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RESEARCH ARTICLE

Burnout Syndrome, Anxiety& Stress Burden among Employees in Greek Banks

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Abstract

Burnout, anxiety & stress among bank employees are considered the most important factors in the smooth operation of a banking institution.For this reason, they are investigated in the context of organizational psychology and behavior since they are linked to various effects of both individual employees' performance and banking institutions results. Therefore, it is of great interest to test burnout syndrome and its consequences in the current difficult environment of the Greek banking system, which in recent years and mainly due to the economic crisis, has shrunk significantly.The main conclusion of the research is that employees in the Greek banking sector show moderate to high levels of burnout and that they are also moderately satisfied with their work, with a strong negative relationship between these two variables. Women seem to experience burnout more strongly, while there does not seem to be a difference between the categories of age groups, marital status, number of children, level of education, years of service and hierarchical levels in terms of the degree of burnout.

Keywords: Banking Sector, Burnout, Occupational Exhaustion, Bank Employees, Work.

1. Introduction

Humancapital is considered as the stock of competences, knowledge and personality that attributes to produce economic value.Work is a key element in human life, significantly shaping a person's daily life, behavior and interpersonal relationships (Halbesleben & Buckley, 2004).The management of all the human factors that coexist and interact within any banking organization is considered vital to enhance employee's satisfaction, productivity and organizational competitiveness (Giorgi, 2017).

Work is a key element in human life, significantly shaping employee'sdaily life, behavior and interpersonal relationships (Bradley et al., 2004).The management of all the human factors that coexist and interact within any banking organization is considered vital to enhance employee productivity and organizational competitiveness. The banking sector in Greece has shrunk significantly over the last 15 years.It led to prolonged turmoil, a downsizing of operations and size, major recapitalizations with public and private capital, total shareholder destruction twice, uncertainty and loss of customer and market confidence, unprecedented loss of deposits and the creation of an unprecedented amount of non-performing loans.

Three Major Trends Determine the New Context of the Greek Banking System after the Crisis

i. The ever-increasing competition from non-banks and specialized institutions, which operate with lower operating costs, upgraded technology and looser supervisory requirements alongside the rapid growth of the money and capital market as well as the new regulatory framework from which"traditional" banking institutions are now obliged to share data and information concerning their common customers with alternative companies that provide complementary financial services.

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ii. The new digital era based on digital technology with big data analysis and cloud computing creating a new model of bank operations and customer service.

iii. The new stricter regulatory and supervisory framework which results in an increase in management costs with consequent consequences on the banks' strategy and financial results.

In the new management model that is being formed, bank employees undergo a complete redefinition of their duties (Gemlik et al., 2010).Their role is changing from bank clerks more to salespeople, who are required to offer personalized service to customers in order to fulfill objectives in areas such as the sale of investment funds, bonds and insurance policies (Adrian and Ashcraft, 2016) while also, theextensive use of computers in the banking sector and the establishment of electronic banking has made workforce reduction inevitable (Alam & Rizvi, 2012).

Burnout originates in the pioneering work conducted byFreudenberger (1975) and by Maslach (1976). Burnout is a syndrome of mental (Nash, 2013) physical and spiritual fatigue with the following negative effects for the employee:

1. Physical: physical exhaustion, insomnia or excessive sleep, Headaches, gastrointestinal problems, ulcer, prolonged illness, frequent illnesses & colds, weight gain or loss, respiratory problems and overvoltage.

2. Psychological: Stiffness in changes, lack of elasticity, feelings of weakness, lack of interest and emotions, apathy, depression, cynicism, negative mood, suspicion, emotional exhaustion, lack of emotional control, low morale, sense of futility, lack of patience, irritability, inability to deal with unwanted situations, Stress, rut, restlessness, overconfidence, taking unusually high risks, decreased self-confidence, increased anxiety, depersonalization of patients, alienation, inability to make decisions.

