

## **THE STATISTICAL ANALYSIS OF OCCUPATIONAL BURNOUT AND JOB SATISFACTION OF INSURANCE AGENCY EMPLOYEES: THE CASE OF IZMIR**

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### **ABSTRACT**

In this study, it is aimed to examine the job satisfaction and professional burnout of the people working in insurance agents and to contribute to a better understanding of their effects on the health of the employees. Data were collected by conducting a survey with 93 insurance agent employees in İzmir province of Turkey, determined by the proportional sampling method. Minnesota Job Satisfaction Scale and Maslach Burnout Scale were used. The mean job satisfaction value was 85.11 and the mean burnout level was 20.62. A moderately significant negative correlation was found between general burnout level and total job satisfaction ( $r=-0.553$ ,  $p<0.05$ ). Decreased personal accomplishment and emotional exhaustion were found to be independent risk factors for job satisfaction. The findings obtained in the study revealed that the participants working in insurance agents had high job satisfaction and did not experience burnout much.

**Keywords:** Burnout, Job Satisfaction, Insurance Sector

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## **Sigorta Acentesi Çalışanlarının Mesleki Tükenmişlik ve İş Doyumlarının İstatistiksel Analizi: İzmir Örneği**

### **ÖZET**

Bu çalışmada İzmir ilindeki sigorta acentelerinde çalışan kişilerin iş doyumları ve mesleki tükenmişliklerinin incelenmesi, bunların çalışanların sağlığı üzerindeki etkilerinin neler olabileceğinin daha iyi anlaşılmasına katkıda bulunulması amaçlanmıştır. Oransal örnekleme yöntemi ile belirlenen, İzmir ilinde bulunan 93 sigorta acentesi çalışanı ile anket yapılarak veriler derlenmiştir. Çalışmada Minnesota İş Doyum Ölçeği ve Maslach Tükenmişlik Ölçeği kullanılmıştır. Araştırma ölçekleri ve alt boyutlarının güvenilirlik analizi bulguları Cronbach alfa katsayısı ölçüsüyle değerlendirilmiştir. İstatistiksel analizlerde bağımsız iki örneklem t-testi ve tek yönlü ANOVA testi uygulanmış, ayrıca korelasyon ve çoklu doğrusal regresyon analizi yapılmıştır. Çalışmamızda ortalama iş doyum puanı 85,11 ve ortalama tükenmişlik düzeyi 20,62 bulunmuştur. Genel tükenmişlik düzeyi ile toplam iş doyumunu arasında negatif yönlü orta düzeyde anlamlı bir ilişki bulunmuştur ( $r=-0,553$ ,  $p<0,05$ ). Ayrıca, düşük kişisel başarı ve duygusal tükenme boyutlarının iş doyumunu için bağımsız risk faktörleri olduğu saptanmıştır. Çalışmada elde edilen bulgular, sigorta acentelerinde çalışan katılımcıların yüksek iş doyumuna sahip olduklarını ve tükenmişliği fazla yaşamadıklarını göstermektedir.

**Anahtar Kelimeler:** İş Doyumu, Mesleki Tükenmişlik, Sigortacılık Sektörü

## **INTRODUCTION**

Work life has a great impact on people's health. An important factor affecting people's physical and mental health is job satisfaction. Job satisfaction refers to one's positive feeling and attitude toward a job and sense of competence obtained from his job (Dilig-Ruiz et al. 2018). Job satisfaction is of great importance for both individuals and companies. The job satisfaction affects not only people's lives but also the goals of companies. The employees with low job satisfaction tend to have decreased commitment to organizations and occupations. For this reason, it is important for companies to ensure that the employee gets satisfaction from his/her job. On the other hand, high levels of job satisfaction increase the productivity of the employees and reduce the levels of illness, anxiety, and potential of leaving work (Capri and Guler, 2018).

