

Enhancing Mental Health and Job Satisfaction in Bank Employees: The Role of Yoga and Meditation in managing Occupational Stress

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Abstract:

This study examines occupational stress, mental health and job satisfaction among bank employees, with a focus on the role of yoga and meditation practices. The banking sector is characterized by high workload, performance pressure and technological demands which contribute to elevated stress levels among bank employees. The study adopts a quantitative descriptive design using primary data collected from 75 (public and private sector) bank employees. Statistical tools such as percentage, mean, correlation and regression were used for analysis.

The findings revealed moderate occupational stress among bank employees, along with relatively positive mental health and job satisfaction levels. Yoga and meditation practices showed a significant negative impact on occupational stress and a positive impact on mental health and job satisfaction. Correlation results indicated strong interrelationships among the three variables, especially between mental health and job satisfaction. Overall, the study concludes that yoga and meditation practices are effective interventions for improving both private as well as public sector employee well-being in the banking sector.

Keywords: Bank Employees, Banking Sector, Mental Health & Employees well-being, Yoga & Meditation Practices, Occupational Stress and job satisfaction.

1. INTRODUCTION

1.1 Banking Sector and Bank Employees: The banking sector is defined by a rapidly evolving, highly competitive and results-driven environment. Bank employees are required to meet stringent targets, manage increasing customer expectations and adapt to continuous technological advancements. These demands create a highly pressurized work environment, making banking professionals more vulnerable to work-related challenges.

1.2 Occupational Stress in the Banking Sector: Occupational stress has emerged as a significant issue within the banking sector. Factors like excessive workload, time constraints, role vagueness and high performance expectations contribute to elevated stress levels among employees. Extended exposure to such stress can adversely affect both individual productivity and organizational effectiveness.

1.3 Mental Health and Employee well-being: Mental health is a fundamental aspect of overall employee well-being. Elevated stress levels can lead to psychological issues like anxiety, emotional exhaustion and burnout. These conditions not only impair employees' personal health but also reduce their ability to perform effectively, thereby impacting their overall quality of work life.

1.4 Job Satisfaction among Bank Employees: Job satisfaction is a critical determinant of employee performance and organizational stability. It is closely associated with mental health and levels of occupational stress. Employees experiencing high stress are more likely to report lower job satisfaction, which may lead to increased absenteeism, reduced motivation and higher turnover rates.

1.5 Yoga and Meditation Practices as Stress Management tools: In recent years, yoga and meditation have gained recognition as effective strategies for managing occupational stress. These practices promote relaxation, mindfulness and emotional balance. Yoga incorporates physical postures and breathing techniques, while meditation enhances mental clarity and focus, collectively contributing to improved psychological well-being.

1.6 Interrelationship between Occupational Stress, Mental Health and Job Satisfaction: Occupational stress, mental health and job satisfaction are closely interrelated constructs. High levels of stress tend to negatively influence mental health and reduce job satisfaction. Conversely, effective stress management practices such as yoga and meditation can improve mental health outcomes and enhance job satisfaction among employees.

2. RESEARCH OBJECTIVES

- To evaluate the levels of occupational stress, mental health and job satisfaction among bank employees in the banking sector.
- To analyze the relationship between occupational stresses, mental health and job satisfaction among bank employees.
- To examine the impact of yoga and meditation practices on occupational stress among bank employees.
- To assess the effect of yoga and meditation practices on mental health and overall employee well-being.
- To examine the influence of yoga and meditation practices on job satisfaction in the banking sector.

3. HYPOTHESES FORMULATION

- There is no significant relationship between occupational stress, mental health and job satisfaction among Bank employees.
- There is no significant impact of yoga and meditation practices on occupational stress among Bank employees.
- There is no significant effect of yoga and meditation practices on mental health among Bank employees.
- There is no significant influence of yoga and meditation practices on job satisfaction among Bank employees.