3. Behavioral: low job performance, low job satisfaction, reduced communication, resignation, High levels of resignation, high levels of absenteeism, lack of enthusiasm for work, increased use of drugs, increased family conflicts, excessive use of alcohol, inability to concentrate, inability to set goals and priorities, accident proneness, increased complaints about work, workaholism.

On the other hand, the most important factor that causes job satisfaction is whether the employee finds his work interesting or not (Mudor& Tooksoon, 2011).Other factors also important are relations with colleagues and management, satisfactory income, development opportunities and independence/ freedoms in the performance of one's work.

Personal characteristics and temperament are factors that can affect the degree of job satisfaction of the employee as personality traits of the individual, such as extroversion and conscientiousness, have a certain correlation while the nature of the work itself is an important causal factor of job satisfactionas it constitutes a key internal component of it.To provide satisfaction an occupation should include work characteristics such as challenge (Dal Corso, 2020), autonomy and variety of skills (Silva & Navarro, 2012).

The topic of burnout has occupied hundreds of researchers from many scientific disciplines and fields around the world (Spector, 2009; Singh& Kaur, 2009). All scientific research generally comes to roughly the same results, especially in recent years.The three-dimensional model of burnout was operationalized by Maslach and Jackson (1981) in theMaslach Burnout Inventory (MBI), which became the most frequently used measure ofburnout (Schaufeli, Enzmann & Girault, 1993; Shirom & Melamed, 2006), the landscape in turn we used in this paper research

2. Research Analysis

The scope of this research is to identify the relationship between burnout and job satisfaction in the banking industry in Greece, considering the current social and economic situation.The correlation of the concepts of burnout and job satisfaction with specific demographics, such as gender, age, marital status, education level, years of service and hierarchy level is also investigated.

Based on the analysis of the research results, answers will be given to some basic questions-hypotheses, namely: what is the correlation between burnout and job satisfaction in the banking industry?; does the degree of burnout differ between the two sexes?; does the degree of burnout differ between age groups?; does the degree of burnout differ between employees' marital statuses?; does the degree of burnout differ between employees with different numbers of children?; does the degree of burnout differ between employees with different levels of education?; does the degree of burnout differ between employees of

different work experience?; does the degree of burnout differ between employees of different professional levels?.

To fulfill the scope and objectives of this research, primary quantitative researchwill be conducted on a sample of 112 employees in Greek with the use banks, of a structured questionnaire. Finally, 112 bank employees and executives from the 4 major Greek Banks participated, while receiving the answers to the questionnaire was carried out within a time frame of one month (May 2023). The total number of questions is twenty-two. Each statement-question is answered on a seven-point Likert scale (0=never, 1=a few times a year, 2=once a month, 3=a few times a month, 4=once a week, 5=a few times a week, up to 6=every day).The higher the score on the emotional exhaustion and depersonalization subscales, the higher the levels of burnout (Maslach, Jackson, & Leiter, 2018).

3. Research Methodology

To measure the levels of occupational burnout, the M.B.I. questionnaire was used.(Maslach Burnout Inventory) of psychologist-researchers Maslach and Jackson (Leiter & Maslach, 2003; Maslach, Jackson and Leiter, 2018).The questionnaire examines three distinct work-related domains that reflect and ultimately measure the degree to which burnout occurs in the individual.The three domains are: emotional exhaustion, depersonalization, and lack of personal accomplishment.The total number of questions is twenty-two.Each statement-question is answered on a seven-point Likert scale, with answers from 0=never, 1=a few times a year, 2=once a month, 3=a few times a month, 4=once a week, 5=sometimesper week, up to 6=every day.The higher the score observed on the emotional exhaustion and depersonalization subscales, the higher the levels of burnout.

3.1 Check Process

Cronbach's Alpha tests for burnout. In this research, two basic concepts are studied. as also presented in the structure of the questionnaire.For each of these variables, internal consistency was tested by measuring reliability using the Cronbach alpha reliability index. By book, its value must be greater than 0.7.Regarding the Internal Consistency of the questionnaire, this ranged at particularly high levels, which can be seen in the Table 1.