Another factor that significantly affects human health is burnout syndrome. Maslach and Jackson (1981) defined the concept of burnout as a syndrome that includes emotional exhaustion, depersonalization and decreased personal accomplishment feelings. Burnout syndrome occurs as a result of overwhelming feelings of exhaustion. Increased workload, stress, intense emotional pressure and work in face-to-face interaction with people increase the risk of developing burnout (Schaufeli et al. 2009). Emotional exhaustion, in general, refers to feelings of being depleted of energy and emotional resources under constant stressful work conditions. It can be seen from the studies that burnout can cause mental illnesses such as psychosomatic diseases, insomnia and depression (Kaçmaz, 2005). Depersonalization is when employees act careless and show inappropriate attitudes towards people they interact with as a result of intense stress and pressure. Decreased personal accomplishment can be expressed as individuals' negative self-evaluations, blaming themselves, and inability to cope with the demands of the job (Torlak et al. 2021). This situation affects the relationships of individuals with other people, their personal and business lives. Although it is possible to experience burnout in almost every sector, it is more common in occupational groups that require face-to-face communication and intense interaction. One of these occupational groups is the insurance sector.

The insurance sector is a developing sector that has increased its importance in recent years (Budak and Mercan Alkan, 2022). This leads to an increasing trend in the number of companies and employees in the Turkish insurance sector. As of the end of 2021, in Turkish insurance industry, there are 65 actively operating member companies, 62 of which are insurance and pension companies and 3 are reinsurance companies. 6 of the companies are life companies, 21 of them are life/pension companies and 41 of them are non-life companies. The role of agents in the sector is especially quite high. When the premiums written in 2021 are analysed, in terms of sales channels, 56.4% of the premiums were produced via banks, followed by agencies with 34.3% (Insurance Association of Türkiye 2022). Researchers have focused on the structure of this sector. There are studies addressing the problems experienced in the insurance sector (Karaman, 2018; Özdoğru and Çetin 2017). However, it is very important to find out whether employees in the insurance sector experience burnout or how much satisfaction they get from their jobs. Therefore, this study deals with the issues of burnout and job satisfaction in terms of people working in insurance agencies, because to the best of our knowledge there is no study regarding that. It is aimed to contribute to a better understanding of the effects of these issues on the health of employees.

## 1. METHODS

This study covers the employees of insurance agencies in the province of Izmir in Turkey. People working in agents with all titles except interns were included in the study, brokers and insurance appraisers were not included. According to the data of The Union of Chambers and Commodity Exchanges of Türkiye (TOBB) (2021), the total number of insurance agencies in İzmir is 1083 and the total number of employees working in these agencies is 2957 in February 2021. The sample of the study was determined using the proportional sampling method and the sample size was calculated with the following proportional sample size formula (Newbold, 1995).

$$n = \frac{Np(1-p)}{(N-1)\sigma_p^2 + p(1-p)} \quad (1)$$

where  $n$  = sample size,  $N$  = total number of employees of insurance agencies,  $p$  = proportion of employees,  $\sigma_p^2$  = variance of  $p$ . When the sampling error was taken as 10% and the confidence level as 95%, the sample size was found to be 93. In the research, the districts in which insurance agencies are

concentrated in the province of İzmir were included. For this purpose, the districts of Aliğa, Bornova, Buca, Gaziemir, Karabağlar, Karşıyaka, Konak and Torbalı were chosen as the target. These eight districts constitute 77% of the total insurers in İzmir. In determining the number of employees to be covered from each district, the approximate proportions of the districts within the total number of employees were taken into account.

