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# EMOCIONALNA ISCRPLJENOST ZAPOSLENIH U BANKARSKOM SEKTORU: EMPIRIJSKI REZULTATI IZ SRBIJE

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**Rezime:** Emocionalna iscrpljenost je postala sveprisutna pojava u bankarskom sektoru. U ovom radu je sprovedeno empirijsko istraživanje primenom posebno koncipiranog upitnika sa ciljem da se sagleda emocionalna iscrpljenost zaposlenih u bankarskom sektoru u Srbiji u odnosu na njihov pol, dužinu rada u banci i kontakt sa klijentima. Tokom 2022. godine prikupljeni su odgovori od 136 ispitanika. U procesu obrade podataka primenjeni su neparametarski testovi (Mann-Whitney U-test i Kruskal-Wallisov H-test). Rezultati istraživanja su pokazali da je osećaj emocionalne iscrpljenosti zastupljeniji i učestaliji kod muškaraca, u poređenju sa ženama, ali da te razlike nisu statistički značajne. Takođe, rezultati istraživanja su ukazali na statistički značajne razlike u odgovorima ispitanika kod tvrdnji vezanih za osećaj umora i osećaj da previše rade u zavisnosti od njihovog radnog staža u bankama. Istovremeno, postoje statistički značajne razlike u odgovorima ispitanika koji imaju kontakt sa klijentima na svom radnom mestu i onih koji nemaju kontakt.

**Ključne reči:** bankarski sektor, emocionalna iscrpljenost, sagorevanje, stres, ljudski resursi, organizaciono ponašanje

**JEL klasifikacija:** I31, M54, J22, G21

## Uvod

Izraz sagorevanje (engl. burnout) prvi put je upotrebio američki psiholog i psihoanalitičar Herbert Frojdenberger (Herbert Freudenberg) 1970-ih godina da bi opisao način na koji su volonteri koji su radili sa zavisnicima od opojnih sredstava s vremenom postali emotivno iscrpljeni i demotivisani. Sagorevanje je stanje mentalne i fizičke iscrpljenosti uzrokovane profesionalnim životom (Freudenberg, 1975). Danas je ovaj sindrom široko zastupljen u poslovnoj praksi. Zaposleni na svim poslovima i pozicijama bivaju kad tad izloženi efektu sagorevanja. Brojna istraživanja su pokazala da je efekat sagorevanja i iscrpljenosti zaposlenih posebno izražen u bankarskom sektoru (Khalid et al., 2020; Tehrani et al., 2021; Tafi et al., 2022). Kao ključni razlozi za takvo stanje identifikovani su: pritisak da se ostvare što bolji rezultati, velik obim posla, stalne tehnološke promene, izražena konkurencija, nesigurnost radnog mesta (Koyuncu et al., 2021; Lubbadeh, 2021; Awwad et al., 2022). Iscrpljenost zaposlenih u bankama posebno je bila izražena u doba Covid-19 pandemije kada se većina zaposlenih suočila sa radom od kuće gde nije imala adekvatne uslove za rad (Lukić Nikolić & Mirković, 2023).

Cilj ovog rada je da sagleda iscrpljenost zaposlenih u bankarskom sektoru u Srbiji. Prvi deo rada je teorijske prirode i obuhvata definisanje iscrpljenosti i faktore koji do njega dovode, kao i ključne negativne efekte koji se javljaju kod zaposlenih. Drugi deo rada je posvećen metodologiji sprovedenog istraživanja, prikazu i diskusiji dobijenih rezultata.

## Pregled literature

Emocionalna iscrpljenost zaposlenih predstavlja nepoželjnu pojavu koja ima brojne negativne efekte ne samo po zaposlene, već i po celu kompaniju. Prema definiciji, emocionalna iscrpljenost predstavlja iscrpljivanje zaposlenih zbog visokih interpersonalnih zahteva. Učestalo prisustvo emocionalne iscrpljenosti može da dovede do osećanja da zaposleni nemaju kontrolu nad svojom trenutnom situacijom i da se osećaju „zarobljenim“ u svom radnom okruženju, bez mogućnosti da ga promene i prilagode (Cavanaugh et al., 2000). Emocionalna iscrpljenost predstavlja neusklađenost između zahteva posla i ličnih resursa – često se dešava da su zahtevi posla preveliki, a lični resursi ograničeni. Svaki pojedinac može da oseti emocionalnu iscrpljenost u različitim situacijama, u različitim vremenima ili radnim okruženjima (Yang, 2023).

Iscrpljenost može da nastane kao rezultat preobimnih i kompleksnih radnih zadataka, potrebe da se stalno bude dostupan i na raspolaganju, pritiska vremenskih rokova ili nedostatka znanja i veština za dodeljene zadatke i aktivnosti (Maslach et al., 2001). Pregledom literature mogu se izdvojiti određene pojave koje mogu da dovedu do iscrpljenosti zaposlenih (Driskell et al., 2006; Grace Saunders, 2021):

Preopterećenost poslom i radnim zadacima - Kada zaposleni imaju optimalnu količinu posla i radnih zadataka, oni imaju priliku da na kvalitetan način, bez stresa realizuju postavljene zadatke, da se adekvatno odmore, pronađu vreme za dalji rast i razvoj. U situacijama kada su zaposleni opterećeni velikim obimom posla i radnih zadataka, kod njih se javlja osećaj iscrpljenosti. U praksi su brojna istraživanja pokazala da je jedan od ključnih uzroka iscrpljenosti zaposlenih preopterećenost radnim zadacima i aktivnostima koji su obimni, hitni i kompleksni (Leiter & Maslach, 2005; Casserley & Megginson, 2009).

Pritisak vremenskih rokova - Zaposleni često moraju da završe zadatke i realizuju ciljeve u kratkim vremenskim rokovima ili moraju da pronađu rešenja za nastale probleme sa kojima se prethodno nisu suočavali i koji su za njih novi i neuobičajeni.

Pritisak da se ostvari što bolji rezultat, bez grešaka i u okviru definisanih rokova - Zaposleni često osećaju pritisak od menadžera i tim lidera da se ostvare što bolji rezultati rada, obično u kratkim vremenskim rokovima, što dovodi do stresa, preteranog rada i osećaja iscrpljenosti.

Pored toga, pojedini autori su uočili da iscrpljenost zaposlenih može da nastane ukoliko se zaposleni previše identifikuje sa poslom i kada naruši ravnotežu između posla i svog privatnog života (Moss, 2021). Zaposleni nekada imaju i želju da svima pomognu i da uvek budu na usluzi kolegama i nadređenima. Još jedan izvor iscrpljenosti zaposlenih potiče i iz intenzivnog direktnog rada sa klijentima. Dodatno, lične karakteristike zaposlenih među kojima su pol, starost, bračni status takođe mogu da utiču na osećaj iscrpljenosti i efekat sagorevanja na radnom mestu (Ogresta et al., 2008).

U novije vreme se smatra da do efekta sagorevanja kod zaposlenih može da dođe i ukoliko vrednosti i stavovi zaposlenih nisu u skladu sa organizacionim vrednostima i stavovima (Maslach & Leiter, 2008).

Iscrpljenost može da se manifestuje kao fizička letargija - nemogućnost da se ustane iz kreveta ili potreba i želja da se preleži ostatak dana nakon što se zaposleni vrte sa posla. Isto tako, iscrpljenost može da se manifestuje i kao stalna zabrinutost zaposlenih (Casserley & Megginson, 2009). Emocionalna iscrpljenost zaposlenih dovodi do stresa i efekta sagorevanja, a samim tim i do brojnih negativnih posledica među kojima su (Schaufeli & Enzmann, 1998):

- Stalni osećaj psihičke, emotivne i kognitivne iscrpljenosti;
- Anksioznost, osećaj nemoći, apatije, beznađa;
- Problemi sa snom, nesаница, gastroenterološki problemi, promene apetita, glavobolje;
- Smanjenje produktivnosti i rezultata rada;
- Smanjenje motivacije i pad zadovoljstva;
- Okretanje zaposlenih sa povećanom konzumiranju alkohola.

Pored navedenog, kod zaposlenih dolazi do gubitka energije, entuzijazma, strasti prema poslu, stalnog osećaja preopterećenosti, iscrpljenosti i stresa, kao i gubitka samopouzdanja i okretanja ka negativnim stavovima i pristupima prema svima. Sagorevanje negativno utiče na kvalitet međuljudskih odnosa, ali isto tako na rezultate pojedinca, tima i organizacije. Ključne posledice sagorevanja su povećanje apsentizma i fluktuacije, smanjenje efikasnosti, produktivnosti, motivacije i angažovanosti zaposlenih (Lazarević & Lukić Nikolić, 2024). Česte izjave zaposlenih koji su iscrpljeni u svom radnom okruženju odnose se na njihovu frustriranost, zatim nemogućnost da obave sve zadatke i aktivnosti, gubitak entuzijazma i volje, osećaj nezadovoljstva i depresije (Maslach & Leiter, 1997).

