The mediating role of coping styles in the relations between temperament traits and occupational burnout in bank employees

Mediacyjna rola stylów radzenia sobie ze stresem w związkach cech temperamentu i wypalenia zawodowego u pracowników banków

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Key words: occupational burnout, temperamental traits, styles of coping with stress, working in a bank.

Słowa kluczowe: wypalenie zawodowe, cechy temperamentu, style radzenia sobie ze stresem, praca w banku.

Abstract

Introduction: The dynamics of the changes currently taking place in the banking sector and the very nature of work in a bank make the level of stress experienced by employees a risk factor for burnout, especially in persons temperamentally predisposed to using less adaptive ways of coping.

Aim of the research: To establish if coping styles mediated between temperamental traits and occupational burnout in bank employees.

Material and methods: The study included 91 bank employees, who completed the Coping Inventory for Stressful Situations (CISS), the Formal Characteristics of Behavior – Temperament Inventory (FCB-TI), and the Maslach Burnout Inventory (MBI). In data analysis the authors used a multiple mediation model, which allowed for testing individual coping styles as sequential mediator variables.

Results: It was found that task-oriented and emotion-oriented styles were mediators between five temperamental traits and the overall level of occupational burnout; briskness and endurance predisposed subjects to the use of task-oriented coping strategies, reducing the level of burnout; activity reduced the tendency to focus on negative emotional states, as opposed to perseverance and emotional reactivity, which promoted the tendency to confront anxiety or frustration and exposed employees to burnout.

Conclusions: To the authors' knowledge, the present study is the first attempt to investigate the mediating role of coping styles between temperamental traits and occupational burnout in employees of the banking sector. Although these findings do not exhaust the issues discussed, they are a point of departure for further research into risk and protective factors for the experience of burnout in bank employees.

Streszczenie

Wprowadzenie: Dynamika zmian dokonujących się aktualnie w sektorze bankowym oraz sam charakter pracy w banku powodują, że poziom stresu odczuwanego przez pracowników stanowi ryzyko rozwoju wypalenia zawodowego, szczególnie u osób temperamentalnie predysponowanych do stosowania mniej adaptacyjnych sposobów radzenia sobie.

Cel pracy: Celem zaprezentowanych w artykule badań jest odpowiedź na pytanie, czy style radzenia sobie ze stresem pośredniczą w relacji cech temperamentu i wypalenia zawodowego pracowników banków.

Materiał i metody: Przebadano 91 pracowników bankowych, posługując się *Kwestionariuszem radzenia sobie w sytuacjach stresowych* (CISS), *Formalną charakterystyką zachowania – kwestionariuszem temperamentu* (FCZ-KT) oraz *Kwestionariuszem wypalenia zawodowego Maslach* (MBI). W analizie zebranych danych zastosowano model wielokrotnej mediacji (*multiple mediation model*), który pozwolił na testowanie poszczególnych stylów radzenia sobie w postaci sekwencyjnych zmiennych pośredniczących.

Wyniki: Stwierdzono, że styl skoncentrowany na zadaniu oraz styl skoncentrowany na emocjach pośredniczą w relacji między pięcioma cechami temperamentalnymi a ogólnym nasileniem wypalenia zawodowego: żwawość i wytrzymałość predysponują do stosowania zadaniowych strategii radzenia sobie, obniżając nasilenie wypalenia zawodowego; aktywność obniża tendencję do koncentracji na negatywnych stanach emocjonalnych, w przeciwieństwie do perseweratywności i reaktywności emocjonalnej, które sprzyjają tendencji do konfrontowania się z lękiem czy frustracją i narażają pracownika na wypalenie. Wnioski: Zgodnie z wiedzą autorów niniejsze badanie stanowi pierwszą próbę zbadania mediacyjnej roli stylów radzenia sobie w relacji cech temperamentalnych i wypalenia zawodowego wśród pracowników usług bankowych. Choć wnioski te nie wyczerpują omawianej problematyki, stanowią wstęp do dalszych badań poświęconych czynnikom zagrażającym

i ochraniającym pracowników bankowych przed doświadczeniem wypalenia zawodowego.

