



A STUDY ON PSYCHOLOGICAL WELL BEING AWARENESS IN THE WORKPLACE FOR WOMEN IN BANKING SECTOR

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Abstract:

The banking industry is regarded as one of the most challenging service sectors because of the long working hours, high performance standards, pressure from customers, and stringent regulatory standards. Women employees in banks may have to deal with work overload, work-life imbalance, gender issues, and emotional stress, which have a negative impact on their psychological well-being. The purpose of this study is to evaluate the awareness of psychological well-being among women employees in the banking sector and to explore the factors at work that influence their mental health. A descriptive research design was employed, and the data was collected from 62 women bank employees using a structured questionnaire. The data was analyzed using percentage analysis and chi-square tests. The results indicate that the majority of the respondents are aware of mental health constructs and the importance of mental well-being at work. However, a large number of women employees are experiencing high levels of stress, burnout, and spillover effects on their personal lives. The paper highlights the importance of effective mental health awareness programs, organizational support, and flexible work arrangements to improve the psychological well-being of women employees in banks.

Keywords: Mental Health Awareness, Workplace Mental Well-being ,Women Employees ,Banking Sector ,Occupational Stress ,Work-Life Balance ,Job Stress ,Employee Well-being, Psychological Health ,Gender-Based Workplace Challenges

1. INTRODUCTION

The banking industry is recognized as one of the most demanding service industries due to its accompanying long work hours, high performance targets, customer pressure, and strict requirements for compliance. Women working in banks are often burdened with increased stress related to work-life imbalance, role overload, gender bias, and emotional turmoil. Work place mental health awareness will help women employees to handle stress, show job satisfaction, and keep overall well-being.

OBJECTIVE

- To analysis the degree of mental health awareness in women working in the banking industry.
- To explore the factors within the workplace influencing the mental health of women bank employees.
- To discuss the importance of the workplace in the promotion of mental well-being.
- To examine the effect caused by work-related stress in personal/professional life.
- To suggest measures for implementing mental health awareness in banks.

2. LITERATURE REVIEW

A Study On Occupational Stress Among The Womens Employees In Banking Sector At Trichy District, Prof. M. Robinson, Department Of Management Studies Anna University (BIT Campus), Trichy , Tamilnadu, India

Past studies have revealed that job-related stress is common among female workers, particularly in stressful sectors such as banking. The primary causes of stress include heavy workloads, extended working hours, role ambiguity, lack of autonomy, and poor organizational support. Female workers are also under stress due to work-life imbalance and domestic responsibilities. Studies conducted in the banking industry have identified customer interaction and performance pressure as major sources of stress. Unattended job-related stress may cause health-related problems such as anxiety, depression, and cardiovascular diseases. Therefore, proper organizational support and stress management strategies are required to alleviate stress among female bankers.

Annual Review Of Organization Psychology And Organizational Behavioural Mental Health In Workplace E. Kevin Kelloway, Jennifer K. Dimoff, And Stephanie Gilbert, Department Of Psychology, Saint Mary's University, Halifax, Nova Scotia, Canada;

Prior literature emphasizes the importance of employee mental health and its direct impact on work performance and productivity. Mental health is viewed as a continuum ranging from positive well-being to mental ill-health. Studies show that work-related stress, burnout, anxiety, and depression often result from poor job design and lack of organizational support. Workplace stigma further discourages employees from seeking mental health support. Supportive leadership, meaningful work, autonomy, and social support are identified as key factors promoting positive mental health. Additionally, mental health literacy and employee assistance programs have shown positive outcomes in improving employee well-being.

The Impacts of Occupational Stress of Selected Banking Sector Employees in Tamilnadu, Ayyappan, M.Com, PhD a, M. Sakthi Vadi velba Associate Professor, Sakthi Institute of information and Management Studies, Pollachi-642003,India

Early research highlights occupational stress as a common issue in the banking industry due to heavy workloads and continuous customer interaction. Studies indicate that stress arises not only from job demands but also from how employees manage work tasks. Lack of managerial support, work overload, and poor work-life balance are major stressors for bank employees. Research shows that stress levels vary based on gender, age, experience, and job position. Occupational stress has been linked to burnout, low job satisfaction, and poor performance. Literature further suggests that effective stress management practices and supportive leadership can help reduce stress among bank employees.