In this study, data collection technique has been chosen questionnaire study. Questionnaires were completed by contacting insurance agent employees by phone or e-mail. The questionnaire consists of questions about demographic characteristics and working conditions, Minnesota Job Satisfaction Scale and Maslach Burnout Scale. The Minnesota Job Satisfaction Scale, developed by Weiss et al. (1967) and adapted into Turkish by Baycan (1985), was used to measure job satisfaction. This scale is a five-point Likert-type scale that is scored between 1 and 5 and allows to measure internal, external and general satisfaction factors. In the scoring of the scale, it is evaluated as 1 point, I am not satisfied, 2 points, I am undecided, 3 points, I am satisfied with 4 points, and I am very satisfied with 5 points. The scale consists of 20 items. The items related to intrinsic satisfaction are 1, 2, 3, 4, 7, 8, 9, 10, 11, 15, 16, 20 and the items related to extrinsic satisfaction are 5, 6, 12, 13, 14, 17, 18, 19. The scale does not contain reverse items. Scoring of the scale varies between 20-100. According to this; a score of 25 or less means low job satisfaction, a score of 26-74 means medium job satisfaction, and a score of 75 or more means high job satisfaction.

The Maslach Burnout Scale developed by Maslach and Jackson (1981) was also used in our study. The scale was adapted into Turkish by Ergin (1992). The burnout scale contains 22 items and is composed of three distinct facets—emotional exhaustion (items no: 1,2,3,6,8,13,14,16,20), depersonalization (items no: 5,10,11,15,22), and personal accomplishment (items no: 4,7,9,12,17,18,19,21). The scale is a 5-point Likert type scale. Since there is no limit for the values obtained from the scale, a categorical classification of exhaustion cannot be made. In the scale, high levels of emotional exhaustion and depersonalization subscales and a low level of personal accomplishment are specific features of burnout.

In order to determine whether the study data exhibited normal distribution, the kurtosis and skewness values and the Kolmogorov-Smirnov

test have been used (Tabachnick and Fidell 2013). An independent two-sample t-test and one-way analysis of variance were conducted to see the differences in the averages of the sociodemographic questions for the scales that fit the normality assumption. After controlling with Levene homogeneity test, the post-hoc comparisons were tested with either the Bonferroni test or Tamhane's T2 test to identify of the groups that displayed differences. The significance level was accepted as  $p < 0.05$ . In addition, correlation and multiple linear regression analyzes were performed in order to determine the relationships and effect levels between job satisfaction and burnout. Data was analyzed using SPSS version 22.0.

## **2. RESULTS**

In order to determine the reliability of the Minnesota Job Satisfaction scale in the study, internal consistency analysis was performed and the Cronbach Alpha coefficient of internal consistency was found to be 0.93. In addition, the internal consistency coefficient of the Maslach Burnout Scale was found to be 0.90 in our study. Alpha values of three sub-dimensions were 0.86 for emotional exhaustion, 0.71 for depersonalization, 0.77 for personal accomplishment.

Demographic characteristics of the people participating in this study are given in Table 1. 50.50% of the respondents are female and 49.50% are male, so there is an equal distribution. 25.81% of the participants are between the ages of 34 and 41; 60.20% are married; 44.09% of them do not have any children. 55.91% of agency employees who participated in the study have a bachelor's degree; 89.24% of them have social security opportunities either 4A (4A insurance covers contracted employees) or 4B (4B covers those who practice their own profession) and 48.39% of them are agents and 43.01% of them are technical personnel. In addition, 91.40% of the participants in our study stated that they were satisfied with their work.