Introduction

The issues of occupational burnout have been discussed in the literature for more than 40 years and still remain an object of interest for researchers in many fields. The most frequently used definition is the one proposed by Christina Maslach, who described occupational burnout as a psychological syndrome involving emotional exhaustion, depersonalization, and a sense of reduced personal accomplishment that might develop in individuals working with other people in a certain specific way [1]. The first of its dimensions - exhaustion - manifests itself in fatigue, a considerable decrease in energy, and general tension and irritability. Some authors [2] consider it the most important indicator of burnout as it has many negative consequences both for the employee (depression, family difficulties) and for the employing organization (e.g., a decrease in work engagement, efficiency, and organizational citizenship behavior). Cynicism and depersonalization are associated with a distanced, indifferent, and reifying attitude to work and to the people linked with it, and low self-efficacy manifests itself in a belief that one has low skills and limited abilities to cope with the demands of the job [3].

Initially it was assumed that burnout affected mainly people working in occupations that consist in helping. The dynamic development of the social services sector showed, however, that it also affected employees in market services, working for individual customers [3]. This group of occupations include banking jobs, which involve a high risk of stress [4–8] and burnout [9–11]. Over the last 30 years the banking sector has undergone many rapid changes, such as privatization, restructuring, takeovers, fusions, and the implementation of new technologies [5, 12, 13]. These years have witnessed the popularization of electronic banking and the robotization and automation of work-related processes, which contributes to numerous lay-offs and staff reductions [14].

These broad and dynamic organizational changes put pressure on employees, because their employment is dependent mainly on their efficiency - on how effectively they cope with their duties, which are complex, time consuming and associated with considerable responsibility [15]. Strong pressure on employees to achieve better and better sales results is often accompanied by bad atmosphere in the workplace [16] and a sense of not being in control. Work in banking follows a strictly defined pattern imposed top-down; employee freedom is limited by a system of procedures and external control (individual plans, mystery shopping). Another tool for constantly controlling employees' efficiency is the way of setting remuneration levels – for example, bonuses for meeting specific sales plans. This undermines the basic sense of security and stability. Bank employees therefore have to struggle with the uncertainty of employment, the multiplicity of duties, and an atmosphere of rivalry that is not conducive to building interpersonal relations [17]. As shown by qualitative research [16], employees often feel that the organization they work for does not care about their comfort, development, and satisfaction, and that, what is more, it seeks to exploit them at the cost of their health, their self-confidence, and a conflict of values. Budgetary limitations and, above all, the pursuit of profit give an unreal quality to the attractive slogans, which in fact are merely an element in the strategy of increasing the capital [16]. All these factors correspond to areas in which employees are exposed to occupational burnout: work overload, lack of control, insufficient remuneration, breakdown of community, no sense of fair treatment, and a conflict of values [18].

As a result of the current reality of work in a bank, employee stress has reached a critical point [4]. However, the nature of this work in itself is not the only factor behind the risk of burnout. What is as important as the demands associated with the character of the work is individual factors [19].

Temperament, included in the present study, refers to "relatively stable personality traits found in a person from early childhood and having their counterparts in the animal world. Originally determined by innate neurobiochemical mechanisms, temperament undergoes slow changes caused by maturation and person-specific interactions between genotype and the environment" [20] (p. 780). It moderates the energetic and temporal value of human reactions. This means that temperament determines individual capacity for accumulating and releasing energy (which depends on the levels of the traits of endurance, emotional reactivity, activity, and sensory sensitivity) and the course of behavior in time (dependent on the levels of briskness and perseverance) [21].

