al., 2013), the link between job stress and organizational citizenship behavior (De Clercq & Belausteguigoitia, 2020), and the relationship between job burnout and turnover intention (Sklar et al., 2021). Hence, it is reasonable to infer that optimism moderates the relationship between job burnout and quiet quitting.

From the above analysis, we hypothesize that:

*Hypothesis  $H_2$ : Optimism moderates the relationship between job burnout and quiet quitting.*

In detail,

*Hypothesis  $H_{2a}$ : Optimism moderates the relationship between personal burnout and quiet quitting.*

*Hypothesis  $H_{2b}$ : Optimism moderates the relationship between work-related burnout and quiet quitting.*

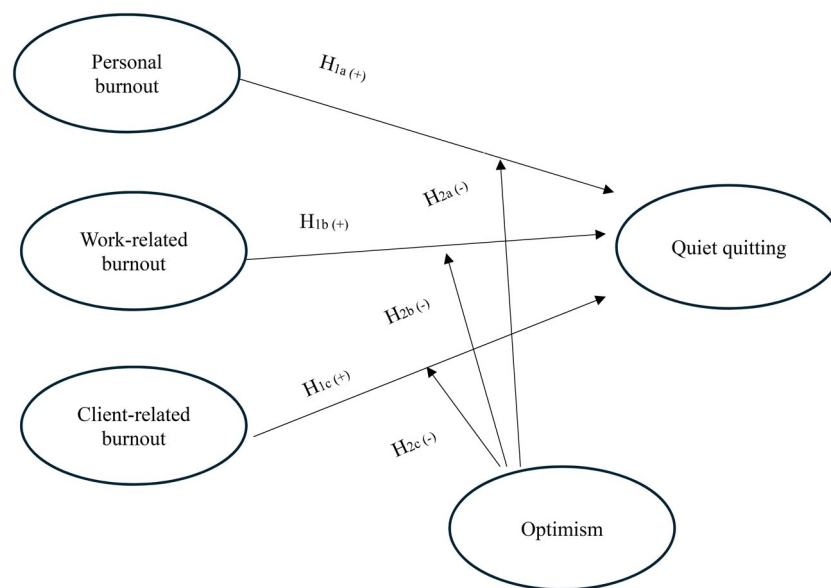
*Hypothesis  $H_{2c}$ : Optimism moderates the relationship between client-related burnout and quiet quitting.*

The research model is shown in Figure 1.

### 3. Methodology

#### 3.1. Sample

The survey questionnaire was designed on the Google Forms platform (questionnaire link: <https://forms.gle/PQTonzWdo68ZUWmN9>) and sent to respondents. The initial questionnaire was first sent



**Figure 1.** Research model.

Source: Figure by authors.



to 27 employees working in the four big Vietnamese banks, mainly experienced employees and middle and top managers. These employees were asked to comment on the questionnaires and give feedback if the questionnaires were not appropriate to Vietnamese culture. After receiving the feedback, the authors evaluated the appropriateness of the comments and adjusted the questionnaire accordingly. After adjusting the questionnaire, the authors utilized the snowball method to collect the sample from 19 Vietnamese banks from September 2023 to November 2023. The sample of this study consisted of 442 observations, of which 37 observations were eliminated due to a lack of important information about bank names. Finally, the remaining number of observations was 405. After that, the author coded the variables, converted the reversed score variables, and assessed the measurement model, analyzed the partial least square structural equation model (PLS-SEM) using SMART PLS version 4.0 software.

Table 1 presents the demographic of the sample used in this study.

The participants of this study were female-dominant, highly educated, slightly young, and marginally had family and children. The female respondents accounted for 60.2% of the sample. Most of the research participants were aged 18 to 30 (45.2%), followed by those aged 30 to 40 (41.7%). Regarding education, the number of answers with undergraduate degrees was 57.3%, while postgraduates accounted for 42.7%. The respondents were from 19 Vietnamese banks, mostly from the big four Banks such as Agribank, BIDV, Vietcombank, and Vietinbank. The majority of the questionnaire answerers held staff positions, constituting 62.2%.

