

# Working conditions and burnout syndrome in private bank branch employees in Ankara, Turkey

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## Ethics Committee Approval

The study protocol was approved by Hacettepe University Non-Interventional Clinical Research Ethics Board on 27 September 2017 (application number: GO 17/790-35). All procedures in this study involving human participants were performed in accordance with the 1964 Helsinki Declaration and its later amendments.

## Conflict of Interest

No conflict of interest was declared by the authors.

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## Abstract

**Background/Aim:** Burnout is a syndrome of physical exhaustion, prolonged fatigue, and helplessness reflected by negative attitudes on work, life, and other people around. The aim of this study is to investigate the relationship between burnout and working conditions in the banking sector, which has intense emotional demands.

**Methods:** The research group consisted of 1183 individuals working in 138 different branches. A data form questioning the working conditions and sociodemographic characteristics of the participants that may be related to the burnout level was filled with face-to-face interviews. Burnout level was determined using the Maslach Burnout Inventory. This was planned as a cross-sectional research.

**Results:** Higher levels of burnout was determined in those who thought that their family income was insufficient, who had to work more than 8.5 hours per day, who were exposed to physical or mental violence, those with chronic diseases and finally, workers who thought they dealt with too many customers in a day.

**Conclusion:** It appears that the burnout levels of the employees can be reduced by arrangements at corporate and individual levels in addition to the regulations that can be realized within the legislation.

**Keywords:** Bank branch employees, Burnout, Maslach Burnout Inventory, Working conditions

## Introduction

According to the World Health Organization, health is not merely the absence of disease and disability, but a state of complete spiritual and social well-being [1]. One of the most important determinants of health is working conditions. There are many alternatives for each product and service in competitive businesses, and the fact that these alternatives are not vastly different from each other coarsen the working conditions of the employees in the service sector. One of the consequences is burnout syndrome.

In daily language, burnout refers to losing one's power and being unable to strive for a specific purpose. In some sources, burnout is defined as the exhaustion of spiritual and physical energy, which results in a reaction to stress at work, whereas in some other sources, it is described as the depletion of energy, the loss of power and exhaustion that are brought about by excessive energy, power and resource consumption which turns into a case where an employee feels lack of meaningful contribution to his/her work [2,3]. According to Maslach, burnout is characterized by physical exhaustion, long-term fatigue, helplessness, and hopelessness, observed in people who encounter intense emotional demands in the work environment and in those who are constantly forced to work face-to-face with other people. This mood appears as a syndrome that occurs when the emotions are reflected with negative attitudes towards work, life, and other people around. In the Maslach model, burnout includes three components: Emotional exhaustion, depersonalization, and personal accomplishment. Emotional exhaustion refers to the stress dimension of burnout and the reduction of emotional and physical resources of an individual, depersonalization indicates the interpersonal dimension of burnout which is represented with negative, rigid, and unresponsive attitude to the people who are dealt with, and low level of personal accomplishment stands for the mood in which a person tends to evaluate himself in a negative way [4].

Set forth as the disease of this era, anyone can find themselves in burnout during everyday life, especially under challenging working circumstances. Most of the time, successful individuals who have started their business life with big dreams and ideals report burnout, such that they feel emotionally worn out for varied reasons after a while, lose interest in the business environments they have formerly been sensitive to and their feelings of personal accomplishment decrease [2]. This inevitably leads to a decrease in their performance, loss of respect and sensitivity to the work they do, besides the people they work with and the people they serve, which eventually results in losing their commitment to their work and related setting [5,6].

Employees with a sense of burnout cannot be expected to be fully healthy individuals physically, mentally, and spiritually. Burnout may temporarily lead to mental and physical disorders such as musculoskeletal diseases, cardiovascular system diseases, diabetes, metabolic disorders, skin diseases and allergies, and sometimes to chronic cases of such disorders [5,7,8]. It is well-known that burnout also has negative consequences for the social environment, families and working lives of individuals involved.