Role of Occupational Stress and Social Support in Negative Mental Health among Women Employees in Banking Sectors Archana Upadhyay and Ashok Pratap Singh Banaras Hindu University

Previous studies indicate that the banking sector is a highly stressful work environment, particularly for female employees. Occupational stress arising from role overload, role conflict, and role ambiguity has been linked to poor mental health outcomes. In addition to role-related stressors, female bank employees face challenges such as work-family imbalance, limited career opportunities, and organizational politics. Research shows a significant relationship between stress levels and symptoms such as anxiety, irritability, and emotional exhaustion. Scholars emphasize that strong social support from family, friends, and coworkers helps reduce stressful experiences. Overall, a healthy work environment combined with strong social support plays a vital role in protecting women's mental health.

Work-Related Stress in the Banking, Sector: A Review of Incidence, Correlated Factors, and Major, Consequences, Gabriele Giorgi 1, Giulio Arcangeli 2, Milda Perminiene3, Chiara Lorini 4, Antonio Ariza-Montes 5, 6, Javier Fiz-Perez 1, Annamaria Di Fabio7 and Nicola Mucci 2

Various studies highlight the significant role of workplace stress in shaping employees' mental health across occupations. Research shows that job strain, lack of control, and role conflict contribute to exhaustion, anxiety, and depression. Higher stress levels are associated with increased job dissatisfaction and reduced quality of life. Literature also indicates that individual coping abilities and a supportive work environment are vital for effective stress management. Strong leadership has been found to reduce the negative effects of workplace stress. Overall, prolonged workplace stress negatively affects both employee well-being and organizational productivity.

Mental health linked with work life balance of working women Dr. Surbhi Kapur, Professor, FMS-Manav Rachna Institute of Research and Studies Faridabad, Haryana, India

Previous research highlights work-life balance as a critical factor influencing the mental health of working women. Managing professional responsibilities alongside family roles often leads to stress, anxiety, and burnout. Studies show that work-life imbalance negatively affects job satisfaction and overall mental well-being. Literature further suggests that mental well-being mediates the relationship between work-life balance and job performance. Support from family and organizations, along with flexible work arrangements, helps women cope with these challenges. Overall, improved work-life balance plays a key role in protecting the mental health of working women.

3. RESEARCH METHODOLOGY

The study focuses on a descriptive research design because the study aims to comprehend the extent to which mental health awareness is prevalent within the female workforce in the banking sector. A descriptive research design is suited for this study since the study aims to describe the situation and the views pertaining to mental health within the organization.

SAMPLE SIZE

The sample size consisted of 62 female banking sector employees. The sample size would be considered sufficient to represent the population. The sample would help in deriving meaningful conclusions.

