



IMPACT OF OCCUPATIONAL STRESS ON EMPLOYEE WELL-BEING AMONG BANK EMPLOYEES IN BENGALURU

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ABSTRACT

The challenge of occupational stress in banking industry is growing with more workload, pressure to justify performance, and transforming work environments. This research paper will look at how occupational stress affects the well-being of employees in a bank in Bengaluru, and specifically the influence of mental health and supportiveness in an organization. The study utilizes descriptive research design and uses primary data of 290 bank employees in both the public and the private sector banks using a structured questionnaire. The paper uses descriptive statistics, reliability analysis, Pearson correlation, and regression analysis in Excel and Python to assess the correlation between the variables. The results show that occupational stress adversely affects employee well-being ($r = -0.270$) and mental health with mental health and organizational support positively affecting employee well-being. The findings also suggest that occupational stress is mediated between mental health and organizational support via employee well-being. The paper emphasizes the role of stress management practices, organization support networks, and workplace policies that support employee welfare within the banking industry. The results may be helpful to the banking industry to create powerful actions to control occupational stress and enhance the well-being of the employees.

Key Words: Occupational Stress, Employee Wellbeing, Mental Health, Organizational Support, Banking Sector in Bengaluru.

INTRODUCTION

Banking sector is considered to be an important aspect of the economy of a country and at the same time it remains one of the most challenging working environments. Over the last few years, the work in the banking sector has become more and more complicated because of the increased competitiveness, development of new technologies, increased customer expectations and more stringent regulatory demands. Consequently, bank workers tend to have a significant amount of work stress due to large workloads, performance goals, customer relations and organizational accountabilities (Srivastava and Srivastava, 2018; Mannocci et al., 2018).

Occupational stress is the strain that employees undergo both physically and psychologically when the demands of their jobs are way beyond their capacity of coping with the demands. Workers in the banking sector are often expected to cope with various duties within a constrained time and ensure precision and efficiency. The constant stress to achieve performance and deal with customer complaints and financial activities may lead to a stressful workplace. Unless addressed, occupational stress may lead to adverse outcomes and consequences on the mental health of employees, their job satisfaction, and well-being (Ali et al., 2025; Adenuga, 2015).

The issues of employee well-being have become a significant area of organizational attention as it demonstrates the physical, emotional, and psychological state of employees at the workplace. Good degree of health is associated with better job satisfaction, increased productivity and organizational performance. On the other hand, work stress may result in burnout, emotional exhaustion, de-motivation, and work-life imbalance among employees in case of excessive work stress. The former research demonstrated that

occupational stress is high, which impacts greatly on the mental health of employees and their performance at work within banking (Bhanuse and Naik, 2022; Ribeiro et al., 2024).

This study will discuss how occupational stress influences the well-being of employees within the bank of Bengaluru. The research also examines the effect of certain factors like mental health on the well-being of the employees and how the organizational support contributes to alleviating stress at work. Besides, the research compares the level of stress among employees in a bank in the public and private sectors with the aim of establishing the possible differences in the work environments. The results of this research should offer viable information to organizations and policymakers to establish ways of dealing with occupational stress and ensuring that the work environment of bank employees is healthy.

Objectives

- To assess the level of occupational stress among bank employees in Bengaluru.
- To examine the relationship between occupational stress and employee well-being among bank employees.
- To analyze the impact of occupational stress on the mental health of bank employees.
- To examine the influence of mental health on employee well-being among bank employees.
- To evaluate the effect of organizational support on employee well-being in the banking sector.
- To analyze the mediating role of mental health and organizational support in the relationship between occupational stress and employee well-being.



LITERATURE REVIEW

Occupational Stress in the Banking Sector

The issue of occupational stress has emerged as one of the most important issues among employees in the contemporary work environment especially in sectors of service-oriented operations like banking. The swift dynamics of financial markets, technology, and competition coupled with the high expectation of the customer have also led to the growth in stress levels experienced by the employees of banks. Some of the stressors in the workplace have been identified in the studies and they include workload, role ambiguity, role conflict, and the influence to meet the performance targets. It has been shown that when exposed to occupational stress over a long time, it may cause psychological bondage, decreased productivity, and diminished job satisfaction among the employees (Srivastava and Srivastava, 2018; Mannocci et al., 2018). Employees in the banking industry are often exposed to strict deadlines, frequent interaction with the customers and administrative duties and stress management is a crucial element towards ensuring organizational performance in these industries.