## Metodologija istraživanja

Ključna istraživačka pitanja (IP) postavljena u ovom radu su:

**IP 1:** Da li postoje razlike u osećaju emocionalne iscrpljenosti između muškaraca i žena?

**IP2:** Da li postoje razlike u osećaju emocionalne iscrpljenosti u zavisnosti od dužine rada u bankama?

**IP3:** Da li postoje razlike u osećaju emocionalne iscrpljenosti između zaposlenih koji imaju kontakt sa klijentima i onih koji nemaju?

U radu je sprovedeno empirijsko istraživanje u kojem su učestvovali zaposleni u bankama u Srbiji. Podaci su prikupljeni tokom 2022. godine pomoću upitnika koji je obuhvatao nekoliko profilnih pitanja i mernu skalu „Emocionalna iscrpljenost zaposlenih“. Merna skala je obuhvatila sedam tvrdnji koje se odnose na emocionalnu iscrpljenost zaposlenih na radnom mestu. Mogući odgovori ispitanika bili su koncipirani u vidu skale koja je označavala frekventnost: svaki dan, nekoliko puta nedeljno, jednom nedeljno, nekoliko puta mesečno, najmanje jednom mesečno, nekoliko puta godišnje i nikad. U istraživanju je učestvovalo ukupno 136 ispitanika koji rade u bankama u Srbiji.

Prikupljeni odgovori su obrađeni primenom Microsoft® Excel® 2019 i Statističkog softvera za društvene nauke (Statistical Software for Social Sciences (SPSS), version 21). Cronbach alpha koeficijent za mernu skalu „Emocionalna iscrpljenost zaposlenih“ iznosio je 0,965 što ukazuje na visok stepen pouzdanosti merne skale (DeVellis, 2003). Kolmogorov Smirnov test pokazao je vrednost 0,186 uz Sig.=0,000, što ukazuje da pretpostavka normalnosti raspodele podataka nije zadovoljena, usled čega su primenjeni neparametarski statistički testovi (Mann-Whitney U-test za poređenje razlika između dve grupe i Kruskal-Wallis H-test za poređenje razlika između tri grupe ispitanika). Levenov test pokazao je homogenost varijanse ( $p > 0,05$ ).

## Rezultati istraživanja

U tabeli 1 prikazani su odgovori ispitanika na profilna pitanja. Skoro dve trećine ispitanika su žene (65,4%), dok nešto više od jedne trećine ispitanika čine muškarci (34,6%). Najveći broj ispitanika koji je učestvovao u ovom istraživanju radi u bankarskom sektoru do 5 godina (43,4%), a zatim slede oni ispitanici koji rade duže od 10 godina (39,0%). Nešto manje od jedne petine ispitanika radi u bankarskom sektoru od 6 do 10 godina (17,6%). U pogledu kontakta sa klijentima, skoro dve trećine ispitanika nema kontakt sa klijentima (64,7%), dok nešto više od jedne trećine ostvaruje kontakt sa klijentima (35,3%).

**Tabela 1: Osnovne informacije o ispitanicima**

	N	%
<b>Pol</b>		
Muški	47	34,6
Ženski	89	65,4
<b>Dužina rada u bankama</b>		
Do 5 godina	59	43,4
Od 6 do 10 godina	24	17,6
Preko 10 godina	53	39,0

Kontakt sa klijentima		
Ostvarujem kontakt sa klijentima	48	35,3
Bez kontakta sa klijentima	88	64,7

Izvor: Autori

U narednim tabelama (od Tabele 2 do Tabele 8) prikazani su broj i frekvencija odgovora ispitanika na različite tvrdnje u okviru merne skale „Emocionalna iscrpljenost zaposlenih“. Odgovori su prikazani u odnosu na pol ispitanika, dužinu rada u bankama i da li ispitanici imaju kontakt sa klijentima.

**Tabela 2: Odgovori ispitanika na tvrdnju „Osećam se emotivno istrošeno zbog svog posla“**

Osećam se „emotivno istrošeno“ zbog svog posla														
	Muškarci		Žene		Do 5 godina rada		Od 6 do 10 godina rada		Preko 10 godina rada		Kontakt sa klijentima		Bez kontakta sa klijentima	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Svaki dan	4	8,51	9	10,11	6	10,17	2	8,33	5	9,43	5	10,42	8	9,09
Nekoliko puta nedeljno	7	14,89	9	10,11	7	11,86	1	4,17	8	15,09	7	14,58	9	10,23
Jednom nedeljno	4	8,51	8	8,99	4	6,78	3	12,50	5	9,43	5	10,42	7	7,95
Nekoliko puta mesečno	7	14,89	14	15,73	8	13,56	6	25,00	7	13,21	6	12,50	15	17,05
Najmanje jednom mesečno	4	8,51	15	16,85	6	10,17	2	8,33	11	20,75	6	12,50	13	14,77
Nekoliko puta godišnje	17	36,17	26	29,21	21	35,59	8	33,33	14	26,42	13	27,08	30	34,09
Nikad	3	6,38	8	8,99	6	10,17	2	8,33	3	5,66	5	10,42	6	6,82
Bez odgovora	1	2,13	-	-	1	1,69	-	-	-	-	1	2,08	-	-
<b>Ukupno</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Izvor: Autori

Oko 30% (31,91%) muškaraca učestalo oseća emotivnu istrošenost zbog posla (odgovori: svaki dan, nekoliko puta nedeljno i jednom nedeljno), dok je to slučaj kod 29,21% žena. Više od 40% (43,38%) ispitanika koji rade preko 10 godina u bankama oseća emotivnu istrošenost zbog posla. Nakon njih, sledi 28,81% ispitanika koji rade do 5 godina u bankama koji učestalo osećaju emotivnu istrošenost zbog posla, dok je to slučaj kod 25,0% ispitanika koji rade od 6 do 10 godina u bankama. Više od 35% (35,42%) ispitanika koji imaju kontakt sa klijentima učestalo oseća emotivnu istrošenost zbog posla, dok je to slučaj kod 27,27% ispitanika koji nemaju kontakt sa klijentima.

**Tabela 3: Odgovori ispitanika na tvrdnju „Osećam se iscrpljeno na kraju radnog dana“**

Osećam se iscrpljeno na kraju radnog dana														
	Muškarci		Žene		Do 5 godina rada		Od 6 do 10 godina rada		Preko 10 godina rada		Kontakt sa klijentima		Bez kontakta sa klijentima	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Svaki dan	10	21,28	14	15,73	8	13,56	4	16,67	12	22,64	13	27,08	11	12,50
Nekoliko puta nedeljno	5	10,64	14	15,73	6	10,17	5	20,83	8	15,09	9	18,75	10	11,36

Jednom nedeljno	7	14,89	7	7,78	6	10,17	3	12,50	5	9,43	6	12,50	8	9,09
Nekoliko puta mesečno	6	12,77	19	21,35	11	18,64	4	16,67	10	18,87	6	12,50	19	21,59
Najmanje jednom mesečno	10	21,28	19	21,35	11	18,64	6	25,00	12	22,64	5	10,42	24	27,27
Nekoliko puta godišnje	8	17,02	15	16,85	15	25,42	2	8,33	6	11,32	8	16,67	15	17,05
Nikad	1	2,13	1	1,12	2	3,39	-	-	-	-	1	2,08	1	1,14
<b>Ukupno</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Izvor: Autori

Od ukupnog broja muškaraca, skoro 50% (46,81%) se oseća iscrpljeno na kraju radnog dana i to svaki dan, nekoliko puta nedeljno i jednom nedeljno, dok je to slučaj kod skoro 40% (39,24%) žena. Rezultati pokazuju da polovina zaposlenih koji radi preko 10 godina u bankama oseća iscrpljenost na kraju radnog dana svaki dan, nekoliko puta nedeljno i jednom nedeljno, dok je to slučaj kod 47,16% ispitanika koji rade od 6 do 10 godina i 33,90% onih koji rade do 5 godina. Skoro 60% (58,33%) ispitanika koji imaju kontakt sa klijentima na svom radnom mestu imaju učestali osećaj iscrpljenosti na kraju radnog dana, u poređenju sa 32,95% ispitanika koji nemaju kontakt sa klijentima.

