

## An Empirical Study on Verbal Violence Experiences among Bank Consulting

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**Abstract:** The development of smart devices and the products of ICT are becoming a medium for verbal abuse, causing serious problems in bank counseling. Research on verbal abuse in the bank counseling process started at call centers, and as the damage caused by verbal abuse is known, a lot of research were rapidly conducted. These include the understanding of verbal violence and the closest group in which verbal violence can occur over a long period of time and the horizontal and vertical forms of verbal violence. There are also multilateral studies to identify the causes of verbal violence and to reduce verbal violence. The scope of verbal violence also varies with definition, phenomenon, type, cause, effect, and factor. In the early days of the study of verbal violence, definitions and types were central. This study focuses on analyzing the relationship of the impact on professional self-concept through psychological exhaustion of verbal violence experiences during bank counseling. Verbal violence is categorized as violence against people who are not related to them and those who are related to them. Verbal violence against irrelevant people is an impromptu violence situation between the perpetrator and the victim during various counseling processes. It refers to violence committed against others during counseling through cyberspace and various media. Personal violence in the counseling process tends to be neglected because the substance is not clear, but the damage is continuing and increasing. Although various psychological studies have been conducted on real violence, there are no studies related to psychological exhaustion and professional self-concept. The factors that determine the verbal violence experience are the violence experience, the violence victim experience, and the violent attitude. The collected data were analyzed by Smart PLS 2.0 using structural equations. The summary of the study is as follows. First, the experience of violence had a significant impact on psychological exhaustion. Second, the experience of violence damage had a significant impact on psychological exhaustion. Third, violent personality had a significant effect on psychological exhaustion. Fourth, psychological exhaustion had a significant impact on professional self-concepts. To solve the problem of overcoming professional self-concepts, differentiated efforts in the experience of violence, violence victimization, and violent attitude are needed in consideration of verbal violence experiences. Related organizations seeking to address verbal violence need to study various opinions on the causes of verbal violence behavior.

**Keywords:** Experience of violence offender, Experience of violence victim, Attitude of violence toleration, Psychological exhaustion, Professional self-

### 1. Introduction

Lately, verbal violence has caused serious problems in the counseling process. The research on verbal violence begins at the call center with the development of smart devices, and a great deal of research is being done as the damage caused by verbal violence is known. They are conducted to understand the phenomenon of verbal violence, to identify the causes, and to reduce verbal violence. The scope of verbal violence also varies, including definitions, phenomena, types, causes, results, and factors. In the early stages of research on verbal violence, definitions and types were important subjects [1]. In the definition and type of verbal violence, perpetrators and victims were distinguished from cases of verbal violence.

Verbal violence is classified as violence against people by individuals who are related and are not related [2]. Verbal violence against unrelated persons is an improvised situation of violence between the perpetrator and the victim in various counseling processes. It causes violence against others during counseling through cyberspace and various media. Personal violence in the counseling process tends to be neglected because the substance is not clear, but the damage is continuing and increasing. Although various psychological studies have been conducted on real violence, verbal violence has been studied in various ways, but there are no studies related to psychological exhaustion and professional self-concept.

In this study, the experience of verbal violence was divided into violence experience, violence victim experience, and violence tolerance. This study was conducted by empirically analysing the experience of verbal violence the affects professional self-concept through psychological exhaustion. To test the relationship between the factors described above, a structural equation model was conducted.

### 2. Theoretical Background

#### 2.1 Verbal Violence

Language is not only a simple means of communication. It is also a tool for expressing an individual's thoughts and actions. It is not only a means of exchanging information, but also a tool to feel and express our positive and negative emotions and connect our relationships. Thus, language is an important part of human life. Language is a means of communication in personal relationships. Using conflict positively makes interpersonal relationships both positive and negative. Language can also act in a variety of violence, from interpersonal relationships to weak criticism and extreme insults. You should try to see and understand this as one of the important aspects.

When physical violence occurs in interpersonal relationships, most can be confirmed and the relationship can be stopped, but even if verbal violence continues, it is difficult to determine the related damage. Physical violence leaves visible scars, but verbal violence is not readily apparent, so it is not willing to verify it. Also, since there is a verifiable basis for physical violence, legal punishment can be applied without great difficulty, but verbal violence is not easy until now. The verbal violence of the country exerts an even greater hidden power.

In general, the effect of physical violence is easily identified and understood, but the effect of verbal violence is generally directed toward the sensitivity of the victim. For example, "Do you not understand that right?" They try to cover up the substance of verbal violence by transferring it to the victims' personal problems, such as "Do you not understand the same story properly?"