4. REVIEW OF LITERATURE

According to T. kumar, S. Pragadeeswaran (2011), the study explored how executives coped with occupational stress through spiritual quotient. It evaluated the levels of occupational stress and spiritual quotient among executive employees in NLC using statistical analyses. The findings of study showed that executives with lower stress levels had higher spiritual quotient levels while spiritual quotient declined as stress increased. Correlation analysis confirmed a significant negative relationship between occupational stress and spiritual quotient in the workplace. The research concluded that spiritual quotient played an important role in reducing stress among executives.

According to Dr. M.A. Arrawatia, Deepanshi (2017), the stress had become a major issue in the lives of employees working in private sector banks due to high competition, target pressure and workload. The study focused on identifying the causes of stress and its negative effects on employee's health and job performance. The data were collected through questionnaire distributed to 220 bank employees, out of which 156 responses were received from male and female employees across different branches. The findings highlighted that stress caused physical, psychological and behavioural changes in employee's personal and professional lives. The research also examined various stress management strategies to reduce workplace stress.



According to Sudip Basu, Dr. Sumati Ray, Dr. K. C. Paul (2019), the study examined the level of work stress among employees in public and private sector banks in India with special reference to West Bengal. It found that managerial employees experienced heavy stress due to both office and field responsibilities along with challenges in balancing family and work life. The study highlighted that stress had been more prominent in private sector banks but it had also increasingly affected public sector bank employees. The secondary data collected from research papers, articles, journals and websites. The study compared stress levels between public and private bank employees. The research provided insights into the growing issue of occupational stress in the banking sector.

According to P. Tiwari, Dr. V. Maheswari, Dr. A. P. Vajpeyi (2019), the study explored the effect of 12 week yoga intervention on occupational stress among 60 IT professionals aged 30-55 years who were not engaged in any formal exercise program. Participants were randomly divided into a yoga group and control group and yoga group attended weekly 1 hour session. Occupational stress levels were measured using the occupational stress index (OSI) and changes were analyzed by using t-test. The mean score of OSI in the yoga group reduced from 135.8 (before intervention) to 121.1 (after intervention). The results showed a significant reduction in work-related stress ($t=6$, $p=0.0$), suggesting that yoga had a positive impact on stress management among IT employees.

According to S.S. Giri, B.R. Dhungana, S.K. Sah, L. Khanal, R. Giri, B.K. Yadav, L.K. Sharma (2021), the study examined the perceived benefits of yoga for stress management among bank employees in Janakpurdham, Nepal. Using a cross-sectional descriptive research design, data were collected from 205 randomly selected participants between August & September 2020. The research findings showed a strong association between demographic factors and employees' perceptions of yoga's mental and physical health benefits. The study found that yoga had helped employees remain active and effectively reduced occupational stress. It concluded that yoga awareness programs were necessary for bank personnel to promote better stress management and well-being.

According to Mr. N.K. Hiregoudar, Dr. K.K. Sharma (2023), the research evaluated the effects of 90 days yoga intervention on the health and physical activity levels of bank employees in Karnataka. The participants practiced yoga daily for 1 hour, including asanas, pranayama, meditation and relaxation techniques. Pre and post intervention assessments showed significant improvements in physical activity, stress levels, mood and overall well-being among the participants. The findings demonstrated that yoga had positively influenced both mental & physical health in the workplace. The study also provided useful insights for developing workplace wellness programs and organizational health policies.

According to Komal J Agravat, Dr. Ami Bhatt (2024), the study examined the ubiquity, causes and effects of occupational stress on the mental health and productivity of Bank employees. Researcher used a mixed-methods approach, combining quantitative surveys with qualitative interviews to gain a detailed understanding of stress in the banking sector. The research found that professional stress negatively affected employee's well-being and work performance. It also evaluated coping strategies & organizational initiatives aimed at reducing stress. The study provided insights for developing interventions and support systems to improve the employee welfare and organizational effectiveness.