Endurance is defined in a way that brings to mind Pavlovian strength of the stimulation process, as the ability to react appropriately to the situation requiring prolonged or strongly stimulating activity. Emotional reactivity manifests itself in a tendency to exhibit intense emotional reactions, sensitivity, and susceptibility to stress and anxiety. It is interrelated with trait activity, which is considered to be responsible for regulating the person's need for stimulation and for determining its optimal level - individuals whose physiological mechanisms intensify the value of stimuli have lower need for stimulation than weakly reactive individuals [22]. The last factor making up the energetic parameter – sensory sensitivity – is responsible for perceptiveness in noticing sensory phenomena that evoke no affective response in others. As regards briskness, which belongs to the temporal dimension, it is seen as responsible for the tendency to react quickly and to act efficiently and flexibly while maintaining the effectiveness and appropriateness of reactions to the changes forced by external factors. The second trait in this dimension is perseverance, which determines the time for which the person experiences emotions and repeats actions induced by a specific stimulus [20]. Highly persevering individuals have difficulty distancing themselves from the events or emotions experienced, thus exposing themselves to their prolonged influence [20, 21].

The essence of the intraindividual complexity and interindividual diversity of temperament is particularly visible in reflections on human behavior in difficult situations [23]. This is because temperament determines the individual level of need for stimulation, optimal for psychophysical functioning and referred to as temperamental potential, which may be a risk factor in conditions of excessive or insufficient stimulation [20, 24], exposing the person, among other consequences, to the experience of occupational burnout [25, 26]. Temperament also influences the way the individual appraises difficult situations and the ways of coping applied in such situations [23, 27].

According to one of the most popular conceptions of stress and coping [28], stress is the outcome of a transaction that takes place between the external environment (e.g., the demands of the job) and the person (his or her resources, needs, and values) [29]. If primary or secondary cognitive appraisal of the situation is judged to be threatening, challenging, or responsible for the loss of resources, a somewhat automatic emotional and behavioral response will be induced: uncertainty and readiness to act in the case of a challenge, mood decrease, apathy, and helplessness in the face of loss, or anxiety as a reaction to the threat [30]. Importantly, depending on their effectiveness, the preventive measures taken may modify the primary appraisal of threat, which proves that coping is a dynamic process [24], and at the same time one that is repetitive and stable for a particular person, whose reactions follow a characteristic individual style: task-oriented, emotion-oriented, or avoidanceoriented [31, 32]. The task-oriented pattern manifests itself in engagement in activity aimed at coping with the problem, the emotion-oriented pattern is marked by a focus on internal experiences, and the avoidanceoriented pattern is expressed in striving to get away from the thoughts and feelings linked with the stressful situation through distraction seeking or social diversion [31, 33]. Research results [7] show that bank employees differ in their ways of coping with stress depending on the positions they hold: cashiers most often use the emotion-oriented style, while customer advisors tend to use the avoidance-oriented style. The level of occupational burnout is higher in people who use emotion-oriented and avoidance-oriented styles [1, 34]. The appraisal of a stressful situation as a challenge allows for activating the necessary personal resources and making an active attempt to overcome the problem [33, 34].

Aim of the research

Due to the high exposure of bank employees to the experience of occupational burnout, there is a need for detailed and carefully designed studies whose aim will be to identify individual risk and protective factors, which susceptibility to the symptoms of the phenomenon in question may depend on, and to provide an in-depth understanding of the interrelations among the patterns found in research. With this in view, we decided that it was necessary to extend the current research to include a mediation analysis, which would reveal in what way selected personality factors – in this case, temperamental traits – influenced occupational burnout in bank employees and which factors acted as mediators in these relations.

The aim of the present study was to investigate the mediating role of styles of coping with stress in the relations between temperamental traits and occupational burnout. Based on a review of the literature and the cited research results, we expected that (H1) taskoriented and emotion-oriented styles would mediate in the relations between temperamental traits and occupational burnout. We also hypothesized that (H2) endurance, activity, and briskness would correlate positively with the task-oriented coping style, which would be a protective factor, negatively related to occupational burnout. The opposite relationships were expected in the case of emotional reactivity, sensory sensitivity, and perseverance (H3): we predicted that these traits would correlate positively with the emotional coping style, which would increase the risk of experiencing occupational burnout.