**Table 1.** Sample demographics.

No	Variables/criteria	Frequency	Percentage
1	Sex		
	Male	161	39.8%
2	Female	244	60.2%
	Age		
	From 18 to 30	183	45.2%
	From 31 to 40	169	41.7%
	From 41 to 50	50	12.4%
3	From 51 to 60	3	0.7%
	Marriage status		
	Single and no children	97	24.0%
	Single with children	9	2.2%
	Married and no children	71	17.5%
4	Married with children	228	56.3%
	Education		
	Undergraduate	232	57.3%
5	Postgraduate	173	42.7%
	Bank		
	ACB	23	5.1%
	Agribank	75	16.7%
	BIDV	47	10.4%
	Eximbank	10	2.2%
	HDBank	16	3.6%
	LPBank	20	4.4%
	MB	19	4.2%
	MSB	12	2.7%
	OCB	11	2.4%
	PVCombank	6	1.3%
	Sacombank	32	7.1%
	Seabank	8	1.8%
	SHB	9	2.0%
	TCB	21	4.7%
	TPBank	16	3.6%
	VCB	43	9.6%
	VIB	18	4.0%
	Vietinbank	42	9.3%
	VPBank	22	4.9%
6	Position		
	Employees	252	62.2%
	First-line managers	93	23.0%
	Middle managers	42	10.6%
	Top managers	18	4.2%

Source: Analysis from survey data.

### 3.2. Measure

The scales used in this study were adopted from previous studies (Anand et al., 2023; Kristensen et al., 2005; Scheier & Carver, 1985). The scales were first developed in English version. To translate the questionnaire into Vietnamese, the authors followed the guidelines of Brislin (1970). First, one of the two authors translated the questionnaire from English to Vietnamese; next, the other translated it backward from Vietnamese to English. Then, the authors asked an English native speaker to compare the two versions to affirm there were insignificant differences between the two versions.

Quite quitting was measured using the 7-item – scale adapted from Anand et al. (2023). The respondents were asked to rate their level of agreement to 7 statements based on Likert 7 (1= Strongly disagree, 7=strongly agree). An example of those statements was, *'I feel there is a lack of opportunities to learn and grow in my organization.'* The reality of this scale was 0.872.

Job burnout was measured by adapting the work of Kristensen et al. (2005). Kristensen et al. (2005) proposed that job burnout consists of three sub-variables: including personal burnout, work-related burnout, and client-related burnout. Personal burnout was measured by five items (Kristensen et al., 2005). An example of personal burnout was *'I often feel tired.'* Work-related burnout was measured utilizing seven items recommended by Kristensen et al. (2005). An example of 7 items measured work-related burnout was *'My work is emotionally exhausting.'* Client-related burnout was measured using six statements. One of the six statements was, *'It drains my energy to work with clients.'* The respondents were asked to rate their level of agreement with the above statements based on Likert 7 (1= strongly disagree, 7=strongly agree). The reality coefficients for personal burnout, work-related burnout, and client-related burnout were 0.924, 0.946, and 0.902, respectively.

Optimism was measured using the scale adopted from Scheier and Carver (1985). Scheier and Carver (1985) proposed an optimism scale, including ten statements. The survey participants were asked to rate their level of agreement to 10 statements based on Likert 7 (1= strongly disagree, 7=strongly agree). An example of those statements was, *'I'm always optimistic about my future.'* The Alpha coefficient for this scale was 0.949. For the details of the measures in this study, please refer to [Appendix A](#).

## 4. Results

### 4.1. Measurement model

To test the measurement model, the authors follow the guidelines from Hair et al. (2017) using outer loadings, Cronbach Alpha, Composite Reliability (CR), Average Extracted Value (AVE), and Heterotrait-Monotrait (HTMT). [Table 2](#) presents the results of testing reliability, convergence, and discriminant of the measurement model.

The outer loading of WB4 is 0.088, falling below the suggested threshold of 0.5, as recommended by Hair et al. (2017). Consequently, the authors opt to exclude this item from subsequent analysis. Following the removal of WB4, [Table 2](#) displays the outer loadings, Cronbach's Alpha, CR, AVE, and HTMT. As depicted in [Table 2](#), all remaining loadings exceed the minimum threshold of 0.5. While Hair et al. (2017) advocate for loadings surpassing 0.7, they also suggest that when outer loadings are below 0.7 but above 0.5, researchers should consider AVE and CR coefficients. Notably, the outer loadings of variables O2, O9, QQ1, and QQ2 fall below 0.7 but exceed 0.5. However, AVE and CR values for the Optimism and Quiet Quitting scales surpass the thresholds proposed by Hair et al. (2017). Consequently, the authors opt to retain items O2, O9, QQ1, and QQ2 for further analysis.