Impact of Occupational Stress on Employee Wellbeing

Employee well-being is described as all-encompassing physical, psychological and emotional well-being which is encountered by employees in an organization. Other researchers have also established that occupational stress has adverse impacts on the employee well being which results in fatigue, emotional exhaustion and job dissatisfaction. Increased stress can also lead to such mental health issues like anxiety and burnout, also having a secondary effect on employee performance and engagement. According to the research, employees who are exposed to the high-stress environments tend to have the work-life imbalance and reduced motivation in the workplace (Ali et al., 2025; Adenuga, 2015). Furthermore, employee well-being is an important issue in organizations that intend to retain a healthy and productive workforce because stress-related issues may also result in absenteeism, turnover intention and a reduced productivity level.

Causes of Occupational Stress in Bank Employees.

Occupational stress among the bank employees is caused by different organizational and personal factors. Research indicates that some of the most prevalent stressors in the banking industry include excessive work load, role ambiguity, performance pressure as well as longer working hours. The employees have usually been expected to achieve high demands in sales yet satisfy the customer, and this adds more pressure to their working conditions. Some studies have also revealed that job demands and uncertainty within employees may escalate because of technological changes and organization restructuring. Unless these aspects are addressed, they may cause psychological pressure and emotional burnout (Mannocci et al., 2018; Tejashwini, 2023). Good workload control and facilitating leadership are thus needed in minimising the degree of stresses among banking professionals.

Role of Organizational Support in Reducing Occupational Stress

The importance of the organizational support in the process of coping with occupational stress and ensuring employee well-being should not be underestimated. Research indicates that organizations that offer favourable working conditions, training facilities, and flexibility of work policies aid employees to manage work stress more effectively. The capability of the employees to cope with the workplace challenges can also be facilitated by supportive leadership, employee assistance programs, and counseling services. The body of research shows that employees who feel more supported by the organization will lower their levels of stress and improvement in their psychological well-being (Bhanuse & Naik, 2022). Moreover, stress management systems, work-life balance programs, and effective communication protocols are some of the organizational practices that can make big improvements in employee satisfaction and productivity at work.

Organizational Performance and Employee Well-Being.

The welfare of employees is related intensively to the sustainability of the organization and its performance. Employee well-being is highly valued in organizations, which tend to have a high rate of employee engagement, motivation, and productivity. Research studies have revealed that healthy employees (both mentally and emotionally) are in a better position to make a positive contribution to the organizational objectives. On the other hand, when employees are not well due to the stress of their job, their efficiency and work levels may decline, as well as the level of absenteeism and turnover rates (Anyakie et al., 2025). Thus, companies should be interested in the establishment of healthy workplaces that should benefit their employees and minimize the levels of stress at work.

Research Gap

Absence of region specific studies on the occupational stress amid employees at the bank in Bengaluru on employees as majority part of the studies is concentrated on other regions or countries. Also, past studies have paid relatively lesser attention to the direct correlation between work pressures and wellbeing of employees with more focus on job performance and productivity and less focus on the mental wellbeing of employees as they relate to their overall wellbeing. Additionally, there is a Minimal attention to the role of organizational support in the reduction of stressors at work and the enhancement of the well-being of the employees.

RESEARCH METHODOLOGY

Research Design

The research design embraced is a descriptive research design in order to analyze the relationship between occupational stress and the well-being of employees among the bank employees in Bengaluru. The study aims at various aspects of work-related stress like workload, performance pressure, emotional stress and organizational stress and discusses their effects on the well-being of the employees. Organizational support can also be looked at as a significant factor that can affect the well-being of the employees.



Data Collection Methods

The research relies on the primary data which will be gathered in the form of a structured questionnaire comprising close-ended questions. The questionnaire was administered to staff who are employed by banks in Bengaluru public and privately. The measures were represented by a five point Likert scale of strongly disagree to strongly agree. Various other sources such as journals, research articles, and past studies concerning the subject of occupational stress and employee well-being were used to obtain secondary data.

