

THE RIGHT MEASUREMENTS FOR THE APPROPRIATE INTERVENTIONS: JOB BURNOUT AMONG EMPLOYEES IN CHINA'S FINANCIAL INSTITUTIONS.

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ABSTRACT

Job burnout has been coined as the main cause of turnover cases. Financial institutions in China were not excluded from reporting high case of turnover due to job burnout. The way job burnout was measured were discussed further to identify the appropriate interventions. Hence, literature reviews were carried out from sources of local studies and abroad. Results show that job burnout and external working environment are among the factors influencing employees' feeling of uneasiness and dissatisfaction leading to job burnout. Unless job burnout is mitigated, China's financial institutions will keep on facing the shortfall of respective talents.

Keywords: Job Burnout, Turnover, Financial Institutions, Measurements, Interventions

1.0 INTRODUCTION

Job burnout has become a worldwide problem and to varying degrees affected people employed in various industries around the world. According to the 2019 survey report by China Human Resources Development Network, job burnout index survey produced a quiet high degree of job burnout in which 74.6% of the respondents showed mild job burnout. Nearly 43.2% of the respondents had moderate job burnout and 10.8% of the respondents had serious work fatigue. Various data indicate that job burnout is closely connected and interrelated with all aspects of human activities and has quietly changed lives.

China's financial institution is not secluded from facing this issue. Along with the deepening of China's fiscal and financial system reform, the financial industry has ushered in an important window of development (Chen, & Zhang, 2016). The emergence of new technologies such as cloud technology and mobile payments have injected new elements into the financial industry. Consequently, dividing traditional financial industry into three pillars, namely, banking, insurance, and securities. This strategic still witnesses immense workplace pressure in which job burnout has inevitably set in (Huang, Huang, Shao & Zhang, 2019). For instance, banking sector as part of the financial institutions continuously reporting the job burnout among employees due to the extra pressure and workload from their superiors and clients (Khalid, Pan, Li, Wang & Ghaffari, 2019). Khalid et al. (2019) also reported that employees felt not being well compensated for their hard work. As a consequence, this feeling has marred staff efficiency in delivering good services.

With the difficulties and opportunities faced by Chinese financial institutions, the work of financial institution staff has become increasingly complex and diverse. Pressure at work is mounting showing job burnout cases as a common scene. As financial reforms have continued in recent years, the compliance risks faced by Chinese commercial banks have become more and more complex, and the enormous work pressure has led to the creation of burnout among bank employees, making the current phase of commercial banks

problematic in terms of service (Deng, 2018). Moreover, job burnout has also led to a year-on-year increase in the turnover rate of employees in the banking industry (Diao,2020).

Job burnout was first used by clinical psychologist Freudenberger (1977) as a term to specifically refer to the extremely depleted body and emotions of individuals in the service industry when facing excessive work requirements. In the following 40 years, job burnout has attracted widespread attention, and its research scope has expanded from the earliest service which is on education professions to medical, computer technology, military and management fields. Job burnout can have serious negative effects on individuals and organizations, such as a decline in the individual's physical and mental health, as well as an increase in alcohol and drug abuse rates (Peng, Jiang, Zhang, Xiao, Song, Feng, Zhang, & Miao, 2013.) and the cost of the organization is manifested in the absence of organization members and the increase in turnover rates, low morale, and decreased performance (Tao, He & Zhao, 2021).

With the acceleration of China's modernization process and the pace of life, people's work pressure is also increasing, and more people are on the verge of job burnout leading to a gap of study on how to avoid the mishap of turnover cases from happening. International studies in this area have accumulated a wealth of experience, but there are relatively few studies on job burnout in China. Therefore, the study of job burnout in China especially among the financial institutions is practically importance. This article will review the 40 years of foreign research results from the definition, measurement, and intervention of job burnout, with a view to enriching the research in the field of job burnout in China.