**Table:1** Demographic Characteristics of Employees

<b>Variables</b>	<b>n</b>	<b>%</b>
<b>Gender</b>		
Women	47	50.50
Men	46	49.50
<b>Age</b>		
18- 25	8	8.60
26 - 33	22	23.66
34 - 41	24	25.81
42 - 49	19	20.43
50 - 57	10	10.75
58 and above	10	10.75
<b>Marital Status</b>		
Single	30	32.30
Married	56	60.20
Widow	7	7.50
<b>No. of Children</b>		
0	41	44.09
1	22	23.65
2	25	26.88
3 and above	5	5.38
<b>Level of Education</b>		
High School	14	15.05
Vocational School	17	18.29
Undergraduate	52	55.91
Master	10	10.75
<b>Social Security</b>		
4A	56	60.21
4B	27	29.03
Other	5	10.76
<b>Title</b>		
Agent Owner	45	48.39
General manager	3	3.23
Assistant General Manager	2	2.15
Branch manager	1	1.07
Branch Manager Assist.	2	2.15
Technical Staff	40	43.01
<b>Working time in work (year)</b>		
0-4	19	20.43
5-9	17	18.28
10-14	15	16.13
15-19	18	19.36
20-24	12	12.90
25 and over	12	12.90
<b>Job Satisfaction</b>		
Yes	85	91.40
No	8	8.60

The lowest and the highest values that can be obtained from the Maslach Burnout Scale are 0-36 for emotional exhaustion; 0-32 for diminished personal accomplishment; 0-20 for depersonalization; 0-88 for general burnout. As shown in Table 2, the mean values obtained from the scale in our study were 9.75; depersonalization 3.70; reduced personal accomplishment 7.17; overall burnout is 20.62. If the option "sometimes" is selected for all items in the burnout scale, the neutral values that can be obtained are 18 for emotional exhaustion; 16 for diminished personal accomplishment; 10 for depersonalization and 44 for general burnout. The values found in our study are lower than the neutral values.

The mean values obtained from the job satisfaction scale are 51.31 for intrinsic satisfaction, 33.80 for extrinsic satisfaction, and 85.11 for total job satisfaction. If all questions on this scale were answered "I am undecided", the neutral scores to be obtained would be 36 for intrinsic satisfaction, 24 for extrinsic satisfaction, and 60 for total job satisfaction. The values in our study were higher than these values.

**Table:2** Some Descriptive Statistics of Scale Dimensions of the Research Group

Sub-groups	Average	Standard Deviation	Max. Value	Neutral Value
Intrinsic Satisfaction (IS)	51.31	7.80	60	36
Extrinsic Satisfaction (ES)	33.80	4.46	40	24
Total Job Satisfaction (TJS)	85.11	11.47	100	60
Emotional Exhaustion (EE)	9.75	6.35	36	18
Depersonalization (D)	3.70	3.69	20	10
Diminished Personal Accomplishment (DPA)	7.17	4.35	32	16
General Burnout (GB)	20.62	11.80	88	44



**Table:3** Mean, Standard Deviation and Difference Analysis of Scale Dimensions According to Marital Status

<i>Marital Status</i>	IS	ES	TJS	EE	D	DPA	GB
Single	49.73± 7.89	32.73± 4.58	82.47± 11.68	12.63± 6.08	4.70± 3.49	9.17± 3.63	26.50± 10.64
Married	51.55± 7.95	34.16± 4.49	85.71± 11.61	8.71± 6.23	3.43± 3.89	6.32± 4.42	18.46± 11.66
Widow	56.14± 3.29	35.43± 3.05	91.57± 6.00	5.71± 3.73	1.57± 0.98	5.43± 4.16	12.71± 7.59
F	2.031	1.524	2.029	5.789	2.499	5.232	7.046
p	0.137	0.223	0.137	0.004*	0.088	0.007*	0.001*

Difference analyzes of participants' job satisfaction and general burnout dimensions and sub-dimensions according to demographic characteristics were examined with t-test and one-way ANOVA test. The differences in the scale dimensions according to the marital status of the participants were analyzed with a one-way ANOVA test and the results are shown in Table 3.

From Table 3, it was determined that emotional exhaustion, diminished personal accomplishment and general burnout dimension levels of the burnout scale differ according to marital status ( $p < 0.05$ ). For the detailed analysis between the groups, the Bonferroni test was preferred and it was determined that the emotional burnout and general burnout dimension levels of the single participants were higher than those of the married or divorced ones. The level of personal accomplishment of the single participants is also higher than the married ones. Therefore, it can be stated that marital status has a significant effect on emotional burnout, personal accomplishment and general burnout among insurers.