When checking the definition of verbal violence, it is defined in the dictionary as 'to display all sorts of obscenity with words or to threaten and swear words.' Furthermore, "verbal violence is defined as a verbal expression that attacks the ego of another person as the act of humiliating and demeaning without reason by using unreasonable violent language and exerting mental coercion against the other person".

Verbal violence is also defined as psychological violence. Mental violence is defined as violence through language and refers to all mental violent behaviours and verbal behaviours. Examples include swearing, slandering, screaming, insulting, fouling, devaluing, disrespecting, contempt, ridiculing, defamation, and offending pride. This mental violence reacts with anger, anxiety, fear, embarrassment, insult, atrophy, and shame.

Mental violence, like physical violence, hurts the emotions of others and is easily healed depending on the individual's resources and environment, but it can also cause psychological pain and disability depending on the individual's resources and environment. In particular, when mental violence occurs for a long time, psychological disorders occur naturally in most cases.

Family and work are the closest groups in which verbal violence can occur over a long period of time. Victims who have been emotionally and psychologically abused over a long period of time in their families and workplaces have suffered a lot of psychological trauma and appear to suffer from many psychological disorders. Many victims claim that verbal violence was more difficult than physical violence against parents, bosses, and co-workers. They suffer from various disorders such as low self-esteem, shame, anxiety, and depression. It can be said that verbal violence is invisible to the eye, but leaves many scars, and a greater psychological trauma.

When we explain the situation where verbal violence occurs, it appears when unpleasant emotions that occur in daily life are expressed in destructive and intense language to escape the accumulated tension. When a negative Kim Jong appears, verbal violence occurs to immediately relieve the unpleasant mind and tension. Even if they try to avoid physical attacks, they engage in verbal violence. They use negative verbal expressions instead of violent actions. The closer the relationship is, the more severe the verbal violence is. The psychology of a verbal abuser is intended to confirm the value of his existence. It can be said that verbal violence is subjectively carried out according to the personality and mental state of the person who performs verbal violence.

The forms of verbal violence can be divided into horizontal and vertical forms. The horizontal form occurs between colleagues of the same or equal position, and the vertical form occurs when the boss makes inappropriate verbal expressions to his subordinates. Most of the negative verbal expressions that the boss gives to his subordinates is carried out in the presence of several people, and the horizontal form of verbal violence mostly occurs in private spaces. Although verbal abuse in the workplace by employers or bosses is caused by the power base in the workplace, there is no way for subordinates to cope with it. Because subordinates are trying to maintain their work life, they are unable to actively cope with them. Verbal violence that appears in unequal parental relationships acts as an important factor that weakens interpersonal relationships. In the case of Korea, it appears that verbal violence is frequently carried out in the workplace without the awareness of a large problem due to the addition of the power base in the workplace and the authoritative and hierarchical culture [3].

Violence experience is the experience of violence in the counseling process for people. Previous study was conducted to prevent the act of violence in the legal or administrative fields [4]. Among the factors of verbal violence, anger is the most important factor among the factors of cyber environment. In terms of verbal violence, the experience of violence and damage caused by verbal violence was studied from various perspectives.

Violence victimization experience is the experience of harming others in cyberspace or in various spaces. Experience of verbal violence victimization is the most important factor predicting experience of verbal violence [5]. Those who have experienced verbal violence are likely to participate in verbal violence.

Violent tolerance refers to an attitude that allows an individual to use violence during counseling. It means that they have an acceptable attitude toward verbal violence without thinking, and the more they do, the more they exercise verbal violence [6]. Therefore, if violence is tolerated in the counseling process, it can change into a violent environment according to the individual's attitude and the situation can change greatly. Violence in counseling is not physical violence but verbal violence, so it is easy to tolerate it.

## 2.2 Psychological Exhaustion

Psychological exhaustion refers to psychological wounds caused by violence in the counseling process. Violent tolerance, disdain, and disregard, experienced in the real world, are also problematic in the counseling process.

Anti-horse, contempt, and disregard create negative feelings for individuals, and they lose control with anger [7]. People who have experienced verbal violence are hurt by their pride, cause anger, experience sad feelings, and become miserable. People who suffer psychological distress from verbal violence often think about turnover or suicide. In the psychological study of verbal violence perpetrators, they were told that they would act as a perpetrator by low self-control.

