

# Psychological Distress and Burnout Levels in Turkish Banks Employees

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## Abstract

In this study, it is aimed to identify the burnout and psychological distress levels among the employees of three different types of banks, including conventional banks (government and private) and interest-free bank. All branches of three different types of banks were visited in Diyarbakır/Turkey. Survey included Maslach Burnout Inventory (MBI), Symptom Check List-90 Revised (SCL-90-R), and a demographic question was administered to 235 bank employees in July 2009. Data of 163 responders were analyzed.

The number of women employment in private banks was higher than that of government and interest-free banks. Mean scores of somatization, obsessive-compulsiveness, depression, anxiety, phobic anxiety, paranoid ideation, general symptom index in SCL-90-R and emotional exhaustion were higher in women than men. Younger employees were feeling lesser personal accomplishment than their older colleagues. Additionally, less experienced employees were in a sense of greater stress studying directly with people. They also felt not enough success in their jobs. Three groups were similar in terms of burnout levels but SCL-90-R showed significantly different scores between groups. Women employed in banking sector are under risk for psychological distress and emotional exhaustion. Younger employee feel decreased personal accomplishment. Private bank employees experience a larger extent of psychological distress which is not reflected in their burnout levels.

## Introduction

In this era which we face rapid changes and which has a serious competition environment, organizations and individuals are under the stress. This stressful environment jeopardizes both the employees' health and organizations' effectiveness. Therefore, the burnout issue has to be discussed and studied much since the unhappiness of employees results in problems in terms of productivity in organizations. In this study, it is aimed to see the employees' level of burnout. Therefore the data was established by defining the burnout levels and psychological situations of employees' from three different kinds of financial banks to provide the data researcher who conduct studies on this issue. There are many studies in the literature related with this issue. However, in Turkey there are not many studies on this issue. Therefore, it is a need and necessity to study on this matter in Turkey.

## **Research Problem, Objectives**

Research question of this study is to examine whether employees working for three different types of banking, namely; public, private, and interest free, have different levels of burnout and psychological symptoms. It has been aimed to provide a valuable source of information to bank owners, bank managers, and scholars as a result of this study.

## **Literature review**

It is well known that stress may be hazardous for human health if it is excessively produced [1]. It may have negative impact on both physical and mental health [2]. Job stress is defined as a condition in which some work-related processes, or a combination of these factors, interact with the worker to disrupt psychological or physiological homeostasis [3,4].

Extended periods of high job stress may lead to important consequences, one of which is the burnout syndrome [4]. Burnout is a condition of emotional, physical and mental exhaustion resulting from prolonged exposure to intense stress [5]. Burnout is a construct often used and embraces three clusters of symptoms; ‘emotional exhaustion’, ‘depersonalization’ and a sense of reduced ‘personal accomplishment’ [6,7]. The subject becomes rigid, stubborn and inflexible because change demands more adaptation efforts [8].

The influence of burnout has been studied extensively over the last two decades. Most studies reported a relation between burnout and absenteeism, high personal turnover, difficulties in interpersonal relationships, low performance, low satisfaction, high work related accidents, and substance use [9,10,11,12].

Job stress, burnout and their psychological correlates were reported in previous studies among members of various professions that warrant direct interpersonal interaction like teachers, nurses and physicians [13,14,15]. There is also a common sense that employment in financial sector, specifically in banking sector, is related with job stress, burnout and psychological distress [16]. However, these issues were not thoroughly examined among bank employee.

In our country three different types of organizations in banking sector provide service. These are interest-free banks which promise to its customers to operate on the basis of interest-free rules and conventional banks including private banks and government banks. Work conditions, employee and customer profiles, and organizational targets usually differ among them. Government banks have higher numbers of personnel and branches. Both their employees’ security and the customers’ funds are under governmental guarantee whereas the private banks and interest-free banks do not have these kinds of advantages. Probably due to this advantage the employees of government banks work in a less competitive condition than both private banks and interest-free banks. Although private and interest-free banks resemble each other, interest-free banks may differ from the private banks given to its customer and employee profiles. Thus, one may expect some differences in psychological distress and burnout levels of employees working in these three types of bank.

