



Burnout in Guayaquil's financial sector

El burnout en el sector financiero de Guayaquil

Marcelo Javier Bastidas Jiménez

Salesian Polytechnic University
mbastidas@ups.edu.ec
<https://orcid.org/0000-0001-6448-1286>

Iskra Casandra Calle Carrión

Salesian Polytechnic University
icalle@ups.edu.ec
<https://orcid.org/0000-0001-5766-7170>

Abstract

This article presents the results of a study that analyzes the prevalence and factors associated with burnout syndrome among financial sector employees in the city of Guayaquil. Using the Maslach Burnout Inventory (MBI), a widely recognized tool developed by Dr. Christina Maslach, a representative sample of workers was surveyed to assess three dimensions of burnout: emotional exhaustion, depersonalization, and personal fulfillment. The findings reveal that a significant percentage of financial employees in Guayaquil experience high levels of emotional exhaustion and depersonalization, along with low levels of personal fulfillment, indicating a worrying prevalence of burnout in this sector. The prevalence of burnout in this population was 40.4%. Statistically significant relationships were found between the presence of burnout and variables such as age group, number of children, hours of sleep, self-rated physical health and self-rated mental health. It is necessary that both institutions and control agencies take measures that allow an adequate management of burnout syndrome in the city's financial system.

Keywords: Burnout, financial sector, Maslach, prevalence, factors.

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Corresponding Author
Marcelo Javier Bastidas Jiménez
mbastidas@ups.edu.ec
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Resumen

El presente artículo presenta los resultados de un estudio que analiza la prevalencia y los factores asociados al síndrome de burnout entre empleados del sector financiero de la ciudad de Guayaquil. Utilizando el Maslach Burnout Inventory (MBI), una herramienta ampliamente reconocida desarrollada por la Dra. Christina Maslach, se encuestó a una muestra representativa de trabajadores para evaluar tres dimensiones del burnout: agotamiento emocional, despersonalización y realización personal. Los hallazgos revelan que un porcentaje significativo de los empleados financieros en Guayaquil experimenta altos niveles de agotamiento emocional y despersonalización, junto con bajos niveles de realización personal, lo que indica una prevalencia preocupante del burnout en este sector. La prevalencia del burnout en esta población fue de 40.4%. Se encuentran relaciones estadísticamente significativas entre la presencia del burnout y variables como grupo etario, número de hijos, horas de sueño, autocalificación de la salud física y autocalificación de la salud mental. Es menester que tanto las instituciones como los organismos de control tomen medidas que permitan una gestión adecuada del síndrome del burnout en el sistema financiero de la ciudad.

Palabras clave: Burnout, sector financiero, Maslach, prevalencia, factores.

Introduction

One of the most common phrases you hear these days is "I'm totally burnt out". It is an expression that is often used when the person is completely tired of doing something or working, and when he or she needs to take a break because it is difficult to continue working (Santee et al., 2023).. Workplace stress is globally considered a risk factor for workers' health and safety (Siegel & Nagengast, 2019)..

This burnout has an adverse effect not only from an organizational point of view, but also on the physical and psychological aspects of

each individual. Several studies have shown that burnout has negative effects on the organization, such as decreased productivity, increased staff turnover and increased absenteeism, and presents a high correlation with depression. (Choi et al., 2019)

In particular, over the last 35 years, the prevalence of stress-related illnesses, such as burnout, has increased significantly, affecting a significant portion of employees in the general workforce worldwide. (Galletta et al., 2016)

Since Hochschild's work, the literature on emotional labor has grown enormously in the last three decades. The term "emotional labor" is only appropriate when emotional labor is exchanged for something, such as a salary or other valued compensation. Wharton pointed out that such labor is not only performed in exchange for a salary, but also under the control of others. However, despite notable advances in academic research on emotional labor, some important questions remain unresolved.

Previous research has shown that emotional labor contributes to negative attitudes and behaviors and poor employee health. To highlight the components that constitute it, a comprehensive definition and theoretical model has been conducted that is expected to explain the negative outcomes.(Jeung et al., 2018)

The importance of burnout has been gaining the attention of people living and working in modern society, and the Maslach Burnout Inventory (MBI) developed by Maslach is widely used as a tool to assess burnout...