According to Satarupa Datta (2024), the study evaluated the impact of spiritual intelligence and workplace spirituality on occupational stress and employee health. It identified various causes of workplace stress including poor communication, organizational changes, job insecurity and work-family conflict. The case study findings showed that stress had negatively affected employees' health leading to symptoms of poor well-being. The study also found that workplace spirituality helped reduce

employees' perception of stress and improved their sense of well-being. The research concluded that spirituality at the workplace acted as a buffer against occupational stress and supported healthier work attitudes.

According to Dr. Neha Rani, Dr. Gargi Chaudhary, Reshav Chheri (2025), the study examined the impact of yoga and meditation on employee's performance within organizations. It highlighted that increasing competition, technological changes and environmental pressures had caused stress, anxiety and depression among employees. These issues had led to poor concentration, absenteeism and conflicts and reduced productivity which negatively affected organizational performance. The research explored how yoga and meditation helped employees manage stress and improve their efficiency and effectiveness overall organizational productivity.

According to A. V. Akshara, N. Sindhu, N. Karunakaran (2025), the study examined the level of job stress and job satisfaction among employees of public sector banks. It highlighted those rapid technological changes, increasing, competition from private banks and growing customer service demands had created significant pressure on bank employees. Employees were also required to handle financial security concerns and maintain work efficiency which affected their work-life balance. The research explored how these pressures influenced employee performance, job satisfaction and their ability to manage professional and family responsibilities. The study provided insights into the challenges faced by public sector bank employees in a competitive banking environment.

5. RESEARCH METHODOLOGY

The study adopted a quantitative & descriptive research design to examine the relationships between occupational stress, mental health, job satisfaction and the role of yoga and meditation practices among (private and public sector) bank employees. The population of the study consisted of bank employees working in the both Private and Public sector banks. A sample of respondents was selected using convenience sampling techniques depending on accessibility. A sample size of 75 respondents was considered appropriate for meaningful analysis. Primary data collected through a structured questionnaire distributed to both (private & public sector) bank employees through goggle form and personal interview. Secondary data collected from research journals, articles, books and relevant online sources. The collected data were analyzed using statistical tools such as descriptive analysis (mean & percentage analysis), correlation analysis to evaluate relationships between variables and regression analysis to measure the role of yoga and meditation practices on occupational stress, mental health and job satisfaction. The independent variable was yoga & meditation practices and dependent variable was occupational stress, mental health and job satisfaction in this study.

6. DATA ANALYSIS AND INTERPRETATION

Table-1 Percentage Analysis

S.No.	Categories	Particulars	Frequency	Percentage
1	Gender			
		Male	42	56.0%
		Female	30	40.0%
		Prefer not to say	3	4.0%
2	Age			
		25-35 years	38	50.67%
		36-45 years	15	20.0%
		Below 25 years	11	14.67%

		Above 45 years	11	14.67%
3	Type of Bank			
		Public	40	53.33%
		Private	35	46.67%
4	Work Experience			
		6-10 years	27	36.0%
		2-5 years	25	33.33%
		Less than 2 years	14	18.67%
		Above 10 years	9	12.0%
5	Job Position			
		Officer	26	34.67%
		Manager	24	32.0%
		Clerk	22	29.33%
		Senior Manager	3	4.0%
6	Practice Yoga Meditation			
		Yes	28	37.33%
		Occasionally	24	32.0%
		Rarely	12	16.0%
		Never	11	14.67%
7	Frequency Of Practice			
		3-5 times a week	23	30.67%
		Occasionally	16	21.33%
		Daily	15	20.0%
		Never	11	14.67%
		Once a week	10	13.33%
8	Duration Of Practice			
		1-3 years	24	32.0%
		6 months-1 year	16	21.33%
		Less than 6 months	14	18.67%
		Not practicing	11	14.67%
		More than 3 years	10	13.33%
9	Type Of Practice			
		Both	22	29.33%
		Yoga	19	25.33%
		Meditation	12	16.0%
		Breathing exercise only	11	14.67%