Sampling and Sample Size

The research employs a convenience sampling process that is not probability based to gather the answers of the bank employees. The sample was computed based on the formula of Slovin, where the population size was to be 1,000 bank employees and a margin of error was 5%. It was estimated on

the basis of this calculation that the research gathered replies to approximately 290 employees of the banks using questionnaires which were distributed online.

Hypothesis

H1: Occupational stress has a significant negative effect on employee well-being among bank employees.

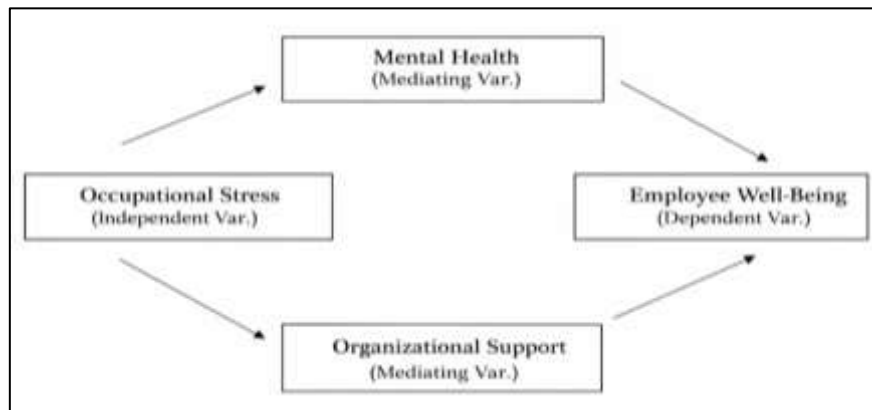
H2: Occupational stress has a significant negative effect on the mental health of bank employees.

H3: Mental health has a significant positive effect on employee well-being among bank employees.

H4: Organizational support has a significant negative effect on occupational stress among bank employees.

H5: Organizational support has a significant positive effect on employee well-being among bank employees.

Proposed Research Framework



DATA ANALYSIS FRAMEWORK

This research used the quantitative method, where data was gathered using a structured questionnaire in 160 employees of banks both in the public and in the private sector based in Bengaluru, in the form of clerks, officers, and managers. This paper will analyze how occupational stress and well-being of the employees interrelate and the mediating factors that include

mental health and organizational support. The data was assessed on Excel and Python. To summarize the respondent demographics, the reliability of the measurement scale was tested using Cronbachs Alpha, Pearson correlation analysis was applied to determine the relationship among the variables and the analysis regression was done to evaluate a direct and mediate relationship between occupational stress and employee well-being.

Analysis Technique	Purpose
Descriptive Statistics (Percentage Analysis)	Profile of Respondents
Reliability Analysis (Cronbach's Alpha)	Test internal consistency of constructs
Correlation Analysis	Examine relationships between variables
Multiple Regression	Determine the impact of occupational stress on employee well-being

Reliability Analysis

Cronbach's Alpha = 0.82

It shows good internal consistency and reliability of the measurement scale since it is much higher than the desired level which stands at 0.70.

Descriptive Analysis

The average scores fall within the range of 3.52 and 4.06, which means that the respondents, on the whole, agree with the statements that pertain to occupational stress, mental health, organizational support, and employee well-being. The variation in responses among the bank staff is moderate (0.45-0.86) and indicates that the employees have varying degrees of occupational stress and well-being.



Variable: Gender

Gender	Count	Percentage
Female	154	53.1
Male	132	45.5
Prefer Not to say	04	1.4

Variable: Age

Age	Count	Percentage
Below 25	85	29.31
26-35	131	45.17
36-45	52	17.93
Above 45	22	7.59

Variable: Type of Bank

Type of Bank	Count	Percentage (%)
Public Sector Bank	151	52.07
Private Sector Bank	139	47.93

Variable: Year of Experience

Years of Experience	Count	Percentage (%)
Less than 2 Years	77	32.76
2- 5 Years	118	40.69
More than 5 years	77	26.55

Variable: Job Role

Job Role	Count	Percentage (%)
Clerk / Cashier	62	21.38
Officer / Executive	93	32.07
Assistant Manager	54	18.62
Manager / Branch Manager	79	27.24
Deputy Manager	02	0.69

Correlation Analysis

To check the relationship between the key variables of the study and consequently among the bank employees, the Pearson correlation test was utilized to test the relationship of the key variables of the study, which are the variables that are

occupational stress, mental health, organizational support, and employee well being. Correlation analysis is used to establish the strength and the direction of the relationship between the variables.