The original MBI gradually evolved, and is now classified into 3 types, which are Maslach Burnout Inventory-Human Services Survey (MBI-HSS), Maslach Burnout Inventory-Educators Survey (MBI-ES), and Maslach Burnout Inventory-General Survey (MBI-GS), depending on the worker's job.(Choi et al., 2019).

The causes that influence Burnout syndrome can be of various types, whether situational (demographics, marital status, educational level, work), intrapersonal (personality type, coping strategies used) and/or interpersonal (conflicting personal relationships, poor social support). (Mijakoski et al., 2022; Shah et al., 2021).

Job stress is considered a disability, an adverse emotional state, a burden, a response to job stressors, a psychological state, and a dependency trait. Job stress refers to incompetence to cope with the challenge or pressure of the job due to an unfortunate mismatch between the capacity of the workforce and the conditions and essential elements of the job. (Salama et al., 2022)

The overload of functions can lead to anxiety, depression, headache and various diseases, thus harming the physical and psychological health of staff members. (Huang et al., 2022)

Economic development, political reforms and a more critical citizenry have meant that the public now places greater demands on the administration than in the past, subjecting civil servants to greater work stress, especially those working at the lowest levels of the administrative system. (Dávila et al., 2023).

In many cases, low-ranking public employees, including those working at the city/subdistrict level, have to work overtime to meet the expectations of superiors, colleagues and citizens, playing multiple roles as diligent workers, professionals, service providers and intermediaries.

Meanwhile, the resources available to low-ranking public employees to fulfill their responsibilities are often limited, in part due to their low positions and their powerless status, this has created the overload of functions faced by low-ranking public employees, as their responsibilities often "exceed the time, resources and/or capacity available to them.

The financial sector is one of the main growth engines of the economy, concentrates an important labor force, therefore, it is of interest for the region to improve its productivity. This sector is facing the phenomenon of labor turnover, which causes concern as it destabilizes the balance within the organization. (Jaime & Pinto, 2023; Yu & Zhao, 2024).

Developments worldwide, both at the macroeconomic and sectoral levels, are characterized by liberalization, the elimination of restrictions and privatization, which are linked to the intensification of banking globalization processes and have generated increased competitive pressure, pushing the sector towards greater

concentration of institutions in global or universal banking through mergers and acquisitions. (González et al., 2011)

It is important to note that employees' self-perceived job satisfaction is related to the quality of work life they experience. If job satisfaction is improved, the employees' quality of life level is increased. (do Nascimento et al., 2023).

There is evidence to suggest that organizations that offer adequate working conditions, as well as professional and personal development opportunities for their employees, obtain higher profits and better social consideration. (Zhenjing et al., 2022)

Methodology

The research method used in this study is quantitative, employing a descriptive methodology. The data collection technique was the computer-assisted personal interview, using a structured instrument hosted on the QuestionPro electronic survey platform. The questionnaire consisted of two distinct sections.

The initial section of the questionnaire comprised a set of 22 questions. These questions were formulated taking as a reference the burnout inventory elaborated by Maslach. Each question of the Maslach burnout inventory is evaluated using a time frequency scale:

- 0 = Never.
- 1 = Few times a year.
- 2 = Once a month or less.
- 3 = A few times a month.
- 4 = Once a week.
- 5 = A few times a week.
- 6 = Every day.

The second section of the questionnaire addressed eight demographic variables and five habit and health variables. The

demographic variables included sex, age group, marital status, religion, number of children, educational level, work seniority and family income. On the other hand, the habits and health variables included hours of sleep, self-perception of mental and physical health, tobacco use and physical activity.

The population under study comprises all individuals employed in financial institutions in the city of Guayaquil. According to data from the National Institute of Statistics and Census (INEC), this group is estimated to have a population of approximately 3,000 people.

To obtain the sample size, a pilot sample of 50 people was considered, in which an estimate of the adjusted population proportion of 0.70 was obtained. The sample was calculated considering a confidence level of 95% and a maximum admissible error of 5%.

$$n = \frac{Z_{\alpha}^2 P Q N}{e^2 (N - 1) + Z_{\alpha}^2 P Q}$$

$$n = \frac{(1.96)^2 (0.70)(0.30)(3000)}{(0.05)^2 (3000 - 1) + (1.96)^2 (0.70)(0.30)}$$

$$n \cong 292$$

The Maslach burnout inventory comprises three dimensions: emotional exhaustion, depersonalization and self-fulfillment. Table 1 shows the three dimensions together with the questions corresponding to each one.