2.0 OVERVIEW OF JOB BURNOUT

There is no standard definition of job burnout. Pines and Aronson (1989) defines job burnout as a state of physical exhaustion, emotional exhaustion, and mental exhaustion caused by individuals who have been in a situation of excessive demand for their emotional resources for a long time. According to Pines and Aronson (1989), job burnout may appear in the service industry, and may also appear in management work. Eventually, it also occurs in marriage or political conflict activities. Similarly, Shirom and Melamed (2003) believe that job burnout should be regarded as an emotional state of individual energy exhaustion, which manifests physical fatigue, emotional exhaustion, and cognitive weariness. The sociologist Dworkin (2001) believes that burnout refers to the feeling of alienation from a specific job, including meaninglessness, powerlessness, isolation, and normlessness. Alienation at work is an independent concept in organizational behaviour in which Dworkin (2001) believes that to eliminate individual job burnout, the transformation of organizational structure needs to be undertaken.

Maslach (1981) defines job burnout as a comprehensive condition of emotional exhaustion, depersonalization and reduced personal accomplishment, which is caused by practitioners in the helping industry because they cannot effectively cope with the continuous pressure at work. Among them, emotional exhaustion is the most obvious symptom and the core content of job burnout. Emotional exhaustion refers to the individual's belief that all his emotional resources have been exhausted, representing the stress dimension of burnout. Depersonalization refers to holding a negative attitude towards people. The attitude of sarcasm represents the dimension of interpersonal context. Meanwhile, low personal accomplishment refers to the individual's negative attitude towards the value of work and their own competence which represents the dimension of self-evaluation. The in-depth development of research had caused Maslach (1981) to revise the concept and argued that

job burnout includes three dimensions: exhaustion, cynicism, and reduced professional efficacy. The cynicism attitude refers to a negative attitude toward one's own work (including people), and low professional efficacy is similar to low personal achievement. It refers to a decrease in self-efficacy and a tendency to be more social and non-social negative evaluation of achievements.

Although researchers have different definitions of job burnout, they have reached a consensus in some respects: First, job burnout is a series of symptoms related to work, which must occur in the professional field; Second, the main body of job burnout is normal people; Third, job burnout is accompanied by various psychological and physical fatigue symptoms.

3.0 MEASUREMENT OF JOB BURNOUT

Due to the ambiguity of the concept and structure of job burnout, its measurement problem has always been a topic of debate. Different researchers have constructed work burnout scales from different perspectives, mainly including Maslach Burnout Inventory of Maslach et al. (1981), referred to as MBI, Burnout Measure of Pines et al. (1993), referred to as BM, Shirom, et al. (1989), Shirom- Melamed Burnout Measure, referred to as S-MBM and Dmerouti's (2000), Oldenburg Burnout Inventory, referred to as OLBI.

3.1 MBI Job Burnout Scale

Maslach and Jackson (1981) compiled the MBI based on observations and case studies on the professional helping industry. It initially contained 47 items. After repeated trials and exploratory factor analysis, 22 items were finally obtained, including a total of 3 subscales: emotional exhaustion (9 items), depersonalization (5 items), and low personal achievement (8 items). All items are divided into two dimensions when answering: frequency and intensity. The former uses a seven-point scoring from 0 to 6: 0 means "never appear", 6 means "every day"; the latter uses a scale from 1 to 7 Seven-point scoring: 1 means "very weak", 7 means "very strong". Due to the high overlap between these two dimensions, the intensity dimension was deleted in later research. The scores of the three subscales are independent of towards each other and cannot be added. Among them, the emotional exhaustion and depersonalization subscales that adopted the forward scoring method. The larger the average number of the subscale, the stronger the degree of job burnout; the lower achievement subscale adopts the reverse scoring method, and the smaller the average number, the lower the degree of job burnout. The first two subscales have a moderate degree of correlation, and the third subscale has no or has a very low correlation with the first two subscales.