Various studies on psychosocial factors inducing psychological exhaustion have also been conducted. Through empirical studies, patients with fatigue syndrome have negative events such as serious injuries, physical or sexual abuse, unemployment, divorce, low self-esteem, and family discord in childhood. People who suffered from these negative life events report higher levels of fatigue symptoms than the general control group. Depression and anxiety are psychological factors closely related to fatigue. Patients with chronic fatigue syndrome reported higher levels of depression and anxiety compared to the healthy general population. In a study of the general population, it was found that people with high levels of depression and anxiety experienced fatigue.

Perceived stress, anxiety, perfectionism, and neuroticism are also considered psychological exhaustion closely related to fatigue. Resisting one's own desire to conflict with the goal to achieve it can also trigger psychological exhaustion. If the situation where you have to control yourself for a long time continues, it becomes a psychological exhaustion for control, which can lead to poor control. Consistent use of self-control is called psychological exhaustion. Psychological exhaustion induced fatigue in various empirical studies. These results show that resisting a desire to conflict with a goal can trigger psychological exhaustion. However, goals and desires do not always conflict. Some of people's goals do not create conflict with personal needs. The psychological burden felt in the process of pursuing a goal can also trigger psychological exhaustion by depleting an individual's emotional resources.

Psychological exhaustion is a sub-concept of burn out. It is a state of exhaustion of energy that an individual feel when he performs more than the limit due to job demands. This phenomenon occurs a lot in service industries such as hotels where interactions with customers occur frequently. Organizational and other people's demands for employees are the most important factors inducing psychological exhaustion. The needs of organizations and others can include a number of different factors. Looking at the research on psychological exhaustion that has been conducted so far, psychological labor is the predominant variable of psychological exhaustion. The research results on psychological labor and psychological exhaustion, which were used as the preceding variables of psychological exhaustion, have been suggested by several researchers.

### **2.3 Professional Self-Concept**

The professional self-concept refers to the mental perception of oneself as a professional, feeling and views on one's work [8]. In other words, it refers to a job in which professionals with considerable knowledge and experience in one field and with high practical skills perform work based on their expertise and make important contributions to society. It is very important for bank counselors to establish a positive professional self-concept in order to perform their work effectively at the counseling site.

Self is an evaluation of how one understands one's own physical characteristics, abilities, etc. as a part of self-existence, and refers to one's own unique perception of one's own characteristics. In general, self is defined as the sum of all things that a person can call his own, and it is explained by dividing into the experiential self, which is the self as known, and the pure self, which is the self of known. As a person grows, a conscious mind also develops, which plays a role in repressing instincts and at the same time making choices to satisfy the impulses from instincts. In other words, it is a concept of personality that seeks how to satisfy the needs of instinct while not contrary to reality. One self carries out logical thinking and helps us to live in the real world. We must develop cognitive skills to learn, think, and reason for self-actualization. Therefore, an ego is the person's cognitive ability to satisfy instinctive needs without harming himself or others.

Since the self-concept requires grasping and deciding how one's thoughts and actions are made, the owner of a positive self-concept has excellent self-accurate assessment, high social adaptability, and the ability to be active and reconcile ideals and reality. On the other hand, the owners of negative self-concept have low adaptability, inferiority, and uncertainty, so their emotional disabilities are large, and their goal setting is low or unrealistic due to lack of confidence. These personal self-systems influence the formation of professional self-concepts and make a difference in terms of self-understanding. In other words, if the self-concept is positive, a productive professional self-concept arises, and if it is negative, the independence required to successfully perform the professional role decreases. In particular, the professional self-concept of a bank is the mental thinking and perception of oneself as a professional. The bank clerk with a high professional self-concept has improved self-esteem, self-confidence, and self-concept to successfully perform the professional role, while the professional self-concept on low bank teller is known to be less productive. In the current situation where the improvement of the quality of the banking business is of interest, business performance is an important concept in the banking organization, and furthermore, in the financial environment where harmony with various employees is required, the professional self-concept is a very important factor in the quality and productivity of financial services. In domestic research, the concept of professional self in banking is identified as a factor contributing to the improvement of the quality of business performance by harmonizing with customers in the banking field, helping to perform efficient banking counseling, and improving the quality of business performance as a big achievement of banking.