Burnout creates a significant loss of labor, which is detrimental to the institutions. Considering that the key factor leading to burnout is the highly demanding work conditions, it is apparent that measures must be taken institutionally.

Within the banking sector, an individual encounters intense emotional demands and is expected to be constantly working with other people face-to-face [9]. Banking is a sector in which burnout is often experienced, and consequently, a domain where loss of power, productivity (absenteeism of employees), and loss of labor (desires for early retirement or switches of sectors) are realized [10,11]. In this study, we aimed to determine the relationship between the working conditions in the banking sector and burnout rate, and present perspectives on related measures and solutions at institutional and individual levels.

## Materials and methods

There are 25 private banking companies in Ankara, Turkey. Among them, the general directorates of 17 agreed to participate in our study, with 407 branches. The population of the study consists of 4,000 employees in total (distributed according to the units worked at: 857 at operations units, 916 at teller units, 2,227 at costumer services/marketing units). The sample size was calculated with the help of the known sampling method formula of the universe and determined as 1200 participants. The calculated sample size was distributed proportionally to the total number of employees in banks using stratified random sampling, and the number of employees to be included in the sample from each bank was determined. Relevant branches were selected using the method of random numbers, and 20% of the bank branches were considered reserve branches. Thus, the study group consists of 1,183 employees from 138 branches who agreed to participate in the study and filled out the data collection form in face-to-face interviews.

In the study, burnout level was assessed with Maslach Burnout Inventory (MBI). Developed by Maslach & Jackson in 1981, MBI is a measurement tool implemented specifically for occupational areas that require face-to-face relationships and the sectors that aim to serve people directly [12]. The inventory consists of three sub-dimensions listed as emotional exhaustion, reduced personal accomplishment, and depersonalization. Emotional exhaustion (EE) identifies stress dimension of burnout and implies the decrease of a person's emotional and physical sources with 9 questions (0 to 36 points). Depersonalization (DP) sub-dimension includes 5 questions (0-20 points), representing the interpersonal dimension of burnout which refers to negative, rigid attitudes and unresponsiveness to work. Consisting of eight questions (0 to 32 points), personal accomplishment (PA) sub-dimension refers to the tendency of a person to evaluate himself / herself negatively.

The validity and the reliability study of Turkish version of MBI was carried out by Ergin in 1992 [13]. Ergin determined that the 7-digit response options in the original form of the scale were not suitable for the conditions of the country, therefore the number of options was reduced to 5 items for adaptation [13]. No "cut-off point" was used for the sub-category scores of the MBI calculated during the assessments. This is due to the fact that

such cut-off points did not seem to be included in the studies conducted in Turkey [14].

The study protocol was approved by the Hacettepe University Non-Interventional Clinical Research Ethics Board on 27 September 2017 (application number: GO 17/790-35). The participation was voluntary in the research process and informed consents of all participants were obtained. During a meeting, which was attended by banks and state authorities to regulate legislation, a preliminary presentation of the research results was delivered, and afterwards the opinions of the participants were taken into consideration in determining the recommendations for the prevention of burnout.

**Statistical analysis**

Data were analyzed with IBM SPSS Software Package Version 23 (SPSS Inc., Chicago, IL, USA). Numerical variables were presented as mean (SD), median, mode, 1<sup>st</sup> and 3<sup>rd</sup> quartiles, minimum-maximum, and categorical variables were given in numbers (n) and percentages (%). Normal distribution of numerical variables was assessed with Shapiro-Wilk and Kolmogorov-Smirnov tests for the data with n<50 and n>50 scores. Non-parametric tests (Mann Whitney U test for two independent variables and Kruskal Wallis test for more than two independent variables) were used for non-parametric data. When significant results were obtained in Kruskal-Wallis test, the groups that created the difference were examined using Dunn multiple comparison test. The default P-value threshold for statistical significance was <0.05.