## **Theoretical framework, Hypotheses, and Developing the research model,**

The conservation of resources (COR) theory of stress will be used as theoretical framework to understand how occupational stress and burnout occur. According to COR Theory; people strive to obtain and maintain what they value and if there are certain valued resources lost, and if they are inadequate in terms of meeting the demands, burnout occurs [17].

To test the relationship between stressors and burnout, Demerouti, Bakker, Nachreiner and Schaufeli [18] developed Job Demands–Resources (JD-R) model of burnout. First assumption of this model is that occupation characteristics have been classified in two broad categories; namely, job demands and job resources. Secondly, while high job demands exhaust workers' physical and mental resources, which in turn lead to burnout and health problems, poor job resources might create frustration and failure by preventing actual goal accomplishment.

Following hypotheses were developed for the purpose of the study.

H1: Burnout levels of employees working for three types of banking sectors are different from one another.

H2: Psychological symptoms of employees working for three types of banking sectors are different from one another.

### **Population and Sample design**

We aimed to examine the staff working for three different types of organizations in banking sector which are interest-free bank, private bank and government bank. All these operate on different rules. We visited the various branches of these three different types of banking organizations randomly and delivered our survey forms to 235 bank employee. Survey forms consisted of a form for collecting socio-demographic variables, Maslach burnout inventory for determining burnout levels of the study population and a psychometric scale named as Symptom Check List-90 Revised (SCL-90-R) for screening any psychopathologies. A few days after delivery we re-visited branches of banks. In our second visits we were able to collect a total of 173 survey forms. Ten surveys were excluded from the analysis due to significant lack of demographic variables and items of Maslach burnout inventory or SCL-90-R. Thus, 163 forms were evaluated for further analysis

### **Research Design and Data Collection**

*Demographic Form:* This was prepared by the authors to collect demographic variables including age, gender, educational level, marital status, occupational experience, and the working section.

*Maslach Burnout Inventory:* This inventory was first developed by Maslach C and Jackson SE in 1981. It provides scores reflecting three dimensions of burnout syndrome. These are emotional exhaustion, depersonalization, and feeling of reduced personal accomplishment. It is a self-report questionnaire that each item is scored on five-point Likert scale (0= not at all, 1=rarely, 2=sometimes, 3=often, 4= very often).

*Symptom Check List-90 Revised:* This is a 90 item multidimensional questionnaire to screen for a broad range of psychological problems revised by Derogatis in 1994 [19]. Each of the 90 items is rated on five-point Likert scale of distress, ranging from “not at all” (0) to “extremely” (4). Subsequently the answers are combined in the 10 primary symptom dimensions: Somatization, obsessive-compulsiveness, interpersonal sensitivity, depression, anxiety, anger-hostility, phobic anxiety, paranoid ideation, psychotism, and other. The scale provides also a global severity index (GSI) score which is an indicator of general psychological distress.

### **Data analysis and model testing**

The obtained data were analyzed by using SPSS version 17.0. For the comparison of categorical variables  $\chi^2$  test was used. Parametric variables were compared between groups with Student's-*t* test and analysis of variance test (ANOVA) where appropriate. Post-hoc

analyses of comparisons were done with Scheffe test. Statistical significance were accepted as  $p < 0.05$  level.

### The results

The response rate to the survey forms delivered was 73.6% (173 out of 235) among all the participants. After excluding the responses of 10 people due to significant lack in their returned surveys a total of 163 surveys, 68 from females and 95 from males, were taken into the analyses. Fifty-three (32.5%) participants were working for a interest-free bank whereas 46 (28.2%) participants were for a private bank and 64 (39.3%) were for a government bank. Forty-two percent ( $n=27$ ) of government bank and 70% ( $n=32$ ) of private bank staff were women whereas only 17% ( $n=9$ ) staff were women in interest-free bank. The gender differences among these three organizations reached statistically significant level ( $p < .001$ ). In grouping the participants according to age we obtained 116 cases between 20-30 years of age whereas 44 cases were in between 31-40 years of age. The age distributions of cases in the three different types of banking organizations were shown in Table 1.