Table 1. *Maslach Burnout Inventory questions related to each dimension.*

Dimension	Questions involved
Emotional fatigue	1-2-3-6-8-13-14-16-20
Depersonalization	5-10-11-15-22
Personal realization	4-7-9-12-17-18-19-21

Source: (Maslach et al., 1997)

Each of the three dimensions of burnout is assessed using a rating scale that includes low, medium and high scores. The intervals corresponding to each dimension are detailed in Table 2.

Table 2. Assessment intervals for each of the dimensions of the Maslach burnout inventory.

Dimensión	Puntuación		
	baja	media	alta
Cansancio emocional	≤ 18	19 - 26	≥ 27
Despersonalización	≤ 5	6 - 9	≥ 10
Realización personal	≥ 40	34 - 39	≤ 33

Source: (Soares et al., 2023)

Results

The results of the application of the battery of questions of the Maslach burnout inventory are shown in Table 3. High percentages are evident in questions 2 (I feel tired after the workday), 3 (When I get up in the morning and face another workday I feel fatigued), 11 (I think that this job is hardening me emotionally), 14 (I feel that I am too long in my job). These questions belong to the dimensions of emotional exhaustion and depersonalization.

Table 3. Responses to the Maslach burnout inventory questions.

Dim. Id.	Pregunta	Nunca	Pocas veces al año	Una vez al mes o menos	Unas pocas veces al mes	Una vez a la semana	Unas pocas veces a la semana	Todos los días
Cansancio emocional	1 Me siento emocionalmente agotado/a por mi trabajo.	7,62%	15,71%	11,90%	21,43%	16,19%	13,33%	13,81%
	2 Me siento cansado al final de la jornada de trabajo.	4,29%	12,38%	8,57%	15,71%	8,10%	25,71%	25,24%
	3 Cuando me levanto por la mañana y me enfrento a otra jornada de trabajo me siento fatigado.	10,48%	20,48%	7,62%	19,52%	9,52%	18,57%	13,81%
	6 Siento que trabajar todo el día con personas supone un gran esfuerzo y me cansa.	18,10%	24,76%	9,05%	12,38%	6,19%	14,29%	15,24%
	8 Siento que mi trabajo me está desgastando/Me siento quemado por mi trabajo.	11,90%	20,95%	11,90%	14,29%	11,43%	13,33%	16,19%
	13 Me siento frustrado/a en mi trabajo.	20,95%	22,86%	9,52%	11,43%	10,00%	14,29%	10,95%
	14 Siento que estoy demasiado tiempo en mi trabajo.	10,00%	20,95%	7,62%	12,86%	5,71%	14,29%	28,57%
	16 Trabajar directamente con la gente me produce estrés.	20,95%	25,24%	71,40%	12,86%	11,90%	11,43%	10,48%
	20 Me siento acabado en mi trabajo, al límite de mis posibilidades.	28,10%	26,67%	9,05%	12,38%	7,14%	9,05%	7,62%
	Despersonalización	5 Creo que estoy tratando a algunas personas como si fueran objetos impersonales.	59,05%	13,33%	4,29%	7,14%	4,76%	5,71%
10 Me he vuelto más insensible con la gente.		39,52%	20,95%	7,14%	7,14%	6,67%	9,52%	9,05%
11 Pienso que este trabajo me está endureciendo emocionalmente.		23,33%	21,43%	9,05%	9,52%	6,19%	11,43%	19,05%
15 No me preocupa realmente lo que les ocurra a algunas de las personas a las que debo atender profesionalmente.		41,43%	19,05%	6,67%	6,19%	4,76%	10,00%	11,90%
22 Creo que las personas a las que atiendo me culpan de algunos de sus problemas.		33,33%	21,90%	7,62%	8,10%	5,71%	11,90%	11,43%
Realización personal		4 Tengo facilidad para comprender como se sienten las personas a las que tengo que atender	3,81%	5,24%	1,90%	7,14%	7,62%	21,43%
	7 Creo que trato con mucha eficacia los problemas de las personas que atiendo	1,43%	5,24%	4,29%	6,19%	4,29%	15,24%	63,33%
	9 Creo que con mi trabajo estoy influyendo positivamente en la vida de otras personas.	5,71%	5,24%	5,71%	10,00%	5,71%	10,00%	48,57%
	12 Me siento con mucha energía en mi trabajo.	4,76%	10,95%	5,71%	10,00%	12,38%	26,67%	29,52%
	17 Siento que puedo crear con facilidad un clima agradable en mi trabajo	0,48%	7,14%	4,76%	8,10%	7,62%	17,62%	54,29%
	18 Me siento motivado después de trabajar en contacto con las personas que atiendo.	5,24%	7,14%	8,10%	13,81%	11,43%	23,33%	30,95%
	19 Creo que consigo muchas cosas valiosas en este trabajo.	3,33%	6,19%	7,62%	10,95%	6,19%	20,95%	44,76%
	21 En mi trabajo trato los problemas emocionales con mucha calma.	1,90%	7,62%	4,29%	7,62%	5,71%	17,62%	55,24%