**Results**

Nearly two-fifth (42.1%) of study group was made up of males. More than half (56.7%) were in the 30-39 years age range with a mean age of 35.52 (6.19) years. Most were married (68.5%). More than half of the participants (54.7%) reported that they had children, most (60.6%) of which had one (Table 1). Frequency of having any after-work hobbies was 42.6%. Four out of every ten participants (41.0%) were smokers. Approximately half (52.8%) stated that they had never used alcohol. One-fifth of participants (20.7%) stated they worked out regularly. More than one-fifth of participants (23.7%) reported previously diagnosed chronic diseases, including musculoskeletal (19.3%), endocrine (18.4%), and cardiovascular diseases (13.0%).

Many of the participants (56.7%) were working at customer services (marketing) units and the others, at operations and teller units. Mean total working duration in the relevant occupation was 10.55 (6.51) years. Mean daily duration of work was 8.79 (0.92) hours. Nearly half (48.0%) reported working overtime. The majority (88.6%) chose the profession at their own will. Three quarters of the participant employees (75.1%) regarded the physical conditions of their workplace as appropriate. Nearly half (53.5%) found that the daily number of the customers they dealt with was rather high (Table 1). Nearly one-fifth (18.8%) stated that they had been exposed to physical or mental violence requiring treatment due to the circumstances of their occupation during their entire working lives. About half of participants (46.5%) evaluated their family income as inadequate.

By using MBI, scores of participating bank employees were calculated according to the sub-dimensions of the inventory. Mean scores for EE, DP, and PA were 17.70 (8.14), 6.04 (4.09), and 21.92 (4.17) respectively (Table 2).

Table 1: Distribution of some demographic characteristics of participants

		n	%
Age (years) (n=1172)	23-29	216	18.5
	30-39	665	56.7
	40-58	291	24.8
Marital status (n=1180)	Married	808	68.5
	Single	326	27.6
	Divorcee, Widow/widower	46	3.9
Number of children (n=584)	1	354	60.6
	2	215	36.8
	≥3	15	2.6
Family income (n=1166)	Quite adequate	14	1.2
	Adequate	522	44.8
	Inadequate	542	46.5
	Very inadequate	76	6.5
Work unit (n=1180)	No idea	12	1.0
	Customer services (marketing)	673	56.9
	Operations	270	22.9
	Teller Unit	237	20.2
Total duration of work (year) (n=1169)	≤5	327	28.0
	>5-10	308	26.3
	>10-15	291	24.9
Physical conditions of workplace (n=1167)	>15	243	20.8
	Very appropriate	150	12.9
	Appropriate	726	62.2
	Inappropriate	202	17.3
Daily number of customers (n=1173)	Very inappropriate	63	5.4
	No idea	26	2.2
	Very high	243	20.7
	High	385	32.8
	Appropriate	493	42.0
	Low	38	3.2
	Very low	14	1.2

Table 2: Distribution of Maslach Burnout Inventory Scores for bank employees

	Min-Max	Mean (SD)	Median	Mode	1 <sup>st</sup> -3 <sup>rd</sup> quartiles
MBI-EE (n=1166)	0-36	17.70 (8.14)	18	19	12-23
MBI-DP (n=1166)	0-20	6.04 (4.09)	6	4	3-9
MBI-PA (n=1154)	0-32	21.92 (4.17)	22	22	20-24

MBI-EE: Maslach Burnout Inventory emotional exhaustion sub-dimension, MBI-DP: Maslach Burnout Inventory depersonalization sub-dimension, MBI-PA: Maslach Burnout Inventory personal accomplishment sub-dimension, min: minimum, max: maximum, ss: standard deviation.

Scores of EE, DP, and PA sub-dimensions were not significantly different according to gender and marital status (P>0.05). The highest median score for EE sub-dimension was obtained from employees who were in their third decades (P=0.001). The lowest median score for DP sub-dimension was obtained from employees in the age group of 40-58 years. DP score significantly decreased with increasing age (P<0.001). The highest median score for PA sub-dimension was in the age group of 40-58 years, and significantly lower burnout level was also observed in this group compared to the age group of 30-39 years (P=0.006).

