



ADDIS ABABA UNIVERSITY

COLLEGE OF EDUCATION AND LANGUAGE STUDIES

SCHOOL OF PSYCHOLOGY

THE RELATIONSHIP BETWEEN PERSONALITY TRAITS AND BURNOUT
AMONG HIBRET BANK EMPLOYEES AT THE HEAD OFFICE

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OCTOBER, 2025

ADDIS ABABA, ETHIOPIA

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BURNOUT AMONG HIBRET BANK EMPLOYEES AT HEAD THE
OFFICE**

BY

TEMESGEN WALTENEGUS

**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES IN
PARTIAL FULFILMENT OF THE REQUIREMENTS OF DEGREE OF
MASTER OF ARTS IN COUNSELING PSYCHOLOGY**

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Declaration

I, the undersigned student declare that this research work titled “*The Relationship between Personality Traits and Burnout Among Hibret Bank Employees at the Head Office*” is my original work and has not been presented for a degree in any other university and that all sources of materials used for the study have been duly acknowledged.

Declared by:

Name: Temesgen Waltenegus

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Certification

This is to certify that this study titled “*The Relationship between Personality Traits and Burnout among Hibret Bank Employees at the Head Office*”, undertaken by Temesgen Waltenegus for the partial fulfillment of the requirements for the Degree of Master of Arts in Counseling Psychology at Addis Ababa University College of Education and Behavioral Studies is an original work and has not been submitted earlier for any degree either at this university or any other university.

Research Advisor: Sewalem Tsega (PhD)

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Addis Ababa University
College of Education and Language Studies
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The Relationship between Personality Traits and Burnout among Hibret Bank
Employees at the Head Office

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Acronyms & Abbreviations

BFI - Big Five Inventory

BFPT - Big Five Personality Traits

CBI – Copenhagen Burnout Inventory

FFMP - Five Factor Model of Personality

HB - Hibret Bank

IP - Internet Protocol

KPI – Key Performance Indicators

MBI-GS - Maslach Burnout Inventory-General Survey

MBI-ES – Maslach Burnout Inventory-Educational Survey

MBI-HSS – Maslach Burnout Inventory-Human Services survey

NBE - National Bank of Ethiopia

OBI – Oldenburg Burnout Inventory

PA - Personal Accomplishment

PE – Professional Efficacy

SPSS – Statistical Package for Social sciences

Abstract

The main objective of the study was to assess the relationship between personality traits and burnout among Hibret Bank employees at the Head office. It specifically examined the relationships among five personality traits and burnout dimensions. Additionally, socio-demographic factors were assessed in order to examine the degree of employee burnout. The research approach design used was quantitative. A basic random sample strategy was used to choose 162 individuals in total. The t-test, ANOVA, and Pearson Correlation coefficients were statistical methods used to examine the data in order to answer the study's research questions. As a result, the current study produced a number of significant findings regarding personality traits, burnout, and socio-demographic factors. First, employees who had high levels of professional effectiveness ($M=5.04$) and moderate levels of emotional weariness ($M=3.02$) and cynicism ($M=3.17$) showed that they were somewhat stressed and detached but still had high levels of professional efficacy. Second, the burnout dimension of professional efficacy was positively correlated with the attribute of openness to experience. Third, despite individuals with 5–10 years of work experience reporting slightly greater levels of emotional exhaustion, studies of the socio-demographic factors showed no significant differences in burnout dimensions across gender, age, marital status, or educational background. The findings highlighted the importance of organizational interventions focused on workload management, role clarity, and employee support, alongside strategies that leverage individual strength such as openness and professional development, to sustain professional efficacy and reduce risk of burnout.

Keywords: Burnout, Emotional Exhaustion, Cynicism, Professional efficacy, Personality Traits

Chapter One: Introduction

1.1. Background of the Study

Occupational burnout is a psychological and organizational problem that impacts both employers and employees worldwide. Burnout is a syndrome that is believed to be brought on by persistent workplace stress that has not been adequately managed, according to the World Health Organization's 2019 ICD-11. Its three distinguishing features are feelings of exhaustion or energy depletion, a greater mental distance from one's work, or feelings of pessimism or cynicism about one's work, and a decline in professional efficacy. The term "burnout" should not be used to describe experiences in other areas of life; it is only used to describe occurrences that occur in the workplace. According to Maslach and Leiter (2022), burnout results from an increasing imbalance between workers and workplaces. Workload, lack of control, inadequate compensation, community disintegration, unfairness, and value conflicts were among the mismatches they discovered between a job and its occupant. Numerous studies have demonstrated that burnout has an impact on an organization's overall operations in addition to the health, work happiness, performance, and interpersonal connections of its personnel.

Studies conducted worldwide have demonstrated that emotional labor, high job demands, and specific performance metrics inside companies all contribute to occupational burnout among workers. According to the Gallup Press (2021), for example, barely 20% of workers worldwide said they were engaged with their jobs. Eighty percent of workers withdrew from their jobs, according to this global survey, which may indicate that occupational burnout is common in many companies or organizations.

The banking industry is one where employees may experience burnout because of demanding work conditions, contact with consumers, and performance-based rewards. Giorgi et al. (2017) analyzed 20 studies on occupational stress in the banking industry and found that stress levels in banking workplaces are at an all-time high. According to the review, stress has a detrimental impact on employees' psychological and physical health and on organizations. Additionally, the majority of the evaluated literature demonstrated that mental health issues related to stress have become more prevalent in the banking industry. Burnout, depression, anxiety, and stress are also

prevalent among bank workers and can have an impact on their physical and mental well-being (Valente et al. 2015 and Vinod & Ambatigudi, 2024). Numerous studies have shown that bank employees experience stress, heavy workloads, complicated interpersonal dynamics, and occupational burnout as a result of their financial duties and public interactions.

Beyond the idea that a mismatch in the workplace can cause burnout, an employee's personality also shapes how they interpret their work environment and handle expectations and available resources. Many personality traits are currently framed by the Five-Factor Model of personality. This model holds that openness, conscientiousness, extraversion, agreeableness, and neuroticism are the fundamental personality traits that are represented in the psychological lives of most people in the western world as well as in other cultures (Neyer et al., 2014).

Numerous studies have shown that burnout and the personality traits of the Big Five model are strongly but differently correlated (Pérez-Fuentes et al., 2019, Kim et al., 2019, Galaiya et al., 2020, & Angelini, 2023). For instance, extraversion and burnout are negatively related whereas neuroticism has been positively related with burnout. Compared to their less pleasant coworkers, more agreeable employees had lower burnout rates. Conscientiousness also decreased the risk of burnout. And, professional efficacy was positively correlated with openness to experience, while cynicism or depersonalization was adversely correlated with it.

Previous studies have demonstrated that employees within the same workplace experience burnout differently due to variations in their personality traits. Angelini (2023) conducted a systematic review of 83 studies examining occupational burnout and the Big Five personality model, revealing a strong correlation between employees' susceptibility to burnout and their personality characteristics. Similarly, a study by Bianchi et al. (2024) involving 813 Danish employees found that only 27.7% of individuals exhibiting burnout symptoms attributed their condition to their profession. The authors clarified that most participants did not explicitly associate their fatigue with work-related factors, suggesting that burnout may also stem from personal or non-occupational influences.

Although numerous international studies have consistently demonstrated that personality factors play a significant role in influencing burnout levels, there remains a scarcity of empirical data from Ethiopian and broader African contexts. Enyew et al. (2022) assessed the prevalence of work-related stress among Gonder City bank employees and discovered that one-fifth of them experienced work-related stress, notwithstanding the paucity of research studies on burnout among Ethiopian bank employees. However, burnout has been studied in Ethiopia in other professions. For example, two out of five Ethiopian nurses experienced burnout, according to a systematic review of seven papers comprising 1654 nurses (Hailay et al., 2020). Furthermore, Biksegn et al. (2016) noted that healthcare workers in tertiary hospitals experienced high rates of workplace burnout. Additionally, the study showed that workplace burnout was predicted by traits like job instability, a history of physical disease, a lack of excitement for one's employment, a poor relationship with superiors, fear of infection or illness, and verbal or physical abuse. Despite the banking industry's large workforce and demanding work environment, no published studies have specifically examined the prevalence of burnout or its association with personality traits among Ethiopian bank employees, particularly those working at Hibret Bank.

The banking sector is among the most competitive and rapidly expanding industries in Ethiopia. According to the *Financial Stability Report* (2024) of the National Bank of Ethiopia, the sector currently employs approximately 192,843 personnel across 30 private and 2 state-owned banking institutions. The growing competition within the industry has intensified employees' workload, heightened performance demands, and increased organizational expectations, potentially contributing to elevated stress levels among bank personnel.

Hibret Bank, one of Ethiopia's leading private banking institutions, is committed to exceeding the expectations of its clients and stakeholders by providing competitive financial solutions, ensuring efficient service delivery, and fostering employee empowerment. The bank evaluates employee performance through Key Performance Indicators (KPIs), which serve as the basis for decisions related to incentives, salary adjustments, promotions, and transfers. Given the performance-driven and demanding nature of the banking environment, understanding the phenomenon of burnout and its underlying psychological factors is essential. Such understanding

is particularly important for safeguarding employees' physical and mental well-being while simultaneously supporting the bank's organizational objectives.

Several studies have explored the relationship between employee burnout and various socio-demographic factors such as gender, age, marital status, educational attainment, and work experience. For instance, Khan (2013) found that, compared to other socio-demographic variables, gender exhibited notable differences in burnout dimensions. Specifically, women reported significantly higher levels of emotional exhaustion, whereas men demonstrated greater levels of cynicism and reduced professional efficacy. The study further revealed that, among women, burnout was strongly associated with education and years of work experience, while for men, it was significantly correlated with age and income. Moreover, the findings indicated that men experienced higher levels of burnout than women in relation to marital status.

Although the prevalence of burnout in the workplace, research examining how personality influences burnout experiences among Ethiopian bank employees remains limited. In particular, the relationship between the Big Five personality traits and burnout among Hibret Bank employees at head office has not been systematically investigated. A deeper understanding of this relationship could enable the bank to implement targeted interventions, such as stress management programs, personality-informed job placements, and training initiatives aimed at enhancing employee wellbeing and organizational performance. Therefore, this study aims to investigate the relationship between burnout and the Big Five personality traits among employees at the Hibret Bank head office. Additionally, the study explores the influence of socio-demographic factors, including age, gender, marital status, years of job experience, and educational background in experiencing burnout.

1.2. Statement of the Problem

Recent studies have identified a significant relationship between personality traits and burnout across various organizational contexts (Alarcon et al., 2009; Angelini, 2023; Ghorpade et al., 2007). However, no research has specifically examined this association among bank employees, particularly within the Ethiopian banking sector. While environmental and situational factors have been extensively studied, the role of individual personality differences in predicting burnout remains less explored in this context.

Burnout is a psychological response to chronic occupational stress that adversely affects both physical and mental well-being. It develops gradually and is characterized by three dimensions: emotional exhaustion, cynicism (or depersonalization), and reduced professional efficacy (Maslach et al., 2001). Emotional exhaustion represents the core stress component of burnout, encompassing feelings of fatigue and being emotionally overextended. Cynicism involves detachment and a loss of motivation, whereas reduced professional efficacy refers to diminished feelings of competence and accomplishment. Among these, emotional exhaustion is regarded as the most reliable indicator of the negative health outcomes associated with chronic stress (Maslach, 2006).

Burnout has been consistently associated with reduced productivity, absenteeism, job dissatisfaction, and increased turnover intentions. It also affects workplace relationships, leading to interpersonal conflicts, lowered morale, and decreased organizational commitment. Moreover, burnout can extend beyond the workplace, contributing to mental health challenges such as depression, insomnia, and emotional instability (Salvagioni et al., 2017).

