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PROFESSIONAL BURNOUT ON THE EXAMPLE OF A SELECTED GROUP OF EMPLOYEES

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Purpose: The aim of this article is to identify and analyze the level, causes and symptoms of burnout among customer service employees. with customer service, as well as internal communication and professional development opportunities.

Design/methodology/approach: The study involved employees of the bank's customer service department, covering selected branches located in the Silesian Voivodeship. To identify the causes and symptoms of professional burnout, research was conducted using the Polish adaptation of the OLBI Occupational Burnout Questionnaire, which was enriched with questions about the personal experiences of a selected group of respondents.

Findings: The empirical study indicates that there are areas for improvement and change in the surveyed entity. As the main ones, respondents identified: time pressure and customer service requirements, as well as internal communication and professional development opportunities.

Research limitations/implications: The main limitation is the selection of the sample, i.e. customer service employees of the selected banking sector entity in Poland. The prevailing uncertain economic conditions and the global crisis have an impact on the generalization of the results in the analyzed context of burnout of direct customer service employees.

Practical implications: The obtained results can contribute to the development of management practice in the area of professional burnout, providing insight into the direct causes and symptoms of this phenomenon.

Originality/value: The results of this article can be useful for understanding the phenomenon of professional burnout among direct customer service employees of banking sector entities.

Keywords: professional burnout, customer service employees, banking sector.

Category of the paper: Research paper.

1. Introduction

Professional burnout syndrome is not a new phenomenon, but the scientific interest and description of this phenomenon, have a relatively short history. Burnout, a negative result of today's working environment and many stressful situations, has a variety of negative consequences for organizations and employees (Nikolic, Markovic, 2023). According to the

World Health Organization (WHO, 2019) definition, professional burnout is a syndrome resulting from chronic stress in the workplace, which manifests itself in feelings of exhaustion or lack of energy, greater mental distance from the work performed or negativism and cynicism related to the work being performed, and reduced professional productivity. This issue has until recently been treated rather distrustfully and skeptically by a considerable number of specialists dealing with mental health issues, and it still remains mainly in the field of interest of researchers with psychological training, which, according to Maslach and Leiter (2010), may have an impact on a certain one-sidedness of research and theoretical approaches in this field.

The phenomenon of professional burnout, as related to work, affects the professional and nonprofessional life of an individual. Research conducted around the world in this area has shown that the phenomenon of occupational burnout is subjected to all people doing professional work, although - depending on the profession, or professional group, it develops at different rates. Professional burnout, while not a disease entity, can have serious individual, social and organizational consequences. Professional burnout is an increasingly diagnosed problem among employees and can have a negative impact on their physical and mental health. The need to discern the magnitude of this phenomenon, which has undoubtedly been exacerbated by the COVID-19 pandemic, is evidenced by a number of reports that address the issue of burnout syndrome. According to the STADA Health Report 2022, as many as 25% of Polish adults feel they are on the verge of job burnout. This is the highest result among the 14 European countries participating in the survey. It is also worth noting the youngest group surveyed, those aged 18-24, as up to 36% feel they are close to professional burnout. This is all the more worrying because young people, who are at the beginning of their professional path, often lose track of the meaning of their work.

Working directly with customers poses special challenges for employees. The stresses inherent in customer service occupations involve the risk of developing stress, negative effects on employees' health and well-being, and reduced productivity. The employees of financial institutions come into a daily contact with the customers of the institution and this daily friction can cause them emotional exhaustion that can affect their performance, and finally cause professional burnout. In the studies of Mutsvunguma and Gwandure (2011), and Sowmya and Panchanatham (2011) it was found that bank employees sometimes felt that they were emotionally drained and exhausted from their work and sometimes had faced strained relations while collaborating with other people. In general, Dias and Angélico (2018) identified in comparison of fourteen studies on burnout syndrome in bank employees that individuals who worked forty hours or more a week and had immediate contact with clients were the most impacted by the disease. These jobs are characterized by high emotional demands, exposure to stressful and aggressive behavior on the part of customers, and a lack of opportunities to regenerate individual resources during work time. It is employees in customer contact and service occupations who have the highest levels of sickness absence (EWCS, 2017) due to the negative health effects of stress (depression, job burnout, other diseases). Hence, the aim of this study was to identify and analyze the level, causes and symptoms of job burnout among customer service employees. The article also formulated the following research questions: (1) How does the syndrome of professional burnout manifest itself among customer service employees in a banking sector unit? (2) What are the causes of professional burnout syndrome?