Employees without children had significantly higher median DP sub-dimension scores (P=0.009), but significantly lower median PA scores (P=0.034) than employees with children. When compared with employees who reported their family income as adequate, those reporting inadequate family income had higher median EE and DP sub-dimension scores (P<0.001), however, they had lower median PA scores (P<0.001).

Employees without any after-work hobbies were found to have higher median EE sub-dimension burnout scores (P<0.001) but lower median PA scores (P<0.001) (Table 3). Current smokers at the time of the research had higher median EE sub-dimension scores than non-smokers and ex-smokers (P=0.048). Employees reporting the absence of alcohol consumption had lower median DP scores than those reporting occasional or regular alcohol consumption (P<0.001).

Employees who work out regularly had lower median EE scores ( $P<0.001$ ), but higher median PA scores ( $P=0.002$ ) than the others. Employees with previously diagnosed chronic diseases had significantly higher EE and DP sub-dimension scores ( $P<0.001$ ) (Table 3).

Table 3: Distribution of Maslach Burnout Inventory Scores according to some socio-demographic characteristics of bank employees

		Scores of Sub-dimensions of Maslach Burnout Inventory, median (1 <sup>st</sup> -3 <sup>rd</sup> quartiles)		
		Emotional exhaustion	Depersonalization	Personal accomplishment
Age groups	23-29	17 (11-22)	6 (3-9)	22 (19-25)
	30-39	19 (13-25)	6 (3-9)	22 (19-24)
	40-58	18 (11-22) $P=0.001^*$	5 (2-7) $P<0.001^{**}$	23 (20-25) $P=0.006^{***}$
Having children	Yes	18 (12-23)	5 (2-8)	22 (20-25)
	No	18 (12-24) $P=0.837$	6 (3-9) $P=0.009$	22 (19-24) $P=0.034$
Family income	Adequate	15 (9-20)	4 (2-7)	23 (20-25)
	Inadequate	21 (15-26) $P<0.001$	6 (4-9) $P<0.001$	21 (19-24) $P<0.001$
Hobby	Yes	16(11-23)	5 (3-9)	23 (20-25)
	No	19(13-24) $P<0.001$	6(3-9) $P=0.169$	22 (19-24) $P<0.001$
Smoking status	Current smoker	19 (13-24)	6 (3-9)	22 (19-24)
	No	18 (11-23)	5 (3-8)	22 (20-25)
	Ex-smoker	18 (12-24) $P=0.048$	6 (3-9) $P=0.139$	22 (20-24) $P=0.682$
Alcohol consumption	Regular	21 (14-25)	7 (5-11.5)	21 (17-24)
	Occasional	18 (12-24)	6 (3-9)	22 (20-25)
	No	18 (12-23) $P=0.125$	5 (2-8) $P<0.001^{****}$	22 (20-24) $P=0.179$
Doing sports regularly	Yes	16 (9-22)	5 (2-9)	23 (20-25)
	No	19 (13-24) $P<0.001$	6 (3-9) $P=0.149$	22 (19-24) $P=0.002$
Physician-diagnosed chronic disease	Yes	20 (14-26)	6 (4-10)	22 (19-25)
	None	17 (11-23) $P<0.001$	5 (3-8) $P<0.001$	22 (20-24) $P=0.264$

Bold values denote statistical significance at  $P<0.05$  level. Multiple comparisons performed after evaluation of Kruskal-Wallis test results. Comparisons revealing significant differences are as follows: \* 23-29 and 30-39  $P=0.007$ ; 30-39 and 40-58  $P=0.007$ ; \*\* 23-29 and 40-58  $P=0.003$ ; 30-39 and 40-58  $P<0.001$  30-39 and 40-58  $P=0.004$ ; \*\*\*\* regular alcohol consumers and non-drinkers  $P=0.001$ ; regular alcohol consumers and occasional drinkers  $P=0.037$ ; occasional alcohol consumers and non-drinkers  $P=0.015$ .