There are three revisions of the MBI scale: MBI-HSS (MBI-Human Services Survey), MBI-ES (MBI-Educators Survey) and MBI-GS (MBI-General Survey). Some studies have shown that when the first two revisions of the MBI scale are used in non-professional helping industries, the two dimensions of dehumanization and emotional exhaustion overlapped greatly (Leiter, Clark & Durup ,1994). Therefore, Maslach and Schaufeli and others revised the MBI again and formed the third version of MBI, namely MBI-GS (MBI- General Survey), which includes three subscales: exhaustion (a total of five items), ridicule (five items). Each item) and professional efficacy (six items) are different from other versions of MBI: the former emphasizes the relationship between people and work, while the latter emphasizes the relationship between people (Maslach, Jackson & Leiter, 1997).

MBI is currently the most widely used job burnout measurement tool in the world. In published empirical studies on job burnout, more than 90% of the papers and research reports use the MBI scale as a measurement tool. A large number of studies have confirmed that the MBI series of scales have good reliability and validity (Maslach et al.,1996; Wang et al.,2003; Maslach et al.,2001; Yang, et al.,2018). But MBI also has a psychometric problem: each subscale uses terms in the same direction, that is, emotional exhaustion and depersonalization dimensions are all negative, while low personal achievement items are all positive. This single-direction test has poor validity and may lead to false results to some extent.

3.2 BM Job Burnout Scale

After the MBI scale, the most widely used scale is the scale of Pines et al. (1993), Like Maslach's (1981) job burnout scale, Pines and Aronson (1993) also formed their own burnout scale (BM) based on their own clinical experience and case studies. In the process of compiling the BM scale, Pines et al. (1993) provided an operational definition of job burnout, that is, they defined job burnout as a combination of hopelessness, helplessness, entrapment, decreased enthusiasm, irritability, and low self-worth. symptom. This is very different from the theoretical definition of job burnout given by Pines et al. (1989) The BM scale consists of three parts: physiological failure, emotional failure and mental failure. Each part contains 7 items, all items are scored with 7 points, 1 means "never", 7 means "always", work the degree of burnout is represented by the total score of the BM scale. Pines et al. (1993) only defined burnout from the exhaustion dimension, so the scale is also called a single-dimensional scale.

Pines et al. (1993) have not tested the reliability and validity of the BM scale, but through exploratory factor analysis, Enzmann et al. (1998) found that the BM item is not burdened by a single factor, but by three factors. In terms of factors, they are failure, demoralization and loss of motive. This shows that the BM scale does not conform to its single-dimensional theoretical conception. In addition, some people use BM with frustration, anxiety and self-esteem to do research showing that its discriminative validity is not ideal (Shirom & Ezrachi, 2003). Although the construction of the BM scale is helpful for scholars to conduct a more in-depth study on the structure of job burnout, its reliability and validity have been questioned by many researchers.

3.3 S-MBM Job Burnout Scale

Shirom and Melamed (2003) compiled the Job Burnout Scale (S-MBM) on the basis of their theory, whose theory is derived from the conservation of resources (COR) as proposed by Hobfoll (1989). The COR theory is a stress theory. Its basic view is that people are born to acquire and save some resources that they consider precious, such as material resources, social resources, and energetic resources. Psychological stress will appear when the individual feels that he is about to lose and does not get the corresponding return after investing. Shirom et al. (2003) believe that job burnout is only human energy resources. Once individuals face the danger of loss of energy resources or the inability to regain them after the resources are invested, work stress will occur. When the individual is in a vicious circle of resource deficiency for a long time, he or she will feel job burnout during the next step, manifested as physical, emotional, and cognitive exhaustion symptoms. Shirom (2003) believes that among the three dimensions of Maslach (1989) job burnout, only the exhaustion dimension is necessary, and the other two aspects are incidental. Alienation is an individual's way of coping with exhaustion, while low sense of accomplishment is caused by emotional exhaustion result.

The S-MBM scale is composed of three parts: emotional exhaustion, physical fatigue, and cognitive boredom. Emotional exhaustion contains 4 items, physical fatigue and cognitive boredom each contain 6 items. Take 7 points for scoring, 7 means "always", 1 means "never". The S-MBM scale is also a one-dimensional scale, which uses the total score of the scale to indicate the level of job burnout. According to Shirom et al. 's (2003) theory, job burnout can be clearly distinguished from factors such as previous stress assessment, coping behaviour and subsequent results, so as to further clarify the concept of job burnout and reduce the confusion with other variables. As for the reliability and validity of S-MBM scale, Shirom et al. 's (2003) study showed that S-MBM had good structural validity, but other psychometric attributes of the questionnaire, such as reliability, discriminant validity and convergence validity, need further discussion.