This paper begins with the theoretical background, followed by an overview of materials and methods. The results are presented and discussed in the next section. The work ends with a summary and conclusions.

2. Theoretical background

Although a case of burnout was reported in 1953 in a nurse of a psychiatric hospital ward (Porczyk, 2013), the phenomenon was first defined by the term professional burnout in 1974 by Freudenberger (1974). In Poland, in turn, it became a subject of interest in the 1980s (Sęk, 2011). The fact that the name "burnout" is taken from colloquial language and is metaphorical in nature contributed to the skepticism of many professionals, as well as accusations that the concept is "unscientific." Some have even derided it as pop psychology (Maslach et al., 2001). However, the issue of professional burnout has not emerged as an artificial creation, derived from an a priori accepted theory (Maslach et al., 2001). Rather, it reflects a social problem that has been growing for years, analyzed as "a homogeneous phenomenon, undifferentiated in its structure, strongly associated with stress" (Fredeudenberger, 1974). Burnout is accompanied by high arousal leading to overload of the body, arising from functioning in highly demanding work situations. These tendencies are not exhibited by all individuals, which emphasizes the role of individual differences (Fredeudenberger, Richelson, 1980), and the research from Damayanti (2019) found out, that significant work engagement between workers and their jobs can reduce occupational exhaustion.

The first - until the late 1970s - period of research on burnout syndrome, in the so-called pioneering phase, was dominated by case-study works, meticulous clinical descriptions of the syndrome made mainly by practitioners, who in initially enthusiastic and committed employees observed over time a number of negative changes associated with their profession. The identified symptoms were divided into affective, cognitive, physical, behavioral and motivation-related (Schaufeli, Enzmann, 1998). Burisch (2000) analyzed all the symptoms of burnout described in the literature it turned out that there are more than 130 in total. Most of these symptoms are very non-specific and can occur in a wide range of conditions, such as somatoform disorders, adjustment disorders and depression. The situation was further complicated by the fact that professional burnout attracted a lot of media and non-professional interest, and in the late 1970s and early 1980s it even became fashionable.

Based on the exploratory research conducted by Maslach and Jackson (Schaufeli, Enzmann, 1998) the operational definition most widely used in burnout research was developed. The scope of the research included; interviews, questionnaires, and observations of people's behavior conducted in natural settings in a wide range of "people-oriented" occupations, i.e., health care, education, mental health, social services. The measurement tool was a three-component model of the MBI (Maslach Burnout Inventory - Occupational Burnout Questionnaire). Constructed to assess the three components of the syndrome definition: emotional exhaustion (emotional exhaustion), depersonalization (depersonalization) and reduced sense of personal accomplishment (reduced personal accomplishment) (Sęk, 2011).

Emotional exhaustion refers to a person's feeling that he or she is emotionally overburdened and that his or her emotional resources have been significantly depleted (Brzeziński, Cierpiałkowska, 2008). Depersonalization refers to a negative, callous or overly indifferent reaction to other people, who are usually recipients of a person's services or objects of care on his part. Reduced sense of personal accomplishment refers to a decrease in a person's sense of competence and success at work (Brzeziński, Cierpiałkowska, 2008). It was soon observed that burnout was being experienced by people working in occupations where the frequency of contact with others was lower (Maslach et al., 2001). Thus, the definition of the syndrome was also modified, depersonalization was replaced by the term "cynicism" (cynicism), as an extension of distancing oneself not only from people, but also from work. In order to make burnout more specific to the work environment, the term "sense of personal achievement" was replaced by "sense of lack of professional efficacy" (lack of professional achievement) (Brzeziński, Cierpiałkowska, 2008).