Material and methods

The study included 91 participants (79.1% of them were women) working in different branches of banks in the Lubelskie Voivodeship, Poland. The participants held various positions, such as customer advisor (67%) or senior specialist (7.7%). Their mean age was M \pm SD 36.45 ± 8.86 years and their mean work experience was 11.26 ± 8.57 years. Married participants accounted for 59.3% of the sample, 26.4% were single, and 9.9% were divorced. As many as 78% of the participants in the study had higher education, and the remaining ones (22%) had secondary education. The study was conducted on an individual, anonymous, and voluntary basis.

Occupational burnout was measured using the Maslach Burnout Inventory (MBI), developed by Christina Maslach and Susan Jackson and adapted into Polish by Pasikowski [35]. This inventory is designed to be completed by respondents working in the social services and education sector (hence the

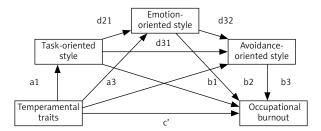


Figure 1. The schema of relations in the mediation model *Indirect effect of temperamental traits on occupational burnout through task-priented style* = a1h1

Indirect effect of temperamental traits on occupational burnout through emotion-oriented style = a2b2

Indirect effect of temperamental traits on occupational burnout through avoidance-oriented style = a3b3

Indirect effect of temperamental traits on occupational burnout through task-oriented style, emotion-oriented style and avoidance-oriented style in a sequential order = a1d21d32b3

Direct effect of temperamental traits on occupational burnout = c'

remaining part of its name, Human Service Survey). It measures three components of burnout: emotional exhaustion, depersonalization, and personal accomplishment. The inventory consists of 22 items. Respondents rate each item on a 7-point scale, from 0 = Never to 6 = Every day. The Polish version of the MBI has acceptable psychometric properties: Cronbach's α is 0.85 for the Emotional Exhaustion scale, 0.76 for the Personal Accomplishment scale, and 0.60 for the Depersonalization scale.

In the current analyses we used the overall burnout score. To compute the global occupational burnout score, we applied the procedure consisting in the reversal of item scores in the Personal Accomplishment subscale. A similar method had been used in the development of the Polish adaptation of the Maslach Burnout Inventory [35]. Thus, we computed the global burnout index by adding up the item scores for the Emotional Exhaustion and Depersonalization subscales and the reversed item scores for the Personal Accomplishment subscale.

To measure temperament, we administered the Formal Characteristics of Behavior – Temperament Inventory (FCB-TI) by Strelau and Zawadzki [25]. Made up of 120 items, the inventory measures the levels of traits on six scales: Briskness, Perseverance, Sensory Sensitivity, Emotional Reactivity, Endurance, and Activity. Participants respond to each item by indicating Yes or No. The score is computed for each of the FCB-TI scales, by adding up the diagnostic answers and converting them to normalized (stanine) scores, with respondents' sex and age taken into account. The inventory has good psychometric properties – Cronbach's α ranges from 0.72 for Sensory Sensitivity to 0.88 for Endurance.

Preferences regarding the styles of coping with stress were measured using the Coping Inventory for Stressful Situations (CISS), developed by Endler and Parker and adapted into Polish by Szczepaniak, Strelau, and Wrześniewski [33]. The inventory consists of 48 items describing people's behaviors in response to stressful situations, which respondents rate on a 5-point scale (from 1 = Never to 5 = Always). The results allow for identifying the dominant style of coping with stress: task-oriented style (TOS), emotion-oriented style (EOS), or avoidance-oriented style (AOS), which may take the form of distraction seeking (DIS) or social diversion (SDI). The Polish version of the method has good psychometric properties (the internal consistency of its individual scales, assessed using Cronbach's α , ranges from 0.72 to 0.92) [33].