Although organizational factors such as workload, control, reward, fairness, community, and values are widely recognized as predictors of burnout (Maslach et al., 2001), individual differences also play a critical role. Research shows that burnout is more prevalent among individuals with higher neuroticism, lower psychological hardiness, and an external locus of control. Conversely, traits such as extraversion and conscientiousness have been identified as protective factors (Pérez-Fuentes et al., 2019).

In the banking sector, particularly at Hibret Bank, practical observations reveal that employees often experience high job pressure, extended working hours, and frequent customer-related stress. Staff members are expected to meet demanding performance targets while maintaining accuracy and professionalism, which can lead to emotional exhaustion and decreased motivation. Furthermore, informal discussions with employees indicate that interpersonal conflicts, lack of recognition, and limited opportunities for advancement contribute to feelings of frustration and disengagement. Managers have also observed that some employees demonstrate resilience and

optimism under the same conditions, suggesting that personality traits may influence how individuals perceive and cope with workplace stressors.

Demographic factors further complicate this dynamic. Studies suggest that women tend to report higher emotional exhaustion, whereas men are more likely to experience depersonalization (Amigo et al., 2014; Cakinberk, 2011; Edu-Valsania et al., 2022). Age also appears to have an inverse relationship with burnout, although findings remain inconsistent (Adriaenssens et al., 2015; O'Connor et al., 2018). Research in the banking sector shows that younger employees tend to experience higher emotional fatigue and cynicism compared to older workers (Cakinberk, 2011; Li et al., 2015).

Empirical evidence indicates that burnout is a common experience among bank employees globally (Dias & Angélico, 2018; Valente et al., 2014; Vinod & Ambatipudi, 2024). Factors such as work overload, emotional labor, limited autonomy, poor social support, and demanding client relationships have been identified as key contributors. Within Hibret Bank, observation of staff behavior suggests rising emotional fatigue, irritability, reduced enthusiasm for work, and declining customer service quality—all potential indicators of burnout. These patterns underline the urgent need to understand the psychological and personality-based determinants of burnout in this professional setting.

Given the competitive nature of the Ethiopian banking industry and the high-performance expectations placed on employees, identifying how personality traits relate to burnout has both theoretical and practical significance. Understanding this relationship can inform employee wellness programs, targeted stress management interventions, and human resource policies aimed at enhancing resilience, job satisfaction, and overall productivity.

Therefore, this study seeks to examine the relationship between the Big Five personality traits—extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience—and burnout among Hibret Bank employees at the head office in Addis Ababa.

1.3. Research Questions

This research attempts to answer the following research questions:

1. What is the prevalence of burnout among Hibret bank employees at head office?
2. Is there a significant relationship between Hibret bank employees' personality traits and the level of burnout?
3. Which demographic variables predict the level of burnout among Hibret bank employees at head office?

1.4. Objectives of the Study

The current study contains both general and specialized goals that need to be met.

1.4.1. General Objective

The study's main goal was to evaluate the connection between Hibret Bank employees' burnout characteristics and the Big Five personality traits at the corporate level.

1.4.2. Specific Objectives

The specific objectives of the study are:

- To assess the prevalence of burnout among Hibret bank employees at the head office.
- To investigate the connection between burnout and the Big Five personality traits among Hibret Bank head office staff.
- To explore the difference on experiencing burnout in terms of the variables of sex, age group, marital status, educational background, and work experience among Hibret bank employees at head office.

1.5. Significance of the Study

The Big Five personality traits—openness, conscientiousness, extraversion, agreeableness, and neuroticism—provide a framework for understanding how individual differences influence susceptibility to burnout. Identifying which traits are associated with higher or lower levels of burnout allows organizations to tailor interventions and support programs more effectively. Burnout can substantially impact job performance, work satisfaction, and overall productivity.

By addressing its underlying causes, organizations can enhance employee engagement and performance. Furthermore, understanding employees' personality characteristics can inform the design of roles and responsibilities that align with their strengths. Investigating the relationship between personality traits and burnout among bank employees thus presents an important avenue for research, as individuals with traits that increase vulnerability to burnout can take proactive measures to mitigate its effects.

The findings of this study may also provide valuable insights for senior management, organizational psychologists, and training institutions offering professional development in the banking sector, particularly regarding the impact of employees' personality traits on workplace burnout.

1.6. Scope of the Study

The purpose of this study was to examine the relationship between the Big Five personality traits—conscientiousness, extraversion, agreeableness, neuroticism, and openness—and the dimensions of burnout, namely emotional exhaustion, cynicism, and reduced professional efficacy, among employees of Hibret Bank at the head office. The study primarily focused on clerical staff working at the head office. In addition, it aimed to explore the extent to which socio-demographic factors—such as gender, age group, marital status, educational background, and years of work experience—predict the experience of burnout among Hibret Bank employees.

1.7. Limitations of the Study

This study was subject to several limitations that should be considered when interpreting the findings. First, the study included only Hibret Bank employees who were working in various clerical positions at the head office. Managerial staff, non-clerical employees, department directors, and chiefs were excluded because their roles, responsibilities, and work conditions differ substantially from those of clerical staff. This limited scope may restrict the generalizability of the findings to other job categories within the organization.

Second, the study excluded managerial, clerical, and non-clerical staff working in Hibret Bank's branches and district offices located in the capital and regional states due to budgetary and time constraints. As a result, the findings may not fully represent the experiences of employees working outside the head office, where organizational structures and stressors may vary.

Third, the study focused exclusively on Hibret Bank and did not include other banks in Ethiopia. This organizational focus may limit the extent to which the results can be generalized across the wider Ethiopian banking industry, where work environments and management practices may differ.

Finally, due to practical and resource constraints, the study examined only a limited number of socio-demographic variables—namely gender, age, marital status, educational background, and years of work experience. Other potentially influential factors, such as income level, job position, religious and cultural background, job security, work environment, health status, and social support networks, were not included. Excluding these variables may have restricted the study's ability to fully explain variations in burnout among employees.

1.8. Operational Definition of Terms

For this study, the operational definitions for key terms and concepts are presented as follows:

- ❖ **Bank Employees:** professionals who work in Hibret bank at head office in various clerical positions.
- ❖ **Burnout:** is a negative internal experience that incorporates attitudes, feelings, motives, and expectations and results in feelings of anguish, discomfort, and cynicism. Three characteristics of burnout syndrome include diminished personal accomplishment, depersonalization, and emotional tiredness.
- ❖ **Cynicism (C):** one of the three elements of burnout is, which is defined by an individual's desire to remove themselves from the client and the resultant negative and pessimistic view.
- ❖ **Emotional Exhaustion (EE):** is the depletion of emotional resources and the emotional and cognitive disengagement from one's work are indicators of emotional exhaustion, a manifestation of the stress component of burnout.

- ❖ **Personality:** the persistent pattern of ideas, emotions, and actions that distinguishes people and shapes how they react to external stimuli.
- ❖ **Professional Efficacy (PE):** is the term used to describe how effective a person feels at work. Professional efficacy elements relate to satisfaction with previous and current accomplishments, just like the personal accomplishment items in other versions of the MBI.

Chapter Two: Review of Related Literature

2.1. Basic Concepts of Burnout

The concept of burnout was first introduced in the scientific literature by Freudenberger (1974), who observed a decline in motivation and drive among volunteers in humanitarian organizations. He noted that burnout occurred when individuals' dedication to a cause or relationship failed to yield the anticipated outcomes. Scholars have offered a variety of meanings since the term first appeared in the scientific community. For instance, Maslach and Jackson (1981) described burnout as "a syndrome characterized by emotional exhaustion (feelings of being emotionally overextended and drained by one's work), depersonalization (a negative, excessively detached response towards recipients of one's service or care), and lack of personal accomplishment (feelings of incompetence and lack of achievement at work)."

On the other hand, burnout is defined as a work-related syndrome characterized by exhaustion and disengagement from one's job (Demerouti et al., 2001). It is commonly understood to comprise at least two core dimensions—fatigue and withdrawal—with some models also including reduced efficacy (Schaufeli & Taris, 2020). Burnout can be assessed using either general measure applicable across occupations or instruments tailored to specific professional contexts. It is typically manifested through physical exhaustion, cognitive fatigue, and emotional or cognitive impairment (Melamed et al., 2006).

Burnout is a syndrome that is believed to be brought on by persistent stress at work that has not been well managed. Three characteristics define it, according to Maslach and Jackson (1981): a sense of inefficiency and lack of achievement; negative or cynical feelings about one's job; and a feeling of exhaustion or low energy. The term "burnout" should only be used to describe occurrences that occur in the workplace; it should not be used to describe experiences in other areas of life.

2.2. Assessment and Measurement of Burnout

Many tools and questionnaires have been created and approved in various nations to assess burnout. These tools fall into two main categories: (1) generic tools, which measure burnout without considering a person's professional occupations, and (2) specialized tools, which assess burnout in particular professions, like medicine, nursing, and psychology, or even outside of the workplace, like sports, education, and parent-child relationships.

Table 1: Instruments for Assessing Burnout

Generic Instruments	Specific Instruments
Maslach Burnout Inventory (MBI) Questionnaire for the Evaluation of Burnout Syndrome at Work (CESQT) Copenhagen Burnout Inventory (CBI) Oldenburg Burnout Inventory Burnout Clinical Subtypes Questionnaire (BCSQ-36/12) Burnout Assessment Tool (BAT) Shirom–Melamed Burnout Questionnaire (SMBQ)	Maslach Burnout Inventory-Human Services Survey (MBI-HSS) Brief Burnout Questionnaire Revised for nursing staff Physician Burnout Questionnaire Teacher Burnout Questionnaire Psychologist’s Burnout Inventory Burnout Questionnaire for Athletes School Burnout Inventory Parental Burnout Inventory

The Maslach Burnout Inventory is the most popular and reliable tool for assessing burnout. There are four versions of the Maslach Burnout Inventory: the General Survey version (Schaufeli et al., 1996), the Student Survey version (Schaufeli et al., 2002), the Human Service Survey version (Maslach et al., 1996), and the Teachers Survey version (Maslach, Jackson, & Schwab, 1996). Two factors led to the development of the MBI-GS: (1) research indicated that burnout is not exclusive to human care occupations (Maslach et al., 2001); and (2) the MBI-ES and MBI-HSS could be used with populations other than those in the human services and education sectors (Schaufeli & Buunk, 2003).

The prevalence of burnout in various professions and the general population is measured using the Maslach Burnout Inventories. The three dimensions of burnout identified by the instruments are diminished personal accomplishments, depersonalization or cynicism, and emotional exhaustion. Feelings of being overextended and depleted of one's physical and emotional

energies are referred to as emotional exhaustion. The main causes of emotional exhaustion, according to Vladut & Kallay (2010), include interpersonal conflict, an overwhelming workload, and an individual's continued use of their mental and physical resources. When people separate themselves and their services from others around them, it can lead to depersonalization or cynicism. Roy et al. (2010) claim that depersonalization starts when an individual loses interest in their work, gets dissatisfied with it, and exhibits more negative attitudes toward their work. A decline in one's perceived professional efficacy is referred to as reduced personal accomplishment or inefficacy.

Burnout is also commonly measured in a variety of occupations and settings using the Copenhagen Burnout Inventory (CBI) and Oldenburg Burnout Inventory (OBI). To evaluate context-free burnout, the CBI is utilized. Personal burnout, work-related burnout, and client-related burnout are its three primary components. Conversely, OBI was created to gauge burnout in a variety of occupational categories. It assesses two aspects of burnout: (1) disengagement from work, which is the main symptom of burnout, and (2) exhaustion.

