

A STUDY OF THE PHENOMENON OF OCCUPATIONAL BURNOUT AT CREDIT INSTITUTIONS IN HUNGARY

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ABSTRACT

In our research, we hypothesised a high level of burnout among those working in credit institutions. We also proposed that within this group, burnout among women is greater than among men. We examined whether the burnout level among employees of credit institutions who come into more frequent contact with customers is higher than that of those working in management positions. We sought correlations between the degree of burnout and the pursuit of hobbies or other activities outside full-time employment, as well as educational qualifications. The research tools were an anonymous self-completed questionnaire and a Maslach Burnout Inventory (MBI test). When processing the questionnaire we used the SPSS 19.0 program. In analysing data we applied one and two-variable methods, choosing Descriptive Statistics, Frequencies and Crosstabs analysis. In our study we established that for both sexes we can speak of moderate emotional exhaustion and personal accomplishment, as well as a low level of depersonalisation. Emotional exhaustion is stronger in the case of women, perhaps due to women's increased sensitivity. There is a moderate degree of burnout across the workforce as a whole; however, this moderate burnout may serve as a warning signal, worthy of consideration with respect to the challenges faced by those working in credit institutions and the consequences of stress. Department heads are most affected by work pressures, while in terms of educational qualifications the highest level of burnout is seen among those who have completed university or an MA degree. The principal reason for this may be that those who have completed higher education are already active in higher positions. As a result of our study, we recommend the introduction and implementation of regular supervision as part of mental healthcare in credit institutions, at management and other levels.

JEL codes: A14, M14, G20, H12, I12

Keywords: credit institutions, burnout, mental health, supervision

1. THE CONCEPT AND THEORIES OF BURNOUT

In our study we looked into which banking area's workers are most affected by the phenomenon of burnout. Our investigation also extended to establishing whether the burnout phenomenon can be linked to monotony in an individual's private life, or a lack of hobbies or other leisure time pursuits, as well as other age and motivation-related correlations. Given that burnout theories have claimed to discover a strong connection between the phenomenon of burnout and individuals' basic personality traits, life paths and related motivations, we also deemed it necessary to examine these fundamental everyday factors.

Burnout is a figurative concept originally used in a technological context, describing the weakening of a once functioning energy source to the point of expiration. This does not happen suddenly, but progressively in several stages. This is also reflected in the grammatical form: while burnout is the process, "burned out" would represent the irreparable final condition. It is well known that the "human service professions" carry an inherent danger of burnout, the condition when an otherwise motivated, emotionally rich individual becomes overloaded with the problems they encounter on an everyday basis.

Burnout syndrome is recorded in the ICD-10 as a disease category, designated as burnout under Z73.1 in the Z73 category listing problems related to life-management difficulty. This same category also includes lack of relaxation and leisure, stress, social role conflict, etc.

The specialist literature has recognised the concept of burnout since 1974, based on the work of *Herbert Freudenberger*, who viewed the condition as the exhaustion of an individual's physical and mental resources. He recognised the phenomenon among healthcare workers and those in the crisis intervention services as a condition of exhaustion and frustration that comes about as a consequence of the failure of sacrifices made for a certain cause, lifestyle or relationship, or the failure to achieve expected results. Burnout is a syndrome which Freudenberger defined as "physical, emotional and mental exhaustion resulting from chronic emotional burden. It is accompanied by the feeling of hopelessness, incompetence, the loss of objectives and ideals, and is characterized by negative attitudes related to one's own personality and profession as well as those of others" (*Fekete*, 1991, p. 17).

In defining the concept, *Freudenberger* initially concentrates on the causes and perceptible symptoms, presenting burnout as a condition characterised by cynicism, unhappiness and boredom, various psychosomatic symptoms and chronic fatigue. In his theory he identified three personality types particularly vulnerable to the danger of burnout: the dedicated and committed personality; the personality who is overcommitted to work; and the authoritarian, patronising personality (*Clarkson*, 1997).

Maslach and Pines (1977) characterise burnout as follows: "Burnout involves the loss of concern for the people with whom one is working. In addition to physical exhaustion, burnout is characterised by an emotional exhaustion in which the professional no longer has any positive feelings, sympathy, or respect for clients or patients."

The theory of *Edelwich and Brodsky* defines burnout as "a progressive loss of idealism, energy, and purpose experienced by people in the helping professions as a result of the conditions of their work" (*Edelwich-Brodsky, 1980, p. 10*).

Besides members of self-help groups, staff of crisis intervention centres, and workers in healthcare and social welfare institutions, later studies also experienced the burnout phenomenon among teachers, lawyers and police officers. These professionals are constantly at the centre of a network of human contacts throughout their everyday working lives and are thus continuously susceptible to the emotional tensions inherent in these contacts. Although burnout can occur in almost any occupation, research shows that the danger is greater among those working in the human services field.