Table 4 shows that a significant difference was observed in the dimensions of internal satisfaction, external satisfaction and total job satisfaction according to the age variable. According to the Tamhane's T2 test, there is a significant difference between the ages of 50-57 and 26-33 years ( $p = 0.000$ ) and also between the ages of 50-57 and 34-41 years ( $p = 0.000$ ) in terms of total job satisfaction. Participants in the 50-57 age range had higher job satisfaction.

When we make a comparison according to titles, it is seen that only the number of agency owner and technical personnel are suitable for comparison,

those other than this title are grouped as others. According to Table 5, there is a significant difference between titles in each scale. It has been observed that the people who work as technical personnel have more burnout and less job satisfaction than those who have agencies.

From Table 6 and Table 7, it can be seen that no significant differences were found in terms of job satisfaction or burnout according to the gender and education categories.

**Table:4** Mean, Standard Deviation and Difference Analysis of Scale  
Dimensions According to Age

Age	IS	ES	TJS	EE	D	DPA	GB
18-25	47.75± 8.99	32.38± 5.10	80.13± 13.16	9.88± 5.19	5.38± 3.50	9.50± 4.28	24.75± 10.29
26-33	49.23± 7.00	33.23± 3.93	82.45± 10.21	12.18± 6.20	4.05± 2.70	7.86± 4.37	24.09± 11.19
34-41	49.33± 8.29	32.38± 4.76	81.71± 12.01	10.79± 6.97	3.58± 3.84	8.33± 3.29	22.71± 11.20
42-49	52.37± 8.43	34.37± 4.15	86.74± 11.84	7.68± 5.73	3.42± 4.67	5.84± 5.26	16.95± 13.19
50-57	58.30± 1.57	37.70± 2.06	96.00± 3.23	7.10± 5.45	2.90± 2.92	6.10± 4.04	16.10± 10.63
58 and above	54.50± 4.86	34.60± 4.93	89.10± 9.11	8.40± 6.82	3.20± 4.32	4.60± 3.63	16.20± 11.77
F	3.349	2.585	3.498	1.672	0.512	2.229	1.735
p	0.008*	0.031*	0.006*	0.150	0.766	0.058	0.135

**Table:5** Mean, Standard Deviation and Difference Analysis of Scale  
Dimensions According to Title

Title	IS	ES	TJS	EE	D	DPA	GB
Agent Owner	54.04± 5.83	34.93± 3.97	88.98± 8.99	8.04± 5.65	2.73± 3.01	5.96± 4.05	16.73± 9.59
Tech. Staff	49.60± 8.37	33.17± 4.60	82.77± 12.03	11.43± 6.26	4.40± 3.79	8.45± 4.19	24.27± 11.45
Other	44.50± 8.78	30.50± 4.69	75.00± 13.11	11.00± 8.69	5.62± 5.37	7.62± 5.32	24.25± 18.29
F	7.785	4.325	7.395	3.325	3.541	3.743	5.165
p	0.001*	0.016*	0.001*	0.040*	0.033*	0.027*	0.008*

**Table:6** Mean, Standard Deviation and Difference Analysis of Scale Dimensions According to Gender

<i>Gender</i>	IS	ES	TJS	EE	D	DPA	GB
Female	52.32± 6.67	34.02± 4.57	86.34± 10.37	9.17± 5.82	3.36± 3.05	7.68± 4.29	20.21± 10.64
Male	50.28± 8.75	33.57± 4.39	83.85± 12.49	10.35± 6.87	4.04± 4.25	6.65± 4.38	21.04± 12.99
t	1.260	0.491	1.048	-0.892	-0.890	1.143	-0.338
p	0.211	0.625	0.297	0.374	0.376	0.256	0.736