Table 1. *Values of the Cronbach's α index for burnout*

RELIABILITY: Occupational Burnout Questionnaire (22 Questions)		
Subscales	**Questions**	**Cronbach's a**
Emotional Exhaustion	1, 2, 3, 6, 8, 13, 14, 16, 20	0,94
Lack of Personal Achievements	4, 7, 9, 12, 17, 18, 19, 21	0,805
Depersonalization	5, 10, 11, 15, 22	0,844
Total Occupational Burnout	1-22	0,757

Check process for professional satisfaction Regarding the Internal Consistency of the questionnaire, this variable also fluctuated at particularly high levels. Table 2 shows the values of the Cronbach's index regarding the questionnaire of this research and its subscales.

Table 2. *Values of the Cronbach's α index for the Occupational Satisfaction*

RELIABILITY: Job Satisfaction Questionnaire (36 Questions)		
Subscales	Questions	Cronbach's a
Payment	1, 10, 19, 28	0,88
Promotion	2, 11, 20, 33	0,824
Supervision	3, 12, 21, 30	0,875
Marginal benefits	4, 13, 22, 29	0,88
Potential rewards	5, 14, 23, 32	0,88
Operating conditions	6, 15, 24, 31	-0,65
Associates	7, 16, 25, 34	0,77
Nature of Work	8, 17, 27, 35	0,911
Communication	9, 18, 26, 36	0,77
Overall Satisfaction	1-36	0,955

The only subscale with a low value of the index is the one concerning "Operating conditions", while otherwise the entire questionnaire has a high index.

3.2 Variables Correlation Analysis

Question 1. What is the correlation between Job Burnout and Job Satisfaction in the banking industry?

Table 3. *Correlation between Occupational Satisfaction and Occupational Burnout*

		Professional Burnout
Working Satisfaction	Pearson Correlation	-,648**
	Sig. (2-tailed)	,000
	N	112
**. Correlation is significant at the 0.01 level (2-tailed).		

As expected, the inverse relationship between burnout and job satisfaction is demonstrated.Indeed, there seems to be quite a strong negative relationship between the variables at the highest level of statistical significance (a=0.01).The coefficient (Pearson's r) reaches -0.648.

3.2.1 Analysis for Occupational Burnout

Question 2. Does the degree of burnout differ between the two sexes?

Alternatively: Does burnout itself affect both genders in banking?

Table 4. *Descriptive Statistics of Occupational Burnout by Gender*

Descriptive Statistics of Occupational Burnout by Gender			
Sex		**Statistic**	**Std. Error**
Man	Mean	72,3953	2,68257
	Median	70,0000	
	Std. Deviation	17,59077	
	Minimum	41,00	
	Maximum	118,00	
Women	Mean	79,5942	1,99427
	Median	85,0000	
	Std. Deviation	16,56566	
	Minimum	43,00	
	Maximum	109,00	

There seems to be a difference since women have higher scores.However, whether any differences are truly due to gender or random error should be judged. To apply a parametric control test (Students' t-test) we investigate the normality of the controlled distributions.

Table 5. *Normality Check - Burnout VS Gender*

Tests of Normality							
		Kolmogorov-Smirnov[a]			**Shapiro-Wilk**		
	Sex	Statistic	df	Sig.	Statistic	df	Sig.
BurnOut_Score	Man	,161	43	,007	,930	43	,012
	Woman	,135	69	,003	,956	69	,016

The null hypothesis is rejected in both tests (KS p-value<0.05, SW p-value<0.05).Therefore, a non-parametric test is applied.

Table 6. *Non-parametric Mann-Whitney U test.*

Independent-Samples Mann-Whitney U Test Summary	
Total N	112
Mann-Whitney U	1864,000
Wilcoxon W	4279,000
Test Statistic	1864,000
Standard Error	167,067
Standardized Test Statistic	2,278
Asymptotic Sig.(2-sided test)	,023

There is a statistically significant difference between the two sexes in terms of the extent to which they experience burnout. Women seem to experience burnout more strongly (Mann-Whitney U=1864, p-value=0.023).