Table 1: Frequencies of age groups in different types of bank.

Age Groups	Interest-free Bank	Private Bank	Government Bank	Total
20-30 years	33	33	50	116
31-40 years	18	13	13	44
Over 40 years	2	-	1	3
Total	53	46	64	163

There was no statistically significant difference among the organizations in terms of age groups. Mean scores and sub-scores obtained in Maslach burnout inventory and SCL-90-R were presented in Table 2. All the participants were classified in the three departments according to their characteristics of their job. These were operation, credit-marketing and cashier desk departments. Only two managers participated to our study.

Table 2: Mean scores obtained by Maslach burnout inventory and SCL-90 R in all groups.

	<b>Interest-free Bank (mean±SD) n=53</b>	<b>Private Bank (mean±SD) n=46</b>	<b>Government Bank (mean±SD) n=64</b>	<b>Total Group (mean±SD) n=163</b>
<b>Maslach Burnout Inventory</b>				
Emotional Exhaustion	11.49±6.95	13.50±8.13	14.03±8.38	13.05±7.90
Depersonalization	8.26±3.49	9.02±4.33	8.96±4.43	8.75±4.11
Reduced Personal Accomplishment	22.98±3.79	23.54±3.86	22.50±4.15	22.95±3.95
<b>SCL-90-R</b>				
Somatization	.84±.63	1.51±.96	.98±.74	1.08±.82
Obsessive Compulsive	1.06±.67	1.47±.92	1.05±.81	1.17±.82
Interpersonal Sensitivity	.90±.65	1.20±.82	.89±.82	.98±.77
Depression	.80±.61	1.40±.95	.89±.86	1.01±.85
Anxiety	.63±.57	1.17±.83	.70±.70	.81±.74
Anger-Hostility	.78±.72	1.19±.88	.86±.94	.93±.87
Phobic Anxiety	.40±.52	.96±.84	.51±.71	.60±.73
Paranoid Ideation	1.04±.74	1.32±.84	1.05±.92	1.12±.85
Psychotism	1.29±4.88	1.04±.84	.65±.74	.96±2.85
Other	.92±.64	1.27±.80	.92±.81	1.02±.77
GSI	.8070±.55	1.2841±.81	.8606±.72	.9627±.72

The gender groups in the study were compared with Maslach burnout inventory and SCL-90R. We obtained greater scores in women than men in terms of somatization, obsessive-compulsiveness, depression, anxiety, phobic anxiety, paranoid ideation, general symptom index in SCL-90R. Additionally, mean emotional exhaustion score of Maslach burnout inventory was also greater in women than men ( $p = .003$ ).

From the two age groups defined (20-30 years and 31-40 years of ages) older one showed significantly greater personal accomplishment than the younger group in Maslach burnout inventory ( $p < .05$ ). The other Maslach sub-scores and all SCL-90R scores were similar in the both groups.

Our study population grouped according to their occupational experience in the financial sector. One hundred and nine cases (64%) reported that their experiences were less than five years whereas 54 cases (36%) were experienced more than five years. Comparing these two groups showed us a greater stress in lesser experienced group when studying directly with people, furthermore they felt themselves not enough successful in their job. In other words experienced employee felt themselves more successful in their job.

Comparison of the three groups in terms of emotional exhaustion, depersonalization, and reduced personal accomplishment, determined by Maslach burnout inventory, did not show any difference. On the other hand, somatization, obsessive-compulsiveness, depression, anxiety, phobic anxiety, and also global severity index scores of SCL-90 R were significantly different between groups. Post-hoc analyses of the groups in terms of differences are shown in Table 3. There was no statistically difference between departments (operation, credit-

marketing and cashier desk) in terms of psychopathology as determined with SCL-90R and burnout as determined by Maslach burnout inventory. The two managers were not included in the statistical analysis.

Table 3: Summary of Post-hoc analyses (Scheffe test) of significantly different variables.