3.4 OLBI Job Burnout Scale

Because the internal consistency of the MBI scale in the depersonalization dimension is very low, and the items use the same direction of terms, it will affect its validity to a certain extent. In order to avoid the limitations of the MBI scale in psychometrics, Dmerouti and Ebbinghaus (2000) constructed another scale, the OLBI scale, which includes two subscales: exhaustion (7 items) and out of work (18 items), Each subscale uses forward and reverse terms, using four points for scoring: 1 represents "completely disagree", 4 represents "completely agree".

Leaving work in the LBI scale refers to staying away from one's own work and adopting negative attitudes and behaviours toward people or things related to work. The exhaustion dimension here does not directly use emotional requirements as the source of exhaustion like the MBI scale but uses it as the result of long-term work pressure, which refers to a broad general including physical, affective and cognitive exhaustion. Feelings, such as physical fatigue, overloaded work, craving for rest, and emptiness, are defined similarly to those of Shirom and Aronson (2003). Therefore, the OLBI scale can be applied to a variety of industries including non-helping industries. Ebbinghaus (2000) studied the psychometric characteristics of the OLBI scale and found that its structural validity, convergent validity and discriminant validity are all good.

4.0 INTERVENTION OF JOB BURNOUT

In order to effectively intervene job burnout, and to understand individual job burnout through relevant measurement tools, it is also necessary to intervene according to the influencing factors of job burnout. There are many influencing factors of job burnout, which can be roughly divided into two kinds: individual factors and situational factors. As long as the individual factor refers to the influence of the individual by job burnout, the situational factor refers to the influence of the external working environment in addition to the internal influence of the individual by job burnout. According to the influencing factors of job burnout, intervention strategies of job burnout can be divided into internal intervention and external intervention.

4.1 Internal Intervention for Job Burnout

Individuals do not react mechanically to the work situation. Some characteristics of the individual will affect the results of the interaction between the individual and the environment. These individual factors include personality, attitudes and demographic variables such as gender, age, and education level (Maslach et al.,2001; Li, 2021; Hu, 2021). In terms of demographic variables, the researchers found that age, gender, marital status, and education level affect the individual's level of job burnout. In terms of personality

characteristics, researchers have done a lot of research on the relationship between personality characteristics and job burnout. Hardiness, optimism, self-efficacy, self-esteem, control sources, neuroticism and coping styles are all related to job burnout (Chan ,2003; Tian et al.,2021; Friedman ,2003; Chang et al.,2000). In addition, the individual's high or unrealistic expectations of work will also affect job burnout to a certain extent.

The internal intervention strategy of job burnout mainly starts from the individual's own influencing factors, aims to improve the individual's self-efficacy and self-esteem, change the individual's attribution method, and improve the individual's ability and skills to cope with stress. Specific intervention methods include relaxation training, social training, attribution training, stress prevention training, time management, rational therapy, stress assessment management, and cognitive reconstruction training (Maslach, Schaufeli, & Leiter ,2001). These methods can be used for individual training for individuals, or small groups of less than 100 people can be used for group training. Studies on the effectiveness of intervention training have found that individual intervention can effectively alleviate individual burnout symptoms, especially emotional exhaustion (Schaufeli ,1995).

The research on the influencing factors of job burnout is at a relatively mature stage, especially on individual factors. Therefore, the early intervention research on job burnout mainly adopts the method of internal intervention. Compared with external intervention methods, internal intervention methods are easier and cheaper, but their influence is far less than external intervention, because compared with individual factors, work situation factors have a greater influence on job burnout.