2.3. Individual Factors Modulating Burnout

Individual characteristics may play a significant role in the development of burnout. According to Maslach et al. (2001), burnout results from interactions between an individual's environment and specific factors. These components include coping mechanisms, socio-demographic variables, and personality traits. Burnout is influenced by both good (they increase the impact of social variables) and negative (they decrease the impact of social factors) personal attributes. They can be classified as either enhancers of burnout (conscientiousness, emotional-focused coping, alexithymia, neuroticism, external locus of control, and emotional-focused coping) or protectors of burnout (agreeableness, extraversion, positive psychological capital, and problem-focused coping).

Table 2: Individual Burnout Modulators

Protector of Burnout	Enhancers of Burnout
Openness to experience	Neuroticism
Conscientiousness	External locus of control
Extraversion	Type A personality
Agreeableness	Alexithymia
Positive Psychological Capital	Emotion-focused coping
Problem-focused coping	

2.3.1. Personality Factors

Employee perceptions of their workplace, management styles, and coping strategies in relation to job demands and available resources are influenced by personality factors. Previous studies have demonstrated that burnout has a significant, though variable, association with the Big Five personality traits: openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism (McCrae & Costa, 1987; Pérez-Fuentes et al., 2019). Findings indicate a negative relationship between burnout and extraversion, suggesting that extraversion may serve as a protective factor against burnout. In contrast, burnout has been found to be positively associated with neuroticism (or inversely, with emotional stability), indicating that individuals who are less emotionally stable are more susceptible to experiencing burnout.

Employees with higher levels of agreeableness tend to experience lower levels of burnout than those with lower levels of this trait, as agreeableness has been found to exert a protective influence against burnout. Similarly, conscientiousness—defined as the tendency to act responsibly, diligently, and consistently—has been associated with a reduced risk of burnout. Moreover, openness to experience, which encompasses creativity, curiosity, and a broad range of interests, also appears to protect against burnout due to its negative correlation with depersonalization and positive correlation with professional efficacy (Edu-Valsania et al., 2022).

2.3.2. Demographic Factors

Burnout has been associated with various socio-demographic characteristics, including age, marital status, educational background, gender, and work experience. Research generally suggests that men are more likely to experience depersonalization, whereas women tend to report higher levels of emotional exhaustion and lower levels of professional fulfillment (Edu-Valsania et al., 2022). Similarly, Brauchli (2011) found that men exhibited a higher overall degree of burnout compared to women. However, Cakinberk (2011) reported that women experienced greater emotional exhaustion than men across the dimensions of burnout. Consistent with these findings, Amigo et al. (2014) observed that men demonstrated lower levels of professional performance, while women exhibited higher levels of emotional exhaustion.

Age and burnout have an inverse relationship, which means that people's degrees of burnout decline with age (Adriaenssens et al., 2015). However, the results of this relation are not always consistent. O'Connor et al. (2018), for example, found a strong link between increasing age and both a greater sense of personal accomplishment and a higher risk of depersonalization. Burnout has also been compared by age among bank personnel. For instance, Cakinberk (2011) investigated the connection between private bank workers' life satisfaction and their degrees of experiencing occupational exhaustion, cynicism, or personal efficacy.

The results showed that the 20–30 age group experienced higher levels of emotional exhaustion and depersonalization than the 41–50 age group and the 31–40 age group, respectively. In terms of the professional achievement dimension, the findings showed that the age group of 20 to 30 years had greater levels than the age group of 31 to 40 years, while the age group of 31 to 40 years had higher levels than the age groups of 41 to 50 years and 50 years. However, when it comes to the professional achievement dimension, different age groups have shown varying results. Professional achievement was higher among Chinese men bank employees between the ages of 30 and 40 than among those between the ages of 30 and 40, and among women under 30 than among those between the ages of 30 and 40 and over 40 (Li et al., 2015).

The unmarried group of bank employees performed worse professionally and showed higher levels of depersonalization than the married group (Carinberk, 2011). Single employees, particularly men, seem to be more prone to burnout than cohabitating employees. According to Edu-Valsania et al. (2022), while these outcomes appear to be better for men, working women are more vulnerable since they typically handle household responsibilities, which may make it more challenging for them to balance their personal and professional lives.

2.3.3. Coping Styles

There are many different ways that people deal with burnout, but the two most popular ones are emotion-focused coping and problem-focused coping. While emotion-focused coping focuses on altering negative emotional reactions to stressful events without interfering, problem-focused coping aims to respond directly to difficult situations. Avoidance, positive comparisons, distance, selective attention, and minimizing are a few instances of emotion-focused coping mechanisms.

Edu-Valsania et al. (2022) found that whereas active and problem-focused coping strategies have a negative association with burnout (they reduce it), avoidance and emotion-focused coping typically have a positive relationship (they favor it). However, emotion-focused coping strategies, such as looking for social support, reassessing oneself, and seeking religious support, assist prevent burnout rather than exacerbate it (Boland et al., 2019). It also proposed that the effectiveness of problem-focused coping may be influenced by workers' tendency in managing potential stressors at work.

2.4. Consequences of Burnout

Individuals who experience burnout in the workplace often undergo psychological changes at both cognitive and emotional levels. For example, Salvagioni et al. (2017) reported that burnout is associated with a range of psychological effects, including sleep disturbances, depressive symptoms, increased use of psychotropic and antidepressant medications, hospitalization for mental health disorders, and overall psychological distress. Furthermore, burnout has been found to increase the likelihood of experiencing suicidal ideation (Bryan et al., 2018).

Those who are more burned out at work are more likely to have physical health problems. High cholesterol, type 2 diabetes, coronary heart disease, hospitalization for cardiovascular disease, musculoskeletal pain, changes in pain perceptions, excessive fatigue, headaches, respiratory, gastrointestinal, and severe injuries were among the physical outcomes that Salvagioni et al. (2017) found to be significantly predicted by burnout.

Research indicates that the prevalence of burnout in the workplace significantly influences employee behavior. Burnout has been strongly associated with job dissatisfaction, low organizational commitment, increased absenteeism, turnover intentions, and poor job performance. Moreover, employees experiencing burnout may exhibit negative behavioral responses such as hostility toward coworkers and customers, increased use of alcohol and psychotropic substances, misuse of organizational resources, and engagement in deviant or counterproductive work behaviors, including theft (Giorgi et al., 2017).

The effects of burnout extend beyond the individual level and can significantly impact organizational performance. Humborstad et al. (2007) found that employees experiencing the negative consequences of burnout often demonstrate reduced motivation and performance, which can affect work units and the organization as a whole, ultimately leading to a decline in service quality. Similarly, Maslach and Leiter (2016) noted that burned-out employees can create conflict and disrupt workplace dynamics, thereby decreasing productivity and extending production timelines. Furthermore, burnout often results in substantial financial losses for organizations due to increased absenteeism, reduced productivity, and counterproductive work behaviors (Ugwu, 2017).

2.5. The Trait Approach to Personality

There are numerous theories of personality proposed in contemporary psychology, and these theories are often categorized into various conceptual frameworks. For instance, McAdams (1995) conceptualized personality as comprising three distinct levels: dispositional traits, personal concerns, and life narratives, and examined multiple approaches to understanding personality. The first level, dispositional traits, characterizes personality in terms of broad and stable tendencies. The second level, personal concerns, encompasses life tasks, coping strategies, and motivational or developmental factors related to specific roles and contexts. Finally, the third

level, life narrative, consists of the internalized stories and frameworks through which individuals construct and express their sense of identity.

According to McAdams' (1995) levels of personality, the trait approach is associated with dispositional traits. The fundamental premise of the trait approach is that individuals differ in consistent patterns of cognition, emotion, and behavior and these enduring tendencies are referred to as personality traits. Pervin and John (2001) defined traits as the observable patterns of behavior that characterize an individual.

The characteristic approach to personality is based on three basic presumptions. The first presumption is that when an individual's behaviors are comparatively constant, their attributes will also be consistent. The second premise is that people are compared based on their traits. The third presumption is that in order to prevent a certain attribute from being misunderstood, it is necessary to understand it explicitly. Additionally, McCrae and Costa (2003) identified four traits: expression in ideas, feelings, and behaviors; consistency throughout time; tendencies rather than determinants; and dimensions of individual differences.

2.6. The Five Factor Model of Personality

The five-factor model of personality, as defined by Costa and McCrae (1987), is a variant of trait theory that proposes five fundamental dimensions—openness to experience (O), conscientiousness (C), extraversion (E), agreeableness (A), and neuroticism (N)—that capture the enduring ways in which individuals differ in their emotional, interpersonal, experiential, attitudinal, and motivational patterns. These traits are believed to reflect stable individual differences across situations. According to Zhao and Seibert (2006), personality traits represent relatively consistent tendencies in how individuals think, feel, and behave in response to various events. By organizing personality characteristics into a coherent framework, the five-factor model facilitates the identification and understanding of meaningful patterns in human behavior (McCrae & Costa, 2007).

Table 3: The Five-Factor Model of Personality

<i>Factor</i>	<i>Low Score Description</i>	<i>High Score Description</i>
Openness to Experience	Down-to-earth, Uncreative, Conventional, Prefer routine, Uncurious, Conservative	Imaginative, Creative, Original, P Prefer variety, Curious, Liberal
Conscientiousness	Negligent, Lazy, Disorganized, Late, Aimless, Quitting	Conscientious, Hardworking, Well-organized, Punctual, Ambitious, Persevering
Extraversion	Reserved, Loner, Quiet, Passive, Sober, Unfeeling	Affectionate, Joiner, Talkative, Active, Fun-loving, Passionate
Agreeableness	Ruthless, Suspicious, Stingy, Antagonistic, Critical, Irritable	Softhearted, Trusting, Generous, Acquiescent, Lenient, Good-natured
Neuroticism	Calm, Even-tempered, Self-satisfied, Comfortable, Unemotional, Hardy	Worrying, Temperamental, Self-pitying, Self-conscious, Emotional, Vulnerable

Taken from McCrae and Costa (2003)

2.6.1. Openness to Experience

Openness to experience, a complex personality trait, encompasses a wide range of attitudes, interests, and behavioral tendencies related to a preference for change and novelty. McCrae and Costa (2007) suggest that openness reflects an individual's inclination to be inquisitive, courageous, supportive of freedom and diversity, and adaptable to new situations, ideas, and social interactions. People who exhibit greater magnitude of openness tend to be open-minded and show intellectual curiosity about the circumstances they are now facing. They are less prone to lose patience with circumstances at work. Traditional attitudes towards interpersonal relationships, strict adherence to rules and principles, a lack of creativity or the inability to dream, a dislike of adventure, complete obedience to authority, conservatism, and the adoption of standard or familiar work or behavioural patterns are all characteristics of people who are not open to experience. High scores on this trait are associated with characteristics such as inventiveness, analytical thinking, sensitivity, and openness to diverse perspectives, whereas low scores tend to reflect traditionalism, conservatism, and indifference.

2.6.2. Conscientiousness

Conscientiousness, one of the "Big Five" personality traits, is associated with competence, self-discipline, achievement striving, problem-solving, effective coping, and diligence. Individuals with high conscientiousness scores tend to be meticulous, well-organized, goal-oriented, effective, and industrious (McCrae & Costa, 1987). In contrast, those low in conscientiousness are often impulsive, disorganized, focused on immediate rather than long-term concerns, and neglectful of their responsibilities (Haslam, 2007). Thus, conscientiousness reflects a concern for long-term goals and interests, the ability to control impulses that could undermine them, and the sustained effort to competently achieve these objectives (Haslam, 2007).