The collected data were subjected to statistical analysis, including regression analysis. We used the PROCESS procedure for IBM SPSS Statistics, which made it possible to measure the mediating role of each coping style between temperamental traits and the dimensions of occupational burnout (Figure 1). For this purpose, we applied the multiple mediation model, in which individual coping styles were tested as sequential mediating variables. We also used bootstrapping (10,000) to determine the size of indirect effects.

Results

The statistical analysis of the results was supposed, above all, to yield the psychological characteristics of the sample. For this purpose, we analyzed the descriptive statistics – minimums, maximums, means, standard deviations, skewness, kurtosis, and the results of the Shapiro-Wilk (S-W) test, which allowed us to determine the consistency of distributions with the normal distribution. Table 1 presents basic descriptive statistics for all the variables analyzed.

Next, in order to perform the preliminary measurement of the relations between the analyzed variables, we analyzed Pearson's *r* correlations (Table 2).

In the next step of statistical analyses we attempted to test the hypothesis about the mediating role of coping styles between temperamental traits and occupational burnout. In the first model (Figure 2) we tested the mediating role of task-oriented, emotion-oriented, and avoidance-oriented styles in the relationship between briskness and occupational burnout. The indirect sequential path did not reach the level of statistical significance (a1d21d32b3 = 0.003, SE = 0.005; bootstrap CI: -0.002, 0.021). Further analysis showed, however, that the relationship between briskness and occupational burnout was mediated by two of the styles: task-oriented and emotion-oriented (a1d21b2 = -0.039, SE = 0.021, bootstrap CI: -0.103, -0.010). This means that readiness to react quickly and the ease of changing one's behavior in response to external conditions increases the tendency to approach problems constructively (path a1), which in turn reduces the disposition to cope with problems by reducing emo-

Variables		Min.	Max.	М	SD	SKE	K	S–W
Temperament	Briskness	5	20	15.51	3.70	-1.14	0.75	0.88***
	Perseverance	2	20	12.25	4.11	-0.42	-0.25	0.97 ns.
	Sensory sensitivity	4	20	14.98	3.42	-1.18	0.95	0.89***
	Emotional reactivity	0	20	10.41	5.09	-0.13	-0.73	0.98 ns.
	Endurance	2	20	10.87	5.03	-0.05	-0.99	0.96*
	Activity	0	19	8.30	4.84	0.15	-0.77	0.97*
Coping	Task-oriented style	34	78	61.10	8.07	-0.66	1.48	0.92**
	Emotion-oriented style	17	62	41.75	9.96	-0.22	-0.37	0.99 ns.
	Avoidance-oriented style	22	64	42.91	8.94	-0.11	-0.67	0.98 ns.
Burnout	Emotional exhaustion	0	49	17.97	11.26	0.69	-0.02	0.95**
	Depersonalization	0	21	7.76	5.48	0.63	-0.45	0.94***
	Personal accomplishment	8	48	31.6	9.13	-0.14	-0.64	0.98 ns.
	Overall score	11	102	50.12	20.28	0.15	0.44	0.99 ns.

Table 1. Descriptive statistics for the distribution of the variables

*p < 0.05, **p < 0.01, ***p < 0.001, ****p < 0.0001, Min. – Minimal; Max. – Maximal, M – Medium, SD – standard deviation, SKE – Skewness, K – Kurtosis, S-W – Shapiro-Wilk test.

tional tension (path d21), this disposition being a positive predictor of occupational burnout (b2).

In the next step, we tested the mediating role of coping styles in the relationship between perseverance and occupational burnout (Figure 2). The analysis showed that the indirect effect of perseverance on burnout through task-oriented, emotionoriented, and avoidance-oriented styles was not significant (a1d21d32b3 = -0.001, SE = 0.002; bootstrap CI: -0.016, 0.000). The analysis of indirect effects for separately considered mediators revealed that only emotion-oriented style mediated this relationship (a2b2 = 0.167, SE = 0.062; bootstrap CI: 0.066; 0.316).These results mean that the tendency to repeat behaviors after the stimulus has receded increases the tendency to resort to emotion-oriented coping (a2), thus contributing to an increase in occupational burnout symptoms (b2) (Figure 3).