**Table:7** Mean, Standard Deviation and Difference Analysis of Scale Dimensions According to Education

<i>Level of Education</i>	IS	ES	TJS	EE	D	DPA	GB
High School	50.71± 10.00	33.29± 4.89	84.00± 14.04	9.14± 6.86	4.93± 4.80	7.93± 5.24	22.00± 14.65
Vocational School	47.06± 9.04	33.00± 4.50	80.06± 12.93	10.94± 6.06	4.65± 4.62	9.12± 4.20	24.71± 12.92
U.graduate	52.44± 6.54	33.90± 4.50	86.35± 10.22	9.46± 6.37	3.23± 2.98	6.48± 3.91	19.17± 10.06
Master	53.50± 6.43	35.30± 3.77	88.80± 9.84	10.10± 6.76	2.80± 3.36	6.40± 4.90	19.30± 13.96
F	2.453	0.623	1.728	0.281	1.388	1.871	1.047
p	0.069	0.602	0.167	0.839	0.252	0.140	0.376

Correlation values were calculated to find the relationships and directions between burnout and job satisfaction levels. According to Table 8, a moderately significant negative correlation was found between the general burnout level and total job satisfaction ( $r=-0.553$ ,  $p<0.05$ ). As the job satisfaction of the participants increases, their burnout decreases. In addition, significant negative correlations were found between job satisfaction and emotional burnout ( $r =-0.462$ ,  $p<0.05$ ) and depersonalization ( $r=-0.431$ ,  $p<0.05$ ) and low personal achievement ( $r=-0.462$ ,  $p<0.05$ ).

**Table:8** Correlation Values for Sub-Scales

	DPA	EE	D	GB	IS	ES	TJS
DPA	1						
EE	.384**	1					
D	.476**	.638**	1				
GB	.724**	.879**	.832**	1			
IS	-.470**	-.401**	-.413**	-.518**	1		
ES	-.366**	-.486**	-.386**	-.518**	.733**	1	
TJS	-.462**	-.462**	-.431**	-.553**	.964**	.887**	1

\*\*  $p < 0,01$  was accepted as significant.

**Table:9** Regression Analysis Results on the Effect of Burnout Sub-Dimensions on Job Satisfaction

Variables	B	Std Error	Beta	t	p
Constant	96.964	2.204		43.988	.000**
Diminished Personal Accomplishment	-.802	.265	-.304	-3.023	.003**
Emotional Exhaustion	-.496	.207	-.275	-2.393	.019*
Depersonalization	-.344	.375	-.111	-.917	.362
$R = .561$ $R^2 = .315$ $Adjusted R^2 = .292$			$F = 13.626$ $p = 0.000$		

\*  $p < 0.05$  was accepted as significant.

\*\*  $p < 0.01$  was accepted as significant.

The effects of burnout dimensions on job satisfaction were investigated with multiple linear regression analysis. The model was found to be significant according to the ANOVA test ( $p < 0.05$ ). It was also observed that linear regression assumptions were met (Max VIF= 1.887, Durbin-Watson= 1.662, Maximum Cook's Distance= 0.113). According to the results of the regression analysis given in Table 9, low personal accomplishment and emotional exhaustion are independent risk factors for job satisfaction ( $p < 0.05$ ). The contribution of depersonalization to job satisfaction was not found significant. It is important to point out that the existence of statistically significant negative beta values between job satisfaction and emotional exhaustion, diminished personal accomplishment additionally supported the above stated conclusion about the negative relationship between job satisfaction and

subscales of burnout. The adjusted  $R^2$  value was found to be 0.292, so the independent variables explain 29.2% of the change in job satisfaction.

## **DISCUSSION AND CONCLUSION**

This study has been designed to examine the occupational burnout levels of the employees in insurance agencies and whether they are satisfied with their jobs. The measurement of job satisfaction is important in the insurance sector because this industry requires interaction between the contact personnel and the customers. Insurance agency companies have also a significant share in insurance premium production. The findings are important in terms of revealing if the workers in this sector have problems that may endanger their health and raising awareness on how their situation can be improved. It will also provide useful information for young people who want to step into this sector.