In evaluating the reliability of the scales employed in this study, the authors adhere to the criteria outlined by Hair et al. (2017) and employ both Cronbach's Alpha and composite reliability. As depicted in [Table 2](#), Cronbach's alpha coefficients for all scales demonstrate robust internal consistency, ranging from 0.897 to 0.946. These values surpass the recommended threshold of 0.7 proposed by Hair et al. (2017). Additionally, the Composite Reliability (CR) coefficients, ranging from 0.920 to 0.957, exceed the cut-off of 0.7. Consequently, the reliability of all scales utilized in this research is affirmed.

The convergence and discriminant validity of the scales are evaluated through the examination of Average Variance Extracted (AVE) and Heterotrait-Monotrait (HTMT) coefficients. As outlined in [Table 2](#),

**Table 2.** Reliability, convergence, and discriminant.

Items	Outer loadings	Cronbach alpha	CR	AVE	HTMT
CB1	0.805	0.902	0.925	0.671	0.370 – 0.766
CB2	0.822				
CB3	0.801				
CB4	0.801				
CB5	0.841				
CB6	0.845	0.944	0.954	0.678	0.370 – 0.609
O1	0.886				
O2	<b>0.620</b>				
O3	0.869				
O4	0.949				
O5	0.931				
O6	0.899				
O7	0.736				
O8	0.913				
O9	<b>0.582</b>				
O10	0.757	0.924	0.943	0.768	0.404 – 0.766
PB1	0.881				
PB2	0.848				
PB3	0.869				
PB4	0.902				
PB5	0.881	0.897	0.920	0.626	0.522 – 0.896
QQ1	<b>0.656</b>				
QQ2	<b>0.601</b>				
QQ3	0.871				
QQ4	0.852				
QQ5	0.851				
QQ6	0.847				
QQ7	0.815	0.946	0.957	0.787	0.339 – 0.781
WB1	0.839				
WB2	0.905				
WB3	0.882				
WB5	0.863				
WB6	0.910				
WB7	0.921				

Note: WB4 was excluded as the outer loading of this item was 0.088 less than 0.5.

PB: personal burnout; WB: work-related burnout; CB: customer-related burnout; O: optimism; QQ: quiet quitting.

Source: The results of analyzing data using Smart PLS 4.0.5

Significant level is 0.05.

**Table 3.** Hypotheses testing results.

Relationships	Adjusted $\beta$	$p$ value	$f^2$	Decisions
PB $\rightarrow$ QQ	0.435	0.000	0,621	Accept $H_{1a}$
WB $\rightarrow$ QQ	0.357	0.000	0.662	Accept $H_{1b}$
CB $\rightarrow$ QQ	0.056	0.022	0,014	Accept $H_{1c}$
O $\times$ PB $\rightarrow$ QQ	-0.101	0.000	0,040	Accept $H_{2a}$
O $\times$ WB $\rightarrow$ QQ	-0.087	0.000	0,048	Accept $H_{2b}$
O $\times$ CB $\rightarrow$ QQ	<b>-0.036</b>	<b>0.141</b>	<b>0,006</b>	<b>Reject <math>H_{2c}</math></b>

Note: PB: personal burnout; WB: work-related burnout; CB: customer-related burnout; O: optimism; QQ: Quiet quitting.

Source: The results of analyzing data using Smart PLS 4.0.

Significant level is 0.05.

all AVE coefficients surpass the suggested lower threshold of 0.5 in accordance with the guidelines set forth by Hair et al. (2017). Furthermore, all HTMT coefficients fall below the prescribed upper limit of 0.9 recommended by Hair et al. (2017). Consequently, the convergence and discriminant validity of all scales employed in this study are substantiated.

#### 4.2. Path analysis

The results of hypothesis testing are provided in Table 3.

As indicated in Table 3, personal burnout demonstrates a positive impact on quiet quitting (Adjusted  $\beta=0.435$ ;  $p=0.000$ ), providing support for hypothesis  $H_{1a}$ . Additionally, work-related burnout exhibits a positive relationship with quiet quitting (Adjusted  $\beta=0.357$ ;  $p=0.000$ ), leading to the acceptance of hypothesis  $H_{1b}$ . Moreover, customer-related burnout exhibits an insignificant influence on work-family conflict (Adjusted  $\beta=0.056$ ;  $p=0.022$ ), leading to the acceptance of hypothesis  $H_{1c}$ .