The 1990s saw the extension of the concept of burnout to other professions outside the social services sector - managers, military officers, priests, IT specialists. In recent years, increasing importance began to be attached to the construction of consistent theoretical models of burnout. The absence of these models earlier in much of the research significantly reduced their explanatory power and made it difficult to draw practical conclusions about prevention and treatment.

Despite research and discernment in this area, there is no single consistent definition regarding this phenomenon. According to Freudenberg (1974), professional burnout is a condition that develops slowly over an extended period of experiencing prolonged stress and engaging all of one's life energy, and which ultimately has a negative impact on motivation, beliefs and behavior. Bańka (2000) defines professional burnout as the result of two types of stress: (1) occupational, which is closely related to helping others, coping with specific working conditions or sense of responsibility, (2) socio-cultural, which manifests itself in disappointment both in terms of the costs one should incur at work and the gains one should make (Bańka, 2000). Maslach (2010) identifies professional burnout as a psychological syndrome of emotional exhaustion, depersonalization and a reduced sense of personal achievement that can occur in people who work with other people in a certain way. According

to Sęk (2011), burnout is linked to the body's response to stress, the source of which is the work situation. Professional burnout syndrome is a set of symptoms resulting from excessive emotional and physical strain caused directly by stress in the workplace (Bartkowiak, 1999). Individuals working in occupations that require intense interpersonal contact with clients or the community are particularly vulnerable to this type of emotional stress, and professional burnout is increasingly being experienced by individuals at key points in their careers. Professional burnout can also be a reaction to prolonged overload of responsibilities, overly responsible and difficult tasks, as well as exhausting, monotonous and boring work (Lipowska, 2016; Hreciński, 2016). Other terms have been used to describe conditions similar to burnout, such as "overstrain", "neurocirculatory asthenia", "industrial fatigue", and "being burned out" (Benevides-Pereira, 2010).

Golembiowski and Munzenrider (1990) detail eight phases of occupational burnout, which differ in the level of each dimension: Phase I - low levels of all dimensions of burnout (the syndrome does not exist); Phase II - high level of depersonalization, low level of emotional exhaustion and sense of achievement Phase III - high level of sense of personal achievement, low level of depersonalization and emotional exhaustion, Phase IV - high level of depersonalization and sense of personal achievement, low level of emotional exhaustion, Phase V - high level of emotional exhaustion, low level of sense of personal achievement and depersonalization; Phase VI - high level of depersonalization and emotional exhaustion, low level of sense of personal achievement; Phase VII - high level of emotional exhaustion, low level of sense of personal achievement; Phase VII - high level of emotional exhaustion and sense of personal achievement; Phase VII - high level of emotional exhaustion and sense of personal achievement; Phase VII - high level of emotional exhaustion and sense of personal achievement; Phase VII - high level of emotional exhaustion and sense of personal achievement; Phase VII - high level of emotional exhaustion and sense of personal achievement, low level of depersonalization; Phase VIII - high level of all dimensions of burnout (the syndrome has the highest intensity).

Litzke and Schuh (2007) za Freudenberger and North (2002) defined the phenomenon of burnout as the result of working under constant stress for an extended period of time, analyzing the process they distinguished different stages:

- Stage 1 Strong need to prove one's worth. The employee forces himself to meet the high demands he has set for himself. He rejects all his own limitations and capabilities. An important stage is to perceive the discrepancy between pressure, compulsion and excessive ambition and a normal, healthy approach to the effective performance of employee duties.
- Stage 2 He continues to build up his self-esteem by increasing his commitment, taking over all tasks and performing them himself as an expression of over-commitment. His approach to delegating tasks is negative, described as time-consuming and unnecessary.
- Stage 3 Rejection of one's own needs, including personal needs to improve performance at work. The employee limits social contacts, is not interested in various forms of relaxation and rest, and sexual needs are also disturbed. Another symptom of burnout is sleep disorders, resulting in the abuse of caffeine, nicotine or alcohol, in extreme cases sleeping pills.