Another temperamental trait included in the study was sensory sensitivity. Statistical analyses, however, revealed no mediating role of task-oriented, emotion-oriented, and avoidance-oriented styles in the relationship of this variable to occupational burnout, both when the mediators were considered jointly (a1d21d32b3 = -0.000, SE = 0.001; bootstrap CI: -0.006, 0.002) and for individual mediators considered separately (a1b1 = -0.001, SE = 0.018; bootstrap CI: -0.040, 0.029; a2b2 = -0.008, SE = 0.041; bootstrap CI: -0.098, 0.063; a3b3 = -0.009, SE = 0.018; bootstrap CI: -0.066, 0.012).

In the further stage of statistical analyses we investigated the indirect effect of emotional reactivity on occupational burnout (Figure 4). The indirect effect along the following path: emotional reactivity → task-

oriented style \rightarrow emotion-oriented style \rightarrow avoidance-oriented style \rightarrow occupational burnout proved to be statistically non-significant (a1d21d32b3 = -0.003, SE = 0.004; bootstrap CI: -0.021, 0.001). However, significant mediation effects were found for the path involving two jointly considered mediators, namely task-oriented style and emotion-oriented style (a1d21b2 = 0.021, SE = 0.017; bootstrap CI: 0.002, 0.075), and emotion-oriented style as an individual mediator (a2b2 = 0.164, SE = 0.071; bootstrap CI: 0.035, 0.312).

It can therefore be concluded that the disposition to intensely react to emotion-inducing stimuli decreases the tendency to engage in real action aimed at resolving the stressful situation, while at the same time increasing the tendency to solve problems by focusing on negative emotions and by wishful thinking. Emotional reactivity predisposes people to occupational burnout by decreasing their readiness to act for problem solution and making them focused on reducing emotional tension.

In the next step we verified the mediating role of styles of coping with stress in the relationship between endurance and occupational burnout (Figure 5). The indirect effect of endurance on burnout through all the styles included in the study simultaneously was not significant (a1d21d32b3 = 0.002, SE = 0.004; bootstrap CI: -0.001, 0.018). What proved to be significant, though, was the indirect effect of endurance on burnout through the task-oriented style and emotion-oriented style (a1d21b2 = -0.029; SE = 0.019; bootstrap CI: -0.089, -0.005). This means that the ability to appropriately react in situations requiring highly stimulating activity increases readiness to act to solve the problem, which in turn is

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12.	SS	0.16	0.15	-0.04	-0.18	-0.01	-0.07	0.01	-0.01	60.0	0.34**	-0.01	1			
13.	ER	0.16	0.11	0.56**	0.25*	0.47**	0.59**	-0.40**	0.60**	0.03	-0.53**	0.64	0.01	ı		
14.	EN	-0.18	-0.12	-0.48**	-0.17	-0.40**	-0.49**	0.35**	-0.44**	-0.15	0.54**	-0.48**	0.15	-0.73**	I	
15.	AC	-0.10	0.01	-0.26*	0.01	-0.37**	-0.37** -0.31**	0.20	-0.34**	0.10	0.31**	-0.36**	-0.02	-0.43**	0.41**	I
EE – e1 BR – br	EE – emotional exhaustion, D – depersonalization, RPA – reduced personal accomplishment, TOS – task-oriented style, EOS – emotion-oriented style, AOS – avoidance-oriented style, BR – briskness, PE – perseverance, SS – sensory sensitivity, ER – emotional reactivity, EN – endurance, AC – activity.	D – depers Ince, SS – si	sonalizatio ensory sen	n, RPA – re sitivity, ER –	educed pe. - emotiona	rsonal accı ıl reactivity	omplishmer ; EN – endu	ıt, TOS – ırance, AC-	task-oriente – activity.	d style, E	:0S – emo	tion-oriente	ed style, A	10S – avoi	dance-orier	ıted style,

a negative predictor of the emotion-oriented style. The focus on negative emotional experience that is characteristic of this style is positively associated with occupational burnout. The indirect effect was also significant for path a2b2 = -0.124, SE = 0.053; bootstrap CI: -0.261, -0.043, which attests to the mediating role