Two out of three moderating relationships find empirical support. In detail, optimism is demonstrated to negatively moderate the relationship between personal burnout and quiet quitting (Adjusted  $\beta = -0.101$ ;  $p = 0.000$ ), leading to the acceptance of hypothesis  $H_{2a}$ . Similarly, optimism is confirmed to negatively moderate the link between work-related burnout and quiet quitting (Adjusted  $\beta = -0.087$ ;  $p = 0.000$ ), resulting in the acceptance of hypothesis  $H_{2b}$ . However, hypothesis  $H_{2c}$  is not supported because optimism does not statistically moderate the relationship between customer-related burnout and quiet quitting (Adjusted  $\beta = -0.036$ ;  $p = 0.141$ ).

To assess the strength of relationships, the authors adhered to Cohen's (1988) guidelines, employing  $f^2$  coefficients for assessment. As per Cohen (1988), if  $f^2$  coefficients fall below 0.02, the impacts are extremely small or negligible; if within the range of 0.02 to 0.15, the impacts are considered small; if ranging from 0.15 to 0.35, the impacts are moderate; and if exceeding 0.35, the impacts are significant. As depicted in Table 3, the impacts of personal burnout and work-related burnout are significant, while the impact of client-related burnout is insignificant. Additionally, the moderating influences of optimism on the connections of personal burnout, work-related burnout, and quiet quitting are characterized as small.

Figure 2 illustrates the results of the hypothesis testing.

## 5. Discussion and limitations

### 5.1. Discussion

This study aims to investigate the correlation between job burnout and quiet quitting, with a focus on the moderating role of optimism. The findings indicate a positive influence of three facets of job burnout—personal burnout, work-related burnout, and client-related burnout—on quiet quitting. This aligns with earlier research results (Anand et al., 2023; Galanis et al., 2023; Lu et al., 2023; Xueyun et al., 2023). Notably, our study affirms that client-related burnout is insignificantly linked to quiet quitting. These unexpected results are attributed to differences in sample compositions. While prior studies predominantly focused on front-line staff, including professionals such as nurses (Galanis et al., 2023), young university lecturers (Lu et al., 2023), Indian employees, and Gen Z in China, our study incorporates both front-line and backup staff from the banking sector. This inclusion diminishes the significance of customer-related burnout due to reduced customer interactions. Additionally, Pham (2021) reports that 88% of Vietnamese banks have embraced digital transformation in both front-end and back-end processes, leading to a reduction in employee interactions with customers. Consequently, our study

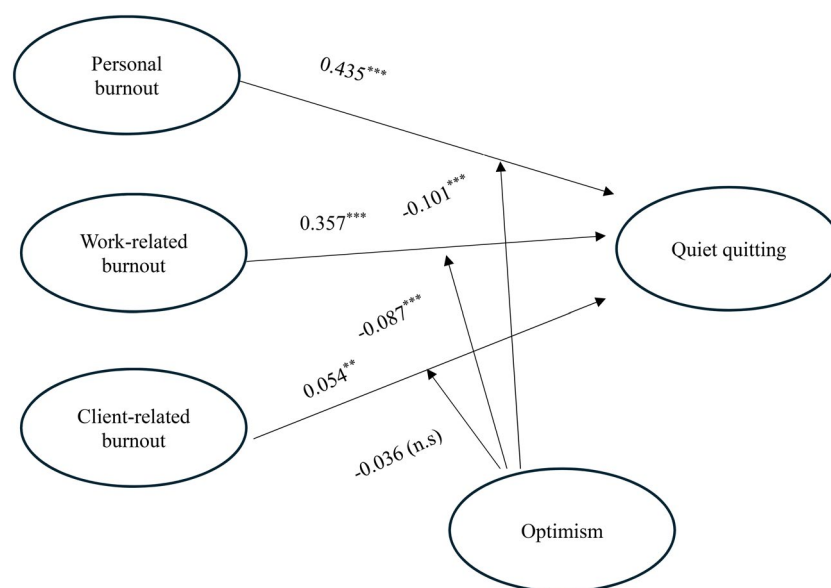


Figure 2. Results of hypothesis testing.