**Tabela 4: Odgovori ispitanika na tvrdnju „Osećam se umorno čim se probudim ujutro jer je novi radni dan preda mnom“**

Osećam se umorno čim se probudim ujutro jer je novi radni dan preda mnom														
	Muškarci		Žene		Do 5 godina rada		Od 6 do 10 godina rada		Preko 10 godina rada		Kontakt sa klijentima		Bez kontakta sa klijentima	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Svaki dan	6	12,77	7	7,87	5	8,47	3	12,50	5	9,43	6	12,50	7	7,95
Nekoliko puta nedeljno	6	12,77	9	10,11	5	8,47	1	4,17	9	16,98	7	14,58	8	9,09
Jednom nedeljno	3	6,38	9	10,11	4	6,78	3	12,50	5	9,43	5	10,42	7	7,95
Nekoliko puta mesečno	7	14,89	12	13,48	6	10,17	2	8,33	11	20,75	7	14,58	12	13,64
Najmanje jednom mesečno	6	12,77	16	17,98	9	15,25	4	16,67	9	16,98	5	10,42	17	19,32
Nekoliko puta godišnje	14	29,79	26	29,21	22	37,29	9	37,50	9	16,98	12	25,00	28	31,82
Nikad	5	10,64	10	11,24	8	13,56	2	8,33	5	9,43	6	12,50	9	10,23
<b>Ukupno</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Izvor: Autori

Nešto više od 30% muškaraca (31,92%) se učestalo oseća umorno čim se ujutru probudi jer su svesni da je novi radni dan pred njima, dok je to slučaj kod 28,09% žena. Od ukupnog broja ispitanika, njih 35,84% koji rade preko 10 godina u bankama učestalo osećaju umor zbog novog radnog dana koji je pred njima, dok je to slučaj kod 29,17% ispitanika koji rade od 6 do 10 godina i 23,72% ispitanika koji rade do 5 godina. Više od dve trećine ispitanika (37,5%) koji imaju kontakt sa klijentima imaju učestali (svaki dan, nekoliko puta nedeljno, jednom nedeljno) osećaj umora čim se probude jer su svesni da je novi radni dan pred njima, dok je to slučaj kod 24,99% ispitanika koji nemaju kontakt sa klijentima.

**Tabela 5: Odgovori ispitanika na tvrdnju Osećam da „sagorevam“ zbog svog posla**

Osećam da „sagorevam“ zbog svog posla														
	Muškarci		Žene		Do 5 godina rada		Od 6 do 10 godina rada		Preko 10 godina rada		Kontakt sa klijentima		Bez kontakta sa klijentima	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Svaki dan	8	17,02	9	10,11	10	16,95	3	12,50	4	7,55	10	20,83	7	7,95
Nekoliko puta nedeljno	6	12,77	16	17,98	5	8,47	4	16,67	13	24,53	8	16,67	14	15,91
Jednom nedeljno	4	8,51	4	4,49	3	5,08	1	4,17	4	7,55	2	4,17	6	6,82
Nekoliko puta mesečno	7	14,89	4	4,49	5	8,47	4	16,67	2	3,77	6	12,50	5	5,68
Najmanje jednom mesečno	6	12,77	14	15,73	7	11,86	4	16,67	9	16,98	7	14,58	13	14,77
Nekoliko puta godišnje	12	25,53	34	38,20	21	35,59	6	25,00	19	35,851	3	27,08	33	37,50
Nikad	4	8,51	8	8,99	8	13,56	2	8,33	2	3,77	2	4,17	10	11,36
<b>Ukupno</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Izvor: Autori

Više od dve trećine muškaraca (38,30%) ima učestali osećaj da „sagoreva“ zbog svog posla, dok je to slučaj kod 32,58% žena. Znatno veći broj muškaraca (14,89%) je odgovorio da osećaj sagorevanja oseća nekoliko puta mesečno, u poređenju sa 4,49% žena. Najveći broj ispitanika koji učestalo oseća da sagoreva zbog posla spada u grupu ispitanika koji rade u bankama preko 10 godina (39,63%), zatim slede ispitanici koji rade od 6 do 10 godina (33,34%) i ispitanici koji rade do 5 godina (30,5%). Preko 40% (41,67%) ispitanika koji ostvaruju kontakt sa klijentima učestalo osećaju da sagorevaju zbog svog posla, u poređenju sa onim ispitanicima koji nemaju kontakt sa klijentima (30,68%).

**Tabela 6: Odgovori ispitanika na tvrdnju „Osećam se frustrirano zbog svog posla“**

Osećam se frustrirano zbog svog posla														
	Muškarci		Žene		Do 5 godina rada		Od 6 do 10 godina rada		Preko 10 godina rada		Kontakt sa klijentima		Bez kontakta sa klijentima	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Svaki dan	7	14,89	9	10,11	7	11,86	3	12,50	6	11,32	7	14,58	9	10,23
Nekoliko puta nedeljno	6	12,77	13	14,61	6	10,17	3	12,50	10	18,87	6	12,50	13	14,77
Jednom nedeljno	4	8,51	6	6,74	2	3,39	4	16,67	4	7,55	6	12,50	4	4,55
Nekoliko puta mesečno	4	8,51	7	7,87	5	8,47	1	4,17	5	9,43	5	10,42	6	6,82
Najmanje jednom mesečno	2	4,26	6	6,74	4	6,78	-	-	4	7,55	2	4,17	6	6,82
Nekoliko puta godišnje	13	27,66	27	30,34	17	28,81	9	37,50	14	26,42	12	25,00	28	31,82
Nikad	11	23,40	21	23,60	18	30,51	4	16,67	10	18,87	10	20,83	22	25,00
<b>Ukupno</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Izvor: Autori

Od ukupnog broja ispitanika, 36,17% muškaraca učestalo ima osećaj frustriranosti zbog svog posla, dok je to slučaj kod 31,46% žena. U pogledu dužine radnog iskustva u bankama, najveći broj ispitanika (41,67%) koji radi od 6 do 10 godina ima učestali osećaj frustriranosti zbog svog posla. Posle njih slede oni ispitanici koji rade preko 10 godina (37,74%) i na kraju oni ispitanici koji rade do 5 godina u bankama (25,42%). Treba istaći i podatak da 30,51% ispitanika koji radi do 5 godina u bankama nije nikad imalo osećaj frustriranosti zbog posla. Preko trećine ispitanika (34,58%) koji imaju kontakt sa klijentima ima učestali osećaj frustriranosti zbog svog posla, dok je to slučaj kod 29,55% ispitanika koji nemaju kontakt sa klijentima.

**Tabela 7: Odgovori ispitanika na tvrdnju „Imam osećaj da previše radim“**

Imam osećaj da previše radim														
	Muškarci		Žene		Do 5 godina rada		Od 6 do 10 godina rada		Preko 10 godina rada		Kontakt sa klijentima		Bez kontakta sa klijentima	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Svaki dan	12	25,53	12	13,48	11	18,64	4	16,67	9	16,98	14	29,17	10	11,36
Nekoliko puta nedeljno	6	12,77	13	14,61	5	8,47	5	20,83	9	16,98	3	6,25	16	18,18
Jednom nedeljno	3	6,38	7	7,87	3	5,08	4	16,67	3	5,66	6	12,50	4	4,55
Nekoliko puta mesečno	2	4,26	9	10,11	2	3,39	1	4,17	8	15,09	5	10,42	6	6,82
Najmanje jednom mesečno	10	21,28	15	16,85	10	16,95	4	16,67	11	20,75	7	14,58	18	20,45
Nekoliko puta godišnje	12	25,53	25	28,09	22	37,29	3	12,50	12	22,64	9	18,75	28	31,82
Nikad	2	4,26	7	7,87	6	10,17	2	8,33	1	1,89	3	6,25	6	6,82
Bez odgovora	-	-	1	1,12	-	-	1	4,17	-	-	1	2,08	-	-
<b>Ukupno</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Izvor: Autori

Preko 40% (44,68%) muškaraca ima učestali osećaj da previše radi na poslu, dok je to slučaj kod 35,96% žena. Više od polovine ispitanika (54,17%) koji rade od 6 do 10 godina u bankama imaju učestali osećaj da previše rade, dok je to slučaj kod skoro 40% (39,62%) ispitanika koji rade preko 10 godina. Takođe, skoro jedna trećina (32,19%) ispitanika koja radi do 5 godina ima učestali osećaj da previše radi. Skoro polovina ispitanika (47,92%) koji imaju kontakt sa klijentima imaju učestali osećaj da previše rade, dok je to slučaj kod 34,09% ispitanika koji nemaju kontakt sa klijentima.