Interpretation: The percentage analysis showed that most respondents were male (56%) and belonged to the 25-35 years age group (50.67%). Public sector bank employees (53.33%) were slightly higher than private sector bank employees (46.67%). A large proportion of employees had 2-10 years of work experience, with officers and managers forming the majority of respondents. The findings also revealed that many employees practice yoga and meditation regularly or occasionally, with 3-5 times a week being the most common frequency. Most participants had been practicing for 1-3 years and combination

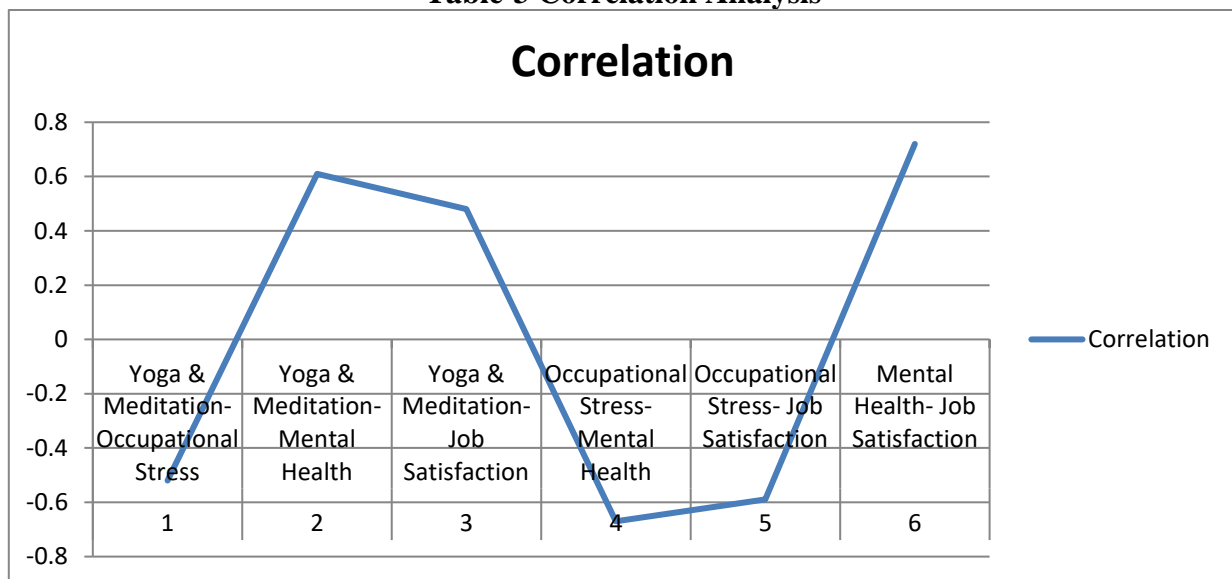
of yoga and meditation was the most preferred method. Overall, the results suggest growing awareness of yoga and meditation among the bank employees for managing stress and improving well-being.

Table-2 Mean Analysis



Interpretation: The mean analysis indicates that banking employee’s experience moderate occupational stress (3.48). Despite this, they reported moderately high job satisfaction (3.65) and relatively positive mental health well-being (3.77). Only a minority approx 0.38 regularly practiced yoga and meditation. Overall, employees managed stress reasonably well and yoga / meditation appeared to support better well-being and job attitudes.

Table-3 Correlation Analysis



Interpretation: The analysis indicated that yoga and meditation practices were moderately to strongly associate with improved employee outcomes. They showed a moderate negative relationship with occupational stress (-0.52), indicating reduced stress practitioners. A strong positive relationship with mental health (0.61) and a moderate positive relationship with job satisfaction (0.48) were observed.

Further, occupational stress negatively affected both mental health (-0.67) and job satisfaction (-0.59). Overall, mental health was strongly positively related to job satisfaction (0.72).