Question 3. Does the degree of burnout differ between age groups Alternative: Does burnout affect all age groups in the same way?

Table 7. *Basic Descriptors of Occupational Burnout by age category.*

Basic Descriptors of Occupational Burnout by age category			
	N	**Mean**	**Std. Deviation**
18-30	9	65,6667	8,76071
31-39	37	75,2162	18,18445
40-49	58	80,4483	17,13125
50-59	8	70,6250	14,62813
Total	112	76,8304	17,25009

There seems to be a difference between the ages.What remains to be seen is whether these differences are due to the factor (age category) or to chance.However, since the factor has four levels, it should be clarified between which levels of the factor the differences, if any, and if they are statistically significant. To apply a parametric control test (One-way ANOVA) we investigate the normality of the tested distributions.

Table 8. *Normality tests of burnout by age category*

Tests of Normality							
		Kolmogorov-Smirnov[a]			**Shapiro-Wilk**		
	Age	**Statistic**	**df**	**Sig.**	**Statistic**	**df**	**Sig.**
BurnOut_Score	18-30	,186	9	,200*	,918	9	,372
	31-39	,153	37	,028	,961	37	,221
	40-49	,122	58	,031	,960	58	,053
	50-59	,200	8	,200*	,863	8	,128

Maybe the normality check result is confusing.The null hypothesis of normality of distributions has been accepted mainly because in the small samples both controls support the approximation to it.

A second condition of a parametric (ANOVA) test is that the distributions have equal variance.For this reason, the following homoscedasticity test is performed.

Table 9. *Control of equal variances Occupational burnout - Age category*

Test of Homogeneity of Variances			
Levene Statistic	**df1**	**df2**	**Sig.**
2,550	3	108	,060

The null hypothesis of the equality of the two variances is not rejected (p-value=0.06). After these two basic conditions we can apply the parametric One-way ANOVA test.

Table 10. *ANOVA test of Burnout between Ages*

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2285,287	3	761,762	2,676	,051
Within Groups	30744,490	108	284,671		
Total	33029,777	111			

As observed, there is a completely marginal result which does not reject the null hypothesis (that is, that all ages have the same degree of burnout).We will avoid taking a position, data and other indications such as the low sample of some categories in relation to some others or the marginal equality of variances or the dichotomy of normality checks or even the overall size itself.

Question 4. Does the degree of burnout differ among employees' marital statuses Alternative: Does burnout affect everyone equally, regardless of their marital status?

Table 11. *Basic Descriptors of Occupational Burnout by Marital Status*

Basic Descriptors of Occupational Burnout by marital status						
	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Non married	37	75,0270	18,40514	3,02579	47,00	118,00
Married	69	77,1884	16,59046	1,99726	41,00	115,00
Divorced	6	83,8333	18,41105	7,51628	66,00	107,00
Total	112	76,8304	17,25009	1,62998	41,00	118,00

No difference is observed between marital statuses regarding occupational burnout.

3.2.2 Initial checks: Normality

Table 12. *Normality tests of burnout by marital status category*

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Marital status	Statistic	df	Sig.	Statistic	df	Sig.
BurnOut_Score	Non married	,133	37	,097	,935	37	,031
	Married	,101	69	,076	,984	69	,497
	Divorced	,291	6	,123	,808	6	,070
a. Lilliefors Significance Correction							

The normality tests show that there is a dichotomy in one category: for the category of singles while Kolmogorov-Smirnov seems to accept the approach to normality, the same is not true in Shapiro-Wilk (a=0.05 level).In this case, both parametric and non-parametric test are applied.If we have a dichotomy again then we will examine the distributions a littlethoroughly.

Table 13. *Control of equal variances Occupational burnout – Categories Marital Status*

Test of Homogeneity of Variances			
BurnOut_Score			
Levene Statistic	**df1**	**df2**	**Sig.**
560	2	109	,573

The null hypothesis of equality of the two variances is not rejected (p-value=0.573).