Depressive personality traits and emotional overload may contribute to the evolution of burnout, as may a lack of recognition with respect to material rewards, manifest in low income, or an absence of moral recognition (from both clients or society as a whole). Excessively long working hours and the great responsibility of extra employment are also risk factors. Those who work alone are in greater danger since they have no opportunity to exchange their professional experiences, and receive no feedback on their performance. Inadequate institutional support, the lack of a helping and motivating presence from management, limited opportunities for career advancement and a high proportion of administrative burdens compared to actual work can likewise lead to problems. Personality plays a huge part in the development of burnout syndrome, in which context it is necessary to mention helper syndrome (compulsive altruism).

In his work entitled "*Der hilflose Helfer*", psychoanalyst *Wolfgang Schmidbauer* described helper syndrome based on the experiences acquired by a group of social workers through self-assessment (*Schmidbauer, 1977*). He examined the personalities and motivations of those in helping professions and the pitfalls in their relationships with clients.

During his study of personality traits, *Schmidbauer* ascertained that helpers with helper syndrome experienced indirect parental rejection in early childhood, or still experience a feeling which they were unable to process emotionally as a child. Unconscious of this trauma, they transfer it into action instead. In the theory, the motivation of those afflicted with helper syndrome is portrayed as the drive to help others so that they do not have to deal with their own

true feelings and needs. Their action fills an inner void which derives from a fear of spontaneous feelings and which is connected to the unconscious rage of the rejected child. This behaviour is an entirely unconscious, instinctive motivation.

Edelwich and *Brodsky* listed five phases in the evolution of burnout:

1. *The phase of idealism*: where the helper has great enthusiasm for the profession, intense enthusiasm for clients, a lively relationship with colleagues, but unrealistic expectations in the need for immediate results. At the same time, they have an excessive identification with client needs. There is a blurring of the boundaries between the lives of the helper and their clients, and between the helper's own professional and private lives.
2. *The phase of realism*: where the helper is committed to the profession, cooperates well with colleagues and takes a keen interest in clients' development. They strive to create and maintain a healthy balance between keeping distance and showing compassion.
3. *The phase of stagnation or disillusionment*: decreasing productive capacity, interest and openness characterise the helper, while contact with clients is confined to the bare essentials. Conversations with colleagues become burdensome or serve merely to reinforce the helper's own defensive behaviour.
4. *The stage of frustration*: the helper retreats into their job and disparages clients, who become increasingly an irritation. Typically they withdraw from professional and public activity, which is seen as entirely empty and meaningless. The sense and value of their own skills and vocation is cast into doubt.
5. *The stage of apathy*: interaction with clients is limited to a minimum (adopting a hostile mood), while professional work becomes routine. The helper avoids colleagues, and refuses any opportunity to change the situation. (Edelwich – Brodsky, 1980)

Burnout often begins unnoticed and develops over many years. For this reason, it is also important to adopt different interventive measures at various stages of the cycle.

2. METHODOLOGY OF THE RESEARCH

We conducted our research using a questionnaire method, data for which we gathered from all over Hungary with the cooperation of employees of various banks and savings cooperatives.

The research tool used was an anonymous self-completed questionnaire, administered through personal contact or by distributing online questionnaires

between 1 June and 10 September 2014. The questionnaire was sent out to almost every commercial bank, thus enabling us to gain a more comprehensive picture of the burnout levels among bank employees. Despite this, those we questioned (131 individuals) represent only a small fraction of the thousands of employees working in the country's banking sector, although this may still prove sufficient for us to be able to observe the presence and symptoms of burnout, and the causes and consequences of its development.

A degree of mistrust was evident during the completion of the questionnaire, since only a few individuals filled it out despite assurances of anonymity, and even then many were only willing on condition that they did not have to give the name of the bank employing them.

The questionnaire consisted of two parts. The first part (questions 1–15) contained questions relating to sex, age, place of residence, work position, qualifications, wages, time spent at work and motivation.

The second part comprised a Maslach Burnout Inventory (MBI test), which measures burnout in three dimensions: emotional exhaustion, depersonalisation and personal accomplishment.

When processing the questionnaire we used the SPSS 19.0 program. The database contains the responses of 131 respondents to the questionnaire. In processing the questionnaire data we applied one and two-variable methods, choosing Descriptive Statistics, Frequencies and Crosstabs analysis.

3. FORMULATION OF HYPOTHESES

We put forward the hypotheses that:

- H1. There is a high level of burnout among employees of credit institutions.
- H2. Burnout among women working in credit institutions is greater than among men.
- H3. The burnout level among employees of credit institutions who more frequently come into contact with customers (front office, cashier/ safe deposit) is higher than that of those working in management positions (managers, section heads, regional managers).
- H4. The burnout level is higher among employees of credit institutions without a hobby.
- H5. The burnout level is higher among employees of credit institutions who pursue activities outside their full-time employment.
- H6. The burnout level is higher among employees of credit institutions with higher educational qualifications.