In the case of professions that perform work based on expertise, including bank counselors, the professional identity of the professional workers should be given priority to improve the quality and productivity of services, which is a very important factor. Identity refers to the experience of the self that has been maintained relatively consistently over a long period of time. Identity means a subjective experience, and begins with the awareness that you exist as an individual with others in society. In other words, in the process of forming a sense of identity, they have their own thoughts, wishes, and memories that are different from others. Therefore, identity can be said to be a self-understanding of the person, maintaining a consistent identity within oneself, continually sharing essential characteristics with others, and knowing oneself. Professional identity is naturally changing into individual and social ones. It is multifaceted and includes a state of emotion and values sought, and contains a sense of belonging, alienation, and a sense of collective identity. In the end, in the sense that professional identity is the perception of one's profession as an expert, it will be possible to convey the meaning more clearly by adding ego in front of the identity. It would be okay to omit the job and define it as the professional self-identity of the bank counselor. Prior research on professional self-identity is defined as realizing the meaning of the intrinsic value of a job through the process of looking back on one's role. In this way, since the professional self-identity of a bank counselor is not immutable, but is formed through the bank counselor's own reflection, recent studies have found that some factors influence the formation of a professional self-identity, and in the process, the professional self-identity is being analyze on how it is changing. In addition, research on how to view professional self-identity is ongoing.

As a result of grasping the actual state of verbal violence and emotional reactions experienced by nursing students during clinical practice, and their impact on professional self-concept, including coping with academic stress and depression, the more times nursing students experience verbal violence, the more to the verbal violence there is.

The stronger the post-emotional response, the higher the level of depression, and the lower the level of coping with academic stress, the higher the level of depression. The higher the level of coping with academic stress, the higher the level of professional self-concept, and the higher the level of depression, the lower the professional self-concept. In particular, coping with academic stress and depression were found to have a significant influence on the professional self-concept of college nursing students, and 28% of the explanatory power of the professional self-concept of nursing college students were found [9]. The professional self-concept, academic self-efficacy, and major satisfaction of college nursing students showed a positive correlation. Based on these results, in this study, a program that can promote the professional self-concept is needed because the effect of the professional self-concept of college nursing students on major satisfaction is a major factor [10].

Prior research on the factors that constitute a teacher's professional self-identity is being studied in five factors, such as a teacher's self-image, self-esteem, job motivation, job awareness, and future prospects. It includes five elements: sense of duty, self-image, and self-emotion. To measure the professional self-identity of Korean teachers, the study of using professional identity tools applied to foreign social entrepreneurs, is based on the use of specialized organizations, belief in public services, belief in self-regulation, vocational sense of profession, and autonomy. It includes five elements, such as belief in Korea. Most of the studies related to the professional self-identity of teachers measure professional self-identity as a method of self-evaluation of teachers, and the existing academic terminology and content that has been established as a field are collectively utilized [11].

**3. Research Design**

**3.1 Reserch Model**

This study focuses on analyzing the relationship between verbal violence experience and psychological exhaustion and professional self-concept. The factors that determine verbal violence experience were divided into violent violence experience, violence victim experience, and violent tolerance attitude. A research model based on previous research is shown in [Figure 1].

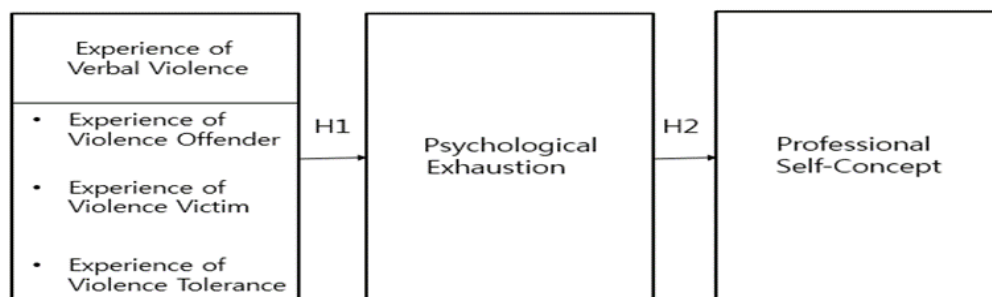


Fig. 1 Research model

**3.2 Reserch Hypothesis**

Research was conducted to prevent verbal violence and acts of violence in the legal or administrative sectors. Experience in verbal violence is the most important factor in predicting experience of violence against verbal violence. Violence tolerance refers to an unthought-free, acceptable attitude toward verbal violence, and the more

verbal violence is exercised in the course of counseling [8]. In this study, the following hypotheses were established based on prior studies.

Hypothesis H1-1; Violence offender will have a significant effect on psychological exhaustion.

Hypothesis H1-2; Violence victim will have a significant effect on psychological exhaustion.