Table 14. *ANOVA test of Occupational burnout between Marital Status Categories*

ANOVA					
BurnOut_Score					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	423,420	2	211,710	,708	,495
Within Groups	32606,357	109	299,141		
Total	33029,777	111			

The parametric one-way Anova test does not reject the null hypothesis, that all marital status categories have the same level of burnout (p-value=0.495).

Table 15. *Non-parametric Kruskal Wallis Test of Burnout between Marital Status Categories*

Test Statistics[a,b]	
	BurnOut_Score
Chi-Square	1,291
df	2
Asymp. Sig.	,524
a. Kruskal Wallis Test	
b. Grouping Variable: Marital Status	

Kruskal Wallis Test does not reject the null hypothesis of independence.Therefore, there is no difference between the marital status categories regarding the degree of occupational burnout (p-value=0.524). *Question 5.* Does the degree of burnout differ among employees with different numbers of children?Alternatively: Does burnout affect everyone equally, regardless of the number of children they have?

Table 16. *Basic Descriptors of Occupational Burnout by Number of Children*

Descriptives						
BurnOut_Score						
	N	**Mean**	**Std. Deviation**	**Std. Error**	**Minimum**	**Maximum**
0	46	74,5870	18,21547	2,68572	41,00	118,00
1	26	76,4615	17,81512	3,49383	43,00	115,00
2	38	78,9474	15,73762	2,55298	50,00	109,00
3+	2	93,0000	8,48528	6,00000	87,00	99,00
Total	112	76,8304	17,25009	1,62998	41,00	118,00

The mean burnout score for those with 0 to two children does not appear to be significantly different.However, the average of those with 3+ children is quite different, but the sample is only two people for this category. What is most reliable in investigating the problem of burnout in the category with 3+ children are to exclude from this research those who have 3+ children.Next we will see that there will be no difference in burnout for the other categories and we will only address the population of employees who have 3+ children to fill in the same questionnaires under the same (as far as possible of course) conditions.Obviously the sample size 2 is not considered to be representative of the population of employees with 3+ children.

Table 17. *Normality tests of burnout by numbers of children*

Tests of Normality							
	Number of Children	**Kolmogorov-Smirnova**			**Shapiro-Wilk**		
		Statistic	df	Sig.	Statistic	df	Sig.
BurnOut_Score	0	,143	46	,019	,949	46	,044
	1	,106	26	,200*	,973	26	,705
	2	,102	38	,200*	,970	38	,400
*. This is a lower bound of the true significance.							
a. Lilliefors Significance Correction							

The normality test rejects the normality of the distribution of people who have 0 number of children (i.e. the distribution of burnout scores for those who have 0 number of children is not normal) in both tests.

The Kruskal Wallis Test does not reject the null hypothesis of independence.Therefore, there is no difference between those who have from zero to two children in terms of the degree of occupational burnout (p-value=0.559).Alternatively, we can state that it does not matter if they have 0, 1 or 2 children, burnout is the same or more simply the number of children (0 to 2) is independent of burnout.

Table 18. *Non-parametric Kruskal Wallis Test of Burnout between Number of Children Grouping*

Test Statistics[a,b]	
	BurnOut_Score
Chi-Square	1,162
df	2
Asymp. Sig.	,559
a. Kruskal Wallis Test	
b. Grouping Variable: Number of Children	

Question5: Does the degree of burnout differ among employees with different numbers of children? Alternatively: Does burnout affect everyone equally, regardless of the number of children they have?

Table 19. *Basic Descriptors of Occupational Burnout by Number of Children*

Descriptives						
BurnOut_Score						
	N	**Mean**	**Std. Deviation**	**Std. Error**	**Minimum**	**Maximum**
0	46	74,5870	18,21547	2,68572	41,00	118,00
1	26	76,4615	17,81512	3,49383	43,00	115,00
2	38	78,9474	15,73762	2,55298	50,00	109,00
3+	2	93,0000	8,48528	6,00000	87,00	99,00
Total	112	76,8304	17,25009	1,62998	41,00	118,00

The mean burnout score for those with 0 to 2 children does not appear to be significantly different. However, the average of those with 3+ children is quite different, but the sample is only 2 people for this category.