- Stage 4 There is overloading of the body with excessive demands, which manifests itself in a large decrease in energy. The employee gets lost in performing normal tasks, begins to make mistakes, i.e. failing to keep proper appointments or being late, etc.
- Stage 5 Total change of life priorities, basic life goals are reevaluated. The employee becomes isolated, treats social contacts as unnecessary and aggravating.
- Stage 6 Since the environment and life values are disavowed, naturally, as a defense reaction of the organism, the mechanism of displacement occurs. The employee separates himself completely from the surrounding world, becomes cynical and intolerant, bitter, lacks patience and sensitivity. His efficiency is lowered, and he also experiences the first physical ailments. From this point on, professional help is needed to stop further development of the syndrome.
- Stage 7 With no orientation, sense of life or plans for the future, the employee also loses hope for improvement and becomes completely alienated. He performs tasks mindlessly and automatically, and seeks solace in alcohol, drugs, narcotics.
- Stage 8 Isolation progresses, and any attempt to reach the employee is perceived as an attack. Paranoid states appear.
- Stage 9 In this phase, the employee has lost his own identity. He perceives his work as schematic, performed mindlessly and routinely.
- Stage 10 Panic attacks appear, the employee experiences social phobia, and becomes completely discouraged.
- Stage 11 The person is already at such a stage of exhaustion that he or she develops depression. Suicidal thoughts also appear.
- Stage 12 The final stage of burnout. Exhaustion of the body in all spheres of life.

The causes of professional burnout vary widely, but research on this problem has identified a number of factors that increase the risk of burnout (Kuc, Moczydłowska, 2009). These causes are both individual, related to the characteristics of the employee, his personality and the way he functions in the work environment, and organizational, related to the culture of the organization, the motivation system, the organization of work and the dominant management styles. The emergence of professional burnout syndrome is also attributed to causes such as (Trelak, 2005): (1) frustration over lack of professional success, (2) variety of interactions related to other people's problems, (3) a strong need to maintain a professional image - people who help others in connection with their profession are forced to maintain introversion because people need certain forms of behavior from them and functioning. Maintaining a professional image is extremely difficult and very often leads to a loss of contact with one's "true self" (the so-called helper's mask).

Professional burnout is the result of the interaction of many factors, both individual and organizational. Understanding these causes can help identify and implement effective management strategies to prevent burnout and improve employee well-being. The key

recommendations for preventing and eliminating occupational burnout are based on stress management interventions, social support, employee decision-making participation, employee engagement, a high level of autonomy and control, and high quality performance management (Adamopoulos, Syrou, 2022; Gabriel, Aguinis, 2022).

3. Methodology of research

The subject of the study is the phenomenon of professional burnout among direct customer service employees in a selected Polish bank. Under the influence of professional burnout, the employee reacts disproportionately to the circumstances, and the associated stress affects mental functioning, which also has various consequences. The main purpose of the article is to identify and analyze the causes and symptoms of professional burnout among customer service employees. The article also formulates the following research questions: (1) How does the syndrome of job burnout manifest itself among customer service employees in a banking sector unit? (2) What are the causes of professional burnout syndrome?