Analysis of burnout status of employees according to units where they had worked did not reveal any significant differences in terms of EE, DP, and PA sub-dimension scores ( $P>0.05$ ). Employees working more than 15 years had significantly lower median DP scores ( $P<0.001$ ), yet they had higher PA scores ( $P=0.007$ ) than the employees working for 15 years or less. Employees who worked more than 8.5 hours per day, who complained about working overtime, who chose the occupation without his or her own will, those who reported exposure to physical or mental violence due to the occupation conditions, and the ones who reported physical conditions of the workplace as inappropriate were revealed to have higher DP sub-dimension scores ( $P<0.001$ ), but lower PA sub-dimension scores ( $P<0.05$ ) (Table 4).

Employees who found daily number of the customers they deal with rather high had higher EE and DP scores than those who regarded the number as appropriate or low ( $P<0.001$ ). Employees who found the daily number of the customers they dealt with appropriate had higher PA sub-dimension scores than those who perceived the number as high and low ( $P<0.001$ ) (Table 4).

Table 4: Distribution of Maslach Burnout Inventory Scores according to some working life characteristics of bank employees

		Scores of Sub-dimensions of Maslach Burnout Inventory, median (1 <sup>st</sup> -3 <sup>rd</sup> quartiles)		
		Emotional exhaustion	Depersonalization	Personal accomplishment
Work unit	Teller	18 (13-24)	6 (4-9)	22 (19-25)
	Operations	18 (12-23)	5.5 (3-8)	22 (19-24)
	Customer services	18 (12-24) $P=0.625$	6 (2-9) $P=0.062$	22 (20-24) $P=0.070$
Total duration of work (year)	$\leq 5$	18 (12-23)	6 (3-9)	22 (19-24)
	>5-10	19 (12-24)	6 (3-9)	22 (19-24)
	>10-15	19 (12.5-24)	6 (3-9)	22 (20-25)
Daily duration of work (hour)	$\leq 8.5$	17 (11.5-21.5) $P=0.051$	4 (2-7)	23 (20-25)
	>8.5	16 (9-21)	5 (2-7) $P<0.001^*$	23 (20-25) $P=0.007^{**}$
	Working overtime	20 (14-25) $P<0.001$	7 (4-10) $P<0.001$	22 (19-24) $P<0.001$
Choice of the occupation by own will	Yes	15 (9-21)	5 (2-7)	23 (20-25)
	No	21 (15-25) $P<0.001$	7 (4-10) $P<0.001$	22 (19-24) $P=0.001$
	Physical conditions of the workplace	17 (11-23)	5 (3-8)	22 (20-25)
Daily number of customers	High	23 (19-28) $P<0.001$	8 (5-11) $P<0.001$	20 (17-22) $P<0.001$
	Appropriate	16(10-21)	5 (2-7)	23 (20-25)
	Low	24 (20-28) $P<0.001$	9 (6-11) $P<0.001$	21 (19-23) $P<0.001$
Exposure to physical or mental violence	High	21 (16-26) $P<0.001^{***}$	7 (4-10) $P<0.001^{***}$	22 (19-24) $P<0.001^{**}$
	Appropriate	14 (8-20)	4 (2-7)	23 (20-25)
	None	14.5 (10-19.5) $P<0.001$	5 (3-7) $P<0.001$	21 (19-23) $P<0.001$
Exposure to physical or mental violence	Yes	25 (20-29)	8.5 (6-12)	20 (18-23.5)
	None	17 (10-22) $P<0.001$	5 (2-8) $P<0.001$	22 (20-25) $P<0.001$

Multiple comparisons performed after evaluation of Kruskal-Wallis test results. Comparisons revealing significant difference are as follows: \* work >15 years and those with >5-10 years  $P<0.001$ ; work >15 years and those with  $\leq 5$  years  $P<0.001$ ; work >15 years and those with >10-15 years  $P=0.030$ ; \*\* work >15 years and those with  $\leq 5$  years  $P=0.027$ ; work >15 years and those with >5-10 years  $P=0.037$ ; \*\*\* high and those found as appropriate  $P<0.001$ ; high and those found as low  $P<0.001$ ; \*\*\*\* high and those found as appropriate  $P<0.001$ ; appropriate and those found them as low  $P=0.001$ .