A summary of the frequencies of the demographic variables is presented in Table 4. Fifty-seven point sixty-seven percent of the respondents were female. The predominant age group was 25 to 34 years of age (51.40%), followed by those under 25 years of age (31.90%). Regarding marital status, 70.50% were single, 22.90% were married and the rest were divorced, unmarried and widowed. The predominant religion was Catholic with 58.10%, followed by evangelical with 21.40%; 13.30% said they had no religion and there were 1.40% atheists. Regarding educational level, 21.90% had secondary education, 70.60% had higher education and 7.60% had a master's degree. Regarding the number of children, 71.4% indicated having no children, 28.1% had between one and three children. Finally, with respect to income, 24.8% reported earning \$500 or less, 55.7% between \$501 and \$1500 and the rest more than \$1500.

Table 4. Demographic variables

Variable	Categoría	Porcentaje
Sexo	Masculino	42,40%
	Femenino	57,60%
Grupo etario	< 25	31,90%
	25 - 34	51,40%
	35 - 44	12,90%
	45 - 54	3,80%
	55 +	0,00%
Estado civil	Casad@	22,90%
	Solter@	70,50%
	Divorciad@	2,40%
	Viud@	0,50%
Religión	Unid@	3,80%
	Católica	58,10%
	Evangélica	21,40%
	Otra religión	5,70%
Nivel educativo	No tiene religión	13,30%
	Ateo	1,40%
	Educación secundaria	21,90%
	Tecnología	12,90%
	Formación técnica super	12,90%
	Licenciatura/Ingeniería	44,80%
Número de hijos	Maestría	7,60%
	Doctorado	0,00%
	Ninguno	71,40%
	1	16,70%
	2	8,10%
Ingreso familiar	3	3,30%
	Más de 3	0,50%
	\$500 o menos	24,80%
	\$501 a \$1000	39,00%
	\$1001 a \$1500	16,70%
	\$1501 a \$2000	10,00%
\$2001 a \$3000	5,20%	
Más de \$3000	4,30%	

Table 5 shows the percentages of the variables of habits and health. The 69.5% stated that they sleep 6 hours or less; regarding mental health, 43.30% rated it positively; regarding physical health, 39.10% rated it positively. Seventy-nine percent indicated that they do not smoke. Finally, with regard to sports activity, 44.80% stated that they did not do any, 32.40% indicated that they did between 30 and 69 minutes a week.

Table 5. *Habits and health variables*

Variable	Categoría	Porcentaje
Horas de sueño por día (horas)	4 o menos	4,30%
	Entre 5 y 6	65,20%
	Entre 7 y 9	30,00%
	Más de 9	0,50%
Autocalificación salud mental	Muy mala	8,10%
	Mala	7,10%
	NI buena, ni mala	41,40%
	Buena	33,80%
Autocalificación salud física	Muy buena	9,50%
	Muy mala	8,10%
	Mala	13,30%
	NI buena, ni mala	39,50%
Fuma	Buena	30,50%
	Muy buena	8,60%
	Si	21,00%
	No	79,00%
Actividad deportiva (minutos por semana)	Ninguna	44,80%
	Entre 30 y 69	32,40%
	Entre 70 y 149	9,50%
	Entre 150 y 300	7,60%
	Más de 300	5,70%

Figure 1 shows the three dimensions of burnout. The emotional exhaustion dimension presents a low level in 31.9% of the cases, a medium level in 20.5% of the cases and 47.6% of the cases have a high level. In the depersonalization dimension, 32.4% have a low level, 23.8% have a medium level and 43.8% have a high level. Finally, in the dimension of personal fulfillment, 50% have a low level, 21.9% have a medium level and 33.54% have a high level.