**Tabela 8: Odgovori ispitanika na tvrdnju „Osećam se kao da nemam više dovoljno energij da se nosim sa izazovima ovog posla“**

Imam osećaj da previše radim														
	Muškarci		Žene		Do 5 godina rada		Od 6 do 10 godina rada		Preko 10 godina rada		Kontakt sa klijentima		Bez kontakta sa klijentima	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Svaki dan	6	12,77	5	5,62	4	6,78	2	8,33	5	9,43	5	10,42	6	6,82
Nekoliko puta nedeljno	5	10,64	9	10,11	5	8,47	-	-	9	16,98	6	12,50	8	9,09
Jednom nedeljno	3	6,38	8	8,99	2	3,39	5	20,83	4	7,55	4	8,33	7	7,95

Nekoliko puta mesečno	5	10,64	7	7,87	7	11,86	2	8,33	3	5,66	6	12,50	6	6,82
Najmanje jednom mesečno	1	2,13	7	7,87	5	8,47	-	-	3	5,66	1	2,08	7	7,95
Nekoliko puta godišnje	14	29,79	30	37,71	17	28,81	9	37,5	18	33,96	12	25,00	32	36,36
Nikad	13	27,66	22	24,72	19	32,20	5	20,83	11	20,75	13	27,08	22	25,00
Bez odgovora	-	-	1	1,12	-	-	1	4,17	-	-	1	2,08	-	-
<b>Ukupno</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Izvor: Autori

Skoro 30% (29,79%) muškaraca ima učestali osećaj da nema dovoljno energije da se nosi sa izazovima svog posla, dok je to slučaj kod 24,72% žena. Nešto više od jedne trećine (33,96%) ispitanika koji rade preko 10 godina u bankama imaju osećaj da nemaju više dovoljno energije da se nose sa izazovima svog posla, dok je to slučaj kod 29,16% ispitanika koji rade od 6 do 10 godina i 18,64% ispitanika koji rade do 5 godina. Preko 30% (31,25%) ispitanika koji imaju kontakt sa klijentima imaju učestali osećaj da im nedostaje energije da se nose sa svim izazovima na poslu, dok je to slučaj kod 23,86% ispitanika koji nemaju kontakt sa klijentima.

Pored brojnosti i učestalosti odgovora, značajno je da se detaljnije ispita da li su razlike u odgovorima različitih grupa ispitanika statistički značajne. U nastavku su prikazani rezultati primenjenih statističkih testova.

U tabeli 9 prikazani su rezultati Mann-Whitney U-testa u odnosu na polnu strukturu ispitanika. Dobijene p vrednosti za svaku od tvrdnji u okviru merne skale nisu pokazale da su razlike u odgovorima muškaraca i žena statistički značajne (p vrednost se kreće od 0,188 do 0,945).

**Tabela 9: Rezultati Mann-Whitney U-testa (polna struktura ispitanika)**

Tvrdnje	Pol	N	MR	z	p
Osećam se „emotivno istrošeno“ zbog svog posla	Muški	46	68,32	-0,069	0,945
	Ženski	89	67,84		
Osećam se iscrpljeno na kraju radnog dana	Muški	47	69,81	-0,286	0,775
	Ženski	89	67,81		
Osećam se umorno čim se probudim ujutro jer je novi radni dan preda mnom	Muški	47	70,82	-0,508	0,611
	Ženski	89	67,28		
Osećam da „sagorevam“ zbog svog posla	Muški	47	74,47	-1,317	0,188
	Ženski	89	65,35		
Osećam se frustrirano zbog svog posla	Muški	47	70,48	-0,435	0,663
	Ženski	89	67,46		
Imam osećaj da previše radim	Muški	47	73,33	-1,179	0,238
	Ženski	88	65,15		
Osećam se kao da nemam više dovoljno energije da se nosim sa izazovima ovog posla	Muški	47	69,63	-0,363	0,716
	Ženski	88	67,13		

Izvor: Autori

U tabeli 10 prikazani su rezultati Mann-Whitney U-testa u odnosu na to da li zaposleni u bankama ostvaruju direktan kontakt sa klijentima ili nemaju kontakt sa njima. Rezultati pokazuju statistički značajnu razliku između ispitanika koji imaju kontakt sa klijentima i onih koji nemaju kod tri tvrdnje. To su tvrdnje "Osećam se iscrpljeno na kraju radnog dana" ( $p=0,023$ ), zatim „Osećam da sagorevam zbog svog posla“ ( $p=0,018$ ) i „Imam osećaj da previše radim“ ( $p=0,044$ ). Dobijeni rezultati ukazuju da su oni ispitanici koji imaju kontakt sa klijentima češće izloženi ovim negativnim osećanjima u poređenju sa ispitanicima koji nemaju kontakt sa klijentima.

**Tabela 10: Rezultati Mann-Whitney U-testa (ostvarivanje kontakta sa klijentima)**

Tvrdnje	Kontakt	N	MR	z	p
Osećam se „emotivno istrošeno“ zbog svog posla	Ne	88	66,86	-0,472	0,637
	Da	47	70,13		
Osećam se iscrpljeno na kraju radnog dana	Ne	88	62,91	-2,275	0,023*
	Da	48	78,75		
Osećam se umorno čim se probudim ujutro jer je novi radni dan preda mnom	Ne	88	65,86	-1,076	0,282
	Da	48	73,33		
Osećam da „sagorevam“ zbog svog posla	Ne	88	62,76	-2,359	0,018*
	Da	48	79,02		
Osećam se frustrirano zbog svog posla	Ne	88	65,84	-1,092	0,275
	Da	48	73,39		
Imam osećaj da previše radim	Ne	88	63,13	-2,019	0,044*
	Da	47	77,13		
Osećam se kao da nemam više dovoljno energije da se nosim sa izazovima ovog posla	Ne	88	66,32	-0,701	0,483

Izvor: Autori

U tabeli 11 prikazani su rezultati Kruskal-Wallis H-testa u odnosu na dužinu rada u bankama. Rezultati ukazuju da postoje statistički značajne razlike između ispitanika u zavisnosti od dužine rada u bankama kod dve tvrdnje. To su tvrdnje: „Osećam se umorno čim se probudim ujutro jer je novi radni dan preda mnom“ ( $p=0,043$ ) i tvrdnja „Imam osećaj da previše radim“ ( $p=0,047$ ). Dobijeni rezultati pokazuju da se ispitanici koji rade duže od 10 godina češće osećaju umorno čim se probude ujutro jer je novi radni dan pred njima u poređenju sa drugim ispitanicima, dok ispitanici koji rade od 6 do 10 godina češće imaju osećaj da previše rade u poređenju sa drugim ispitanicima i da su te razlike statistički značajne.

**Tabela 11: Kruskal-Wallis H-test – rezultati (dužina rada u bankama)**

Tvrdnje	Dužina rada	N	MR	z	p
Osećam se „emotivno istrošeno“ zbog svog posla	Od 1 do 5 godina	58	64,87	0,379	0,827
	Od 6 do 10 godina	24	65,92		
Osećam se iscrpljeno na kraju radnog dana	Preko 10 godina	53	72,37	2,803	0,246
	Od 1 do 5 godina	59	59,71		
Osećam se umorno čim se probudim ujutro jer je novi radni dan preda mnom	Od 6 do 10 godina	24	75,35	6,271	0,043*
	Preko 10 godina	53	75,18		
Osećam da „sagorevam“ zbog svog posla	Od 1 do 5 godina	59	61,11	0,866	0,648
	Od 6 do 10 godina	24	66,21		

	Preko 10 godina	53	77,76		
Osećam da „sagorevam“ zbog svog posla	Od 1 do 5 godina	59	64,41	0,866	0,648
	Od 6 do 10 godina	24	72,81		
	Preko 10 godina	53	71,10		
Osećam se frustrirano zbog svog posla	Od 1 do 5 godina	59	62,44	2,226	0,329
	Od 6 do 10 godina	23	72,04		
	Preko 10 godina	53	73,64		
Imam osećaj da previše radim	Od 1 do 5 godina	59	59,68	6,110	0,047*
	Od 6 do 10 godina	23	76,57		
	Preko 10 godina	53	73,55		
Osećam se kao da nemam više dovoljno energije da se nosim sa izazovima ovog posla	Od 1 do 5 godina	59	62,86	0,520	0,771
	Od 6 do 10 godina	23	68,67		
	Preko 10 godina	53	73,42		

Izvor: Autori

## Diskusija dobijenih rezultata

Rezultati sprovedenog istraživanja ukazuju da postoje razlike u osećaju emocionalne iscrpljenosti između muškaraca i žena. Osećaj emocionalne iscrpljenosti je zastupljeniji i učestaliji kod muškaraca, u poređenju sa ženama. Te razlike su najveće kod tvrdnje koja se odnosi na osećaj iscrpljenosti na kraju radnog dana – 46,81% muškaraca se oseća iscrpljeno na kraju radnog dana svaki dan, nekoliko puta nedeljno i jednom nedeljno, dok je to slučaj kod 39,24% žena. Isto tako, razlika je izražena i kod tvrdnje vezane za osećaj sagorevanja – 38,3% muškaraca ima učestali osećaj da „sagoreva“ zbog svog posla, dok je to slučaj kod 32,58% žena. Ipak, rezultati dobijeni primenom Mann-Whitney U-testa nisu pokazali da su ove razlike između muškaraca i žena statistički značajne.