2.6.3. Extraversion

The Big Five personality traits include extraversion as one of their aspects. Individuals with strong extraversion tend to be talkative, gregarious, affectionate, fun-loving, and joiners. Conversely, people with low scores are more likely to be quiet, restrained, lonesome, inactive, and incapable of expressing intense emotions (McCrae & Costa, 2007). The words that are frequently used to characterise extroverted traits are chatty, domineering, gregarious, friendly, and active. On the other hand, introverted people tend to be quiet, timid, and restrained. A high score on the Big Five Inventory indicates that the person has an extraverted personality, while a low score is linked to traits like introversion, quietness, distance, and a preference for solitude.

2.6.4. Agreeableness

Characteristics that define the agreeableness trait include being naïve, compassionate, forgiving, trusting, and soft-hearted. Individuals with high agreeableness qualities are more certain to have a healthy heart, be psychologically well-adjusted, have a good sense of humor, and participate in religious activities. These people also appreciate cooperative work conditions and good interpersonal relationships. Lower scores highlight traits like scepticism, stubbornness, competition, and caution, whereas high scores are linked to traits like humility, believing in cooperation, sincerity, and understanding.

2.6.5. Neuroticism

Negative emotions like gloomy views, low self-esteem, severe self-consciousness, anxiety, and depression are characteristics of the neuroticism personality trait. Morgan and de Bruin (2010)

claim that those with neurotic personality traits are fatalistic and exhibit negative affectivity. According to McCrae and Costa (1987), people with high neuroticism are more likely to experience unpleasant feelings like anxiety and despair. The adjectives insecure and temperamental are used to characterise this attribute. Moreover, these people may be perceived as emotionally unstable.

2.7. Empirical Studies on Burnout and Personality

The scientific community has devoted considerable attention to the relationship between burnout and various vocational, socio-demographic, and organizational factors. Recent research has increasingly emphasized the link between personality traits and individuals' emotional exhaustion. For example, Swider and Zimmerman (2010) examined how the Big Five personality traits—openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism—relate to the three dimensions of job burnout: personal accomplishment, depersonalization, and emotional exhaustion.

The results showed that neuroticism had moderate to high relationships with the three burnout dimensions and was most significantly linked to emotional exhaustion and depersonalization. Furthermore, depersonalization, emotional exhaustion, and personal accomplishment were somewhat correlated with extraversion, which also had the greatest influence on personal accomplishment. Additionally, agreeableness had the second-strongest correlations with depersonalization and personal success, and it had minimal to moderate effects on job burnout. Conversely, conscientiousness showed only small to moderate effects on depersonalization, personal accomplishment, and emotional exhaustion. Personal accomplishment, in particular, was more strongly influenced by openness to experience than by emotional exhaustion or depersonalization. Overall, the findings indicated a significant relationship between job burnout and all five personality traits of the Big Five Factor Model.

Angelini (2023) conducted a comprehensive review of 83 published journal articles to examine the relationship between personality traits and job burnout. The review assessed both the nature of the association between each personality trait and specific dimensions of burnout and the overall impact of personality on employees' risk of burnout. The findings indicated that agreeableness was negatively correlated with job burnout, providing protection against

depersonalization, reduced professional accomplishment, and emotional exhaustion. Similarly, conscientiousness showed a negative association with burnout, with longitudinal evidence demonstrating its protective effect over time. Extraversion also exhibited a negative correlation with job burnout and functioned as a buffer, particularly against emotional exhaustion.

Neuroticism was the only one of the five traits that positively correlated with job burnout. It also played a part in predicting burnout and the level of exhaustion that accompanied it, as well as a decline in professional accomplishment. The last finding was that there was a negative correlation between openness to experience and job burnout. Openness to experience also served as a protective factor against lower levels of professional accomplishment. The assessment of the 83 journal papers revealed that the majority of the studies showed that those who were more neurotic and less pleasant, conscientious, extraverted, and open to new experiences were more likely to experience burnout at work.

Similar findings were reported by Mohammed et al. (2011) in their study of hospital employees, which examined the effects of personality traits on job burnout. They found that extraversion, agreeableness, and openness were negatively associated with burnout, whereas conscientiousness and neuroticism were positively associated with it.

2.8. Conceptual Framework of the study

Based on a comprehensive review of the literature, the conceptual foundation of this study suggests that personality traits play a significant role in influencing burnout (Maslach & Leiter, 2016). For example, Jai et al. (2007) found that emotional exhaustion is positively associated with openness but negatively associated with extraversion and emotional stability. Depersonalization is negatively related to both emotional stability and agreeableness, while personal accomplishment is positively correlated with extraversion, conscientiousness, agreeableness, and emotional stability. In addition to personality factors, demographic variables have also been shown to influence burnout, with age consistently identified as a key factor associated with burnout risk (Maslach et al., 2001).

According to the conceptual framework, an individual's experience of burnout is shaped by both personality traits and specific socio-demographic characteristics. Burnout is measured through its three dimensions: emotional exhaustion, cynicism, and professional efficacy. The Big Five personality traits—conscientiousness, agreeableness, extraversion, neuroticism, and openness—serve as predictors of burnout susceptibility. Moreover, socio-demographic factors such as age, marital status, gender, education, and work experience are also associated with the risk and manifestation of burnout.

CONCEPTUAL FRAMEWORK

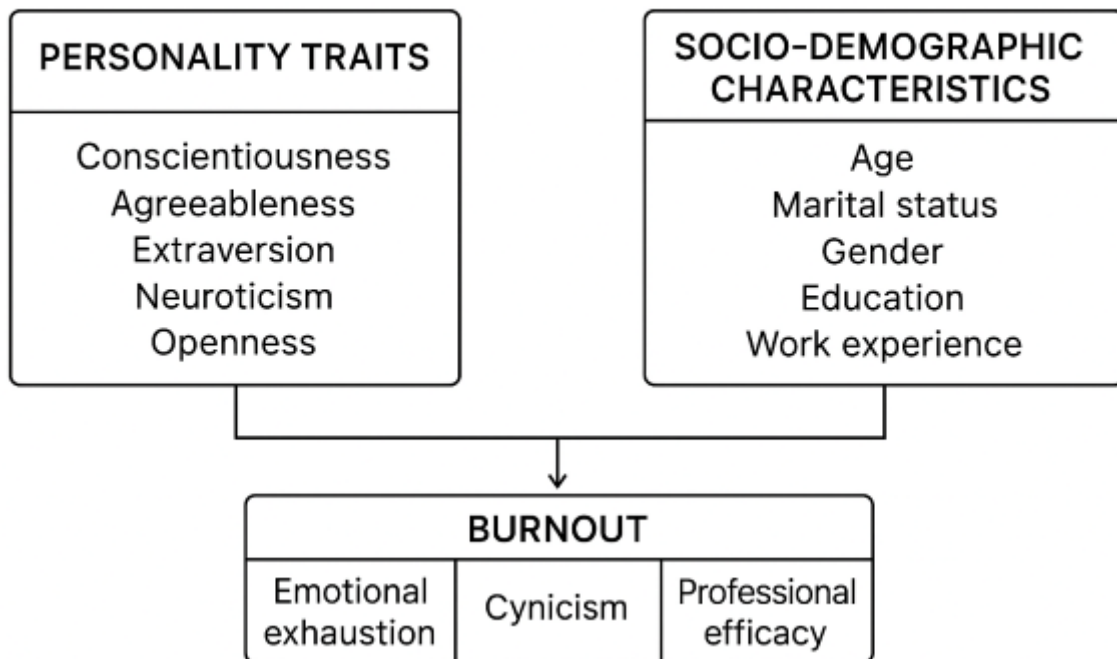


Figure 1: Conceptual Model Showing Relations among Variables of the Current Study

Chapter Three: Research Methodology

3.1. Research Design

This study employed a quantitative, descriptive–correlational, and cross-sectional survey design to examine the relationship between burnout syndrome and the Big Five personality traits among Hibret Bank employees working in clerical positions at the head office. This design was chosen because it enables the systematic collection and statistical analysis of quantitative data to describe existing conditions and explore associations between variables without manipulation (Kumar, 2011).

The descriptive aspect of the design was used to summarize participants' socio-demographic characteristics—including gender, age, marital status, educational background, and years of work experience—as well as levels of burnout and personality traits. The correlational component allowed the researcher to assess the strength and direction of relationships between the dimensions of burnout (emotional exhaustion, cynicism, and professional efficacy) and the Big Five personality traits (extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience).

A cross-sectional approach was adopted to collect data at a single point in time, providing a snapshot of the relationships among the study variables. This design was considered appropriate for achieving the research objectives, as it is cost-effective, efficient, and suitable for gathering data from a relatively large and diverse group of participants. Furthermore, it facilitated the use of both descriptive and inferential statistical techniques—including correlation analysis, independent samples *t*-tests, and one-way ANOVA—to explore variations and associations among variables.

3.2. Population and Sample

3.2.1. Target Population

The target population for this study comprised employees of Hibret Bank at the head office. This group was selected because its members work in a similar organizational environment and occupy various clerical positions, making them relevant to the focus of the study. According to the Bank's human capital data for 2025, Hibret Bank employs a total of 4,706 permanent staff, of whom 825 are based at the head office. These head office employees were assigned to managerial, clerical, and non-clerical positions across different departments. For the purposes of this study, the 449 clerical employees at the head office constituted the target population. The information regarding head office staff was provided by the Bank's Human Resources Department, as presented below:

Table 4: Population of Employees in the Target study areas

Employee Position	Number of Employees
Managerial Staff	159
Clerical staff	449
Non-Clerical Staff	217
Total Population at Head Office	825

The target population for this study consisted of 449 clerical staff members at the bank's head office. Twenty-five employees from the Internal Audit Department were excluded from the study, as they had participated in the pilot test.

3.2.2. Participants of the Study

The sample size for this study consisted of 212 employees of Hibret Bank at the head office. The sample was determined using Yemane's (1967) formula, which calculated that a population of this size would require 212 participants to achieve a 5% margin of error and a 95% confidence level. Additionally, the sample was selected to ensure proportionate representation of the target population across the relevant departments and clerical positions.

$$n = \frac{N}{1+N(e)^2}$$

Where,

n = the sample size

N = the population of the study = 449

e = the margin error in the calculation = 5%

Hence, the sample size of the present study was 212 participants.

3.2.3. Sampling technique

The 449 clerical employees of Hibret Bank at the head office were selected as the research population, and simple random sampling was employed to identify the study participants. This sampling technique was appropriate because it ensures that every member of the target population has an equal chance of being selected, thereby minimizing bias and enhancing the representativeness of the sample. By using random sampling, the study aims to increase the generalizability of its findings, ensuring that the selected participants closely reflect the characteristics of the larger population. The final sample consisted of 212 employees.

3.2.4. Description of the Study Site

Employees of Hibret Bank who worked in a variety of secretarial roles at the corporate headquarters participated in the study. In compliance with the Licensing and Supervision of Banking Business Proclamation No. 84/1994 and the Ethiopian Commercial Code, Hibret Bank S.C. was established as a share company on September 10, 1998 G.C. It is among Ethiopia's respectable banks. Over the years, Hibret Bank has evolved into a forward-thinking, modern banking institution with a substantial and continuously expanding client and correspondent base, a sound financial structure, and competent management.

Nowadays, Hibret Bank S.C. has over 400 branches and sub-branches (and is continually growing). Of the 4706 regular staff members of the bank, 449 are presently employed in various clerical roles at the head office. There are 205 women and 244 men working in the head office, respectively.