DATA ANALYSIS AND INTERPRETATION

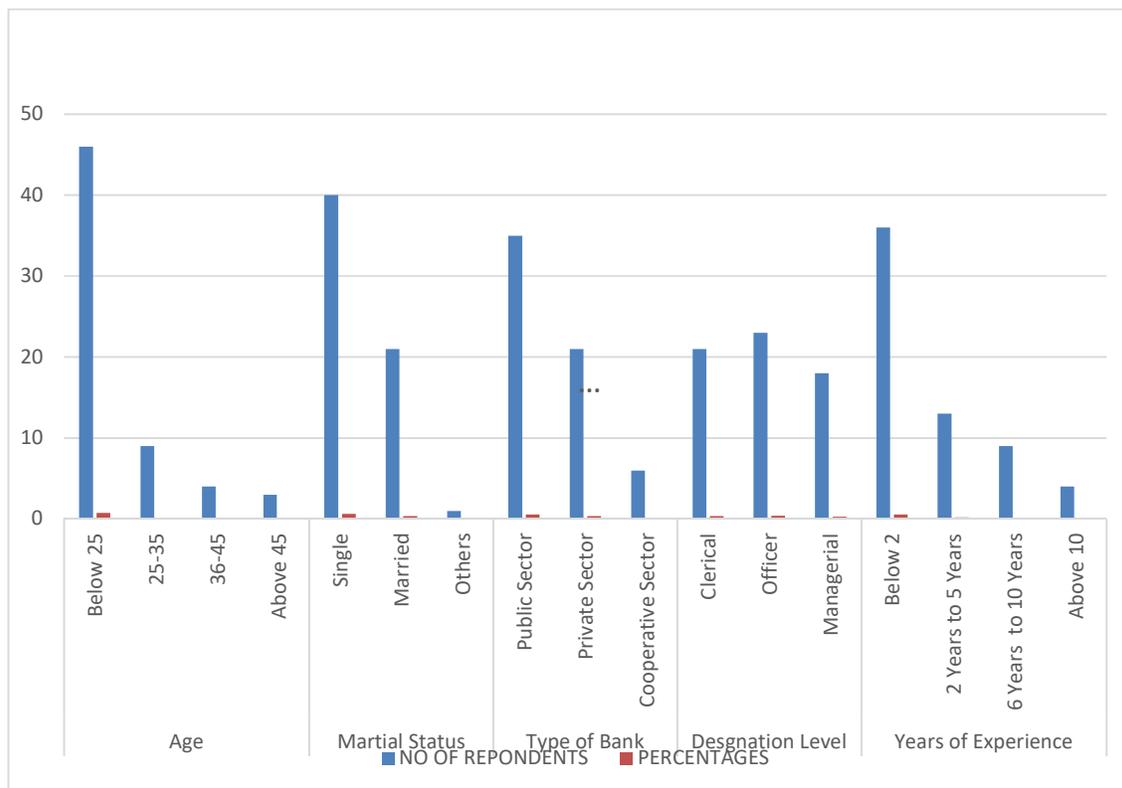
Percentage analysis

Chi square test

TABLE NO.1

Particulars	No Of Repondents	Percentages	
Age	Below 25	46	74.20%
	25-35	9	14.50%
	36-45	4	6.50%
	Above 45	3	4.80%
Martial Status	Single	40	64.50%
	Married	21	33.90%
	Others	1	1.60%
Type Of Bank	Public Sector	35	56.50%

	Private Sector	21	33.90%
	Cooperative Sector	6	9.70%
Desgnation Level	Clerical	21	33.90%
	Officer	23	37.10%
	Managerial	18	29%
Years Experience Of	Below 2	36	58.10%
	2 Years To 5 Years	13	21%
	6 Years To 10 Years	9	14.50%
	Above 10	4	6.50%



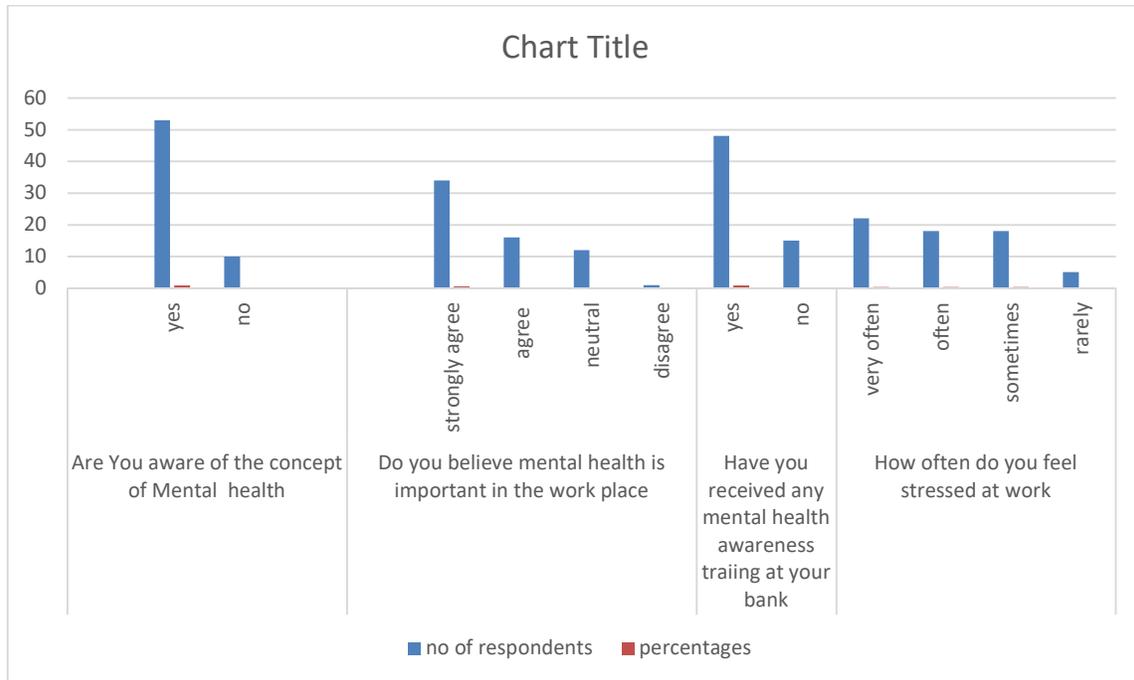
The following table depicts the demographic characteristics of the respondents taking part in the study. Beginning with the age variable, it is identified that the majority of the respondents (74.2%) fall under the below 25 years category, followed by 14.5% in the 25-35 years category, 6.5% in the 36-45 years category, and only 4.8% in the above 45 years category, thus indicating a young workforce.