3.1 Presentation of research results

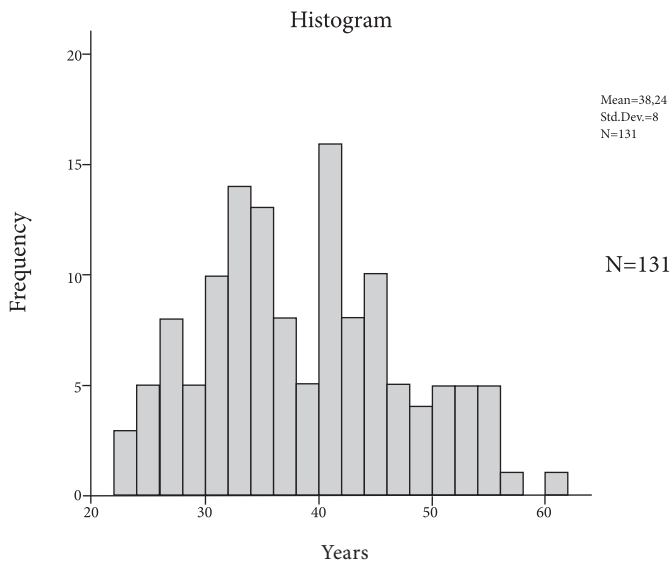
In the first round, we analysed the responses to the questionnaire using the descriptive statistics method, which we present below illustrated with charts and diagrams.

Some 51.9% of responses came from bank employees, and 48.1% from those working at savings cooperatives. Despite the questionnaire's anonymity, the bulk of respondents were unwilling to indicate their specific place of work, so that for the sake of uniformity we used the alternatives "bank" and "savings cooperative" during evaluation. Nearly three-quarters (74.8%) of responses came from female workers, and just over a quarter (25.2%) from men.

The breakdown of respondents according to place of residence shows a similar ratio in favour of towns (80%–20%). Of the 131 credit institution employees responding, 19.8% were residents of villages, and 81.2% of towns, towns with county rights or county seats.

The majority of those completing the questionnaire (51.1%) were married, while a conspicuously significant proportion of respondents (34.4%) were single/ unmarried. With respect to age, it can be said that the youngest respondent was 23 and the oldest 60 years of age. Based on the received responses, the age histogram shows an even distribution.

Figure 1
Age histogram



Source: own calculations

Looking at the number of children, it can be stated that the majority of those questioned (44.3%) were childless, while a comparatively small proportion (7.6%) had three children.

In terms of educational qualifications, it can be stated that most respondents had college or university qualifications. Only one respondent held a doctoral degree.

Table 1
Educational qualifications by gender

	Vocational secondary school	Secondary school	College	University MA	Doctoral degree	Total
Women	4	0	21	8	0	33
Men	23	10	36	28	1	98
Total	27	10	57	36	1	131
	20.61 %	7.63 %	43.51 %	27.48 %	0.76 %	100.00 %

Source: own calculations

Participants in the research had been working on average for 12 years in the banking sector, with the time spent by respondents in the employment of credit institutions ranging from one year to 34 years. A particularly high proportion of employees had worked at credit institutions for a period of 6–8 years or 10–12 years.

A significant proportion of respondents (42.7%) worked in front office jobs and 19.8% in the back office. Department heads represented the smallest proportion (5.3%), while a noticeably larger proportion (11.5%) of responses came from regional managers. The reality is somewhat blurred by the answer options in the questionnaire, since – for example – loans may be handled by both front and back office employees. Obviously there are clearly delineated areas, such as cashier and account management activity. It is also clear that respondents in management positions do not carry out their work at the “front.” Even so, the results of the research unequivocally show that the majority of respondents carry out “background work.”

Exploring the issue further, it can be seen that almost a third (32.8%) of participants in the questionnaire-based research were involved in lending activity. These are the kind of workers who may carry out activities either at the front or in the back office. Of course management may also have a hand in lending to a certain extent, but in the questionnaire these demarcation lines were sharply

defined. A further significant portion of respondents were involved with account management (22.9%) or filled a management position (25.2%). A smaller proportion of employees were engaged in cashier activity (9.2%), distribution of securities (5.3%) or accounting (4.6%).

In the context of the research topic, it was interesting to find out whether respondents pursued other activities outside their full-time employment. Some 80.6% of female participants and 60.6% of men had no outside activities, whereas 21.2% of men were active as entrepreneurs and 12% carried out physical work outside their main job. It might be interesting to ask why they deemed this necessary, but no such direct question was formulated in the questionnaire. The responses may nevertheless be tied in with the answers to questions 14 and 15 in the questionnaire, which concerned wages and motivation. The basis for all theoretical approaches is disconnection from work and the importance of switching off, whether it involves solitary or group activities. Only 3.82% of respondents confessed they had no hobby.