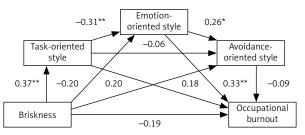


Figure 2. Model of the direct and indirect effects of briskness on occupational burnout through the task-oriented style, emotion-oriented style, and avoidance-oriented style

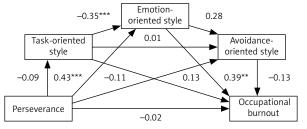


Figure 3. Model of the direct and indirect effects of perseverance on occupational burnout through the task-oriented style, emotion-oriented style, and avoidance-oriented style

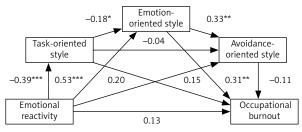


Figure 4. Model of the direct and indirect effects of emotional reactivity on occupational burnout through the task-oriented style, emotion-oriented style, and avoidance-oriented style

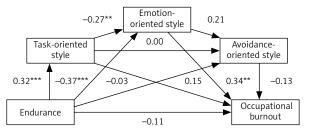


Figure 5. Model of the direct and indirect effects of endurance on occupational burnout through the task-oriented style, emotion-oriented style, and avoidance-oriented style

of the emotion-oriented style in the relationship between endurance and occupational burnout.

The last tested model (Figure 6) concerned the effect of activity on occupational burnout through styles of coping with stress as mediators. The analysis revealed one significant indirect effect – namely, the effect of activity on burnout through the emotion-oriented style (a2b2 = -0.142, SE = 0.060; bootstrap CI: -0.292, -0.046). This result meant that the tendency to engage in highly stimulating behaviors significantly reduces the inclination to solve problems by focusing on negative emotions, which in turn contributes to an increase in the level of occupational burnout symptoms.

Discussion

The aim of the analyses was to test the mediating role of coping styles in the relations between temperamental traits and occupational burnout. The results showed that, of the three styles of coping with stress, only the emotion-oriented and task-oriented styles acted as mediators between temperamental traits and occupational burnout in persons employed in banking. In the present study we tested six mediation models. In each case, the analyses of sequential mediation paths for the effects of individual temperamental traits on occupational burnout involving all styles of coping with stress considered jointly showed that the tested effects were not statistically significant. The analysis of indirect effects of individual mediators demonstrated, however, that coping styles mediated the effect of five temperamental traits on burnout: briskness, perseverance, emotional reactivity, endurance, and activity. Only for sensory sensitivity the results did not reach the level that would suggest the mediation of any of the coping styles. The relationship between briskness and burnout is mediated by both task-oriented and emotion-oriented styles. The situation is similar between emotional reactivity and burnout and between endurance and burnout. In the remaining cases, we found a single statistically significant mediator - emotion-oriented style, mediating the relationship of perseverance and activity to occupational burnout.

Our analyses demonstrate that in the face of stress bank workers characterized by higher perseverance show a disposition to cope with problems by reducing emotional tension (emotion-oriented style), which in turn exposes them to the experience of occupational burnout. This may stem from difficulties in keeping their distance from everyday problems and from exposing themselves to the prolonged influence of negative emotional states. The tendency to focus on emotions at the cost of readiness to actively seek solutions to problems is also intensified by emotional reactivity, increasing sensitivity and vulnerability to anxiety and stress. Briskness, by contrast, induces

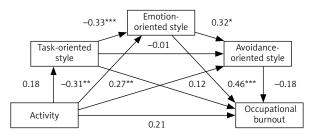


Figure 6. Model of the direct and indirect effects of activity on occupational burnout through the task-oriented style, emotion-oriented style, and avoidance-oriented style

the opposite effect. Employees showing a tendency to quickly, appropriately, and flexibly react in moments of challenge focus on the task rather than on emotions, which, in the long run, reduces their vulnerability to occupational burnout. The employees predisposed to a task-oriented style of functioning also include those showing high endurance, which allows them to be efficient even in the face of a strongly or lastingly stimulating situation. Resistance to external stimulation is conducive to engagement in coping activities and directs attention to the task rather than to emotions, which prevents the development of occupational burnout. The tendency to use emotional strategies is also decreased by trait activity, which may manifest itself in readiness to undertake diverse tasks and directs attention outwards; in stressful situations this prevents burnout symptoms.