Question 6. Does the degree of burnout differ between employees with two different levels of education (University, Post Secondary and Secondary)? Alternatively: Does burnout affect everyone equally, regardless of their level of education?

Table 20. *Basic Descriptors of Burnout by Level of Education*

Descriptives						
BurnOut_Score						
	N	**Mean**	**Std. Deviation**	**Std. Error**	**Minimum**	**Maximum**
Secondary/Post Secondary	10	86,3000	18,33061	5,79665	56,00	107,00
Higher/Technological	10	70,1000	15,29306	4,83609	48,00	90,00
University	47	79,3617	17,11524	2,49651	41,00	118,00
Postgraduate	43	73,8837	17,04924	2,59998	43,00	115,00
Total	110	77,0091	17,35569	1,65480	41,00	118,00

Table 20 shows that there seems to be a difference between the "Secondary-Post-secondary" and "Higher/ Technological" categories.

Table 21. *Burnout normality tests by Education Category*

Tests of Normality							
		Kolmogorov-Smirnov[a]			**Shapiro-Wilk**		
	Education Level	**Statistic**	**df**	**Sig.**	**Statistic**	**df**	**Sig.**
BurnOut_Score	Secondary/Post Secondary level	,159	10	,200*	,912	10	,292
	Higher	,192	10	,200*	,906	10	,256
	University	,118	47	,097	,963	47	,138
*. This is a lower bound of the true significance.							
a. Lilliefors Significance Correction							

The normality test does not reject the normality of the distributions in all tests at any level of statistical significance.

Table 22. *ANOVA test of Professional burnout between Education Categories*

ANOVA					
BurnOut_Score					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2020,721	3	673,574	2,317	,080
Within Groups	30812,270	106	290,682		
Total	32832,991	109			

The null hypothesis of equality of means of the distributions is not rejected at a significance level of a=0.05.There is no difference in the degree of burnout between the education levels of the employees or simply the degree of burnout is independent of the educational training of the employees (p-value=0.08).

Question 7. Does the degree of burnout differ among employees with different professional experience?Alternatively: Does burnout affect everyone equally, regardless of length of service?

For the needs of the research, the years of prior professional experience were grouped into the groups 0-10 years, 11-20 and more than 20.

Table 23. *Basic Descriptors of Professional Burnout by Category of Years of Experience*

Descriptives						
	N	**Mean**	**Std. Deviation**	**Std. Error**	**Minimum**	**Maximum**
0-10	12	66,9167	9,29769	2,68401	56,00	82,00
11-20	75	77,9200	17,69086	2,04276	43,00	118,00
>20	25	78,3200	17,78979	3,55796	41,00	107,00
Total	112	76,8304	17,25009	1,62998	41,00	118,00

It appears a difference in the average score between the seniority of up to ten years and the seniority of more than 20 years.A large difference in fluctuations is observed (Table 23).

Table 24. *Normality tests of burnout by seniority category*

Tests of Normality							
	Working experience	**Kolmogorov-Smirnov[a]**			**Shapiro-Wilk**		
		Statistic	**df**	**Sig.**	**Statistic**	**df**	**Sig.**
BurnOut_Score	0-10	,188	12	,200*	,910	12	,213
	11-20	,095	75	,087	,974	75	,119
	>20	,126	25	,200*	,965	25	,527

Thus, normality is not rejected in any distribution according to both tests.

Table 25. *Equal Variance Control Burnout – Levels of Years of Service*

Test of Homogeneity of Variances			
BurnOut_Score			
Levene Statistic	df1	df2	Sig.
4,044	2	109	,020

The null hypothesis of the equality of the two variances as we mentioned before is rejected (p-value=0.02).