Neutral values in the job satisfaction scale are 36 for internal satisfaction, 24 for external satisfaction, and 60 for total job satisfaction. Job satisfaction scores in our study were higher than neutral values. Furthermore, 75 and above points indicate high job satisfaction. The average job satisfaction level was found to be 85.11, so it can be said that participants working in insurance agencies have high job satisfaction.

Neutral values on the burnout scale were 18 for emotional exhaustion; 16 for personal accomplishment; 10 for depersonalization and 44 for general burnout. High values on emotional exhaustion and depersonalization and low values on personal accomplishment subscales are considered as having burnout. The values found in our study are lower than the neutral values. The average burnout level was found to be 20.62. In this study, it was determined that agency employees generally did not experience burnout much.

It was determined that there were no significant differences according to the gender and education level of the employees participating in the research. Accordingly, it can be concluded that gender and education cannot be decisive factors in terms of job satisfaction and burnout. In general, it may be expected that women may have experienced more burnout, but this is not always the case. There are also studies showing that women working in the field of insurance and finance have higher life and job satisfaction (Bölükbaşı and Şentürk 2017; Kellecioğlu and Yavan Temizkan, 2021).

No significant difference was found in the sub-dimensions of the burnout scale of the participants related to the age variable. However, according to the job satisfaction scale, the 50-57 age group average is significantly different and larger than all other age groups. It can be said that as the age of the employees in insurance agencies increases, their experience and, in some cases, their seniority contribute to the increase in their job satisfaction.

As a result of the analysis of the participants according to their marital status, it was determined that the emotional burnout, low personal accomplishment and general burnout dimension levels of the burnout scale differed significantly, and the scores of the singles were higher ( $p < 0.05$ ). Similarly, in the study of Bölükbaşı and Şentürk (2017) on the insurance sector, it was found that married people have higher life satisfaction than single people.

In our study, it was determined that the burnout levels of the personnel working with the title of technical personnel were below neutral scores, but higher than agency owners. Therefore, job satisfaction of agency owners was found to be higher. However, job satisfaction was found to be significantly higher than neutral values in technical personnel. According to our study, people working as technical personnel have high job satisfaction and low burnout. It can be said that this is an encouraging result for those who plan to enter the sector with this title.

The results of the research revealed that the job satisfaction levels of the insurance agency employees were in a moderately negative and significant relationship with their burnout levels. Accordingly, as individuals' burnout levels decrease, their job satisfaction tends to increase. This is consistent with the findings of the study of Güner, Çiçek and Can (2017) on the banking sector. In the literature, there are studies supporting this conclusion in various sectors (Weng et al. 2011; Federici and Skaalvik 2012; Capri and Guler 2018). It can be said that the insurance agency employees with high job satisfaction levels have low professional burnout.

Detailed analysis showed that there is a moderately negative significant relationship between the sub-dimensions of burnout levels and job satisfaction. As emotional exhaustion levels increase, job satisfaction

decreases. However, the multiple regression analysis revealed that the contribution of depersonalization to job satisfaction was not significant. Therefore, when people experience the feeling of burnout and become emotionally exhausted, they will encounter failure in their lives, lose their sense of competence from their jobs and not be satisfied with their work life.

This study makes a significant contribution to the link between burnout and job satisfaction in the insurance sector. In our study, a statistically significant relationship was found between job satisfaction and burnout status of insurers working in agencies in Izmir, and it is observed that burnout level is low and job satisfaction is higher. The insurance sector is a developing sector therefore some sectoral problems were mentioned in previous studies, but in this study, positive results were obtained for the employees. In future studies, analyzes can be expanded on the health status of insurers working in different provinces and different branches. The conclusions of this study could be used as a basis for these kinds of new researches.

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