Dobijeni rezultati ukazuju da postoje razlike u osećaju emocionalne iscrpljenosti kod zaposlenih u zavisnosti od dužine radnog iskustva u bankama. Ispitanici koji rade duže od 10 godina u bankama su za većinu tvrdnji iskazali veću zastupljenost i učestalost osećaja emocionalne iscrpljenosti, osim za tvrdnju da imaju osećaj da previše rade. Rezultati su pokazali da tu prednjače ispitanici koji rade od 6 do 10 godina, odnosno više od polovine ispitanika (54,17%) koji rade od 6 do 10 godina u bankama imaju učestali osećaj da previše rade, dok je to slučaj kod skoro 40% (39,62%) ispitanika koji rade preko 10 godina. Ovaj rezultat nije iznenađujući imajući u vidu karijerne aspiracije zaposlenih i želju za napretkom, zbog čega često preuzimaju na sebe veći broj zadataka i aktivnosti u želji da se dokažu, što nije slučaj kod zaposlenih koji imaju veće iskustvo i specifično znanje, što po pravilo stiču tokom godina rada. Kruskal-Wallis H-test pokazao je da su razlike statistički značajne kod tvrdnji vezanih za osećaj umora i osećaj ispitanika da previše rade.

Na kraju, rezultati istraživanja pokazuju da ispitanici koji imaju kontakt sa klijentima na svom radnom mestu imaju zastupljeniji i učestaliji osećaj emocionalne iscrpljenosti. Ove razlike su posebno izražene kod tvrdnje koja se odnosi na osećaj iscrpljenosti na kraju radnog dana – 58,33% ispitanika koji imaju kontakt sa klijentima na svom radnom mestu imaju učestali osećaj iscrpljenosti na kraju radnog dana, u poređenju sa 32,95% ispitanika koji nemaju kontakt sa klijentima.

Takođe, 47,92% ispitanika koji imaju kontakt sa klijentima imaju učestali osećaj da previše rade, dok je to slučaj kod 34,09% ispitanika koji nemaju kontakt sa klijentima. Na kraju, 37,5% ispitanika koji imaju kontakt sa klijentima imaju učestali osećaj umora čim se probude jer su svesni da je novi radni dan pred njima, dok je to slučaj kod 24,99% ispitanika koji nemaju kontakt sa klijentima. Rezultati dobijeni primenom Mann-Whitney U-testa pokazali su postojanje statistički značajnih razlika kod ispitanika koji imaju kontakt sa klijentima i onih koji nemaju kod tvrdnji koje se odnose na osećaj iscrpljenosti na kraju radnog dana, osećaj sagorevanja i osećaj ispitanika da previše rade.

## Zaključak

Emocionalna iscrpljenost zaposlenih postaje sve značajnija tema i predmet istraživanja. U ovom radu je ukazano na prisustvo emocionalne iscrpljenosti zaposlenih u bankarskom sektoru u Srbiji. Rezultati sprovedenog istraživanja u kojem je učestvovalo 136 zaposlenih u bankama u Srbiji pokazali su da postoji visok stepen učestalosti osećanja koja ukazuju da su ovi zaposleni emocionalno iscrpljeni. Rezultati su pokazali da je osećaj emocionalne iscrpljenosti nešto zastupljeniji i učestaliji kod zaposlenih koji rade duže od 10 godina u bankama i kod onih zaposlenih koji na svom radnom mestu imaju direktan kontakt sa klijentima.

Sprovedeno istraživanje pruža značajne informacije za menadžere i lidere jer im pruža uvid u to koliko je emocionalna iscrpljenost prisutna među zaposlenima u bankama. Poznajući ključne karakteristike i veću izloženost pojedinih grupa zaposlenih osećanjima emocionalne iscrpljenosti može da posluži menadžerima i liderima u procesu redizajniranja poslova i reorganizacije rada. Takođe, rezultati dobijeni ovim istraživanjem mogu da posluže i samim zaposlenima u bankarskom sektoru da bolje razumeju da nisu usamljeni u ovim osećanjima i da su pojedina radna mesta i uloge dodatno izloženi faktorima koji vode do iscrpljenosti.

Sprovedeno istraživanje prate i određena ograničenja. Pre svega, primenjeni upitnik je sadržao pitanja koja su zatvorenog tipa na koja su ispitanici označavali svoje odgovore, bez mogućnosti da dodatno pojašne ili opišu svoja osećanja ili njihove uzroke. Zatim, u istraživanju je učestvovalo samo 136 zaposlenih u bankama, te se dobijeni rezultati ne mogu generalizovati na ceo bankarski sistem. Takođe, istraživanje je sprovedeno samo u jednoj zemlji, te nije moguće porediti dobijene rezultate sa rezultatima u drugim zemljama zbog kulturoloških razlika.

Iz navedenih ograničenja slede preporuke za buduća istraživanja na ovu temu. U budućim istraživanjima bi trebalo uvesti pitanja otvorenog tipa na koja ispitanici mogu da upisuju svoje odgovore ili primeniti tehniku intervju za prikupljanje podataka. Na taj način bi se došlo do detaljnijih i dubljih saznanja o efektima i uzrocima iscrpljenosti zaposlenih u bankarskom sektoru. Takođe, istraživanjem bi trebalo obuhvatiti veći broj zaposlenih u bankama, ne samo u Srbiji, već i u drugim zemljama.

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# EMOTIONAL EXHAUSTION OF EMPLOYEES IN BANKING SECTOR: EMPIRICAL RESULTS FROM SERBIA

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**Summary:** Emotional exhaustion has become a ubiquitous phenomenon in the banking sector. In this paper, empirical research was conducted using a specially designed questionnaire with the aim of assessing the emotional exhaustion of employees in the banking sector in Serbia in relation to their gender, length of work in the bank and contact with clients. During 2022, responses were collected from 136 respondents. In the data processing, non-parametric tests (Mann-Whitney U-test and Kruskal-Wallis H-test) were applied. The research results showed that the feeling of emotional exhaustion is more prevalent and frequent among men, compared to women, but that these differences are not statistically significant. Also, the research results indicated statistically significant differences in respondents' answers to the statements related to the feeling of tiredness and the feeling that they work too much, depending on the length of work in banks. Statistically significant differences exist in the answers of respondents who have contact with clients at their job and those who do not.

**Keywords:** banking sector, emotional exhaustion, burnout, stress, human resources, organizational behavior

**JEL classification:** I31, M54, J22, G21

## Introduction

The term burnout was first used by the American psychologist and psychoanalyst Herbert Freudenberger in the 1970s to describe the way volunteers who worked with drug addicts became emotionally exhausted and demotivated over time. Burnout is a state of mental and physical exhaustion caused by professional life (Freudenberger, 1975). Nowadays, this syndrome is widely represented in the business environment. Employees in all jobs and positions are sometimes exposed to the burnout effect. Numerous studies have shown that the effect of employee burnout and exhaustion is particularly represented in the banking sector (Khalid et al., 2020; Tehrani et al., 2021; Tafi et al., 2022). Several key reasons were identified: pressure to achieve the best possible results, large amount of work, constant technological changes, strong competition, job insecurity (Koyuncu et al., 2021; Lubbadah, 2021; Awwad et al., 2022). The exhaustion of bank employees was especially manifested during the Covid-19 pandemic when most employees were faced with working from home where they did not have adequate working conditions (Lukić Nikolić & Mirković, 2023).

The aim of this paper is to examine the exhaustion of employees in the banking sector in Serbia. The first part of the paper is of a theoretical nature and includes the definition of exhaustion and the factors that cause it, as well as the key negative effects that occur among employees. The second part of the paper is devoted to the methodology of the conducted research, the presentation of research results and discussion of research findings.

## Literature Review

Emotional exhaustion of employees is an undesirable phenomenon that has numerous negative effects not only on employees, but also on the entire company. According to the definition, emotional exhaustion is the exhaustion of employees due to high level of interpersonal demands. The frequent presence of emotional exhaustion can lead to the feeling that employees do not have control over their current situation and feel "trapped" in their work environment, without the ability to change and adapt to it (Cavanaugh et al., 2000). Emotional exhaustion is a mismatch between job demands and personal resources – it often happens that job demands are too high and personal resources are limited. Each individual can feel emotional exhaustion in different situations, at different times or work environments (Yang, 2023).

Employee exhaustion most often occurs because of excessive and complex work tasks, the need to be constantly available to superiors, colleagues or/and clients, pressure of deadlines or lack of knowledge and skills for assigned tasks and activities (Maslach et al., 2001). By reviewing the literature, certain phenomena can be singled out that can lead to employee burnout (Driskell et al., 2006; Grace Saunders, 2021):

Overload with work and different tasks - When employees have the optimal amount of work and tasks, they have the opportunity to carry out the assigned tasks in a quality way, without stress, to rest adequately, and to find time for further growth and development. In situations where employees are burdened with a large volume of work and tasks, they feel exhausted. In practice, numerous studies have shown that one of the key causes of employee exhaustion is overloading work tasks and activities that are extensive, urgent, and complex (Leiter & Maslach, 2005; Casserley & Megginson, 2009).