Moving to the marital status variable, it is identified that the majority of the respondents (64.5%) are single, followed by 33.9% who are married, and a very small proportion (1.6%) belong to other categories. In connection with the type of bank, it is identified that 56.5% of the respondents are from the public sector, 33.9% from the private sector, 9.7% from cooperative banks, and 1.6% from other categories, thus having a majority from the public sector banks.

In connection with the designation variable, it is identified that 37.1% of the respondents are clerical staff, 29% are officers, 29% are managerial level, and 3.1% are below the mentioned levels. In connection with the work experience variable, it is identified that the majority of the respondents (58.1%) have work experience below 2 years, followed by 21%

TABLE 2
Awareness of mental health

Particulars		No Of Respondents	Percentages
Are You Aware Of The Concept Of Mental Health	Yes	53	84.10%
	No	10	15.90%
Do You Believe Mental Health Is Important In The Work Place	Strongly Agree	34	54%
	Agree	16	25.40%
	Neutral	12	19%
	Disagree	1	1.60%
Have You Received Any Mental Health Awareness Training At Your Bank	Yes	48	76.20%
	No	15	23.80%
How Often Do You Feel Stressed At Work	Very Often	22	34.90%
	Often	18	28.60%
	Sometimes	18	28.60%
	Rarely	5	7.90%



INTERPERTATION

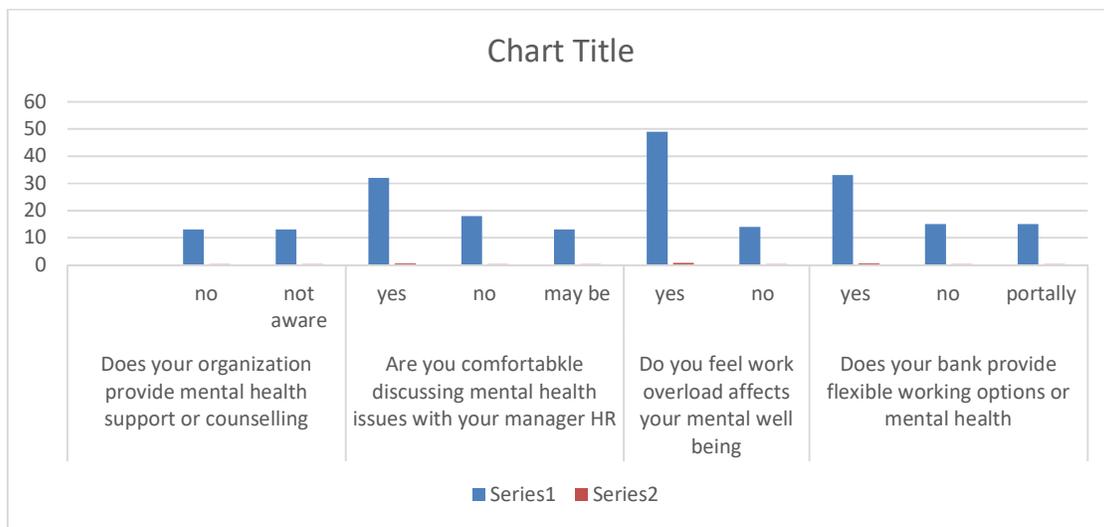
From the table, it is clear that a vast majority of the respondents (84.1%) are aware of the concept of mental health, while only 15.9% are not aware of it, which reflects a high level of basic awareness among the employees. A vast majority of the respondents strongly agree (54%) or agree (25.4%) that mental health is important in the workplace, reflecting a positive attitude toward mental health in the workplace. Very few respondents (1.6%) disagreed, which reflects minimal negative attitudes.

In terms of mental health awareness training, 76.2% of the respondents said that they have received mental health awareness training at their bank, while 23.8% have not, which reflects a reasonable institutional effort toward awareness training. When asked about stress levels in the workplace, 34.9% of the respondents said that they are stressed very often, while 28.6% said that they are stressed often or sometimes, reflecting that stress in the workplace is fairly common. Only 7.9% said that they are stressed very rarely. Overall, the results reflect a high level of awareness and positive attitudes toward mental health, but also reflect a need for improved stress management practices in the workplace.