Table 2 shows that, with the exception of 13.7% of respondents (18 individuals), all respondents had contemplated a change of workplace, the majority relatively often.

Table 2
Frequency of contemplated workplace change

	Frequency (persons)	%	Cumulative %
1	18	13.7	13.7
2	39	29.8	43.5
3	37	28.2	71.8
4	27	20.6	92.4
5	10	7.6	100.0
Total	131	100.0	

Source: own calculations

From *Table 3*, it can be ascertained that only a quite small proportion of 4.6% (six individuals) were entirely satisfied with their wages. The others revealed feelings of dissatisfaction to varying degrees, meaning that they were occupied with this problem.

Table 3
Examination of wage satisfaction

	Frequency (persons)	%	Cumulative %
1	14	10.7	10.7
2	29	22.1	32.8
3	54	41.2	74.0
4	28	21.4	95.4
	6	4.6	100.0
Total	131	100.0	

Source: own calculations

We examined questions of motivation in the context of both gender and family status, given that a single person at the beginning of their working life may have different motivations to a parent raising several children. Based on the responses, we can state that for unmarried / single employees, career (33.3%) and professional challenges (28.9%) represented the main motivations, and money the least (15.6%). For widowed employees (mostly of the older age group), security was clearly the main motivating factor (100%), with no role ascribed to money, comfort or challenges. For employees with families, challenges likewise represented the most important motivation (44.8%), though naturally money (22.4%) and comfort (29.9%) also played a prominent role. For divorcees, the earning opportunity was unequivocally the most important factor (41.2%).

In the course of investigations within the gender dimension, it was ascertained that men were principally motivated by money (37%), while for women the main motivation was professional challenges (38%), followed closely by comfort (32%).

We carried out further research in the context of the correlation between position and motivation. This showed the prominent role of challenges for those in management positions (managers, section heads, regional managers). The role of money began to gain the most in importance for employees in positions below managers, and carried almost the same importance for managers (10–14%). The importance of career was conspicuous mostly among department heads (29%) and back office staff (31%), but it is important to stress that it was not mentioned at all by section heads, regional managers and cashier / safe deposit workers.

In the second half of the questionnaire, we had respondents fill out an MBI test. We analysed the answers thus obtained using two methods; on the one hand with a point-scoring method, and on the other hand with the help of descriptive statistics.

The Maslach Burnout Inventory (MBI) measures subjects in the dimensions of emotional condition (emotional exhaustion), depersonalisation (negative and impersonal attitude) and (declining) personal accomplishment. Although personal variables are undoubtedly important, the test's theoretical basis is that the phenomenon of burnout is better grasped from the perspective of work-related stress. The other factor influencing the weight of emotional burdens is the ratio of success to failure, since failure brings stress, and repeated failure leads to learned helplessness. Helplessness is a condition devoid of control which our organism suffers on both a physical and psychological level.

The short, 22-item questionnaire is easy to complete and simple to evaluate.

The creators of the questionnaire conceive of burnout as a continuous change, extending from low to moderate to high in degree. An individual exhibits a high degree of burnout when they attain a high score on the scales of emotional exhaustion and depersonalisation, and a low score on the personal accomplishment scale. A moderate level of burnout is indicated by an average score attained on all three scales, while we can speak of a low level of burnout if the respondent attains a low score on the scales of emotional exhaustion and depersonalisation, and a high score on the personal accomplishment scale.¹

The questionnaire data were recorded and analysed in the Microsoft Excel program.

Use of an inverted Likert scale was suitable for the evaluation of individual responses (e.g. in the case of questions relating to depersonalisation). Based on the above, for answers in response to questions relating to emotional exhaustion, a score of 18 could be attained in the optimal case, i.e. where emotional exhaustion was the lowest, while the highest score for emotional exhaustion was -36.

Taking into account the highest and lowest total attainable scores in each of the dimensions as extreme values, we divided the intervening sequence of numbers into three to form three categories: low, moderate and high.

¹ The responses received to the Maslach Burnout Inventory questionnaire were processed and evaluated taking as a basis the contents of a study by SZABOLCS VARGA and CSABA NÉMETH entitled "A kiégés (*Burn-out*) jelenségének vizsgálata rendvédelmi szervezetknél [A Study of the Burnout Phenomenon in Law Enforcement Bodies]." In: VARGA, SZ. (2014): Szakmai személyiségfejlesztés (elektronikus dokumentum): szupervízió [Professional Personality Development (e-document): Supervision, pp. 60–66.

Table 4
Scores of categories in the emotional exhaustion dimension

	Low emotional exhaustion	Moderate emotional exhaustion	High emotional exhaustion
Minimum score	0	-17.99	-36
Maximum score	18	-0.1	-18

Source: own calculations

In examining the depersonalisation dimension, the optimal score that could be attained was 0, while the greatest degree of depersonalisation resulted in a score of -30. Here the score for every response produced a negative mark.