The study examined the relationship between the Big Five personality traits and burnout among clerical employees of Hibret Bank at the head office. The head office was selected as the focus of the study because its work environment provides an appropriate context for assessing the variables of interest and evaluating the participants relevant to the research objectives.

3.3. Data Collection Instrument

The study employed two standardized instruments to examine the relationship between employees' personality traits and burnout. The researcher measured burnout using the Maslach Burnout Inventory—General Survey (MBI-GS), which effectively assesses burnout in occupational settings, including the banking sector. The researcher evaluated employees' personality traits using the Big Five Inventory (BFI). Both instruments have been widely recognized for their reliability and validity in organizational research contexts.

The Maslach Burnout Inventory—General Survey (MBI-GS) was developed as an adaptation of the original Maslach Burnout Inventory (MBI) to accommodate occupations that do not involve extensive direct personal contact with clients or service recipients. While the MBI-GS shares conceptual foundations with the MBI-Human Services Survey (MBI-HSS), it differs in scope by emphasizing an individual's overall relationship with work rather than their interactions with specific individuals. In this framework, burnout is conceptualized as a crisis in one's relationship with work itself, focusing on work-related attitudes and experiences rather than interpersonal dynamics. To reflect this broader and more generalized orientation, the three subscales of the MBI were redefined and renamed as Exhaustion, Cynicism, and Professional Efficacy (Maslach, Jackson, & Leiter, 2018).

The MBI-GS assesses burnout across these three core dimensions for individuals in a wide range of occupational settings. The Exhaustion dimension measures general feelings of emotional and physical fatigue and depletion, without attributing these experiences to interactions with others. The Cynicism dimension evaluates an indifferent or detached attitude toward work, representing a dysfunctional coping response to job-related strain. Although this dimension is conceptually similar to the Depersonalization scale of the MBI-HSS, it is distinguished by its focus on attitudes toward work rather than toward people. The Professional Efficacy dimension measures an individual's sense of competence, productivity, and achievement in the workplace. It is

analogous to the Personal Accomplishment scale of the MBI-HSS but encompasses both social and nonsocial aspects of occupational accomplishment, reflecting satisfaction with one's performance and effectiveness (Maslach, Jackson, & Leiter, 2018).

The MBI-GS is a self-administered questionnaire designed to evaluate the frequency of burnout-related feelings and attitudes among employees in diverse professional contexts. It can be administered in either paper-and-pencil or electronic format and typically requires about 10 to 15 minutes to complete. Respondents are asked to indicate how often they experience certain job-related thoughts and feelings using a seven-point Likert scale ranging from 0 ("Never") to 6 ("Every day"). Participants are instructed to respond honestly based on their current work experiences, rather than on how they think they should feel or how others might expect them to respond.

The instrument comprises 16 items, distributed across the three subscales as follows: Exhaustion (5 items), which measures emotional and physical fatigue; Cynicism (5 items), which assesses indifference or detachment toward one's work; and Professional Efficacy (6 items), which evaluates feelings of competence and accomplishment in professional activities.

According to the guidelines provided in the *Maslach Burnout Inventory Manual (4th ed.)*, each respondent's subscale scores should be calculated and interpreted separately, as the three dimensions represent distinct components of the burnout experience. The responses should not be combined into a single overall burnout score. Scores can be analyzed at the individual level, to assess personal experiences of burnout, or at the group level, to examine aggregate trends. For group analyses, means and standard deviations for each subscale may be computed (Maslach, Jackson, & Leiter, 2018).

Two recommended scoring approaches are available for the MBI-GS, both yielding comparable results. The first, known as the SUM method, involves summing the responses for each item within a subscale to obtain a total score. This method is most commonly used in scientific research for statistical comparisons. The second, referred to as the AVE (average) method, calculates the mean score for each subscale by dividing the total score by the number of items

within that subscale. This approach is often preferred in applied settings, as it simplifies interpretation and facilitates comparison with findings from more recent studies.

For all subscales, the mean scores range from 0 (“Never”) to 6 (“Every day”), representing the frequency with which burnout-related experiences occur. Higher scores on the Exhaustion and Cynicism subscales indicate greater levels of burnout, while higher scores on the Professional Efficacy subscale suggest stronger feelings of competence and accomplishment, reflecting lower levels of burnout.

The interpretation of MBI-GS results may be conducted using either the absolute value approach or a comparative approach. In the absolute value method, scores are interpreted directly based on their position on the seven-point scale. For example, an Exhaustion AVE score of 3.5 would suggest that a respondent experiences emotional exhaustion several times per month, whereas a score of 5.5 would indicate that such feelings occur several times per week. Alternatively, results may be compared to normative data to determine an individual’s or group’s relative degree of burnout within a larger population (Maslach, Jackson, & Leiter, 2018).

The Big Five Inventory (BFI) is a self-report questionnaire developed to measure personality traits based on the Five-Factor Model of personality, which encompasses Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to Experience. The instrument provides a concise yet comprehensive assessment of personality traits and has been widely applied across diverse populations and occupational contexts (John & Srivastava, 1999).

The BFI is typically administered in either paper-and-pencil or electronic format and requires approximately 10 to 15 minutes to complete. Participants are instructed to indicate the degree to which they agree or disagree with a series of 44 statements that describe various personal characteristics, attitudes, and behaviors. Each item is rated on a five-point Likert scale, ranging from 1 (“strongly disagree”) to 5 (“strongly agree”). Respondents are encouraged to answer all items honestly and spontaneously, reflecting their general patterns of thought, emotion, and behavior rather than context-specific reactions.

The BFI consists of 44 items that assess five broad dimensions of personality. The Extraversion dimension, measured by eight items, evaluates characteristics such as sociability, assertiveness,

and enthusiasm. Agreeableness, represented by nine items, reflects compassion, cooperation, and interpersonal trust. Conscientiousness, also measured by nine items, assesses an individual's level of self-discipline, organization, and goal-directed behavior. The Neuroticism dimension, comprising eight items, captures emotional instability, anxiety, and mood fluctuations. Finally, Openness to Experience, measured by ten items, represents curiosity, imagination, and openness to novel ideas and experiences (John & Srivastava, 1999).

Scoring of the BFI involves summing the responses to the items associated with each dimension, with reverse scoring applied to negatively worded items. The total scores may then be averaged or standardized to facilitate comparison across traits or participants. Higher scores on a given dimension indicate a stronger endorsement of that particular personality characteristic.

The interpretation of BFI results focuses on examining the relative levels of each personality trait rather than applying fixed cutoff points. Typically, results are compared to normative data or analyzed within the context of the study sample to identify personality patterns. For example, individuals who score high on Extraversion tend to be outgoing, sociable, and energetic, while those with low Extraversion are generally more reserved and introspective. High Agreeableness indicates a cooperative, empathetic, and trusting nature, whereas low Agreeableness may suggest competitiveness or detachment. Individuals scoring high in Conscientiousness are often reliable, disciplined, and organized, while those with lower scores may display impulsivity or lack of structure. High Neuroticism is associated with emotional sensitivity, anxiety, and vulnerability to stress, whereas low Neuroticism reflects emotional stability and calmness. Lastly, high Openness to Experience signifies creativity, intellectual curiosity, and openness to novel ideas, while low Openness suggests a preference for familiarity, practicality, and routine.

Overall, the BFI provides valuable insights into the personality composition of employees, enabling researchers to examine how individual differences in personality traits relate to key workplace outcomes such as burnout, motivation, and job performance.

3.4. Reliability and Validity of the Instruments

The Maslach Burnout Inventory and the Big Five Inventory are two widely used instruments that were utilized to collect data for the study. According to Babbie (2007), errors can still occur even with well-designed data collection tools, like surveys. A pilot test was conducted to determine the validity and reliability of the two inventories.

3.4.1. Reliability

The reliability coefficients for both stability and internal consistency of the three MBI-GS subscales were found to be satisfactory. A pilot study was conducted to assess the dependability of the scales, identify and address potential instrument weaknesses, and confirm the utility of the data collection tool. According to Sekaran and Bougie (2016), reliability coefficients below 0.60 are considered poor, values between 0.70 and 0.80 are acceptable, and values above 0.80 are regarded as good.

The pilot study involved 25 employees from the Internal Audit Department of Hibret Bank, who were not included in the main study. The participants were contacted through their official Outlook Mail Exchange accounts, and the questionnaire was distributed electronically via Google Forms. All participants completed the survey within two days. The sample included 10 female and 15 male auditors, aged between 31 and 50 years. Regarding educational background, 20 participants held a master's degree, while five had a bachelor's degree.

The reliability of the MBI-GS was evaluated using Cronbach's alpha, computed with SPSS version 25.0. The pilot study yielded Cronbach's alpha coefficients of 0.867 for Emotional Exhaustion, 0.765 for Cynicism, and 0.744 for Professional Efficacy. In the main study sample of 162 participants, Cronbach's alpha values were 0.807 for Emotional Exhaustion, 0.758 for Cynicism, and 0.727 for Professional Efficacy, indicating acceptable to good internal consistency.

The Big Five Inventory (BFI) was also assessed for reliability using Cronbach's alpha. The pilot study produced a coefficient of 0.838, while the main study yielded 0.833, reflecting high internal consistency. These findings, along with prior test-retest results reported in the literature, support the stability and reliability of both instruments for this study.

3.4.2. Validity

The MBI-GS's validity has been demonstrated using a number of techniques. First, some job circumstances that were believed to contribute to burnout were associated with MBI-GS scores. Second, evaluations of a number of outcomes believed to be related to burnout were associated with MBI-GS scores. Third, burnout scores were linked to answers on other tests that evaluate dimensions related to but distinct from burnout in order to ascertain the convergent validity of the MBI GS scales (Maslach, Jackson, and Leiter, 2019).

The Big Five Inventory has undergone extensive validation. Factor structure, construct validity, convergent/discriminant validity, internal consistency, and predictive usefulness are among its strong points. The Big Five Inventory (BFI) has demonstrated strong construct validity, consistently capturing the five major dimensions of personality: Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to Experience. Factor analyses across diverse samples and occupational groups have confirmed that the BFI items load appropriately on their intended factors, supporting the instrument's ability to measure the underlying theoretical constructs accurately. Additionally, the BFI shows convergent validity with other established measures of the Five-Factor Model, and its predictive validity has been evidenced in studies linking personality traits to outcomes such as job performance, well-being, and interpersonal behavior (John & Srivastava, 1999). Overall, the BFI is widely recognized as a valid and reliable instrument for assessing personality traits in research and applied settings.

3.5. Data Collection Procedure

After getting the approval from the bank's Human Capital and Partnering department, the researcher sent the Google Form to employees through Outlook exchange addresses, IP addresses, and telegram pages (the researcher sent the Google form of the questionnaire through telegram addresses of employees who had no internet access on their personal computers). All the participants have Outlook mail exchange and IP addresses on their computers that are under the user names of the employees. The Outlook mail exchange and IP addresses are used for communication and exchange of documents. The Management of the bank send survey links to its employees in order to conduct assessments about various issues. Employees have the experiences of responding survey studies using their Outlook mail exchanges. The researcher is a

permanent employee of the bank who is currently working in the Internal Audit department of the bank at the head office. In order to facilitate the data collection procedure, facilitators were chosen from each department.

The researcher communicated employees in different department to facilitate the filling of the questionnaires that were sent to them via Outlook mail exchange and IP addresses and telegram pages. In the meantime, the researcher sent follow-up emails or IP messages to all the participants as a reminder.