The frequency distribution of obtaining high scores in one or more dimensions of burnout syndrome. Thirty percent of the participants

did not show elevated scores in any of the dimensions (no burnout), while 29.50% showed elevated scores in one dimension (mild burnout). Likewise, 31.40% obtained high scores in two dimensions (moderate burnout), and 9% registered high scores in all three dimensions (severe burnout).

The presence of burnout syndrome can be evidenced by at least one high score in any of the dimensions. However, the prevalence of the syndrome has been considered when there are at least two high scores in any of the dimensions of the Maslach inventory. Therefore, it is concluded that the population studied has a prevalence of 40.4%.

Table 6 presents the percentages of burnout according to various demographic variables, together with an indication of the significance of the relationships between the pairs of variables.

Table 6. Level of burnout and association with demographic variables ($p < 0.05$).

Variable	Categoría	Sin Burnout	Burnout leve/moderado	Burnout grave	Valor p
Sexo	Masculino	33,70%	55,10%	11,20%	0,300
	Femenino	27,30%	61,00%	9,00%	
Grupo etario	< 25	19,40%	65,70%	14,90%	0,031
	25 - 34	32,40%	61,10%	6,50%	
	35 - 44	44,40%	55,60%	-	
	45 - 54	37,50%	37,50%	25,00%	
	55 +	30,00%	61,00%	9,00%	
Estado civil	Casad@	45,80%	47,90%	6,30%	0,174
	Solter@	24,30%	65,50%	10,10%	
	Otros	35,70%	57,14%	7,14%	
Religión	Católica	31,10%	59,80%	9,00%	0,692
	Evangélica	26,70%	62,20%	11,10%	
	Otras	30,23%	62,79%	6,98%	
Nivel educativo	Educación secundaria	34,80%	52,20%	13,00%	0,447
	Educación superior	27,70%	63,51%	8,78%	
	Maestría/Doctorado	37,50%	62,50%	-	
Número de hijos	Ninguno	25,30%	64,70%	10,00%	0,007
	1	28,60%	68,60%	2,90%	
	2	47,10%	35,30%	17,60%	
	3 o más	87,50%	12,50%	-	
Ingreso familiar	\$500 o menos	17,30%	73,10%	9,60%	0,152
	\$501 a \$1000	25,60%	64,60%	9,80%	
	\$1001 a \$1500	40,00%	48,60%	11,40%	
	\$1501 a \$2000	38,10%	57,10%	4,80%	
	\$2001 a \$3000	54,50%	36,40%	9,10%	
	Más de \$3000	55,60%	44,40%	-	

No significant differences were observed in the incidence of severe burnout between men and women. However, a higher percentage of

severe burnout is found in the 45-54 age group. In addition, single people show higher levels of severe burnout. With respect to religion, there is a higher prevalence of severe burnout among evangelicals. Likewise, a higher incidence of severe cases is observed among those with secondary education as the highest educational level, as well as among those with two children. Finally, a greater propensity to severe burnout was found among those with family incomes between \$1001 and \$1500.

Of the demographic variables analyzed in the context of this study, age group and number of children showed a statistically significant association with burnout syndrome.

Table 7 presents the percentages of burnout as a function of habit and health variables.

Table 7. Level of burnout according to and association with habit and health variables ($p < 0.05$).

Variable	Categorías	Sin Burnout	Burnout leve/moderado	Burnout grave	Valor p
Horas de sueño por día (horas)	4 o menos	11,10%	66,70%	22,20%	0,034
	Entre 5 y 6	29,90%	61,30%	8,80%	
	Entre 7 y 9	33,3	60,30%	6,30%	
Autocalificación salud mental	Muy mala	-	82,40%	17,60%	0,000
	Mala	6,70%	80,00%	13,30%	
	NI buena, ni mala	18,40%	69,00%	12,60%	
	Buena	45,10%	52,10%	2,80%	
	Muy buena	70,00%	25,00%	5,00%	
Autocalificación salud física	Muy mala	-	94,10%	5,90%	0,000
	Mala	14,30%	67,90%	17,90%	
	NI buena, ni mala	26,50%	65,10%	8,40%	
	Buena	39,10%	51,60%	9,40%	
	Muy buena	66,70%	33,30%	-	
Fuma	Sí	29,50%	52,30%	18,20%	0,054
	No	30,10%	63,30%	6,60%	
Actividad deportiva (minutos por semana)	Ninguna	30,90%	61,70%	7,40%	0,61
	Entre 30 y 69	29,40%	60,30%	10,30%	
	Entre 70 y 149	30,00%	50,00%	20,00%	
	Entre 150 y 300	37,50%	62,50%	-	
	Más de 300	16,70%	75,00%	8,30%	

An increase in the percentage of cases of severe burnout is observed in individuals who sleep fewer hours. Similarly, a higher level of burnout is noted in smokers and in those who engage in physical activity between 70 and 149 minutes per week. Likewise, severe levels of burnout are recorded in people who rate their physical health as poor and their mental health as poor or very poor.