## Discussion

With its rapidly differing structure, working life forces business enterprises to compete more intensely, which may result in leading employees to a tug of war and causing psychosocial problems, such as burnout. The consequences of these problems can be observed on an individual or a family at economic and social levels. In this study, the burnout levels of branch employees of 17 private banks in Ankara were determined with Maslach Burnout Inventory Scores, like the other study conducted on the same subject, and found high [15]. It is important to calculate and quantify these scores, and each subscale should be assessed separately considering the risk factors, because the sub-headings related to the levels of burnout may have significantly different interpretations.

First, the relationship between socio-demographic characteristics and burnout was investigated in our study. No significant difference was found between male and female employees in terms of burnout levels in line with some other studies that showed no gender differences [16, 17]. In one study, emotional exhaustion and personal accomplishment scores of the female employees were higher than those of males [9]. However, there are some studies in the literature that have found burnout levels higher in males compared to females [18, 19]. In the study conducted by El Hadidive et al., it was stated that male bank employees may experience more burnout than female employees because they spend less time with family members than females, and it could be because males were more competitive than women in those working conditions [19]. No significant gender

differences were found in our study possibly because women and men participate equally in both work and family affairs, and banking does not rely on occupational gender segregation for men and women.

In the study, 30-39-year-old bank employees were more emotionally exhausted compared to the other age groups, while 40-58-year-old employees were less exhausted in terms of the sub-dimensions of depersonalization and feelings of personal accomplishment. Similar to our findings, the study of Belias et al. determined that young employees had higher levels of emotional exhaustion in Greece. The reason for the prominent level of burnout among young employees was stated as the lack of experience, as well as the longer time they were subjected to pressure in the workplace while trying to prove that they could fulfill the role assigned to them [20]. Unlike these two studies, there are some studies reporting on increased levels of burnout with increasing age [18, 19]. El-Hadidi et al. [19] stated that the increase in burnout prevalence among older employees may have been due to the lack of adaptation to technological changes. In this research, the higher burnout rates among 30-39 year old employees compared to 20-29 and 40-58 year age groups may be due to the fact that people in this age group did not meet their expectations after working for a while, they perceived discouraged due to switching jobs, and therefore felt obliged to continue in their current conditions.

In terms of depersonalization and a sense of personal accomplishment, it can be said that the fact that the 40-58 year age group is less exhausted than the 20-29 and 30-39 age groups may be because they are less susceptible to adverse work conditions as a result of prolonged intense professional life experience.

Those without children were more exhausted in terms of depersonalization and sense of personal accomplishment than the ones with children. Similar to the results of our study, Brauchli et al. [21] found a higher level of burnout in the group not living with children. The fact that employees with children tend to be more responsible, share their energies among the family, social or business life, and thus feel the obligation to make more plans for the future may cause them to feel less exhausted about their work.

There are some studies that investigate the relationship between burnout level and monthly income of employees in different sectors which found that low income level was associated with higher burnout levels [22, 23]. Whereas Li and colleagues [10] did not find a significant relationship between monthly income and burnout, in our study, it was revealed that the bank employees who did not consider their family's monthly income as sufficient seemed to be significantly more exhausted emotionally, and in terms of depersonalization and sense of personal accomplishment than those who regarded it as sufficient. Shortage of income in employees creates a state of anxiety independent of their professions. Furthermore, the fact that bank employees are engaged in the financial transactions of customers whose income levels are higher than themselves may cause them to feel less satisfied with their own income levels, and consequently make them feel more exhausted. In addition to meeting basic needs due to low-income level, not being able to

allocate money and time to social and cultural activities can also negatively and considerably affect one's mood.