The results attest to mediational relations between temperament and coping with stress – the way an individual behaves in difficult situations is determined not only by the properties of the stressor but also by the individual's personal capacity for the neurobiological processing of stimulation. The authors who have written about the positive correlations of emotional reactivity and perseverance with emotionoriented style include Jachnis [27], who discussed the impact of temperament on coping styles in university students. Similar conclusions were reached by Heszen [32], whose research on the significance of temperament in stressful situations demonstrated that emotional reactivity and perseverance increased the tendency to use strategies focused on reducing negative emotions (in the case of perseverance there was also a correlation with avoidance-oriented strategies, which was not supported in the present study), whereas briskness, endurance, and activity favor the appraisal of situations as challenges. These findings were subsequently supported in a study by Strelau et al. [36], where the task-oriented style correlated positively with briskness, perseverance, sensory sensitivity, and activity, the emotion-oriented style was negatively related to briskness, endurance, and activity and positively with perseverance, and the likelihood of using an avoidance-oriented style increased with an increase in perseverance and activity.

Our study did not show the mediating role of the avoidance-oriented style in the relationship between temperamental traits and occupational burnout, which also corresponds with earlier research [27, 36]. The absence of a mediating effect of the avoidance-oriented style in the relationship between temperamental traits and occupational burnout was also found in a study conducted on a sample of psychiatric nurses by Brudek *et al.* [37] which was explained as stemming from weaker links of temperamental traits with this way of responding to difficult situations.

To our knowledge, the present study is the first attempt to investigate the mediating role of coping styles between temperamental traits and occupational burnout in employees of the banking sector, which makes a comparative analysis with other results impossible. It is, however, worth mentioning the project by Li et al. [38], investigating the mediating role of psychological capital between stress and occupational burnout in employees of Chinese banks. These authors found that high psychological capital (self-efficacy, hope, resilience, and optimism) correlated significantly and negatively with emotional exhaustion and depersonalization and positively with the sense of personal accomplishment (ibid.) These findings are consistent with our results - employees' personal potential is of great significance for their successful adaptation to the demands of the job.

Conclusions

Our research has expanded the knowledge about the factors exposing bank employees to and protecting them from occupational burnout. Given the reality of work in a bank discussed above [5, 7] these findings have considerable practical significance. Importantly, the initiative in taking preventive measures rests with institutions [3] and should be shown at every stage of the employment relationship - recruitment, induction, and training. Equipped with appropriate assessment tools, the psychologist involved in staff selection should take into account the personality predispositions of each candidate and, on this basis, determine the chances of optimally matching the person to the job. An equally important preventive measure may be training aimed at improving the skills of task-focused coping with difficult situations, increasing the chances of solving the problems encountered at work relatively quickly and constructively.

The interpretation of the results should take into account the limitations of the study, however. The first limitation concerns the sample, whose selection did not allow for meeting the principle of representativeness, which means the findings presented in the article should be generalized with a great degree of caution. The sample size also made it impossible to perform analyses including additional variables (such as the type of position held or the level of satisfaction

with the salary), which could have yielded further findings. This implies the need for further research, broadening the array of factors (both employee-related and organizational) explaining the mechanism of occupational burnout in bank employees. Importantly, that research will require going beyond the correlation scheme presented in this study, so as to make it possible to speak of cause-and-effect relations and finally understand the essence of the phenomenon, so costly for both parties exposed to it: the employee and the employer.

Conflict of interest

The authors declare no conflict of interest.

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