A statistically significant association was established between burnout and the following variables: hours of sleep ($p=0.034$), self-rated mental health ($p=0.000$) and self-rated physical health ($p=0.000$).

The most recent research conducted on the subject of burnout shows that this syndrome is on a growing trend. (Kanios & Bocheńska-Brandt, 2021).. The presence of work-related stress in service-related companies or institutions is becoming more and more frequent (Tehrani et al., 2021) constituting a threat to professionals who are in service positions or in direct contact with other people (Budayová et al., 2023; Ratcliff, 2024)..

The present study conducted among employees of financial institutions in the city of Guayaquil revealed the absence of burnout in 30% of the collaborators, and 60.90% of the individuals were identified with burnout levels between mild and moderate (high scores in one or two of the dimensions evaluated). Sixty-nine percent of the respondents presented high values in at least one of the three dimensions of burnout and 9% of the employees were found to have a severe level of burnout. The prevalence of burnout syndrome in this population is 40.4%.

Comparing the described findings with those of other researchers, it can be stated that in (Singh et al., 2023) showed severe stress among 7.9% of bank officers, and moderate stress was found in 77.3% of the study population. (Amigo et al., 2014) evidence of severe burnout in 18.94% of the population studied. (Kumar & Sundaram, 2014) concludes that their population presents high and very high levels of stress in 75.5%. (Aguwa et al., 2014) presents a prevalence of burnout in bank personnel of 37.8%. (Kumar et al., 2013) concludes that in the population of bank employees in South Karnataka there is a prevalence of burnout of 59.5%.

A statistically significant association was found between burnout and the demographic variables age group and number of children. These results can be compared with (Ng & Feldman, 2010) which concludes that older workers face fewer problems with burnout; (Amigo et al., 2014) finds a significant association between gender and two of the burnout dimensions, likewise. (Allam, 2013) highlights higher values of burnout in men than in women; (Li et al., 2015) find relationships between some age groups and the self-fulfillment dimension. On the

other hand (Aguwa et al., 2014) finds a significant relationship between burnout and the level of education, the same study points out not having found a significant association with the variables sex and marital status. The research by (Dai et al., 2006) highlights a significant relationship between the level of education and two of the dimensions of burnout. Few studies conducted in financial institutions have considered the variable number of children, but there is evidence of a relationship between this variable and burnout syndrome in other sectors. (Hoffman et al., 2023; Safiye et al., 2023; Villarreal-Fernandez, 2023)..

Statistically significant relationships have been found between burnout and the variables: self-rated mental health, self-rated physical health and hours of sleep. In this regard, there are coincidences with studies such as the one carried out by (Singh et al., 2023) which shows a correlation between burnout and physical fatigue; (Giorgi et al., 2017) highlights that several articles examine the fact that stress at work could trigger negative cases in mental and physical health, which would include depression, anxiety, and harmful behaviors; on the other hand (Dias & Angélico, 2018) mentions significant relationships between burnout and variables related to sleep, mental disorders and physical symptoms.

Conclusions

The state of burnout among employees of financial institutions in the city of Guayaquil should be of concern to managers and owners of the institutions, as well as to control agencies.

The findings related to the association with certain demographic variables are considered very important, since recruitment processes could be aimed at people with a lower propensity to suffer from this syndrome. Likewise, the relationship between burnout and self-rated physical and mental health is considered important, because in this way institutions can adopt policies and strategies aimed at the prevention and adequate management of burnout.

Combating burnout not only benefits employees, but also strengthens institutions by improving job satisfaction, reducing staff turnover and increasing customer loyalty through more attentive and

efficient service. Ultimately, the sustainability of the banking sector in Guayaquil will depend on its ability to recognize and address this challenge with seriousness and commitment.

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