Table 5
Scores of categories in the depersonalisation dimension

	Low depersonalisation	Moderate depersonalisation	High depersonalisation
Minimum score	-10.99	-20.99	-30
Maximum score	0	-11	-21

Source: own calculations

With responses to questions relating to personal accomplishment, the optimal score that could be attained – i.e. in the event of the greatest degree of personal accomplishment – was 30, while the lowest degree of personal accomplishment resulted in a score of -18.

Table 6
Scores of categories in the personal accomplishment dimension

	Low personal accomplishment	Moderate personal accomplishment	High personal accomplishment
Minimum score	-18	-1.99	14
Maximum score	-2	13.99	30

Source: own calculations

The basis for any conclusion that can be drawn in what follows is an average value calculated based on the filters (educational qualifications, position, etc.) and taking into account the combined scores in the three dimensions.

First we carried out calculations for the entire sample. Here, based on the responses given by the examined sample (N = 131) and taking into account the combined average scores for the three factors, it can be stated that the burnout level of the entire sample is 0.85.

Table 7
Comparative table of category scores
of individual dimensions and factor values of entire sample

		Entire sample					
		Emotional exhaustion	Depersonalisation	Personal accomplishment	Emotional exhaustion	Depersonalisation	Personal accomplishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99	-1.95		12.59 0.85
Low	Maximum score	18	0	-2			
	Minimum score	0	-10.99	-18		-9.79	

Source: own calculations

Taking into account the minimum and maximum scores ranking the answers given to the questions formulated in the questionnaire, the category scores of burnout levels are as follows.

Table 8
Table showing category scores of various burnout levels

	Low burnout	Moderate burnout	High burnout
Minimum score	4	-40.99	-84
Maximum score	48	3.99	-41

Source: own calculations

On the basis of the above tables, we have established that the entire sample showed only a moderate degree of burnout, despite the fact that emotional exhaustion and the constant pressure to perform are present as heightened sources of danger in the banking sector.

On this basis, we have confirmed that hypothesis number 1 is not proven.

The combined burnout indicator most closely approaches the minimum score of the band indicating low burnout (see Table 8).

Taking into consideration the principle that the higher the combined value of the scores for emotional exhaustion, depersonalisation and personal accomplishment, the lower the level of burnout, we have established that burnout among women is greater and more frequent than among men (see *Appendix, Tables 9–10*). Hypothesis number 2, proposing that burnout among women is greater, is thus proven.

We have also established that the factor levels of the entire sample, of women and of men show the same values (moderate emotional exhaustion and personal accomplishment, low level of depersonalisation).

We also carried out the above examination in the context of various positions held in the workplace (see *Appendix, Tables 11–17*). On this basis, it is apparent that department heads are the most affected by the pressures of work, which is understandable in light of the fact that they must answer to both their subordinates and managers. The dual task of “staying human” while “being a responsible manager” can present a serious psychological burden. On this basis, we believe hypothesis number 3 has also been borne out.

We also sought correlations with regard to whether the level of burnout is higher among those with a hobby than among those without (see *Appendix, Tables 18–19*). We made the supposition that those who seek challenges outside of work, or some other diversion for the sake of relaxation, are less susceptible to burnout. The calculations show that the combined burnout rate of those with a hobby was 0.80, while the rate among those without a hobby was 2.00, meaning that the burnout level among the latter is lower. Interestingly, those with a

hobby showed greater emotional exhaustion (-2.05) but a somewhat lower level of depersonalisation (-9.75). Based on the sample, hypothesis number 4 was thus not borne out.

Based on our calculations (see *Appendix, Tables 20–21*), those who pursue other activities – whether intellectual or physical – outside their full-time employment are less affected by the burnout phenomenon than those who exclusively carry out work at a credit institution. In the case of the former, the indicator of burnout was 3.44, while for the latter it was 0.01. In both cases we can speak of a moderate level of emotional exhaustion (a little higher for those not pursuing activities outside full-time work), a low level of depersonalisation and a moderate level of personal accomplishment. On this basis, hypothesis number 5 also proved false.

Examining the burnout phenomenon by type of institution (see *Appendix, Tables 22–23*), it can be seen that, within the present sample, there was a higher level of burnout among those working at savings cooperatives. Given that the respondents were divided roughly 50/50 among those working at the two types of credit institution, the indicator shows an unequivocal result. Slightly greater emotional exhaustion and a slightly lower personal accomplishment factor could be observed among employees of savings cooperatives.

Examination of the connection between educational qualifications and the level of burnout led us to establish that the highest level of burnout was found among those who have completed an MA at university, thus confirming hypothesis number 6. The main reason for this may be that – as we have already determined in examining job position – those with a higher level of education tend to be active in higher positions. In examining position, we concluded that the level of burnout was highest among department heads, but a significant degree of burnout was also observed in the back office, which is also largely associated with a higher level of educational qualifications. Here, too, the constant desire for employees to measure up to expectations and prove themselves (a necessary compulsion in the interests of advancement) may engender a higher level of burnout.