Table 26. *Non-parametric Kruskal Wallis Test of Burnout between Years of Service Level Categories*

Independent-Samples Kruskal-Wallis Test Summary	
Total N	112
Test Statistic	4,629[a,b]
Degree Of Freedom	2
Asymptotic Sig.(2-sided test)	,099
a. The test statistic is adjusted for ties.	
b. Multiple comparisons are not performed because the overall test does not show significant differences across samples.	

As approved in Table 26, the Kruskal Wallis Test does not reject the null hypothesis of independence.Therefore, there is no difference between the levels of seniority in terms of the degree of burnout (p-value=0.099).

Question 8: Does the degree of burnout differ between employees of different professional levels?Alternatively: Does burnout affect everyone equally, regardless of job hierarchy?

Table 27. *Basic Descriptors of Burnout by Job Level*

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Employee	52	76,7115	16,85967	2,33802	43,00	118,00
Supervisor	39	77,2564	18,39296	2,94523	41,00	115,00
Director	21	76,3333	16,82954	3,67251	47,00	107,00
Total	112	76,8304	17,25009	1,62998	41,00	118,00

As shown in Table 27, there do not seem to be any differences between the grades for the burnout score.

Table 28. *Normality tests of burnout by work hierarchy (job level)*

		Kolmogorov-Smirnova			Shapiro-Wilk		
	Work Hierarchy	Statistic	df	Sig.	Statistic	df	Sig.
BurnOut_Score	Employee	,089	52	,200*	,980	52	,514
	Supervisor	,189	39	,001	,935	39	,026
	Director	,192	21	,041	,938	21	,195
*. This is a lower bound of the true significance.							
a. Lilliefors Significance Correction							

The normality of the distribution of supervisors is rejected at a=0.05 level of statistical significance.

Table 29. *Non-parametric Kruskal Wallis test of burnout among employees of different professional levels*

Independent-Samples Kruskal-Wallis Test Summary	
Total N	112
Test Statistic	,104[a,b]
Degree Of Freedom	2
Asymptotic Sig.(2-sided test)	,949
a. The test statistic is adjusted for ties.	
b. Multiple comparisons are not performed because the overall test does not show significant differences across samples.	

The Kruskal Wallis Test does not reject the null hypothesis of independence.Therefore, there is no difference between the hierarchical levels of work in terms of the degree of burnout (p-value=0.949).

4. Conclusions

Work is a very important part of modern man's life. The satisfaction and/or exhaustion he feels from it becomes, in fact, a decisive factor many times, especially for the employee's mental health, with significant effects on his daily performance at work and therefore on the productivity and profitability of the company.

And if this is true for every job and business, it is much truer for the banking sector due to the adverse changes of recent years, both qualitatively in the scope of the work since the employee has now changed to a common seller, and quantitatively due to the shrinking and competition thatthis once mighty industry has suffered. The research explored all the theoretically expected factors that can influence the burnout experienced by bank employees at a time when the industry, among other changes, is emerging from a long period of economic crisis.as well as the pandemic that the Greek economy experienced strongly.

The main conclusion that emerges is that, in general, employees in the Greek banking industry show moderate to high levels of burnout and that they are also moderately satisfied with their work, with a strong negative relationship between these two variables. Women seem to experience burnout more strongly, while there does not seem to be a difference between the categories of age groups, marital status, number of children, level of education, years of service and hierarchical levels in terms of the degree of burnout.

Also, in terms of job satisfaction, men and younger employees experience higher levels of job satisfaction, while there are no statistically significant differences between employees in relation to their marital status, the number of their children, their education,with years of seniority and, finally, with their hierarchical position in the organization.

It is important to understand the meaning and importance of these factors (burnout, anxiety& stress, as well as job satisfaction) in business life and especially in the effectiveness of banking institutions and their employees. By evaluating appropriate policies that highlightthese factors, the effectiveness of banking institutionsis enhancedalong with their employee's performance.

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