The survey data collection was spanned over a period of six weeks from April 29, 2025 to June 13, 2025. Consequently, 165 employees filled the Google forms of the questionnaire. After receiving and collecting the questionnaires, the responses were revised to check for completeness, consistency, and reliability of data. 162 of the responses were correctly filled and completed whereas 3 responses were not completed and properly filled. Then, the 162 responses were coded and imported them into the Statistical Package for Social Sciences (SPSS) version 25.00 for analysis.

3.6. Data Analysis

The primary research objective of this study was to investigate the relationship between Big Five personality traits and burnout among Hibret Bank employees at the head office. Both descriptive and inferential statistical techniques were employed to analyze the data. Frequencies and percentages were used to present the respondents' socio-demographic characteristics. Descriptive statistics, including means and standard deviations, were utilized as measures of central tendency and variability to summarize the data.

Inferential statistics were used to examine the relationships between participants' personality traits and the dimensions of burnout—emotional exhaustion, cynicism, and professional efficacy. Independent samples *t*-tests and one-way analyses of variance (ANOVA) were conducted to assess differences in burnout levels across demographic variables such as gender, age, marital status, and years of work experience. Furthermore, the associations between burnout and the Big Five personality traits were analyzed using correlational analysis. All statistical analyses were performed using IBM SPSS Statistics (Version 25.0).

3.7. Ethical Considerations

Prior to conducting the study, the researcher obtained permission from the Director of the Human Capital Department of the Bank. In addition, an official authorization letter was secured from the School of Psychology at Addis Ababa University. Ethical considerations related to privacy and confidentiality were addressed at every stage of the research process.

Participants were informed that their responses would remain confidential and anonymous. The researcher assured participants that all information collected would be used solely for academic purposes and that no identifying details would be disclosed. To further ensure anonymity, respondents' Google account information was excluded from the Google Forms used for data collection.

Chapter Four: Results and Discussion

4.1. Results

4.1.1. Demographic Characteristics of the Participants

Table 5: Demographic Characteristics of the Study Participants

S.N.	Variable	Label	Participants	Per cent
1.	Sex			
		Male	58	35.80
		Female	104	64.20
2.	Age			
		20-30 Years	34	20.99
		31-40 Years	91	56.17
		41-50 Years	34	20.99
		51-60 Years	3	1.85
3.	Education			
		Diploma/ 10+3	3	1.85
		Degree	62	38.27
		Second Degree (MA)	97	59.88
4.	Marital Status			
		Single	65	40.12
		Married	95	58.64
		Divorced	2	1.24
5.	Work Experience			
		Less than 5 years	33	20.37
		5 years and less than 10 years	42	25.93
		10 years and less than 15 years	56	34.57
		15 years and less than 20 years	25	15.43
		20 years or more	6	3.70

Table 5 provides a summary of the participants' socio-demographic information. In a sample of 162 employees, the frequency and proportion of male and female respondents are displayed. Based on the survey's demographic information, 104 (64.20%) of the 162 participants were men and 58 (35.80%) were women. This suggests that a greater proportion of male respondents than female respondents completed the survey. This is because Hibret Bank's head office had a higher proportion of male clerical employees.

Participants' ages ranged from 20 to 60, and the sample's age distribution offers important information on the respondents' demographic makeup. 34 (20.99%) of the respondents were between the ages of 20 and 30; 91 (56.17%) were between the ages of 31 and 40, which was the largest age group of participants; 34 (20.99%) were between the ages of 41 and 50; and 3 (1.85%) were between the ages of 51 and 60. According to the results, most of the respondents are in their thirties to forties.

In terms of the participants' educational backgrounds, 97 (59.88%) had a second degree (MA); 62 (38.27%) had a degree; and 3 (1.85%) had a diploma/10+3. The outcome suggests that most of the participants have a second degree.

The marital status of the respondents' sheds light on the sample's makeup. Regarding marital status, 95 (58.64%) of the participants were married, 65 (40.12%) of the participants were single, and 2 (1.24%) were divorced which comprises the smallest proportion of all the statuses. The result implies that the majorities of the participants are married and have family life.

The majority of the 162 respondents—56 (34.57%)—had between 10 and 15 years of work experience. Of these, 33 (20.37%) had less than five years of work experience, 42 (24.93%) had between five and ten years of work experience, 25 (15.43%) had between fifteen and twenty years of work experience, and 6 (3.70%) had between twenty and more years of work experience. The outcome suggests that the bank's personnel are rather stable, with a sizable portion of staff members having been there for a long time. Additionally, it demonstrates the bank's strong retention rate.

4.1.2. Descriptive Statistics for Burnout Dimensions

The study employed descriptive statistics to assess the prevalence of burnout among Hibret Bank employees at the head office. The researcher calculated the means and standard deviations of

participants' responses across the three dimensions of burnout—emotional exhaustion, cynicism, and professional efficacy—to determine the extent to which burnout occurs within this population.

Table 6: Means, standard deviation, and sample sizes for the three burnout dimensions of Participants

Variable	N	Mean	SD
Emotional Exhaustion	162	3.02	1.358
Cynicism	162	3.17	1.140
Professional Efficacy	162	5.04	1.024

The mean score (M=3.02) of the *Emotional Exhaustion* dimension of burnout was moderate, revealing that employees experienced a moderate level of emotional fatigue in relation to their work. The standard deviation score (SD=1.36) also indicated moderate variability among employees. The mean score (M=3.17) of the cynicism dimension of burnout was also moderate, showing that employees experienced some detachment or negative attitudes toward work. The standard deviation (SD=1.14) showed variability, though slightly lower than emotional exhaustion. However, the mean score (M=5.04) of the professional efficacy was relatively high, indicating the employees were generally motivated, committed, and invested to their work. The standard deviation score (SD=1.02) showed less variability among employees.

The results suggest that while Hibret Bank clerical employees experience moderate levels of emotional exhaustion and cynicism, they maintain high professional efficacy. This pattern is consistent with the MBI-GS framework, which identifies emotional exhaustion and cynicism as the core stress-related components of burnout, whereas high professional efficacy can serve as a protective factor against the negative effects of burnout.

4.1.3. The Relationship between Personality traits (BFI) and Burnout Dimensions (MBI)

Table 7: Correlations - Personality Traits (BFI) and Burnout Dimensions (MBI)

	Extraversion	Agreeableness	Conscientiousness	Neuroticism	Openness
Emotional Exhaustion	-0.011	0.058	0.051	0.059	-0.056
	0.886	0.461	0.516	0.454	0.480
Cynicism	-0.099	0.015	-0.070	0.073	-0.090
	0.208	0.851	0.377	0.353	0.257
Professional Efficacy	0.106	0.062	-0.063	0.056	.284**
	0.181	0.431	0.429	0.481	0.000

**. Correlation is significant at the 0.01 level (2-tailed).

A Pearson correlation analysis was conducted to examine the relationships between the Big Five personality traits and the three dimensions of burnout among Hibret Bank employees. The results indicated that emotional exhaustion and cynicism were not significantly correlated with any of the personality traits ($p > 0.05$), suggesting that these dimensions of burnout are largely independent of employees' personality characteristics in this sample. In contrast, professional efficacy was significantly and positively associated with openness to experience ($r = 0.284$, $p < 0.01$), indicating that employees who scored higher on openness reported greater feelings of competence and accomplishment. No other personality traits showed significant relationships with professional efficacy. Overall, these findings suggest that among the Big Five traits, openness to experience may serve as a protective factor for professional efficacy, whereas emotional exhaustion and cynicism appear unrelated to personality in this context.

4.1.4. Independent t-test of Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of Sex of Participants

Table 8: Independent t-test of Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of Sex of Participants

Dependent variables	Sex	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>t</i>	<i>P</i>
Emotional Exhaustion	Female	58	3.03	1.544	.111	.912
	Male	104	3.01	1.250		
Cynicism	Female	58	3.03	1.213	-1.155	.248
	Male	104	3.25	1.095		
Professional Efficacy	Female	58	5.03	1.123	-.081	.935
	Male	104	5.05	0.969		

An independent samples *t*-test was conducted to examine differences in burnout dimensions between male and female employees. The results indicated no significant differences between sexes on emotional exhaustion ($t(160) = 0.111, p = .912$), cynicism ($t(160) = -1.155, p = .248$), or professional efficacy ($t(160) = -0.081, p = .935$). Specifically, females ($M = 3.03, SD = 1.544$) and males ($M = 3.01, SD = 1.250$) reported comparable levels of emotional exhaustion. Cynicism scores were slightly higher for males ($M = 3.25, SD = 1.095$) than females ($M = 3.03, SD = 1.213$), and professional efficacy scores were similar for females ($M = 5.03, SD = 1.123$) and males ($M = 5.05, SD = 0.969$). These findings suggest that sex does not significantly influence emotional exhaustion, cynicism, or professional efficacy among Hibret Bank employees at the head office.

4.1.5. One-way ANOVA for testing differences in Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of participants' Age

Table 9: Ns, Means, SDs, and F Values for testing differences in Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of Participants' Age

<i>Variable</i>	<i>Age Group</i>	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>P</i>
Emotional Exhaustion	20-30 Years	34	3.00	1.477	.133	.941
	31-40 Years	91	3.00	1.374		
	41-50 Years	34	3.12	1.250		
	51-60 Years	3	2.67	1.155		
Cynicism	20-30 Years	34	3.15	.989	.340	.798
	31-40 Years	91	3.23	1.136		
	41-50 Years	34	3.09	1.311		
	51-60 Years	3	2.67	1.155		
Professional Efficacy	20-30 Years	34	4.85	1.282	2.023	.116
	31-40 Years	91	4.98	1.000		
	41-50 Years	34	5.41	.701		
	51-60 Years	3	5.00	1.000		

A one-way ANOVA was conducted to examine differences in burnout dimensions across age groups among Hibret Bank employees. The results indicated no significant differences in emotional exhaustion across age groups ($F(3, 158) = 0.133, p = .941$), nor in cynicism ($F(3, 158) = 0.340, p = .798$). Similarly, professional efficacy did not differ significantly among age groups ($F(3, 158) = 2.023, p = .116$). Mean scores suggested that employees in the 41–50 age group reported slightly higher professional efficacy ($M = 5.41, SD = 0.701$) compared to other groups, while the 51–60 age group showed slightly lower scores on emotional exhaustion, cynicism, and professional efficacy; however, these differences were not statistically significant. Overall, the findings indicate that age does not significantly influence any of the burnout dimensions in this sample.

4.1.6. One-way ANOVA for testing differences in Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of employees' Educational Background

Table 10: Ns, Means, SDs, and F values for testing differences in Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of Participants' Educational Background

Variable	Educational Level	N	Mean	SD	F	P
Emotional Exhaustion	Diploma/10+3	3	1.33	.577	3.134	.051
	First Degree	62	3.21	1.416		
	Second Degree	97	2.95	1.302		
Cynicism	Diploma/10+3	3	2.33	.577	.939	.392
	First Degree	62	3.24	1.169		
	Second Degree	97	3.15	1.130		
Professional Efficacy	Diploma/10+3	3	4.00	2.00	2.416	.093
	First Degree	62	4.94	.990		
	Second Degree	97	5.14	1.000		

A one-way ANOVA was conducted to examine differences in burnout dimensions across participants' educational backgrounds. The results indicated no statistically significant differences in emotional exhaustion among employees with a diploma, first degree, or second degree ($F(2, 159) = 3.134, p = .051$), although employees with a first degree reported slightly higher emotional exhaustion ($M = 3.21, SD = 1.416$) compared to those with a second degree ($M = 2.95, SD = 1.302$) and diploma ($M = 1.33, SD = 0.577$). Cynicism scores did not differ significantly across educational levels ($F(2, 159) = 0.939, p = .392$), with mean scores ranging from 2.33 to 3.24. Similarly, professional efficacy showed no significant differences among educational groups ($F(2, 159) = 2.416, p = .093$), although employees with second degrees reported slightly higher professional efficacy ($M = 5.14, SD = 1.00$) compared to first-degree holders ($M = 4.94, SD = 0.990$) and diploma holders ($M = 4.00, SD = 2.00$). Overall, these

findings suggest that educational background does not significantly influence emotional exhaustion, cynicism, or professional efficacy among Hibret Bank employees.