Returning to the examination of correlations between motivation and position, it could be observed here, too, that the importance of career was most conspicuous among department heads (29%) and workers in the back office (31%).

4. SUMMARY

H1. There is a high level of burnout among employees of credit institutions.

The hypothesis appears to be proven false, since Table 7 reveals only a moderate level of burnout (0.85) across the entire sample, despite the fact that emotional exhaustion and the constant pressure to perform are present as heightened sources of danger in the banking sector. The combined burnout indicator most closely approaches the minimum score of the band indicating low burnout (see Table 8). However, this moderate burnout may serve as a warning signal, worthy of consideration with respect to the challenges faced by those working in credit institutions and the consequences of stress.

H2. Burnout among women working in credit institutions is greater than among men.

The hypothesis was borne out. The combined burnout indicator in the case of women was 0.20, while the figure for men was 2.76. For both sexes we can speak of moderate emotional exhaustion and personal accomplishment, as well as a low level of depersonalisation. Emotional exhaustion is stronger in the case of women (-2.33), perhaps due to women's increased sensitivity.

H3. The burnout level among employees of credit institutions who more frequently come into contact with customers (front office, cashier/ safe deposit) is higher than that of those working in management positions (managers, department heads, section heads, regional managers).

We examined this hypothesis based on filtered answers reflecting the various positions held in the workplace. On this basis, department heads were the most affected by the pressures of work, which is entirely understandable given that they must answer to subordinates and managers alike, a dual responsibility that may place greater mental demands and pressure on the individual. The dual task of "staying human" while "being a responsible manager" can present a serious psychological burden. This hypothesis thus proved false, since department heads do not come into direct contact with customers, their main role being to act as a mediating channel between front office and management, their tasks being to support administration and sales, oversee operational control and report to the directors.

H4. The burnout level is higher among employees of credit institutions without a hobby.

Tables 18–19 of this study confirm that the burnout rate among those with a hobby is higher (0.80) than that of those without a hobby (2.00). On a theoretical basis, it is precisely a lack of leisure activities that may strengthen the incidence of burnout. Interestingly, the indicator of personal accomplishment was

almost identical in both categories (12.40 vs. 12.60), and yet a greater degree of emotional exhaustion was observed among those with a hobby (which perhaps shows precisely why relaxation is seen as so important). Depersonalisation, on the other hand, is clearly stronger – albeit not significantly so – among those without a hobby (reflecting a dearth of social leisure activity and community belonging).

H5. The burnout level is higher among employees of credit institutions who pursue activities outside their full-time employment.

The hypothesis was not borne out, since our calculations show that those who pursue other activities – whether intellectual or physical – outside their full-time employment are less affected by the burnout phenomenon than those who exclusively carry out work at a credit institution. In the case of the former, the indicator of burnout was 3.44, while for the latter it was 0.01. In both cases we can speak of a moderate level of emotional exhaustion (a little higher for those not pursuing activities outside full-time work), a low level of depersonalisation and a moderate level of personal accomplishment.

H6. The burnout level is higher among employees of credit institutions with higher educational qualifications.

It can be stated that the burnout level was higher among employees of credit institutions with college/BA and university/MA qualifications (college/BA: -1.19; university/MA: -3.64). In the case of those who have completed secondary school or vocational secondary school, the indicator showed positive values (7.40 and 8.22, respectively). The value of 14 obtained for the sole respondent with a doctoral degree we regarded as irrelevant with respect to the sample as a whole, as in this case the burnout level was low. The indicator of personal accomplishment was strong, the depersonalisation level conspicuously low, and the level of emotional exhaustion likewise minimal.

The calculations show that the highest level of burnout was found among those who have completed an MA at university. The main reason for this may be that – as we have already determined in examining job position – those with a higher level of education tend to be active in higher positions. In examining position, we concluded that the burnout level was highest among department heads, but a significant degree of burnout was also observed in the back office, which is also largely associated with a higher level of educational qualifications. Here, too, the constant desire for employees to measure up to expectations and prove themselves (a necessary compulsion in the interests of advancement) may engender a higher level of burnout.

From our study, we may draw the conclusion that burnout among workers in credit institutions, though not high, is present to a moderate degree. This may

call attention to the need for burnout prevention measures for those carrying out such work, making the introduction of individual or group supervision or coaching worthy of consideration in these workplaces.

5. SUPERVISION AS A POTENTIAL SOLUTION

Many have attempted to define supervision, and in many different ways. Let us look at a few of these. According to *Norbert Lippenmeier*, "...supervision is a form of counselling that aims to humanise working activity and ensure the quality of work" (*Lippenmeier*, 1996, p. 5). "Team supervision is a form of group supervision which focuses on reflecting, within the context of self-awareness and extending to the entire system, on cooperation within the given institution" (*Gaertner*, 1996, p. 191).