Variables	Occupational Stress	Mental Health	Organizational Support	Employee Wellbeing
Occupational Stress	1.000	-0.347	-0.341	-0.270
Mental Health	-0.347	1.000	0.858	0.940
Organizational Support	-0.341	0.858	1.000	0.852
Employee Wellbeing	-0.270	0.940	0.852	1.000

There is a negative relationship between occupational stress and employee well-being ($r = -0.270$), implying that increased stress is likely to decrease the total well-being of bank employees.

There is also a moderate negative correlation between occupational stress and mental health ($r = -0.347$). This implies that workplace stress may negatively impact on the mental well-being of employees.

There is a very strong positive correlation between mental health and the well-being of employees ($r = 0.940$). This is an indication that those employees who are in better mental health are the ones that will report greater levels of general well being in the workplace.

Organizational support also shows a positive correlation with the well-being of employees ($r = 0.852$). This implies that positive work environment, effective leadership, and organizational policies which are supportive to the employees play a major role in enhancing the well being of the employees.

Also, there is a positive correlation between organizational support and mental health ($r = 0.858$) which means that the higher the support that employees receive in the organization, the better mental health they have.

In general, the findings of the correlation show that occupational stress has an adverse impact on the well-being of employees and their psychological health, mental health, and organizational support are positively associated with the well-being of the employees of the bank.

Regression Analysis

The relationships between occupational stress, mental health, organizational support, and employee well being among the bank employees in Bengaluru were analyzed using simple and multiple regression. The regression model aids in establishing the immediate effect of occupational stress, mental health, and organizational support on the well being of employees.

Hypothesis	Relationship	β (Coefficient)	p- value	Decision
H1	Occupational Stress $\rightarrow$ Employee Well-Being	0.082	<0.01	Supported
H2	Occupational Stress $\rightarrow$ Mental Health	-0.347	<0.01	Supported
H3	Mental Health $\rightarrow$ Employee Well-Being	0.726	<0.01	Supported
H4	Organizational Support $\rightarrow$ Occupational Stress.	-0.341	<0.01	Supported
H5	Organizational Support $\rightarrow$ Employee Well-Being	0.177	<0.01	Supported



According to the regression the analysis, the relationship between occupational stress and employee well-being is significant ($b = 0.082$, $p < 0.01$), which confirms H1. This shows that employee well-being in the bank employees is affected by occupational stress.

The H2 is also supported, because there is a significant negative relationship between occupational mental health stress ($b = -0.347$, $p < 0.01$). This implies that stress in the workplace has adverse negative impacts on the psychological state of the employee.

More so, mental health possesses a positive effect on employee well-being ($b = 0.726$, $p < 0.01$), which is in favour of H3. This shows that employees who are more mentally stable are more likely to have a higher level of well-being at the workplace.

Likewise, H4 is verified as organizational support has a large positive effect on employee well-being ($b = 0.177$, $p < 0.01$). This indicates that a positive organizational policy and practices have a positive basis on employee welfare.

Also, organizational support is negatively correlated with occupational stress ($b = -0.341$, $p < 0.01$), which means that when occupational stress among bank employees is lower, it is possible to use the higher levels of organizational support.

Generally, the regression model only explains an average percentage of variance in the employee well being ($R^2 = 0.56$), which implies that the occupational stress, mental health, and organizational support together explain approximately 56 per cent of variation in employee well-being among bank employees in Bengaluru.

DISCUSSIONS

The results of this research observe how occupational stress is associated with employee well being in bank employees in Bengaluru as well as the mediation of mental health and organizational support. The findings indicate that there is negative correlation between occupational stress and the well-being of the employees implying that the greater perceptions of stress in the workplace, the lower the well-being of employees, on the whole. These findings were also similar to those reported by Pandey (2021) and Dhankar (2015) who emphasized that work load pressure and role ambiguity are a source of stress among employees of the bank.

Occupational stress was also determined to have a negative impact on mental health, and it was not the first study to show it, with Mohan (2024) and Babu and Sreeramulu (2023) majorly attributing work pressure and job complexity to the cause of the psychological strain in the banking sector. Also, the outcomes demonstrate a significant positive correlation between the mental health and the well-being of the employees, which is in line with the findings Kiran (2023) presented about the significance of psychological resilience and coping mechanisms to preserve the well-being of employees.