It can be argued that because of the increasingly difficult working conditions in today's world, employees are unable to allocate material resources and time to hobbies, which are thought to protect from burnout. In our study, it was found that 42.6% of the employees had an after-work occupation (hobby) as a regular activity other than their profession. Malini et al. stated in their study with bank employees that 70% of the employees were not engaged in occupations, and thus banks needed to have a steady closing time to allow their workers for pastime activities [24]. In our study, bank employees with no after-work pastime activities were more emotionally exhausted and had worse sense of personal accomplishment than those who do. Therefore, encouraging employees to engage in hobbies, organizing social activities that can be held together, and allocating time to such facilities may contribute to the decrease in their burnout levels.

Smoking, intense alcohol consumption and low physical activity are among the risky health behaviors which are associated with burnout in the literature. Bolat et al. reported that smoking urologists experienced higher levels of burnout than non-smoker urologists [25]. Campos et al. revealed that prison employees with alcohol consumption had higher burnout levels than sober ones [26]. The prevalence of smoking habit among the bank employees participating in the study was 41.0%. However, the frequency of tobacco use in Turkey is 27.1% [27]. The rate of smoking among employees of banks is above average in Turkey. Regarding the emotional exhaustion sub-dimension of burnout, the bank employees who smoke seem to be experiencing more burnout feelings than the ones who do not use it or quit. In-house interventions to reduce burnout levels of the employees can help improve their performance and decrease risky health behaviors. Also, national, and international non-smoking establishments' interventions to reduce smoking consumption of employees should be taken into consideration and similar studies should be conducted in our country too. Another health behavior investigated in our study was alcohol consumption. Less burnout was revealed for the depersonalization sub-dimension of burnout in non-users compared to regular and occasional users.

It can be considered that there is a two-way relationship between burnout and physical activity. Individuals with higher levels of burnout may be less physically active, whereas lower levels of physical activity may lead to more burnout. In a study by Olson et al., it was stated that physicians who engaged in physical activities appeared to have experienced less burnout than those who did not, in accordance with a national guideline defining a specific physical activity at work [28]. In our study, bank employees who do not work out regularly had higher levels of emotional exhaustion and less feelings of emotional exhaustion. Similarly, El-Hadidi et al. [19] carried out a study with bank employees in Egypt and revealed that burnout cases were higher among those who did not engage in physical activities. In Taiwan, an intervention research was conducted to determine the relationship between physical activities of bank employees and their burnout levels. High-intensity, low-intensity, and non-exercise groups were compared, and the levels

of burnout were higher among those who did not engage in regular exercise [29]. Physical activity helped to reduce burnout levels in employees [6].

It can be observed that working conditions that cause burnout are also related to some chronic diseases. Honkoma et al. [8] reported that musculoskeletal and cardiovascular system diseases were common in burnt out individuals. In patients with chronic diseases, burnout was more frequent in terms of emotional exhaustion, and depersonalization sub-dimensions compared to healthy individuals. One quarter of the bank employees participating in our study had a chronic disease diagnosed by a physician. The most common diagnosis is related to musculoskeletal diseases. In their study with embassy employees, Aghilinejad et al. [30] determined higher levels of burnout among employees with musculoskeletal disorders. Melamed's study [31] showed that employees with higher levels of burnout developed musculoskeletal pain twice as frequent as those with low levels. Another study revealed that increased burnout levels were associated with an increased risk of developing musculoskeletal pain after 18 months of follow-up process [32]. Ergonomic regulation of the working area to prevent musculoskeletal complaints, providing adequate light foods, creating conditions for each working person in spaces that allow communication with other individuals may be appropriate.

In our study, there were no significant differences in emotional exhaustion, depersonalization, and the sense of personal accomplishment scores among the teller, operation, and customer service (marketing) units of the banks. Although bank employees work less face-to-face with each customer, those in the teller, whose only job are solely to realize transactions, are obliged to work under intensive workload and quota applications. Today, arising from the structure of the sector, a pressure to achieve target banking transactions seems to have been created for each unit.