4.1.7. One-way ANOVA for testing differences in Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of employees' Marital Status

Table 11: Ns, Means, SDs, and P values for testing the differences of Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of Employees' Marital Status

<i>Variable</i>	<i>Marital Status</i>	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>P</i>
Emotional Exhaustion	Single	65	3.14	1.379	3.134	.051
	Married	95	2.93	1.355		
	Divorced	2	3.50	.707		
Cynicism	Single	65	3.34	1.122	.939	.392
	Married	95	3.04	1.148		
	Divorced	2	4.00	.000		
Professional Efficacy	Single	65	4.94	1.088	2.416	.093
	Married	95	5.12	.988		
	Divorced	2	5.00	.000		

A one-way ANOVA was conducted to examine differences in burnout dimensions across employees' marital status. The results indicated no statistically significant differences in emotional exhaustion among single, married, or divorced employees ($F(2, 159) = 3.134, p = .051$), although divorced employees reported the highest mean emotional exhaustion ($M = 3.50, SD = 0.707$) and single employees reported slightly higher exhaustion ($M = 3.14, SD = 1.379$) than married employees ($M = 2.93, SD = 1.355$). Cynicism did not differ significantly across marital status groups ($F(2, 159) = 0.939, p = .392$), with mean scores ranging from 3.04 to 4.00, while professional efficacy also showed no significant differences ($F(2, 159) = 2.416, p = .093$), although married employees reported slightly higher professional efficacy ($M = 5.12, SD = 0.988$) compared to single ($M = 4.94, SD = 1.088$) and divorced employees ($M = 5.00, SD =$

0.00). Overall, these findings suggest that marital status does not significantly influence emotional exhaustion, cynicism, or professional efficacy among Hibret Bank employees.

4.1.8. One-way ANOVA for testing differences in Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of employees' Years of Work Experience

Table 12: Ns, Means, SDs, and F values for testing differences in Emotional Exhaustion, Cynicism, and Professional Efficacy as a function of Employees' Work Experience

<i>Variable</i>	<i>Work Experience</i>	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>P</i>
Emotional Exhaustion	Less than 5 years	33	2.45	1.148	2.675	.038
	5 years and less than 10 years	42	3.40	1.466		
	10 years and less than 15 years	56	3.05	1.367		
	15 years and less than 20 years	25	3.16	1.281		
	20 years or more	6	2.50	1.049		
Cynicism	Less than 5 years	33	3.34	.939	1.096	.357
	5 years and less than 10 years	42	3.04	1.137		
	10 years and less than 15 years	56	4.00	1.155		
	15 years and less than 20 years	25		1.323		
	20 years or more	6		1.169		
Professional Efficacy	Less than 5 years	33	4.94	1.004	1.118	.348
	5 years and less than 10 years	42	5.12	1.094		
	10 years and less than 15 years	56	5.00	1.069		
	15 years and less than 20 years	25		.792		
	20 years or more	6		.983		

A one-way ANOVA was conducted to examine differences in burnout dimensions based on employees' work experience. The results indicated a significant difference in emotional exhaustion among work experience groups ($F(4, 157) = 2.675, p = .038$), with employees having 5 to less than 10 years of experience reporting the highest emotional exhaustion ($M = 3.40, SD = 1.466$), while those with less than 5 years ($M = 2.45, SD = 1.148$) and 20 years or more ($M =$

2.50, $SD = 1.049$) reported the lowest levels. Cynicism ($F(4, 157) = 1.096, p = .357$) and professional efficacy ($F(4, 157) = 1.118, p = .348$) did not differ significantly across work experience groups, although mean scores suggested minor variations. Overall, these findings suggest that emotional exhaustion may vary with work experience, whereas cynicism and professional efficacy appear relatively stable across different experience levels among Hibret Bank employees.

4.2. Discussion

The main themes of the research questions and the body of current literature were taken into consideration while interpreting and deriving meanings from the study's significant findings.

4.2.1. The Prevalence of Burnout among Employees

The present study examined the prevalence of burnout among Hibret Bank employees by assessing three dimensions: emotional exhaustion ($M = 3.02$), cynicism ($M = 3.17$), and professional efficacy ($M = 5.04$). The findings indicate that employees experienced moderate levels of emotional exhaustion and cynicism, while maintaining high levels of professional efficacy, suggesting that although burnout is present, it has not yet reached a critical level. This pattern implies that employees generally feel engaged, competent, and effective in their roles, despite the inherent stressors of their work.

These results align with previous research indicating that burnout is a common phenomenon in the banking sector due to the dynamic and demanding nature of the work environment. For example, Dias and Angélico (2018) reported that burnout affected 49.6% to 55.8% of bank employees, highlighting the occupational risks associated with banking jobs. The current findings extend this understanding by demonstrating that, while Hibret Bank employees experience some degree of emotional and cognitive strain, their high professional efficacy may serve as a protective factor, enabling them to maintain performance and engagement despite stressors.

The mean score for emotional exhaustion indicated that employees experienced moderate levels of fatigue, weariness, tiredness in their workplace. It also revealed that employees were having a problem with their job as emotional exhaustion is the individual stress response (Maslach and Leiter, 2022). Despite the low intensity of the emotions, people who displayed them may have trouble to handle their job. The interpersonal aspects of burnout are exhibited by the cynicism dimension. Employees may feel detached, unconcerned, and indifferent to the work they do and/or the people they do it for, according to the moderate mean score for cynicism. Furthermore, if interventions are implemented at the individual and organisational levels, these emotions may manifest as negative or inappropriate attitudes and behaviours, irritation, a loss of idealism, and interpersonal avoidance. A self-protective emotional buffer of detached worry might be provided by cynicism, which can arise in response to excessive tiredness (Maslach and Leiter, 2022). These two dimensions, exhaustion and cynicism, are consistent with early stages of burnout and indicate that while full-blown burnout is not prevalent, there is a measurable risk if organizational stressors persist.

The professional efficacy dimension assesses employees' feelings of effectiveness at work. And, the high mean score ($M=5.04$) for professional efficacy revealed that employees showed strong satisfaction with past and present accomplishments. Because it is linked to job involvement, organisational commitment, contentment, and resource accessibility, this dimension acts as a buffer against the emergence of more severe burnout. Overall, the moderate scores of emotional exhaustion and cynicism showed the appearance of moderate burnout among Hibret bank employees because the high score of professional efficacy showed more comprehensive engagement (Maslach & Leiter, 2008).

4.2.2. The Relationship between the Big Five Personality Traits and the Burnout among Employees

The Big Five Inventory (BFI) was used to measure personality traits, while the Maslach Burnout Inventory – General Survey (MBI-GS) was used to quantify burnout dimensions. The results showed that while several personality traits showed restricted patterns of relationships, the openness trait had a substantial and positive link with the professional efficacy of burnout dimension ($r = .284, p < .01$).

The findings revealed a substantial association between personality factors and cynicism and emotional weariness. However, prior research revealed a favourable association between burnout and emotional instability or neuroticism (Pérez-Fuentes et al., 2019, Kim et al., 2019, Galaiya et al., 2020, & Angelini, 2023). However, neither cynicism nor emotional weariness were substantially correlated with neuroticism in this study. Likewise, no burnout dimension was significantly correlated with conscientiousness, agreeableness, or extraversion. In addition to agreeableness's protective role against aspects of emotional exhaustion, depersonalisation, and diminished personal accomplishment, this finding contradicted with earlier research that showed a negative relation between agreeableness and job burnout (Angelini, 2023).

Conversely, burnout was protected by the strong positive association between openness and professional efficacy. According to earlier studies, openness and job burnout are negatively correlated (Angelini, 2023). Furthermore, openness was a protective factor against lower levels of professional achievement. Employees had higher openness scores—which are defined by inventiveness, curiosity, and a readiness to try new things—reported higher levels of professional efficacy and achievement. People who exhibit high degrees of openness are more likely to be independent and to be open-minded and intellectually curious about new things. These traits shield people from discomfort, let them see setbacks and novelty as opportunities, and keep them from burning out at work (Zimmerman, 2008).

4.2.3. Burnout as a function of the socio-demographic variables

The current study assessed how gender, age group, marital status, educational background, and years of work experience affected emotional weariness, cynicism, and professional efficacy. The results generally indicated few significant group differences, suggesting that burnout may be more strongly shaped by contextual and organizational factors than by demographic characteristics.

The results have not showed discernible differences regarding the prevalence of burnout between male and female employees. Prior research has yielded conflicting findings about the strength and direction of the relationship. In line with the findings of the current study, gender has not been found to be a major predictor of burnout by Maslach et al. (2001). Nonetheless, some research indicated that burnout is more common in women, while other research indicated that

burnout is more common in men. Still other research found no differences in the direction or degree of this link. Additionally, Maslach et al. (2001) noted that women experience more emotional tiredness than men, whereas men tend to score higher on cynicism. In the banking industry, female employees report feeling more emotionally exhausted than their male counterparts, but there are no variations in cynicism and professional efficacy (Amigo et al., 2014). Moreover, Le et al. (2015) pointed out notable differences in burnout's personal accomplishment dimension across male and female bank workers.

Burnout was not significantly predicted by the employees' age group. Likewise, no discernible variations were discovered among age groups. This finding, however, runs counter to other research that found younger workers experienced higher levels of burnout than older workers (Maslach et al., 2001, Maslach & Jackson, 1981, and Schuafeli & Buunk, 2003). However, a number of studies have shown that older workers are more likely to experience job burnout (Ahola et al., 2006, Melamed et al., 2006). However, the current data suggest that employees' experiences of fatigue, cynicism, and professional efficacy are not influenced by age in this organisational environment.

The impact of educational background on emotional tiredness was minimal ($p = .051$). Those with a diploma expressed less emotional weariness than those with a first or second degree. Research on the connection between burnout and educational attainment has produced conflicting findings. For example, because highly educated workers have occupations that require more duties and higher expectations for their work, they experienced greater magnitude of burnout (Maslach et al., 2001). However, other research revealed a negative correlation between burnout and educational attainment, with employees with lower levels of education experiencing greater magnitude of burnout (Ahola et al., 2006, Toker et al., 2012, and Lioent & Ruiz-Calzado, 2016).

Single employees had a somewhat greater magnitude of emotional tiredness than married employees. Prior research that looked at the connection between marital status and burnout revealed that men in particular who were single had higher levels of burnout than married employees (Maslach & Jackson, 1981, Maslach et al., 2001, and Ahola et al., 2006). On the other hand, a number of researches have demonstrated that there are no meaningful connections between burnout and married status (Doğan et al., 2015 & Mahmoudi et al., 2020).

Finally, emotional exhaustion was significantly higher among workers with 5–10 years of work experience, suggesting that mid-career employees may be particularly vulnerable to burnout. This finding contrasts with earlier research that suggested a negative relationship between tenure and exhaustion (Brewer & Shapard, 2004), and with findings among younger teachers who demonstrated greater emotional exhaustion than their more experienced counterparts (Russel et al., 1987). More recent evidence supports the notion that burnout risk may peak during the mid-career stage: for example, a 2024 study of mid-career academic medical faculty found substantial levels of personal and work-related burnout among individuals well into their careers (Paradis et al., 2024). In a related context, a 2024 survey of early- and mid-career health academics revealed that 54.8% of respondents reported burnout, further underscoring the elevated vulnerability in these career stages (Marck et al., 2024). Taken together, these results suggest that the “mid-career” window may represent a critical period for occupational stress and burnout — arguably due to sustained job demands coinciding with fewer novelty protections and evolving role expectations.