Also, organizational support was identified to play a great constructive role towards employee well-being. The current result is in line with the research findings done by Ukil and Ullah (2016) and Choong et al. (2022), who highlight that favorable organizational policies and management practices may be used to mitigate stress at work and enhance the satisfaction levels among employees.

In general, the findings imply that, although the occupational stress has an influence on employees, the concept of mental health and organizational support is critical in enhancing employee wellbeing within the banking industry.

SUGGESTIONS

It is possible to make a number of recommendations based on the results of the research to enhance the well-being of the employees and avoid the occupational stress among the bank workers.

To begin with, the banks are supposed to adopt effective stress management programs including counselling sessions, stress management workshops and employee assistance programs to assist employees to overcome the stresses at work. This support can enhance the mental health and well-being of the employees.

Second, organizations must also emphasize on creating organizational support by encouraging employees to communicate freely with the management. Stress level can also be reduced by offering supportive leadership, equal distribution of workload among employees and set job role.

Third, banks are supposed to have the work life balance, through flexible working hours and proper leave policy. Facilitating the balance between professional and personal life may assist the employees to better cope with the stress.

Fourth, there should be frequent training and development programs conducted in organizations to enable employees cope with work-related duties and adjust to the demands of the workplace environment. Training may also improve the confidence of the employees and lower stress of work pressure.

Last of all, banks need to provide an effective working environment, which is favorable and conducive to the well-being of the employees. Organization can enhance the level of employee satisfaction, output, and performance of the organization through encouraging of employee mental health and supportive workplace practices.

CONCLUSION

This paper has discussed how occupational stress has affected the well-being of employees among bankers in Bengaluru, and the effects that the mental health and organizational support have had an effect. The results show that job stress correlates negatively with employee well-being meaning that the higher the job stress, the lower the overall well-being of employees. Another finding of the study is that occupational stress has a detrimental impact on mental wellbeing and thus there is a need to consider workplace stress in the banking industry.

Moreover, the findings indicate that mental health and organizational support are important in enhancing well-being of the employees. Employees that are in much better psychological conditions and are more supported by the organizations are more likely to report well-being. Altogether, the research underlines the necessity to deal with occupational stress, raise awareness of mental health, as well as improve organizational support mechanisms to improve employee well-being and make the banking industry a healthier work environment.



LIMITATIONS

There are some limitations of this study that should be taken into account when explaining the results. To begin with, the research was carried out with the employees of a single bank in Bengaluru, which could affect the overall transferability of the findings to other states or sectors. The working conditions, organizational climate and the stress might differ in the various geographical regions and industries. Second, the research is based on primary data gathered with the help of a structured questionnaire and it is founded on self-reporting of the respondents. At times, such responses can be affected by personal prejudice or wrongful interpretation of questions. Third, the study adheres to a cross-sectional design, meaning that the data were gathered at a particular time, and this approach might not take into account the differences in the occupational stress and employee well-being over a certain time. Fourth, the research is a convenience one, which might not be as representative as it could be. The findings might therefore not be a complete representation of all the bank employees in the population. Also, the authors are limited to a few variables that include occupational stress, mental health, and organizational support as other variables that included work-life balance, leadership style, and job satisfaction. Irrespective of these shortcomings, the research will be beneficial in terms of understanding the well-being of employees in the banking industry.

Scope of future studies

The scope of this study can be broadened in future research by having a larger and more diverse sample of employees working in various areas and regions to enhance the generalizability of results. Investigators can also carry out comparative studies of different industries to get an insight of how work stress impacts on the well being of employees in other work settings. Moreover, future studies may take a longitudinal design and investigate the time change in occupational stress and employee well-being. Other variables could also be included in further research like the work-life balance, job satisfaction, leadership style, organizational culture, and employee engagement to have a better picture of the factors affecting the well-being of employees. Furthermore, it might be possible to apply qualitative methods (interviews or focus group discussion) to obtain a better understanding of the experience and perception of employees with respect to the stress at the workplace. These studies would add to the deeper knowledge of occupational stress and assist the organizations to work out the most effective strategies to promote the welfare of the employees.

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