In order to achieve the purpose of the article and answer the research questions, an empirical study was conducted in a selected entity. The tool used to conduct the study is a Polish adaptation of the OLBI (The Oldenburg Burnout Inventory) questionnaire of occupational burnout. The OLBI questionnaire was developed by Demerouti in 1999 (Demerouti et al., 2003) and the study used its Polish adaptation developed by Chirkowska-Smolak (2018). The tool provides an opportunity to measure two dimensions of burnout (and engagement): exhaustion and commitment withdrawal/cynicism. The questionnaire contains 16 items, eight items to measure each dimension. Each subscale contains four items worded in a positive way (e.g. "When I work, I usually feel full of energy"; "I always find new and interesting sides to my work") and four worded in a negative way (e.g. "There are days when I feel tired even before I go to work"; "Sometimes I get sick at the thought of work") (Chirkowska-Smolak, 2018). The survey used a 4 point Likert scale, ranging from 1 (strongly agree) to 4 (strongly disagree), with no central (undecided) option. After recoding the results of the reverse-phrased items, the average for each subscale is calculated - a high score indicates professional burnout. In addition, the questionnaire was supplemented with questions about respondents' feelings about the causes and symptoms of professional burnout and the employer's assistance and involvement in this area. Respondents were asked about: the symptoms of professional burnout they noticed in themselves, the symptoms associated with experiencing professional burnout, the most stressful factors during their professional work, and where they seek help and whether the employer takes measures to eliminate this phenomenon.

Respondent	Statistics			
	20-25	38 %		
Age	26-35	59%		
	35-50	3%		
	> 50	0%		
Gender	Male: 35	58%		
	Female: 25	42%		
Work experience	< 5	52%		
	6-10	30%		
	> 10	18%		

Table 1.Sample description

Source: own study.

The survey was conducted among 87 direct customer service employees in branches of a selected Polish bank, located in the Silesian province. The survey was conducted in January 2024 in the form of an online questionnaire. The link to the questionnaire was distributed to 87 employees of the selected bank branches via business mail. 60 completely completed questionnaires were received back. The description of the research sample is included in Table 1. The survey questionnaire was completed by 60 respondents, among them were 35 men and 25 women, those aged 26-35 accounted for 59%, those aged 20-25 accounted for 38%.

The smallest group (only 3%) were respondents aged 35-50, there was no respondent in the group over 50. In the surveyed group, the largest group were employees with seniority of less than 5 years (52% of respondents). Another group consisted of employees with seniority of 6 to 10 years (30% of respondents), the least numerous group are respondents working for more than 10 years (18% of respondents).

4. Results

The OLBI burnout questionnaire, which contains test items of both positive and negative nature, allows assessing the degree of burnout among a selected group of respondents. The tool consists of two main dimensions: exhaustion and lack of commitment. The results will first be presented to indicate whether there is a syndrome of professional burnout, i.e. responses negatively defining working conditions in the company. This will make it possible to find out the factors influencing such feelings of the respondents and indicate areas in need of change. Questions defining the dimension of lack of commitment, namely those numbered: 1, 3, 6, 7, 9, 11, 13, 15 illustrate distancing from work. These items are designed to determine the employee's relationship with his job, his identification with his position and his desire to continue employment of this nature. The answers given to each question are presented in Table 2.

Table 2.

Dimension of lack of involvement

Statement	Strongly agree	Agree	Disagree	Strongly disagree
1.I always find new and interesting aspects of my work.	8	24	16	12
3. I increasingly often speak negatively about my work.	5	9	29	17
6. Lately, I have been thinking less and less at work and have begun to do my job routinely.	21	32	7	0
7. I encounter positive challenges at work.	3	28	20	9
9. Over time, a person begins to distance themselves from what they do at work.	11	17	24	8
11. Sometimes I feel sick thinking about work.	7	19	14	20
13. This is the only kind of work I can imagine doing.	0	9	7	44
15. I feel more and more committed to my work.	1	32	11	16

Source: own study.

The second part of the questionnaire, i.e. questions: 2, 4, 5, 8, 10, 12, 14, 16 concerned the dimension of exhaustion. The distribution of answers is presented in Table 3.

Table 3.

Statement	Strongly agree	Agree	Disagree	Strongly disagree
2. There are days when I feel tired even before I leave for work.	3	16	32	9
4. I need more time after work to relax and feel better.	10	13	22	15
5. I can handle the demands of my job (work pressure) quite well.	24	24	12	0
8. I often feel emotionally drained during work.	4	11	36	9
10. After work, I have enough energy to engage in activities that I enjoy.	30	10	11	9
12. After work, I usually feel exhausted and worn out.	7	14	15	24
14. I usually cope well with the amount of work I have to do.	13	31	11	5
16. When I work, I usually feel full of energy.	0	32	12	16

Dimension of exhaustion

Source: own study.