Cornelia Edding compares supervision to other helping relationships based on five criteria. Accordingly, "...supervision is a process that serves to develop professional competence, theoretically without time limitations. (...) Supervision is guided by the working task. (...) The supervisor is required to possess psychological, professional and field competences. (...) The goal of supervision is to develop professional competence ... In case supervision, the emphasis is on individual competence ... in team supervision, the perspective expands to include the dimension of teamwork and cooperation" (*Edding*, 1996, pp. 212–213). "By supervision, we mean a counselling method in the event of work-related difficulties which anyone may find themselves encountering in professions which, far beyond psychotherapy, entail the professional shaping of relationships with others" (*Buchinger*, 1996, p. 156).

Supervision is a special method of professional personal development which is indispensable for those in the helping professions to nurture their sense of vocation, and to ensure their own mental health and quality of work.

Supervision may prove useful for anyone who feels they are stuck in a rut and cannot find a balance between work and private life, and who is occupied with thoughts of change; who, in the course of their work, encounters stress or conflict situations and decisions on a daily basis which continually erode their powers. It may be useful for managers who wish to bolster their own development. And it may be useful for all those in need of self-reflection, who wish to view their professional activities from a fresh angle, and who attach importance to their own professional growth. To avoid being worn out by daily challenges, it is very important for such people to recognise how their own mental mechanism functions, to pay attention to their susceptibilities, and to concern themselves with their personality as a working tool.

Supervision provides an opportunity to achieve all this, the tools of which are integrated with the methods of applied psychology and psychotherapy, respecting the boundaries between various competences. Supervision is a method of self-knowledge and development and a learning process which engages with questions and problems that arise in the course of personal or professional obstructions or distractions. Its essence is that we should be able to take a look at ourselves (super = from above, vision = seeing), to reflect and move on. We may speak of individual or group supervision. In both cases, the supervisor assists development. In the joint creative process of supportive discussion, the supervisor places the emphasis on mobilizing strengths and developmental reserves. They give their attention without judgement or labelling; listening, asking questions and reflecting. Offering new viewpoints, they show the way, reinforcing without providing specific advice.

With the help of supervision, the subject will work more efficiently, with greater self-confidence and level-headedness, because they learn to reflect on the way they operate. The capacity for self-reflection thus acquired guarantees quality work and protects the subject from excessive stress and burnout.

Healthiness does not merely mean a good general feeling with respect to one's physical condition. Spiritual and mental well-being is just as important a component of a healthy individual as a satisfactory physical condition. Inadequate mental health may also lead to physical ailments. Protection of one's physical health, moreover, does not begin when we only turn to a doctor once symptoms of serious illness arise. Neither should we emphasise the protection of mental health only once grave symptoms of personality disorder become apparent. In both cases, prevention plays a particularly prominent role.

Supervision is a tool that can be applied efficiently both in preventing and in successfully resolving the problem of burnout.

APPENDIX

Table 9
Comparative table of category scores
of individual factors and factor values of men

		Men					
		Emotional exhaustion	Depersonal- sation	Personal ac- complishment	Emotional exhaustion	Depersonal- sation	Personal ac- complishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99	-0.85		13.36
	Minimum score	-17.99	-20.99	-1.99			
Low	Maximum score	18	0	-2		-9.76	2.76
	Minimum score	0	-10.99	-18			

Source: own calculations

Table 10
Comparative table of category scores
of individual factors and factor values of women

		Women					
		Emotional exhaustion	Depersonal- sation	Personal ac- complishment	Emotional exhaustion	Depersonal- sation	Personal ac- complishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99	-2.33		12.33
	Minimum score	-17.99	-20.99	-1.99			
Low	Maximum score	18	0	-2		-9.80	0.20
	Minimum score	0	-10.99	-18			

Source: own calculations

Table 11
Comparative table of category scores
of individual factors and factor values of managers

		Managers					
		Emotional exhaustion	Depersonalization	Personal accomplishment	Emotional exhaustion	Depersonalization	Personal accomplishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			16.63
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99			10.88
Low	Maximum score	18	0	-2	2.25	-8.00	
	Minimum score	0	-10.99	-18			

Source: own calculations

Table 12
Comparative table of category scores
of individual factors and factor values of department heads

		Department heads					
		Emotional exhaustion	Depersonalization	Personal accomplishment	Emotional exhaustion	Depersonalization	Personal accomplishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99	-3.86		7.43 -5.00
Low	Maximum score	18	0	-2			
	Minimum score	0	-10.99	-18		-8.57	

Source: own calculations

Table 13
Comparative table of category scores
of individual factors and factor values of section heads

		Section heads					
		Emotional exhaustion	Depersonal- sation	Personal ac- complishment	Emotional exhaustion	Depersonal- sation	Personal ac- complishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			14.00
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99	-4.20		-1.10
Low	Maximum score	18	0	-2			
	Minimum score	0	-10.99	-18		-10.90	