Hypothesis H1-3; Violence tolerance will have a significant effect on psychological exhaustion.

Counselors who have experienced verbal violence suffer from self-esteem, cause anger, experience sad feelings, and even become miserable. Professional self-concept has limitations in approaching or solving at the individual level [12]. Therefore, in this study, the following hypothesis was established based on previous studies.

Hypothesis H2; Psychological exhaustion will have a significant effect on the professional self-concept.

**4. Empirical Analysis And Results**

**4.1 Data Collection And Sample Characteristics**

A total of 250 users responded to the survey. The basic statistical survey is as follows, 45% of respondents are male and 55% are female. Women have a relatively higher proportion than men. In terms of age, the average age was 28.8 years. This is a result of reflecting that most of the respondents are consultants at banks.

It was used to verify the structural model in order to analyze the characteristics of the verbal violence. The question of each constituent concept is very different for the corresponding question. It was composed on the Likert 5-point scale.

**4.2 DATA ANALYSIS METHOD**

For the questionnaire analysis, SPSS 22.0 and Smart PLS 2.0, structural equation software, were used for basic statistics. Concentration validity examines the factor loading value, component reliability (CR) and variance extraction index value (AVE) of each factor. In general, the factor loading value is 0.6 or more, the component reliability value is 0.7 or more, and the variance extraction index value is 0.5 or more. to be. As a result of comparing the square root of the variance extraction index value with the correlation coefficient, the variance extraction index value is greater than the vertical and horizontal correlation coefficient values, so there is no problem with the discriminant validity.

Table I. Reliability and Internal Consistency

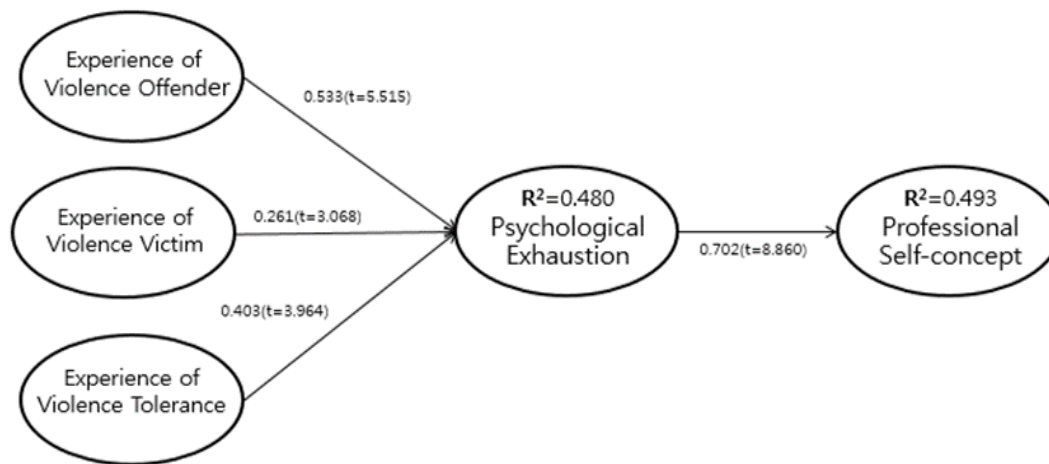
Variables	Factor Loadings	AVE	C. R.	Cronbach's $\alpha$
Experience of violence offender	0.652	0.700	0.901	0.853
	0.886			
	0.910			
	0.871			
Experience of violence victim	0.945	0.906	0.951	0.897
	0.959			
Experience of violence tolerance	0.700	0.626	0.823	0.722
	0.829			
	0.836			
Psychological exhaustion	0.925	0.759	0.926	0.893
	0.894			
	0.834			
	0.827			
Professional self-concept	0.909	0.850	0.944	0.912
	0.941			
	0.916			

Table II. Correlation and Discriminant Validity

Variables	AVE	1	2	3	4	5
Experience of violence offender	0.700	0836				
Experience of violence victim	0.906	0.380	0.951			
Experience of violence tolerance	0.626	0.411	0.504	0.791		
Psychological exhaustion	0.759	0.599	0.145	0.491	0.871	
Professional self-concept	0.850	0.631	0.246	0.623	0.702	0.921

4.3 Verification Of Research Moel

Smart PLS 2.0 was used for the structural model, and the path coefficient and the coefficient of determination ( $R^2$ ) between variables of the research model were derived through the structural model. The coefficient of determination ( $R^2$ ) for psychological exhaustion (0.480) and professional self-concept (0.493) was 'high'.