The collective analysis of the questionnaires illustrates the overall feelings of the respondents towards work. In order to identify the employees who experience burnout syndrome or are at risk, a score was calculated for the individual responses. The results indicate that approximately 26% of employees experience burnout syndrome, while 16% are at high risk of its occurrence.

The next part of the study concerned the symptoms and causes of burnout among customer service employees. The first question aimed to identify the physical symptoms of burnout. Symptoms related to sleep disorders, difficulty concentrating, headaches and discouragement seem to be the most frequently reported by respondents. The results of the study indicate that abdominal pain is more common in women, while increased sweating is more common in men. Respondents were then asked about symptoms of burnout that affected them directly. The vast majority of respondents indicated a feeling of failure and guilt. This indicates a significant challenge related to self-esteem and the pressure that may be present in the work environment. Another significant symptom is the routine performance of work, monotony and lack of variety in the performance of duties, which can lead to a loss of interest and commitment to work. Problems in interpersonal relationships are also observed, such as isolation from co-workers and a lack of trust in them. This indicates the existence of difficulties in communication and building relationships in the workplace. Some respondents experience reduced motivation and lack of energy to work. These symptoms indicate physical and mental exhaustion associated with performing daily professional duties.

The next question asked respondents' opinions of the most stressful and aggravating factors in their position. Inadequate wages were cited as the most important area of stress, suggesting that salary levels are a key aspect affecting the stress levels of customer service employees. Next indicated were conditions for personal development and job security. This confirms that from career perspective, speed of professional development and a sense of job stability have a significant impact on stress levels in this occupational group. The vagueness of goals, excessive or contradictory demands and limitation of initiatives, low level of participation in decision-making, inadequate evaluation of service activities are also significant sources of stress among respondents. Difficulty reconciling professional roles and family responsibilities, and physical and organizational working conditions are other factors identified as sources of stress, but with a much lower percentage of indications than the previous factors.

The next question asked respondents to indicate what activities, actions they reach for in situations where they face work-related stress. Differences in responses between the sexes in ways of coping with stress are noticeable, but there are also some common patterns. Gathering with family and friends is popular among both sexes. Sleep is a common way, but women seem to use this form of stress management more often. Physical activity is chosen by both sexes, but more often by men. Women, on the other hand, are more likely to choose reading books. Housework and shopping are more often chosen by women than men. Substance use such as alcohol, cigarettes and coffee is used by both sexes. Other modalities, such as meditation, art and hobbies, are more often chosen by men.

Next, an effort was made to discern whether respondents seek help and to whom they report in case of professional problems. The results indicate that most respondents seek help from their supervisor. This may suggest that there is trust in management in the workplace and an expectation of support from direct superiors. Analysis of the results from a gender perspective reveals that men and women have some differences in preferences. The results indicate that women are more likely than men to seek help from immediate family members. Respondents seem to prefer social support in the form of help from friends, colleagues and family, which may indicate the importance of interpersonal relationships in terms of coping with work problems. Some respondents also declare that they do not seek help from anyone. This phenomenon requires in-depth analysis, which may include issues of shyness, a sense of independence, or a lack of confidence in available sources of support. Although the option of seeking help from a specialist was not the most frequently chosen option, about 17% of respondents seek help from experts. The results indicate that about 45% of respondents feel support from their employer for stress management, such as access to specialists. Employees appreciate the transparency and clarity of communication. Respondents also appreciate a clear bonus and bonus system. 61% of respondents consider their workplace to be friendly, while appreciating feedback from superiors.

5. Discussion and conclusion

The purpose of the article was to identify and analyze the level, causes and symptoms of job burnout among customer service employees. The article also formulated the following research questions: (1) How does the syndrome of professional burnout manifest itself among customer service employees in a banking sector unit? (2) What are the causes of professional burnout syndrome?