The pressure of deadlines - Employees often must complete tasks and realize goals within short deadlines, or they must find solutions to emerging problems that they have not faced before and that are new and unusual for them.

The pressure to achieve the best possible result, without errors and within the defined deadlines - Employees often feel pressure from managers and team leaders to achieve the best possible results, usually in short deadlines, which leads to stress, overwork, and feelings of exhaustion.

Additionally, some authors have observed that employee burnout can occur if the employee identifies too much with the job and when it disrupts the balance between work and private life (Moss, 2021). Employees sometimes have a desire to help everyone and to always be at the service to superiors and colleagues. Another source of employee exhaustion comes from intensive direct work with clients. In addition, personal characteristics of employees including gender, age, marital status can also influence the feeling of exhaustion and the effect of burnout (Ogresta et al., 2008).

Recently, it was considered that the effect of burnout among employees can also occur if the values and attitudes of the employees are not in accordance with the organizational values and attitudes (Maslach & Leiter, 2008).

Exhaustion can manifest as physical lethargy – the inability to get out of bed or the need and desire to lie down for the rest of the day after employees return from work. In the same way, exhaustion can manifest itself as a constant concern of employees (Casserley & Megginson, 2009). Emotional exhaustion of employees leads to stress and the effect of burnout, and therefore to numerous negative consequences, among them (Schaufeli & Enzmann, 1998):

- Constant feeling of mental, emotional and cognitive exhaustion;
- Anxiety, feeling of powerlessness, apathy, hopelessness;
- Sleep problems, insomnia, gastroenterological problems, appetite changes, headaches;
- Reduced productivity and work results;
- Reduced motivation and satisfaction;
- Turning employees with increased alcohol consumption.

In addition to the above, employees experience a loss of energy, enthusiasm, passion for work, a constant feeling of overload, exhaustion, and stress, as well as a loss of self-confidence and turning to negative attitudes and approaches towards everyone. Burnout has a negative impact on the quality of interpersonal relationships, but also on individual, team, and organizational results. The key consequences of burnout are an increase in absenteeism and turnover, a decrease in efficiency, productivity, motivation, and engagement of employees (Lazarević & Lukić Nikolić, 2024). Frequent statements of employees who are exhausted in their work environment refer to their frustration, then the inability to complete all tasks and activities, loss of enthusiasm and motivation, feelings of dissatisfaction and depression (Maslach & Leiter, 1997).

## Research Methodology

The key research questions (RQs) posed in this paper are:

**RQ 1:** Are there differences in the feeling of emotional exhaustion between men and women?

**RQ 2:** Are there differences in the feeling of emotional exhaustion depending on the length of work in banks?

**RQ 3:** Are there differences in the feeling of emotional exhaustion between employees who have contact with clients and those who do not?

In this paper is conducted empirical research in which participated bank employees in Serbia. The data were collected during 2022 using a questionnaire that included several profile questions and a measurement scale "Emotional exhaustion of employees". The measurement scale included seven statements related to the emotional exhaustion of employees at the workplace. The respondents' possible answers were formulated in the form of a scale indicating frequency: every day, several times a week, once a week, several times a month, at least once a month, several times a year and never. A total of 136 respondents who work in banks in Serbia took part in the research.

The collected responses were processed using Microsoft® Excel® 2019 and Statistical Software for Social Sciences (SPSS), version 21. The Cronbach alpha coefficient for the measurement scale "Emotional exhaustion of employees" was 0.965, which indicates a high degree of reliability (DeVellis, 2003). The Kolmogorov Smirnov test showed a value of 0.186 with Sig.=0.000, which indicates that the assumption of normality of data distribution was not met. Consequently, data analysis used non-parametric statistical tests (Mann-Whitney U-test for comparing differences between two groups and Kruskal-Wallis H-test for comparison of differences between three groups of respondents). Levene's test determined the homogeneity of the variance ( $p > 0.05$ ).

## Research Results

Table 1 presents the respondents' answers to the profile questions. Almost two thirds of respondents are women (65.4%), while slightly more than one third of respondents are men (34.6%). The largest number of respondents who participated in this research had worked in the banking sector for up to 5 years (43.4%), followed by respondents who had worked for more than 10 years (39.0%). Slightly less than one fifth of the respondents had been working in the banking sector for 6 to 10 years (17.6%). In terms of contact with clients, almost two-thirds of respondents have had no contact with clients (64.7%), while slightly more than one third have had contact with clients (35.3%).

**Table 1: Basic information about respondents**

	N	%
<b>Gender</b>		
Male	47	34,6
Female	89	65,4
<b>Years of working in banks</b>		
Up to 5 years	59	43,4
From 6 to 10 years	24	17,6
More than 10 years	53	39,0

Contact with clients		
Have contact with clients	48	35,3
Without contact with clients	88	64,7

Source: Authors

The following tables (from Table 2 to Table 8) present the frequency and percentage of answers to statements within the measurement scale “Emotional exhaustion of employees”. The answers are shown in relation to the respondents’ gender, length of work in banks and whether the respondents have contact with clients.

**Table 2: Respondents’ answers to the statement “I feel “emotionally drained” because of my job”**

I feel “emotionally drained” because of my work														
	Male		Female		Up to 5 years of working		From 6 to 10 years of working		Above 10 years of working		Have contact with clients		Without contact with clients	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Every day	4	8.51	9	10.11	6	10.17	2	8.33	5	9.43	5	10.42	8	9.09
Several times a week	7	14.89	9	10.11	7	11.86	1	4.17	8	15.09	7	14.58	9	10.23
Once a week	4	8.51	8	8.99	4	6.78	3	12.50	5	9.43	5	10.42	7	7.95
Several times a month	7	14.89	14	15.73	8	13.56	6	25.00	7	13.21	6	12.50	15	17.05
At least once a month	4	8.51	15	16.85	6	10.17	2	8.33	11	20.75	6	12.50	13	14.77
Several times a year	17	36.17	26	29.21	21	35.59	8	33.33	14	26.42	13	27.08	30	34.09
Never	3	6.38	8	8.99	6	10.17	2	8.33	3	5.66	5	10.42	6	6.82
No answer	1	2.13	-	-	1	1.69	-	-	-	-	1	2.08	-	-
<b>Total</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Source: Authors

About 30% (31.91%) of men often feel emotionally drained because of work (answers: every day, several times a week and once a week), while this is the case with 29.21% of women. More than 40% (43.38%) of respondents who have been working in banks for more than 10 years feel emotionally drained due to their work. They are followed by 28.81% of respondents who work for up to 5 years in banks who often feel emotional drain due to work, while this is the case with 25.0% of respondents who work from 6 to 10 years in banks. More than 35% (35.42%) of respondents who have contact with clients often feel emotionally drained due to work, while this is the case with 27.27% of respondents who do not have contact with clients.

**Table 3: Respondents’ answers to the statement “I feel exhausted at the end of the work day”**

I feel exhausted at the end of the work day														
	Male		Female		Up to 5 years of working		From 6 to 10 years of working		Above 10 years of working		Have contact with clients		Without contact with clients	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Every day	10	21.28	14	15.73	8	13.56	4	16.67	12	22.64	13	27.08	11	12.50
Several times a week	5	10.64	14	15.73	6	10.17	5	20.83	8	15.09	9	18.75	10	11.36

Once a week	7	14.89	7	7.78	6	10.17	3	12.50	5	9.43	6	12.50	8	9.09
Several times a month	6	12.77	19	21.35	11	18.64	4	16.67	10	18.87	6	12.50	19	21.59
At least once a month	10	21.28	19	21.35	11	18.64	6	25.00	12	22.64	5	10.42	24	27.27
Several times a year	8	17.02	15	16.85	15	25.42	2	8.33	6	11.32	8	16.67	15	17.05
Never	1	2.13	1	1.12	2	3.39	-	-	-	-	1	2.08	1	1.14
<b>Total</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Source: Authors

Of the total number of men, almost 50% (46.81%) feel exhausted at the end of the working day, every day, several times a week, and once a week, while this is the case with almost 40% (39.24%) of women. The results show that half of employees who have worked in banks for over 10 years feel exhausted at the end of the working day every day, several times a week, and once a week, while this is the case with 47.16% of respondents who have worked for 6 to 10 years and 33.90% of those who have worked up to 5 years. Almost 60% (58.33%) of respondents who have contact with clients at their workplace have a frequent feeling of exhaustion at the end of the working day, compared to 32.95% of respondents who do not have contact with clients.