Chapter Five: Summary, Conclusions, and Recommendations

5.1. Summary

The study examined the relationship between the Big Five personality traits and burnout among Hibret Bank employees at the head office, using the three-dimensional Maslach Burnout Inventory (MBI) to measure emotional exhaustion, cynicism, and professional efficacy. It also explored the prevalence of burnout among employees and assessed the predictive roles of demographic factors, including sex, age, marital status, years of work experience, and educational background.

The results indicated that emotional exhaustion and cynicism were not significantly correlated with conscientiousness, extraversion, agreeableness, or neuroticism. However, openness to experience was significantly and positively associated with professional efficacy, suggesting that employees who are more open tend to experience greater engagement and effectiveness in their roles. Overall, employees reported moderate levels of emotional exhaustion ($M = 3.02$) and cynicism ($M = 3.17$), alongside high levels of professional efficacy ($M = 5.04$). This pattern suggests that while employees face work-related stress, protective factors such as motivation, engagement, and organizational identification help mitigate the full impact of burnout.

Further analysis revealed that sex, age, and marital status did not significantly differentiate burnout levels. In contrast, employees with 5–10 years of work experience reported higher emotional exhaustion than other groups, indicating that mid-career stages may present heightened demands or reduced novelty that increase vulnerability to burnout. Educational attainment was modestly and positively related to professional efficacy. Among personality traits, openness to experience emerged as a strong predictor of engagement and professional involvement, whereas traits such as conscientiousness and neuroticism were not significant predictors.

Overall, the findings suggest that burnout among Hibret Bank employees is present but remains moderate and manageable. Engagement and professional efficacy play a key protective role, highlighting the importance of fostering professional growth and organizational support to maintain employee well-being.

5.2. Conclusions

The study primarily focused on examining the relationship between the Big Five personality traits and burnout among Hibret Bank employees at the head office. In addition, it assessed the levels of burnout and investigated the influence of demographic factors on employees' susceptibility to burnout.

The following conclusions were drawn in light of the study's objectives and the discussion of the previously mentioned findings.

First, personality traits appear to be only marginally predictive of burnout in this organizational setting. Among the Big Five traits, openness to experience was the only consistent predictor, enhancing professional efficacy. This suggests that employees who are flexible, curious, and open to change are more likely to remain engaged even under challenging conditions.

Second, burnout among Hibret Bank employees at the head office exists at a moderate level rather than a severe form. While severe burnout is not currently widespread, the findings indicate a potential risk of escalation, highlighting the need for preventive measures to avoid progression toward more severe burnout states.

Third, demographic variables alone do not appear to be strong determinants of burnout. Instead, the interaction between organizational demands and career stage is more influential. Employees in the mid-career stage are particularly vulnerable to emotional exhaustion, likely due to increased responsibilities and cumulative job demands.

Finally, the high level of professional efficacy among employees reflects resilience and a strong sense of professional purpose, which currently protect them from deeper forms of burnout. This underscores the importance of fostering engagement and professional growth as proactive strategies to maintain employee well-being and performance.

5.3. Recommendations

Based on the findings of this study, several practical recommendations can be proposed to mitigate burnout and enhance employee engagement at Hibret Bank.

First, implementing workload management strategies is crucial. The moderate levels of emotional exhaustion suggest that employees may be overextended. The bank should review staffing levels, clarify roles, and ensure equitable task allocation to prevent overload and reduce stress.

Second, mid-career employees should receive focused support, as they reported higher levels of emotional exhaustion than other groups. Interventions such as mentorship programs, job rotation, and career planning can help sustain motivation, balance responsibilities, and reduce work-related stress for this group.

Third, the study highlights the importance of enhancing professional development opportunities. Given the positive relationship between education and professional efficacy, initiatives such as continuous training, upskilling, and leadership development can foster a sense of growth and accomplishment, thereby strengthening engagement and resilience.

Fourth, organizations should leverage openness to experience to promote engagement. Findings suggest that employees high in openness are more engaged; therefore, encouraging creativity, innovation, and adaptability through participation in problem-solving and innovation projects may help maintain energy, involvement, and professional commitment.

Fifth, promoting work-life balance and well-being programs can further mitigate burnout. Stress management workshops, flexible work arrangements, and wellness initiatives can enhance employee satisfaction, reduce cynicism, and prevent emotional exhaustion.

Sixth, the bank should establish regular monitoring and early warning systems. Periodic assessments of burnout and engagement can help detect early signs of strain and enable timely interventions before problems escalate.

Finally, strengthening organizational culture and support systems is critical. Recognition programs, open communication, and supportive leadership can foster a sense of belonging, reduce cynicism, and reinforce professional efficacy.

Implications for future research include expanding the study to include employees working in branches and districts across Ethiopia to improve generalizability. Future studies should also explore additional contextual and organizational factors that may influence burnout. Incorporating qualitative methods could provide deeper insights into individual experiences of burnout, complementing quantitative findings. Furthermore, conducting research across other banks in the industry would allow for cross-organizational comparisons and a broader understanding of occupational stress and engagement in the banking sector.

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Appendices



Addis Ababa University

College of Education and Language Studies

School of Psychology

Informed Consent

This study, conducted by Temesgen Waltenegus Ayele, a master's student in Counseling Psychology at Addis Ababa University, aims to examine the relationship between personality traits and burnout among bank employees. Participation involves completing a survey on burnout, personality, and basic demographic information, which takes approximately 25–30 minutes.

Your responses will remain anonymous, and the data will be securely stored on a password-protected computer. Participation is voluntary, and you may withdraw at any time without any consequences. While there are no known risks, your contribution will help expand understanding of the factors influencing burnout and personality in bank employees.

In case you need to have a say or comment, you can contact the student researcher at temesgenw1892@gmail.com or you may also contact Sewalem Tsega (PhD), the student researcher's advisor at Addis Ababa University, sewalem.tsega@aau.edu.et. <https://forms.gle/3Q5RxjL7vRKXcRpQ6>.

A. Demographics Questionnaire

1. Please provide the number of years you have been employed at the bank.

Less than 5 years	
5 years – less than 10 years	
10 years – less than 15 years	
15 years – less than 20 years	
20 years or more	

2. Gender

Female	
Male	

3. Age

20-30	
31-40	
41-50	
51-60	

4. Educational Background

Diploma/ 10+3	
Degree	
Second Degree (MA)	
PhD	

5. Marital status

Single	
Married	
Divorced	

B. The Maslach Burnout Inventory – General Survey

Here are a number of burnout symptoms that may or may not apply to you. Please write a number next to each statement to indicate the extent to which you agree or disagree with that statement.

No.	Statements	Never	A Few Times a Year or less	Once a Month or Less	A Few Times a Month	Once a Week	A few times a week	Every Day
1.	I feel emotionally drained from my work.							
2.	I feel used up at the end of the work day.							
3.	I feel tired when I get up in the morning and have to face another day on the job.							
4.	Working all day is really a strain for me.							
5.	I can effectively solve the problems that arise in my work.							
6.	I feel burned out from my work.							
7.	I feel I am making an effective contribution to what this organization does.							
8.	I have become less interested in my work since I stated this job.							
9.	I have become less enthusiastic about my work.							
10.	In my opinion, I am good at my job.							
11.	I feel exhilarated when I accomplish something at work.							
12.	I have accomplished many worthwhile things in this job.							
13.	I just want to do my job and not to be bothered.							
14.	I have become more cynical about whether my work contributes anything.							
15.	I doubt the significance of my work.							
16.	At my work, I feel confident that I am effective at getting things done.							

Emotional Exhaustion (5 items): 1, 2, 3, 4, & 6

Cynicism (5 items): 8, 9, 13, 14, & 15

Professional Efficacy (6 items): 5, 7, 10, 11, 12, & 16

C. The Big Five Inventory

Here are a number of characteristics that may or may not apply to you. Please write a number next to each statement to indicate the extent to which you agree or disagree with that statement.

Strongly disagree (1), Disagree a little (2), neither agree or disagree (3), Agree a little (4), Strongly Agree (5)

No.	Statements	Strongly Disagree	Disagree a little	Neither agree or disagree	Agree a little	Strongly Agree
1.	I see myself as someone who is talkative.					
2.	I see myself as someone who tends to find fault with others.					
3.	I see myself as someone who does a thorough job.					
4.	I see myself as someone who is depressed.					
5.	I see myself as someone who is original, comes up with new ideas.					
6.	I see myself as someone who is reserved.					
7.	I see myself as someone who is helpful and unselfish with others.					
8.	I see myself as someone who can be somewhat careless.					
9.	I see myself as someone who is relaxed, handles stress well.					
10.	I see myself as someone who is curious about many different things.					
11.	I see myself as someone who is full of energy.					
12.	I see myself as someone who starts quarrels with others.					
13.	I see myself as someone who is a reliable worker.					
14.	I see myself as someone who can be tense.					
15.	I see myself as someone who is ingenious, a deep thinker.					
16.	I see myself as someone who generates a lot of enthusiasm.					
17.	I see myself as someone who has a forgiving nature.					
18.	I see myself as someone who tends to be disorganized.					

No .	Statements	Strongl y Disagre e	Disagr ee a little	Neither agree or disagre e	Agree a little	Strongl y Agree
19.	I see myself as someone who worries a lot.					
20.	I see myself as someone who has an active imagination.					
21.	I see myself as someone who tends to be quiet.					
22.	I see myself as someone who is generally trusting.					
23.	I see myself as someone who tends to be lazy.					
24.	I see myself as someone who is emotionally stable, not easily upset.					
25.	I see myself as someone who is inventive.					
26.	I see myself as someone who has an assertive personality.					
27.	I see myself as someone who can be cold and aloof.					
28.	I see myself as someone who perseveres until the task is finished.					
29.	I see myself as someone who can be moody.					
30.	I see myself as someone who values artistic, aesthetic experiences.					
31.	I see myself as someone who is sometimes shy, inhibited.					
32.	I see myself as someone who is considerate and kind to almost everyone.					
33.	I see myself as someone who does things efficiently.					
34.	I see myself as someone who remains calm in tense situations.					
35.	I see myself as someone who prefers work that is routine.					
36.	I see myself as someone who is outgoing, sociable.					
37.	I see myself as someone who is sometimes rude to others.					
38.	I see myself as someone who makes plans and follows through with them.					
39.	I see myself as someone who gets nervous easily.					
40.	I see myself as someone who likes to reflect, play with ideas					
41.	I see myself as someone who has few artistic					

No.	Statements	Strongly Disagree	Disagree a little	Neither agree or disagree	Agree a little	Strongly Agree
	interests.					
42.	I see myself as someone who likes to cooperate with others.					
43.	I see myself as someone who is easily distracted.					
44.	I see myself as someone who is sophisticated in art, music, or literature.					

Openness (10 items): 5, 10, 15, 20, 25, 30, 35R, 40, 41R, 44

Conscientiousness (9 items): 3, 8R, 13, 18R, 23R, 28, 33, 38, 43R

Extraversion (8 items): 1, 6R, 11, 16, 21R, 26, 31R, 36

Agreeableness (9 items): 2R, 7, 12R, 17, 22, 27R, 32, 37R, 42

Neuroticism (8 items): 4, 9R, 14, 19, 24R, 29, 34R, 39