Note: \*\*\*:  $p < 0.01$ . \*\*:  $p < 0.05$ . ns: Not significant.

suggests that client-related burnout insignificantly affects quiet quitting. This finding underscores the importance of tailored strategies for mitigating specific dimensions of burnout to enhance overall employee performance in the banking sector.

Furthermore, our study unveils the moderating influence of optimism on the relationships between personal burnout, work-related burnout, and quiet quitting while indicating a non-moderating effect on the connection between client-related burnout and quit quitting. This finding is partially consistent with what was expected. The unexpected absence of optimism's moderating role can be attributed to the unique composition of the study sample, encompassing both frontline and backup staff. In this diverse sample, client-related burnout appears to be less problematic for the respondents, thus resulting in a lack of significant moderation by optimism in this relationship. The implications of these results underscore the importance of fostering optimism among employees in Vietnamese banks to mitigate the impact of personal and work-related burnout on quiet quitting. Proactively enhancing employee optimism emerges as a strategic avenue for organizations aiming to weaken the links between burnout dimensions and quiet quitting.

### **5.2. Theoretical implications**

This study has some theoretical implications as follows. First, this study substantiates the negative moderator role of optimism in the relationship between two facets of job burnout and quiet quitting. While a prior study has examined the moderator role of psychological empowerment, the investigation of the negative moderating influence in this specific connection remains unexplored (Lu et al., 2023). Furthermore, no study to date has specifically examined the impact of psychological capital on this relationship. As such, future research exploring the intricate link between job burnout and quiet quitting is encouraged to incorporate the examination of optimism as a moderator. This inclusion could contribute to a more nuanced understanding of the factors influencing the manifestation of quiet quitting in the face of job burnout, providing valuable insights for both academic and practical considerations.

Moreover, this study underscores the nuanced nature of the relationship between job burnout and quitting by revealing that not all facets of job burnout impact employee disengagement uniformly across all positions. Consequently, caution is advised against the indiscriminate use of composite scales or universal measurements of job burnout to establish the association with quiet quitting. Instead, future studies are encouraged to adopt a more tailored approach, considering specific aspects of job burnout that may vary in their influence on quiet quitting across different roles. This approach would enhance the precision and applicability of findings, offering a more refined understanding of the complexities involved in the interplay between job burnout and quiet quitting.

### **5.3. Practical implications**

The findings of this study provide several practical implications for Vietnamese banks to inhibit quiet quitting. The present study agrees with previous studies (Anand et al., 2023; Galanis et al., 2023; Lu et al., 2023; Xueyun et al., 2023) that job burnout positively affects quitting. This study extends previous studies by assessing the strength of each impact. The findings of this research reveal that Vietnamese banks should focus on reducing personal burnout and work-related burnout. Suggestions for reducing personal burnout include encouraging sports activities or social activities at banks and having sports equipment, such as gyms at office buildings, to facilitate bank employees improving their health at work. Besides, this study confirms that work-related burnout has a strong impact on quiet quitting. The results of this study agree with previous studies (Galanis et al., 2023; Lu et al., 2023; Xueyun et al., 2023). Liu-Lastres et al. (2023) also suggest that to reduce work-related burnout, organizations need to publicize career paths, improve internal transparency, provide organizational support, and implement public training programs. Besides, organizations should take a systemic approach to improving employee mental health and well-being, eliminating toxic workplace behavior, redesigning work to be inclusive and sustainable work environments, and supporting individual growth to prevent quiet quitting (Brassey et al., 2022).

Moreover, optimism is proven to be a negative moderator role of the relationship between personal burnout, work-related burnout, and quiet quitting. This implies that optimism should be encouraged in the working environment and is a factor that should be considered in the recruitment of commercial

banking staff in Vietnam. Vietnamese commercial banks would benefit from offering training or workshops on positive thinking to cultivate optimism among employees. Additionally, incorporating the trait of optimism into the selection process for candidates is recommended.