**Table 4: Respondents' answers to the statement "I feel tired as soon as I wake up in the morning because the new work day is ahead of me"**

I feel tired as soon as I wake up in the morning because the new work day is ahead of me														
	Male		Female		Up to 5 years of working		From 6 to 10 years of working		Above 10 years of working		Have contact with clients		Without contact with clients	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Every day	6	12.77	7	7.87	5	8.47	3	12.50	5	9.43	6	12.50	7	7.95
Several times a week	6	12.77	9	10.11	5	8.47	1	4.17	9	16.98	7	14.58	8	9.09
Once a week	3	6.38	9	10.11	4	6.78	3	12.50	5	9.43	5	10.42	7	7.95
Several times a month	7	14.89	12	13.48	6	10.17	2	8.33	11	20.75	7	14.58	12	13.64
At least once a month	6	12.77	16	17.98	9	15.25	4	16.67	9	16.98	5	10.42	17	19.32
Several times a year	14	29.79	26	29.21	22	37.29	9	37.50	9	16.98	12	25.00	28	31.82
Never	5	10.64	10	11.24	8	13.56	2	8.33	5	9.43	6	12.50	9	10.23
<b>Total</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Source: Authors

Slightly more than 30% of men (31.92%) often feel tired as soon as they wake up in the morning because they are aware that a new working day is ahead of them, while this is the case with 28.09% of women. Out of the total number of respondents, 35.84% of them who have been working in banks for more than 10 years often feel tired because of the new working day is ahead of them, while this is the case with 29.17% of respondents who have been working for 6 to 10 years and 23.72% of respondents who have been working for up to 5 years. More than two thirds of respondents (375%) who have contact with clients have a frequent (every day, several times a week, once a week) feeling of tiredness as soon as they wake up because they are aware that a new working day is ahead of them, while this is the case with 24.99% respondents who do not have contact with clients.

**Table 5: Respondents' answers to the statement "I feel that I am "burning out" because of my work"**

I feel that I am "burning out" because of my work														
	Male		Female		Up to 5 years of working		From 6 to 10 years of working		Above 10 years of working		Have contact with clients		Without contact with clients	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Every day	8	17.02	9	10.11	10	16.95	3	12.50	4	7.55	10	20.83	7	7.95
Several times a week	6	12.77	16	17.98	5	8.47	4	16.67	13	24.53	8	16.67	14	15.91
Once a week	4	8.51	4	4.49	3	5.08	1	4.17	4	7.55	2	4.17	6	6.82
Several times a month	7	14.89	4	4.49	5	8.47	4	16.67	2	3.77	6	12.50	5	5.68
At least once a month	6	12.77	14	15.73	7	11.86	4	16.67	9	16.98	7	14.58	13	14.77
Several times a year	12	25.53	34	38.20	21	35.59	6	25.00	19	35.851	3	27.08	33	37.50
Never	4	8.51	8	8.99	8	13.56	2	8.33	2	3.77	2	4.17	10	11.36
<b>Total</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Source: Authors

More than two thirds of men (38.3%) have a frequent feeling of "burning out" because of their work, while this is the case with 32.58% of women. A significantly higher number of men (14.89%) answered that they feel the burning sensation several times a month, compared to 4.49% of women. The largest number of respondents who often feel that they burn out because of work belong to the group of respondents who have worked in banks for over 10 years (39.63%), followed by respondents who have worked for 6 to 10 years (33.34%) and respondents who have worked for up to 5 years (30.5%). More than 40% (41.67%) of respondents who have contact with clients often feel that they burn out because of their work, compared to those respondents who do not have contact with clients (30.68%).

**Table 6: Respondents' answers to the statement "I feel frustrated about my work"**

I feel frustrated about my work														
	Male		Female		Up to 5 years of working		From 6 to 10 years of working		Above 10 years of working		Have contact with clients		Without contact with clients	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Every day	7	14.89	9	10.11	7	11.86	3	12.50	6	11.32	7	14.58	9	10.23
Several times a week	6	12.77	13	14.61	6	10.17	3	12.50	10	18.87	6	12.50	13	14.77
Once a week	4	8.51	6	6.74	2	3.39	4	16.67	4	7.55	6	12.50	4	4.55
Several times a month	4	8.51	7	7.87	5	8.47	1	4.17	5	9.43	5	10.42	6	6.82
At least once a month	2	4.26	6	6.74	4	6.78	-	-	4	7.55	2	4.17	6	6.82
Several times a year	13	27.66	27	30.34	17	28.81	9	37.50	14	26.42	12	25.00	28	31.82
Never	11	23.40	21	23.60	18	30.51	4	16.67	10	18.87	10	20.83	22	25.00
<b>Total</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Source: Authors

Out of the total number of respondents, 36.17% of men often feel frustrated because of their work, while this is the case with 31.46% of women. Regarding the length of working experience in banks, the largest number of respondents (41.67%) who have been working for 6 to 10 years have a frequent feeling of frustration with their work. They are followed by those respondents who have worked for over 10 years (37.74%) and finally those respondents who have worked for up to 5 years in banks (25.42%). It should also be noted that 30.51% of respondents who have worked in banks for up to 5 years have never felt frustrated by their work. Over a third of respondents (34.58%) who have contact with clients have a frequent feeling of frustration because of their work, while this is the case with 29.55% of respondents who do not have contact with clients.

**Table 7: Respondents' answers to the statement "I feel like I am working too much"**

I feel like I am working too much														
	Male		Female		Up to 5 years of working		From 6 to 10 years of working		Above 10 years of working		Have contact with clients		Without contact with clients	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Every day	12	25.53	12	13.48	11	18.64	4	16.67	9	16.98	14	29.17	10	11.36
Several times a week	6	12.77	13	14.61	5	8.47	5	20.83	9	16.98	3	6.25	16	18.18
Once a week	3	6.38	7	7.87	3	5.08	4	16.67	3	5.66	6	12.50	4	4.55
Several times a month	2	4.26	9	10.11	2	3.39	1	4.17	8	15.09	5	10.42	6	6.82
At least once a month	10	21.28	15	16.85	10	16.95	4	16.67	11	20.75	7	14.58	18	20.45
Several times a year	12	25.53	25	28.09	22	37.29	3	12.50	12	22.64	9	18.75	28	31.82
Never	2	4.26	7	7.87	6	10.17	2	8.33	1	1.89	3	6.25	6	6.82
No answer	-	-	1	1.12	-	-	1	4.17	-	-	1	2.08	-	-
<b>Total</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Source: Authors

Over 40% (44.68%) of men have a frequent feeling that they work too much at work, while this is the case with 35.96% of women. More than half of respondents (54.17%) who have been working for 6 to 10 years in banks have a frequent feeling that they work too much, while this is the case with almost 40% (39.62%) of respondents who have been working for more than 10 years. Furthermore, almost one third (32.19%) of respondents who have been working for up to 5 years have a frequent feeling that they are working too much. Almost half of respondents (47.92%) who have contact with clients have a frequent feeling that they work too much, while this is the case with 34.09% of respondents who do not have contact with clients.

**Table 8: Respondents' answers to the statement "I feel like I do not have enough energy to cope with the challenges of this job anymore"**

I feel like I do not have enough energy to cope with the challenges of this job anymore														
	Male		Female		Up to 5 years of working		From 6 to 10 years of working		Above 10 years of working		Have contact with clients		Without contact with clients	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Every day	6	12.77	5	5.62	4	6.78	2	8.33	5	9.43	5	10.42	6	6.82
Several times a week	5	10.64	9	10.11	5	8.47	-	-	9	16.98	6	12.50	8	9.09

Once a week	3	6.38	8	8.99	2	3.39	5	20.83	4	7.55	4	8.33	7	7.95
Several times a month	5	10.64	7	7.87	7	11.86	2	8.33	3	5.66	6	12.50	6	6.82
At least once a month	1	2.13	7	7.87	5	8.47	-	-	3	5.66	1	2.08	7	7.95
Several times a year	14	29.79	30	37.71	17	28.81	9	37.5	18	33.96	12	25.00	32	36.36
Never	13	27.66	22	24.72	19	32.20	5	20.83	11	20.75	13	27.08	22	25.00
No answer	-	-	1	1.12	-	-	1	4.17	-	-	1	2.08	-	-
<b>Total</b>	<b>47</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>24</b>	<b>100</b>	<b>53</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>88</b>	<b>100</b>

Source: Authors

Almost 30% (29.79%) of men have a frequent feeling that they do not have enough energy to cope with the challenges of their work, while this is the case with 24.72% of women. A little more than one third (33.96%) of respondents who have worked in banks for more than 10 years feel that they no longer have enough energy to cope with the challenges of their work, while this is the case with 29.16% of respondents who have worked for 6 to 10 years and 18.64% respondents who have worked for up to 5 years. Over 30% (31.25%) of respondents who have contact with clients have a frequent feeling that they lack the energy to cope with all challenges at work, while this is the case with 23.86% of respondents who do not have contact with clients.

In addition to frequency and percentage of responses, it is important to examine in more detail whether the differences in respondents' answers are statistically significant. For that reason, in further text are presented the results of the applied statistical tests.