Source: own calculations

Table 14
Comparative table of category scores
of individual factors and factor values of regional managers

		Regional managers					
		Emotional exhaustion	Depersonal- sation	Personal ac- complishment	Emotional exhaustion	Depersonal- sation	Personal ac- complishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			14.67
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99	-0.47		5.53
Low	Maximum score	18	0	-2			
	Minimum score	0	-10.99	-18		-8.67	

Source: own calculations

Table 15
Comparative table of category scores
of individual factors and factor values of front office workers

		Front office					
		Emotional exhaustion	Depersonali- sation	Personal ac- complishment	Emotional exhaustion	Depersonali- sation	Personal ac- complishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99	-1.07		12.52
	Minimum score	-17.99	-20.99	-1.99		1.64	
Low	Maximum score	18	0	-2		-9.80	
	Minimum score	0	-10.99	-18			

Source: own calculations

Table 16
Comparative table of category scores
of individual factors and factor values of back office workers

		Back office					
		Emotional exhaustion	Depersonali- sation	Personal ac- complishment	Emotional exhaustion	Depersonali- sation	Personal ac- complishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99	-4.65		11.31
	Minimum score	-17.99	-20.99	-1.99		-3.81	
Low	Maximum score	18	0	-2		-10.46	
	Minimum score	0	-10.99	-18			

Source: own calculations

Table 17
Comparative table of category scores
of individual factors and factor values of cashier/safe deposit workers

		Cashier/ safe deposit						
		Emotional exhaustion	Depersonal- sation	Personal ac- complishment	Emotional exhaustion	Depersonal- sation	Personal ac- complishment	
High	Maximum score	-18	-21	30				
	Minimum score	-36	-30	14				
Moderate	Maximum score	-0.1	-11	13.99				
	Minimum score	-17.99	-20.99	-1.99	-1.89	-10.89	12.11	-0.67
Low	Maximum score	18	0	-2				
	Minimum score	0	-10.99	-18		-9.86		

Source: own calculations

Table 18
Comparative table of category scores
of individual factors and factor values of those without a hobby

		Those without a hobby						
		Emotional exhaustion	Depersonal- sation	Personal ac- complishment	Emotional exhaustion	Depersonal- sation	Personal ac- complishment	
High	Maximum score	-18	-21	30				
	Minimum score	-36	-30	14				
Moderate	Maximum score	-0.1	-11	13.99				
	Minimum score	-17.99	-20.99	-1.99			12.40	2.00
Low	Maximum score	18	0	-2	0.40			
	Minimum score	0	-10.99	-18		-10.80		

Source: own calculations

Table 19
Comparative table of category scores
of individual factors and factor values of those with a hobby

		Those with a hobby					
		Emotional exhaustion	Depersonalization	Personal accomplishment	Emotional exhaustion	Depersonalization	Personal accomplishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99	-2.05		12.60 0.80
Low	Maximum score	18	0	-2			
	Minimum score	0	-10.99	-18		-9.75	

Source: own calculations

Table 20
Comparative table of category scores of individual factors and factor values of those pursuing other activities outside full-time employment

		Those pursuing other activities outside full-time employment					
		Emotional exhaustion	Depersonalisation	Personal accomplishment	Emotional exhaustion	Depersonalisation	Personal accomplishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99	-0.41		13.19 3.44
Low	Maximum score	18	0	-2			
	Minimum score	0	-10.99	-18		-9.34	

Source: own calculations

Table 21
Comparative table of category scores of individual factors and factor values
of those not pursuing other activities outside full-time employment

		Those not pursuing other activities outside full-time employment					
		Emotional exhaustion	Depersonalization	Personal accomplishment	Emotional exhaustion	Depersonalization	Personal accomplishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99	-2.45		12.39 0.01
Low	Maximum score	18	0	-2			
	Minimum score	0	-10.99	-18		-9.93	

Source: own calculations

Table 22
Comparative table of category scores
of individual factors and factor values of those working in a bank

		Bank workers					
		Emotional exhaustion	Depersonalisation	Personal accomplishment	Emotional exhaustion	Depersonalisation	Personal accomplishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99	-1.13		13.32 2.46
Low	Maximum score	18	0	-2			
	Minimum score	0	-10.99	-18		-9.72	

Source: own calculations

Table 23
Comparative table of category scores of individual factors
and factor values of those working in a savings cooperative

		Savings cooperative workers					
		Emotional exhaustion	Depersonalisation	Personal accomplishment	Emotional exhaustion	Depersonalisation	Personal accomplishment
High	Maximum score	-18	-21	30			
	Minimum score	-36	-30	14			
Moderate	Maximum score	-0.1	-11	13.99			
	Minimum score	-17.99	-20.99	-1.99	-3.11		11.54 -1.43
Low	Maximum score	18	0	-2			
	Minimum score	0	-10.99	-18		-9.86	

Source: own calculations

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