4.2 External Intervention for Job Burnout

Maslach and others have long believed that job burnout is not an individual phenomenon from the beginning, but a social phenomenon related to the work situation, so it will inevitably be affected by various situational factors such as job characteristics, occupational characteristics, and organizational characteristics. In terms of job characteristics, a large number of studies have found that variables such as workload, working hours, role conflicts, social support, job feedback, and job autonomy are all highly correlated with job burnout (Gao, Yu & Sui ,2021). In terms of occupational characteristics, Schutte et al. (2000) found that, in contrast, blue-collar workers have more experience of negligence and low sense of accomplishment than white-collar workers. In terms of organizational characteristics, Dworkin et al. found that school reform and democratic atmosphere will affect teacher burnout to a certain extent (Dworkin ,2001; Li, Shi Kan., 2003; Dworkin, Saha & Hill ,2003).

The external intervention of job burnout emphasizes the transformation and improvement of the work situation outside the individual. In other words, the purpose of this intervention is mainly to start from the situational factors of job burnout and take some measures that are conducive to reducing individual job burnout. Such as reducing the workload of the individual, providing more work support, improving the autonomy of the individual's work, and changing the unfavourable organizational structure and workflow. Early research on organizational intervention mainly focused on the study of workload changes. The job matching theory proposed by Maslach and Leiter (1997) advocates that the intervention training for job burnout should be placed on the transformation of job mismatch, which not only requires internal intervention for the individual, but also requires external intervention. For example, if an individual feels that his work is valuable, or can get a good return after hard work, the individual can bear more workload. Rijk et al. (1998) also found that the sense of control at work can effectively alleviate the symptoms of emotional exhaustion in individuals. In addition, the study by Elloy et al. (2001) found that the use of self-management teams can effectively reduce employee burnout.

As researchers have studied more and more contextual factors of job burnout, external interventions on job burnout have also received more attention. Although its potential is great, it is difficult to implement. It requires the cooperation of organizations and employees. A lot of time, money and effort are invested, so there are not many empirical studies in this part.

5.0 LIMITATION OF STUDY

Literature review on the China's financial institution and its relationship with job burnout has not been widely discussed and shared in academic journal. Thus, the supports of the current related issue are limited.

6.0 FUTURE RESEARCH DIRECTIONS

There is still much room for further improvement in the study of job burnout:

(1) The reliability and validity of the Burnout Scale still need to be addressed, and even the MBI, which is currently the most widely used scale in the world, has some psychometric problems. Therefore, there is a need to redevelop or revise the Burnout Scale to make it better.

(2) In terms of research content, firstly, most of the studies on the factors influencing job burnout have focused on individual factors and job characteristics, but less on occupational characteristics and organisational aspects, and most of the studies have studied individual and situational factors separately, ignoring their interactive effects. Secondly, previous research on job burnout interventions has failed to achieve significant results when considering only internal or external interventions. Furthermore, more research is needed on the mediating and moderating effects of stress-burnout in order to better reduce individual job burnout. Moreover, while interventions after job burnout have occurred can be beneficial for the physical and psychological well-being of individuals and the development of organisations, the root of the problem lies in prevention, so it is better to invest in prevention than to mend the situation after burnout has occurred. Finally, researchers have not yet found an intervention strategy that is effective in improving all three aspects of job burnout.

(3) In terms of research methods, most studies on job burnout are cross-sectional, using questionnaires. Questionnaires can lead to findings being influenced to some extent by individual cognitive agreement or social expectations, and cross-sectional studies do not allow researchers to draw inferences about the causal relationships between variables. Thus, experimental or quasi-experimental studies and long-term follow-up studies need to be strengthened.

7.0 CONCLUSION

Since the research topic of job burnout was proposed in 1974, research in this field has been continuously developed and improved, and job burnout scales such as MBI, BM, S-MBM and OLBI have appeared. The reliability and validity of these scales are different. Different countries in the industry have received varying degrees of verification. The research on its influencing factors has also shifted from the early emphasis on individual factors to the research on situational factors. In nutshell, the intervention of job burnout, especially the research on intervention from the perspective of work situation, has attracted more and more attention.

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