[Fig. 2] The Results of Research Model

In hypothesis H1-1, the experience of violence and psychological exhaustion ( $\beta=0.533$ ,  $t=5.515$ ,  $p<0.05$ ) were found to have a significant effect. This means that there is psychological exhaustion even if there is an experience in verbal violence. The factors for psychological exhaustion of counselors were classified into general life intervention, psychotherapy, vision counseling, and career counseling [4]. It shows the treatment method for psychological exhaustion. There are various opinions on the causes of verbal violence on the violent behavior, but in general, studies are divided into external environmental factors, personal factors, and personal behavior factors. In hypothesis H1-2, the experience of violence and psychological exhaustion ( $\beta=0.261$ ,  $t=3.068$ ,  $p<0.05$ ) were found to have a significant effect. The experience of violence damage is psychological exhaustion. In the study on the influencing factors of verbal violence [10], the age and environment of the person who committed verbal violence was investigated. This confirmed that the person who commits verbal violence is exposed to the environment of verbal violence and is affected by verbal violence. Hypothesis H1-3's attitude toward violence and psychological exhaustion ( $\beta=0.403$ ,  $t=3.964$ ,  $p<0.05$ ) had a significant effect. The attitude toward violence is that adolescents are psychologically exhausted. It has been studied that verbal violence is exercised as less seriously is taken [6]. Therefore, environmental factors such as violence damage experience, violence experience, violence tolerance, etc. influence one's psychological exhaustion. Psychological exhaustion and professional self-concept ( $\beta=0.702$ ,  $t=8.860$ ,  $p<0.05$ ) of hypothesis H3 were found to have a significant effect. It is that psychological exhaustion affects the professional self-concept.

[Table 3] Hypotheses Testing Results

Hypotheses Path	Coefficient( $\beta$ )	t-value	Result
H1.1: Experience of violence offender → Psychological exhaustion	0.533	5.515	Accept
H1.2: Experience of violence victim → Psychological exhaustion	0.261	3.068	Accept
H1.3: Experience of violence tolerance → Psychological exhaustion	0.403	3.964	Accept

H2: Psychological exhaustion → Professional self-concept	0.702	8.860	Accept
t=1.97*, p <0.05			

## 5. Conclusion

In this study, the experience of verbal violence has been proven in psychological exhaustion and professional self-concepts. First, the experience of violence had a significant impact on psychological exhaustion. Second, the experience of violence damage had a significant impact on psychological exhaustion. Third, violent personality had a significant effect on psychological exhaustion. Fourth, psychological exhaustion had a significant impact on professional self-concepts.

The empirical studies of psychological exhaustion and professional self-concepts due to experience in verbal violence have been identified as follows. The following implications may be presented to relevant organizations concerned with verbal violence during the consultation process. First, to solve the problem of overcoming professional self-concepts, it differentiated efforts in the experience of violence, violence victimization, and violent attitude are needed in consideration of verbal violence experiences. Related organizations seeking to address verbal violence need to study various opinions on the causes of verbal violence behavior. In general, it is divided into external environmental factors, individual internal factors, and individual behavioral factors, but detailed research is required. Second, experience of violence, experience of violence damage, experience of violence damage, and attitude of violence were found to affect psychological exhaustion. Third, to improve the professional self-concept in the field of bank counseling, it is necessary to prepare detailed strategies to increase the level of coping with stress related to banking and to reduce the feelings of depression of bank counselors. To control the depressive feelings, appropriate therapeutic intervention for the emotional response of the bank counselor after the related verbal violence experience may be helpful [14, 15].

In order to develop professional self-concepts, one should approach verbal violence experiences based on the importance of psychological exhaustion. Research on the emotions that cause damage behavior in verbal violence should be carried out in detail in the future. Most of the current research is about perpetrators of verbal abuse [20, 21]. Research on victims of verbal abuse is insufficient and will have to continue. To solve the problem of verbal violence, detailed factors should be examined and studies that can be applied to solving the problem of verbal violence should be carried out in the future.

Based on this study, a new model for psychological exhaustion and professional self-concepts was proposed in the experience of verbal violence. Empirical analysis has enabled us to identify the results of our research on professional self-concepts. The theoretical study of psychological exhaustion and professional self-concept is of significance to the empirical study in insignificant circumstances. Relevant agencies seeking the resolution of verbal violence can help plan the resolution of professional self-concepts by recognizing these factors.

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