When the groups were compared in terms of working time at the bank, the personal accomplishment scores of employees working for 15 years and over were significantly higher than those of the other groups (5 years and under, 5-10 years, 10-15 years), whereas the scores obtained from the depersonalization subscale were lower. In a study conducted in Spain, individuals with a working period of more than 30 years had lower levels of emotional exhaustion, which is another dimension of burnout [9]. The above-mentioned results regarding the total year of working seem to be in line with the burnout scores of the 40–58-year age group participants in our study. As stated earlier, as the age and working years increase, so does endurance for professional life experience and problems in working life.

The cut-off point data for daily working time were revealed as 8.5 hours due to the accumulation of the relevant data. Burnout levels were significantly higher among employees who worked overtime, which presented challenges for the sub-dimensions of emotional exhaustion, and depersonalization as well as the sense of personal accomplishment compared to those who worked 8.5 hours or less. There are some studies with comparable results in the international literature [10, 19].

When the employees were compared in terms of their willingness to choose the banking profession, it was found that

those who did not opt for their own job willingly had higher levels of burnout in terms of emotional exhaustion, depersonalization, and the sense of personal accomplishment. There are similar findings revealed in another study in Turkey [15]. One can consider that those who make their choice of profession consciously and willingly tend to be more successful in fulfilling the requirements of the profession as well as confronting the difficulties they are not involved in during their working life, which seems to reduce burnout eventually.

According to Dias and Angelico, burnout is triggered by the factors of organizational context such as working organization, physical environment, and industrial relations [6]. In this respect, employees who think that their working environment is physically appropriate may experience less burnout as they might do their jobs more comfortably and become more motivated. In line with these results, we found that employees who considered the physical conditions of the bank they worked in suboptimal were more exhausted emotionally, and in terms of depersonalization, and sense of personal accomplishment than the employees who regarded the physical conditions as appropriate.

Emotional burnout dimension scores of the employees with more intense workloads are higher or there seems to be a positive correlation between burnout and high workload [33]. Similarly, in our study, we determined that bank employees, who perceived the number of customers they dealt with daily as too many, had more burnout in terms of emotional exhaustion and depersonalization than those who did not. When evaluated in terms of the sub-dimensions of the burnout scale, these results may be related to the negative feelings towards the people whom they serve due to the decrease in the emotional and physical resources, however, small amount of workload (as it has been found in this study), as well as the excessive workload, may lead to the tendency of the relevant person to consider themselves in negative light.

Approximately one-fifth of the bank employees participating in the study stated that they were subjected to physical or mental violence that would require treatment. Emotional exhaustion, depersonalization and personal accomplishment sub-dimension scores of these employees were significantly higher than the others. In parallel to our study findings, Tanrıverdi et al. [34] revealed that emotional burnout increased with the perceptions of bank employees of the psychological violence they were exposed to, and that the employees who thought that they were subjected to psychological violence had the intention of leaving their current job to achieve individual happiness and career goals.

#### **Limitations and strengths of the study**

The inclusion of private bank employees only and exclusion of public bank employees limits this study. The strength of the study is its large sample and the combined evaluation of burnout-related factors, such as working conditions and sociodemographic and psychological factors.

#### **Conclusion**

Under some working conditions, the level of burnout was higher among the bank employees. By increasing the number of employees in banks, it can be ensured that there is no more need for overtime. The work areas can be ergonomically

rearranged to prevent musculoskeletal complaints. The wages of bank employees can be regulated considering the economic conditions (transportation expenses, kindergarten allowances, meal fees, etc.). Besides, it must be ensured that an employee can develop in areas outside of the working life, which encourages them to participate in hobbies. In addition, institutions can consider organizing social activities (picnics, football tournaments, etc.), as well as allocating time to be spent for themselves. Before starting to work, new employees can be provided information about the profession, and participate in an orientation program. Consulting with occupational health and safety professionals and organizing training and awareness programs related to burnout syndrome may also be beneficial.

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