Analyzing the results obtained, it can be seen that a large part of the respondents do not find interesting sides of their work. Almost half of the surveyed customer service employees do not encounter positive challenges in the workplace. This may indicate insufficient motivation of employees due to a lack of appreciation and inspiration to act and carry out their duties. This often causes frustration and lowers work efficiency. It is also possible that negligence related to the area of professional development, such as failure to invest in the development of the competencies of the people employed or to enable internal promotion, is the cause of such a state. The survey results also indicate that almost ³/₄ of the respondents are thinking less and less in their work and begin to perform it routinely. A significant number of respondents are beginning to gain distance from what they do, while almost half of the respondents do not feel engaged in their work. Performing daily activities according to the usual routine and monotony can become tiring, which, as indicated earlier, is one of the factors influencing the occurrence of job burnout, a decrease in quality and commitment to work. Boring, routine work is also a common cause of mistakes.

In addition, 23% of respondents say they are increasingly negative about their work, and almost ¹/₄ of respondents feel negative emotions at the thought of it. On the other hand, it is worth noting that as many as 85% of respondents believe that this is not the only kind of work they could do. This means that a large number of those employed do not identify themselves with the company, and perhaps treat work in the company only, as a temporary

position on their career path. These results may also suggest a reason for the high turnover of employees in the customer service department of the entity under study.

The results of the empirical research conducted indicate that 1/3 of the respondents have such days when they feel exhaustion even before they leave for work. Exhaustion is a state of fatigue in the body as a consequence of intense physical exertion and mental and emotional tension associated with work. Nearly one-third of those surveyed feel exhausted and worn out after work, a similar percentage indicating that after work they no longer have enough energy to engage in various pleasure activities. It is noteworthy that as many as almost half of those surveyed say they need more to relax and recuperate after work. Long-term fatigue is one of the main factors in the formation of burnout syndrome, leading to a decrease in efficiency, an increased risk of making mistakes, and thus a decrease in the overall productivity of the company. An important aspect is the adjustment of the number and type of duties to the predisposition and qualifications of employees. Some of the respondents indicated that they were uncomfortable with the demands of the job (time pressure) and that they could not cope with the amount of work to be done. Emotional exhaustion during work is felt by almost half of the surveyed direct customer service employees. Analyzing the empirical results obtained, it should be borne in mind that working directly with customers in a banking establishment involves many challenges, among them is working under time pressure and stress, or dealing with various problems and moods of customers, even more so in the sphere of finance and banking.

Among the main symptoms they noticed in themselves, respondents identified those related to sleep disturbances, difficulty concentrating, headaches and discouragement. This suggests that these aspects may be strongly related to the experience of job burnout. There are some differences between the responses given by men and women, especially in the context of headaches, sleep disturbances and difficulty concentrating. These differences may be related to individual experience at work and may indicate the diversity of individual responses to occupational stress in this professional group.

In conclusion, the results suggest that customer service employees at banking facilities experience a variety of symptoms associated with job burnout, including both physical and emotional aspects. It is important to take care of mental health and the emotional realm in the workplace, and identifying these symptoms can be crucial for effective preventive action. The analysis of responses in the area of burnout draws a picture of a multidimensional phenomenon, the effects of which are felt by direct customer service employees. Feelings of fatigue, lack of positive feelings and challenges, feelings of failure, interpersonal problems, monotony at work and loss of motivation and energy are the main aspects of this phenomenon. Analyzing these aspects allows us to gain a deeper understanding of the preferences of direct customer service employees to seek support when certain problems occur. It is important to take into account gender differences and identify potential areas where the employer can introduce additional support.

The main limitation in this research is the selection of a sample, i.e. customer service employees of a selected entity of the banking sector in Poland. Among the customer service employees of the banking sector, in particular those servicing the area of loans and advances, the uncertain economic conditions and the global crisis are not without significance for the generalization of the results in the analyzed context of burnout.

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