Table-4 Regression Analysis

S.No.	Particulars	R ²	Beta	t-value	p-value
1	Yoga & Meditation Practices- Occupational Stress	0.27	-0.51	Significant	P<0.01
2	Yoga & Meditation Practice- Mental Health	0.40	0.63	Significant	P<0.01
3	Yoga & Meditation Practices- Job Satisfaction	0.21	0.46	Significant	P<0.01

Interpretation: The regression analysis indicated that yoga and meditation practices had a significant impact on employee outcomes in banking organizations. For **occupational stress**, Yoga & meditation practices showed a significant negative effect ($\beta = -0.51$), indicating that employees who practiced yoga and meditation experienced lower levels of stress. The model explained 27% of the variance in occupational stress, suggesting a meaningful but partial influence. For **mental health**, yoga & meditation practices had a strong positive effect ($\beta = 0.63$), showing that such practices significantly improved emotional well-being, concentration and psychological stability. The model explained 40% of the variance, indicating a strong explanatory power. For **job satisfaction**, yoga & meditation practices also showed a moderate positive effect ($\beta = 0.46$), suggesting that employees who engaged in these practices were more satisfied with their jobs roles. The model explained 21% of the variance, indicating a moderate level of influence.

7. FINDINGS OF HYPOTHESES TESTING

Ho1- There is no significant relationship between occupational stress, mental health and job satisfaction among bank employees.

Interpretation: The hypotheses were rejected. The analysis showed a significant relationship among the variables. OS showed a strong negative association with mental health (0.67) and job satisfaction (-0.59), while mental health had a strong positive association with job satisfaction (0.72). This confirms that all the three variables are significantly interrelated.

Ho2- There is no significant impact of yoga and meditation practices on occupational stress among bank employees.

Interpretation: The hypotheses were rejected. The regression analysis showed that yoga and meditation practices had a significant negative impact on occupational stress ($\beta = -0.51$, $p < 0.01$). This indicates that employees practicing yoga and meditation experienced lower levels of occupational stress.

Ho3- There is no significant effect of yoga and meditation practices on mental health among bank employees.

Interpretation: This hypotheses was rejected, The finding revealed that yoga and meditation practices had a strong positive effect on mental health ($\beta = 0.63$, $p < 0.01$), indicating improved emotional well-being, concentration and psychological stability among practitioners.

Ho4- There is no significant influence of yoga and meditation practices on job satisfaction among bank employees.

Interpretation: The hypotheses were rejected. The findings showed that yoga and meditation practices had a moderate positive influence on job satisfaction ($\beta = 0.46$, $p < 0.05$), suggesting that employees engaging in these practices were more satisfied with their jobs.

8. CONCLUSIONS

Occupational stress in the banking sector was found to be a significant issue that negatively affected employee's mental health and job satisfaction. The study showed that occupational stress was strongly interrelated with mental health and job satisfaction among bank employees. Yoga and meditation practices were identified as effective tools reducing stress levels in the workplace. These practices also contributed positively to improving employee's mental health and emotional well-being.

Further, yoga and meditation enhanced job satisfaction by promoting better focus, balance and relaxation. The findings indicated that employees who regularly practiced these techniques experienced better psychological stability and work attitudes. Overall, the study concluded that integrating yoga and meditation practices into workplace routines significantly improved employee well-being in the banking sector.

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10. APPENDIX

Table-2

S.No.	Variables	Mean Score
1	Occupational Stress	3.48
2	Job Satisfaction	3.65
3	Mental Health (well-being)	3.77
4	Yoga/Meditation practices rate	0.38



Table-3

S.No.	Variables	Correlation
1	Yoga & Meditation- Occupational Stress	-0.52
2	Yoga & Meditation- Mental Health	0.61
3	Yoga & Meditation- Job Satisfaction	0.48
4	Occupational Stress- Mental Health	-0.67
5	Occupational Stress- Job Satisfaction	-0.59
6	Mental Health- Job Satisfaction	0.72