Table 9 presents the results of the Mann-Whitney U-test in relation to the gender of the respondents. The obtained p values for each of the statements within the measurement scale did not show that the differences in the responses of men and women are statistically significant (p value ranges from 0.188 to 0.945).

**Table 9: Results of Mann-Whitney U-test (gender of respondents)**

Statements	Gender	N	MR	z	p
I feel "emotionally drained" because of my job	Male	46	68.32	-0.069	0.945
	Female	89	67.84		
I feel exhausted at the end of the work day	Male	47	69.81	-0.286	0.775
	Female	89	67.81		
I feel tired as soon as I wake up in the morning because the new work day is ahead of me	Male	47	70.82	-0.508	0.611
	Female	89	67.28		
I feel that I am "burning out" because of my work	Male	47	74.47	-1.317	0.188
	Female	89	65.35		
I feel frustrated about my work	Male	47	70.48	-0.435	0.663
	Female	89	67.46		
I feel like I am working too much	Male	47	73.33	-1.179	0.238
	Female	88	65.15		
I feel like I do not have enough energy to cope with the challenges of this job anymore	Male	47	69.63	-0.363	0.716
	Female	88	67.13		

Source: Authors

Table 10 presents the results of the Mann-Whitney U-test in relation to whether bank employees have direct contact with clients or do not have contact with them. The results show a statistically significant difference between respondents who have contact with clients and those who do not in three statements. These are the statements “I feel exhausted at the end of the working day” ( $p=0.023$ ), then “I feel that I am “burning out” because of my work” ( $p=0.018$ ) and “I feel that I am working too much” ( $p=0.044$ ). The obtained results indicate that those respondents who have contact with clients are more often exposed to these negative feelings compared to respondents who do not have contact with clients.

**Table 10: Results of Mann-Whitney U-test (contact with clients)**

Statements	Contact	N	MR	z	p
I feel “emotionally drained” because of my job	No	88	66.86	-0.472	0.637
	Yes	47	70.13		
I feel exhausted at the end of the work day	No	88	62.91	-2.275	0.023*
	Yes	48	78.75		
I feel tired as soon as I wake up in the morning because the new work day is ahead of me	No	88	65.86	-1.076	0.282
	Yes	48	73.33		
I feel that I am “burning out” because of my work	No	88	62.76	-2.359	0.018*
	Yes	48	79.02		
I feel frustrated about my work	No	88	65.84	-1.092	0.275
	Yes	48	73.39		
I feel like I am working too much	No	88	63.13	-2.019	0.044*
	Yes	47	77.13		
I feel like I do not have enough energy to cope with the challenges of this job anymore	No	88	66.32	-0.701	0.483

Source: Authors

Table 11 presents the results of the Kruskal-Wallis H-test in relation to the length of work in banks. The results indicate that there are statistically significant differences between respondents depending on the length of work in banks for the two statements. These are the statements: “I feel tired as soon as I wake up in the morning because the new work day is ahead of me” ( $p=0.043$ ) and “I feel like I am working too much” ( $p=0.047$ ). The obtained results indicate that respondents who have been working for more than 10 years more often feel tired as soon as they wake up in the morning because a new working day is ahead of them compared to other respondents, while respondents who have been working for 6 to 10 years more often feel that they are working too much compared to other respondents and that these differences are statistically significant.

**Table 11: Results of Kruskal-Wallis H-test (length of working in banks)**

Statements	Length of working	N	MR	Chi-Square	p
I feel “emotionally drained” because of my job	Up to 5 years	58	64.87	0,379	0,827
	From 6 to 10 years	24	65.92		
	Above 10 years	53	72.37		
I feel exhausted at the end of the work day	Up to 5 years	59	59.71	2,803	0,246
	From 6 to 10 years	24	75.35		
	Above 10 years	53	75.18		
I feel tired as soon as I wake up in the morning because the new work day is ahead of me	Up to 5 years	59	61.11	0,866	0,648
	Od 6 do 10 godina	24	66.21		

	Above 10 years	53	77.76		
I feel that I am “burning out” because of my work	Up to 5 years	59	64.41	0.866	0.648
	From 6 to 10 years	24	72.81		
	Above 10 years	53	71.10		
I feel frustrated about my work	Up to 5 years	59	62.44	2.226	0.329
	From 6 to 10 years	23	72.04		
	Above 10 years	53	73.64		
I feel like I am working too much	Up to 5 years	59	59.68	6.110	0.047*
	From 6 to 10 years	23	76.57		
	Above 10 years	53	73.55		
I feel like I do not have enough energy to cope with the challenges of this job anymore	Up to 5 years	59	62.86	0.520	0.771
	From 6 to 10 years	23	68.67		
	Above 10 years	53	73.42		

Source: Authors

## Discussion of Research Findings

The results of the conducted research indicate that there are differences in the feeling of emotional exhaustion between men and women. The feeling of emotional exhaustion is more prevalent and frequent among men, compared to women. Those differences are the highest in the statement related to the feeling of exhaustion at the end of the working day - 46.81% of men feel exhausted at the end of the working day every day, several times a week and once a week, while this is the case with 39.24% of women. Likewise, this difference is high regarding the statement related to the feeling of burnout - 38.3% of men have a frequent feeling of “burning out” because of their work, while this is the case with 32.58% of women. However, the results obtained using the Mann-Whitney U-test did not show that these differences between men and women were statistically significant.

The obtained results indicate that there are differences in the feeling of emotional exhaustion among employees depending on the length of work experience in banks. Respondents who have been working in banks for more than 10 years expressed a higher prevalence and frequency of feelings of emotional exhaustion for most statements, except for the statement that they feel they are working too much. The results showed that the respondents who have worked in banks for 6 to 10 years are in the lead, that is, more than half of those respondents (54.17%) have a frequent feeling that they work too much, while this is the case with almost 40% (39.62 %) of respondents who have been working for over 10 years. This result is not surprising considering the career aspirations of the employees and the desire for career progress, which is why they often take on a greater number of tasks and activities in order to prove themselves. This is not the case with employees who have more experience and specific knowledge, which as a rule they acquire during years of work. The results of the Kruskal-Wallis H-test showed that the differences are statistically significant in the statements related to the feeling of tiredness and the respondents’ feeling that they are working too much.

Finally, the research results show that respondents who have contact with clients at their workplace have a more prevalent and frequent feeling of emotional exhaustion. These differences are especially manifested in the statement related to the feeling of exhaustion at the end of the working day - 58.33% of respondents who have contact with clients at their workplace have a frequent feeling of exhaustion at the end of the working day, compared to 32.95% of respondents who do not have contact with clients. Also, 47.92% of respondents who have contact with clients have a frequent feeling that they work too much, while this is the case with 34.09% of respondents who do not have contact with clients. At the end, 37.5% of respondents who have contact with clients have a frequent feeling of being tired as soon as they wake up because they are aware that a new working day is ahead of them, while this is the case with 24.99% of respondents who do not have contact with clients. The results obtained by applying the Mann-Whitney U-test showed the existence of statistically significant differences between respondents who have contact with clients and those who do not in statements related to the feeling of exhaustion at the end of the working day, the feeling of burnout and the feeling of working too much.

## Conclusion

Emotional exhaustion of employees is becoming an increasingly important topic and subject of research. This research presents the results regarding emotional exhaustion among employees in Serbia's banking sector. The results of the conducted research in which 136 bank employees in Serbia participated showed that there is a high degree of frequency of feelings that indicate that these employees are emotionally exhausted. The results showed that the feeling of emotional exhaustion is somewhat more prevalent and more frequent among employees who have been working for more than 10 years in banks and among those employees who have direct contact with clients.

The conducted research provides a significant basis for managers and leaders because it gives them an insight into how much emotional exhaustion is present among bank employees. Knowing the key characteristics and greater exposure of certain groups of employees to feelings of emotional exhaustion can help managers and leaders in the process of job redesign and reorganization. Also, the results obtained from this research can help the employees in the banking sector to better understand that they are not alone in these feelings and that certain workplaces and roles are additionally exposed to factors that lead to exhaustion.

The conducted research is accompanied by certain limitations. First of all, the applied questionnaire contained closed-ended questions to which respondents marked their answers, without the possibility to further explain or describe their feelings or their causes. Furthermore, only 136 bank employees participated in the research, so the obtained results cannot be generalized to the entire banking system. Finally, the research was conducted only in one country, so it is not possible to compare the obtained results with results in other countries due to cultural differences.

Recommendations for future research on this topic follow from the abovementioned limitations. In future research, open-ended questions should be introduced to which respondents can write their answers, or interview techniques should be used to collect data. In this way, more detailed and deeper knowledge would be obtained about the effects and causes of the exhaustion of employees in the banking sector. Furthermore, the research should include a larger number of bank employees, not only in Serbia, but also in other countries.

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