Dependent variables	Independent variables	Mean difference	Significance	
Somatization	Private bank	Interest-free bank	.6702	<b>.000</b>
		Government bank	.5346	<b>.002</b>
Obsessive Compulsive	Private bank	Interest-free bank	.4103	<b>.020</b>
		Government bank	.4236	<b>.033</b>
Depression	Private bank	Interest-free bank	.6015	<b>.001</b>
		Government bank	.5124	<b>.004</b>
Anxiety	Private bank	Interest-free bank	.5459	<b>.001</b>
		Government bank	.4745	<b>.002</b>
Phobic anxiety	Private bank	Interest-free bank	.5625	<b>.000</b>
		Government bank	.4525	<b>.003</b>
Other	Private bank	Government bank	.3490	<b>.049</b>
GSI	Private bank	Interest-free bank	.4771	<b>.004</b>
		Government bank	.4235	<b>.004</b>

## Discussion and Conclusion

Stress is commonly reported among employee of financial organizations in general. It is also an important issue for banking sector. As far as we know this is the first study comparing psychological distress, burnout, and demographical variables in three different types of banking system which are interest-free bank, private bank, and government bank. In our study we were able to collect 173 out of 235 surveys previously delivered. In a study design like ours (delivery of self-report questionnaires by hand) this amount of miscollection may be expected [20]. On the other hand, according their observations authors also speculate that it might be due to unwillingness of participants to answers the study questions or being very busy under work overload.

Number of participants from each of the three different banking systems were similar ( $p>0.05$ ). Gender distributions of these three systems were significantly different from each other. Ratio of women to men employee working in private banks was higher than government banks, whereas it was lowest in interest-free banks. Small sample size and methodology based on willingness principle in our study prohibits generalization of this finding.

Banking is a dynamic and competitive sector which usually has a high employee turnover [21]. As one may expect great majority of the participants in our study were within 20-30 years of age. Distribution of age did not show any difference in the three banking systems we have studied.

When gender differences in our study population were studied we obtained a significantly higher somatization, obsessive-compulsiveness, depression, anxiety, phobic anxiety, paranoid ideation, and global severity index scores in SCL-90-R in women than men. This is consistent with the previous epidemiological reports that some of the psychopathologies are more commonly seen in women [22]. Probably in relation with this, women in our study also showed significantly higher emotional exhaustion levels. This is an important finding which supports both our findings and the available data in the literature [23].

A comparison between age categories manifested significantly higher personal accomplishment levels in older ages. We speculate that accumulation of personal job experiences in an organization by increasing age may strengthen the commitment of the employee to his/her organization and yield much more benefits to the organization besides the feelings of personal accomplishment and job satisfaction.

Sixty-four percent of our study population had a mean job experience lesser than 5 years as may be determined by a tendency of the banking organizations to employ younger staff and high turnover in this sector. When compared with more experienced group this lesser experienced group was feeling more anxious and stressful in studying directly with the people. Furthermore, they felt themselves not enough successful in their job. In other words increase in job experience is seemed to be related with feeling more relax and successful in the job.

All three banking systems were similar in terms of burnout levels. However, they differ in levels of some psychological symptoms. Staff working in private banks showed higher somatization, obsessive-compulsiveness, depression, anxiety, and phobic anxiety levels than the other two banking systems (interest-free bank and government bank). They were also experiencing significantly increased general psychological distress. A more competitive and demanding work atmosphere of private banks may be one of the main reasons of this difference. On the other hand significantly higher proportions of women employee in private banks, higher psychopathology levels in women is a well-known finding, should also be taken into account when interpreting these findings. It can be said that the higher levels of psychological distress and some psychological symptoms detected among private bank employee was not so severe to cause a significant difference in burnout levels between banking systems that we have studied. Perhaps, some buffering factors, which warrant further studies, may be protecting private bank employee from burnout.

In conclusion, Firstly, employment as a woman in financial sector is a risk factor for general psychological distress and emotional exhaustion. Secondly, being a younger employee is a risk factor for feelings of decreased personal accomplishment. Finally, private bank employee is experiencing higher levels of psychological distress which is not reflected in their burnout levels.

### **Limitations and Further research**

Future studies with larger samples are needed to highlight the psychological distress and burnout and their correlates among the employee different types of banks.

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