#### 5.4. Limitations

While this study makes significant contributions to both the theoretical understanding and practical implications of job burnout and quiet quitting, readers should approach the generalization of these research findings with caution due to several limitations. First, using self-rated scales in this study introduces the possibility of bias. Future research incorporating more objective measures, such as supervisor-rated or co-worker-rated scales, would enhance the robustness of the results. Second, the spontaneous data collection employed in this study may introduce a common variance bias (Podsakoff et al., 2003). Utilizing longitudinal data collection methods in future studies would offer greater value and reliability. Third, although efforts were made to ensure an adequate sample size, the composition of the sample is not guaranteed, as evidenced by the predominantly female respondents in this study. Future research should prioritize samples that better reflect the diversity of the population under investigation. Finally, the use of the Snowball technique in sampling for this study introduces the potential for biased results. Employing random sampling methods in future research would strengthen the generalizability and credibility of the findings.

Despite the aforementioned limitations, the authors maintain the conviction that this study adds valuable contributions to the literature and practical understanding of quiet quitting and burnout in the context of Vietnam.

#### Ethics statement

This study adhered to ethical guidelines and research principles. Informed consent was obtained from all individual participants included in the study. Confidentiality and anonymity were strictly maintained throughout the research process. The Ethical Committee of the Faculty of Business Administration, Banking Academy of Vietnam has granted approval for this study on December 11th, 2023 (Ref. No. 12112023/HDKH-QTKD-HVNH).

#### Authors' contributions

Pham Thu Trang and Nguyen Thi Thu Trang contributed distinctively to the conception and execution of the study. Pham Thu Trang led the experimental design, conducted data collection, and performed statistical analyses. Nguyen Thi Thu Trang provided critical insights into the study design and contributed to the interpretation of results. The manuscript was primarily written by Pham Thu Trang, with substantial input and revisions from Nguyen Thi Thu Trang. Both authors approved the submission of the final version of the manuscript.

#### Disclosure statement

The authors declare that they have no competing interests related to this research.

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## Data availability statement

The data and materials supporting this study's findings can be accessed by contacting Pham Thu Trang at [trangpt@hvn.edu.vn](mailto:trangpt@hvn.edu.vn) or Nguyen Thi Thu Trang at [trangntt@hvn.edu.vn](mailto:trangntt@hvn.edu.vn). Restrictions apply to the availability of these data, which were used under license for this study and are not publicly available. However, they can be made available upon reasonable request and with the authors' permission. All data requests will be promptly reviewed and responded to following ethical and legal considerations.

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## Appendix A. Scales in this study

Code	Statements	Adopted from
<i>Quiet quitting</i>		
QQ1	I often avoid working more hours if there is no additional pay	Anand et al. (2023)
QQ2	I am doing the bare minimum work to avoid being fired	
QQ3	I feel there is a lack of opportunities to learn and grow in my organisation	
QQ4	I feel there is a lack of meaningfulness at work	
QQ5	I feel I have a lack of interest in attending meetings	
QQ6	I feel there is a lack of passion and enthusiasm in me to work above and beyond	
QQ7	I feel there is a lack of feeling regarding my employer's caring about me.	
<i>Personal burnout</i>		
PB1	I often feel tired	Kristensen et al. (2005)
PB2	I often physically exhausted	
PB3	I often think: "I can't take it anymore"	
PB4	I often feel worn out	
PB5	I often feel weak and susceptible to illness	
<i>Work-related burnout</i>		
WB1	I feel worn out at the end of the working day	Kristensen et al. (2005)
WB2	I feel exhausted in the morning at the thought of another day at work	
WB3	I feel that every working hour is tiring for me	
WB4	I have enough energy for family and friends during leisure time (reversed score)	
WB5	My work is emotionally exhausting	
WB6	My work frustrates me	
WB7	I feel burnt out because of my work	
<i>Client-related burnout</i>		
CB1	I find it hard to work with clients	Kristensen et al. (2005)
CB2	It drain my energy to work with clients	
CB3	I find it frustrating to work with clients	
CB4	I feel that I give more than you get back when I work with clients	
CB5	I am tired of working with clients	
CB6	I sometimes wonder how long I will be able to continue working with clients	
<i>Optimism</i>		
O1	In uncertain times, I usually expect the best	Scheier and Carver (1985)
O2	It's easy for me to relax.	
O3	If something can go wrong for me, it will.	
O4	I'm always optimistic about my future	
O5	I enjoy my friends a lot	
O6	It's important for me to keep busy	
O7	I hardly ever expect things to go my way	
O8	I don't get upset too easily	
O9	I rarely count on good things happening to me	
O10	Overall, I expect more good things to happen to me than bad.	

Source: Table by the authors.