TABLE 3

Work place environment and support

Does Your Organization Provide Mental Health Support Or Counselling	No	13	20.60%
	Not Aware	13	20.60%
	Yes	32	50.80%
Are You Comfortable Discussing Mental Health Issues With Your Manager HR	No	18	28.60%
	May Be	13	20.60%
	Yes	49	77.80%
Do You Feel Work Overload Affects Your Mental Well Being	No	14	22.20%
	Yes	49	77.80%
Does Your Bank Provide Flexible Working Options Or Mental Health	Yes	33	52.40%
	No	15	23.80%
	Portally	15	23.80%



INTERPERTATION

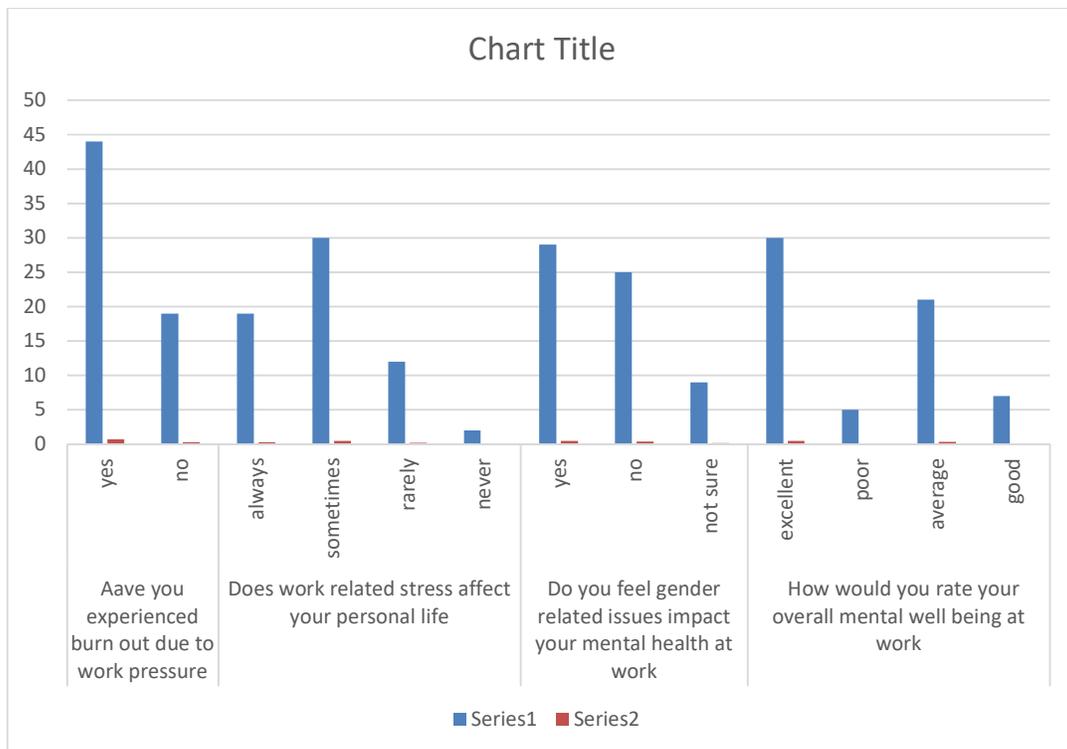
The table above explains the awareness and experiences of the employees regarding mental health in the organization. About 50.8% of the respondents felt that their organization provides mental health support or counseling, while 28.6% felt that it is not provided, and 20.6% were not aware of it. This shows that even though the support is provided, the awareness about it is low.

Regarding the comfort level of discussing mental health issues with managers or HR, 77.8% of the respondents were comfortable, while 22.2% were not, which shows that there is a positive environment for discussion. However, regarding workload, a majority of the respondents (52.4%) felt that work overload affects mental health, which shows that workload is a major source of stress.

Finally, only 23.8% of the respondents agreed that their bank provides flexible working arrangements or mental health portability, while 76.2% disagreed, which shows that flexible working arrangements are not provided in the organization.

TABLE 4
IMPACT OF PERSONAL AND PROFESSIONAL LIFE

Have You Experienced Burn Out Due To Work Pressure	Yes	44	69.80%
	No	19	30.20%
Does Work Related Stress Affect Your Personal Life	Always	19	30.20%
	Sometimes	30	47.60%
	Rarely	12	19%
	Never	2	3.20%
Do You Feel Gender Related Issues Impact Your Mental Health At Work	Yes	29	46%
	No	25	39.70%
	Not Sure	900%	14.30%
How Would You Rate Your Overall Mental Well Being At Work	Excellent	30	47.60%
	Poor	5	7.90%
	Average	21	33.30%
	Good	7	11.10%



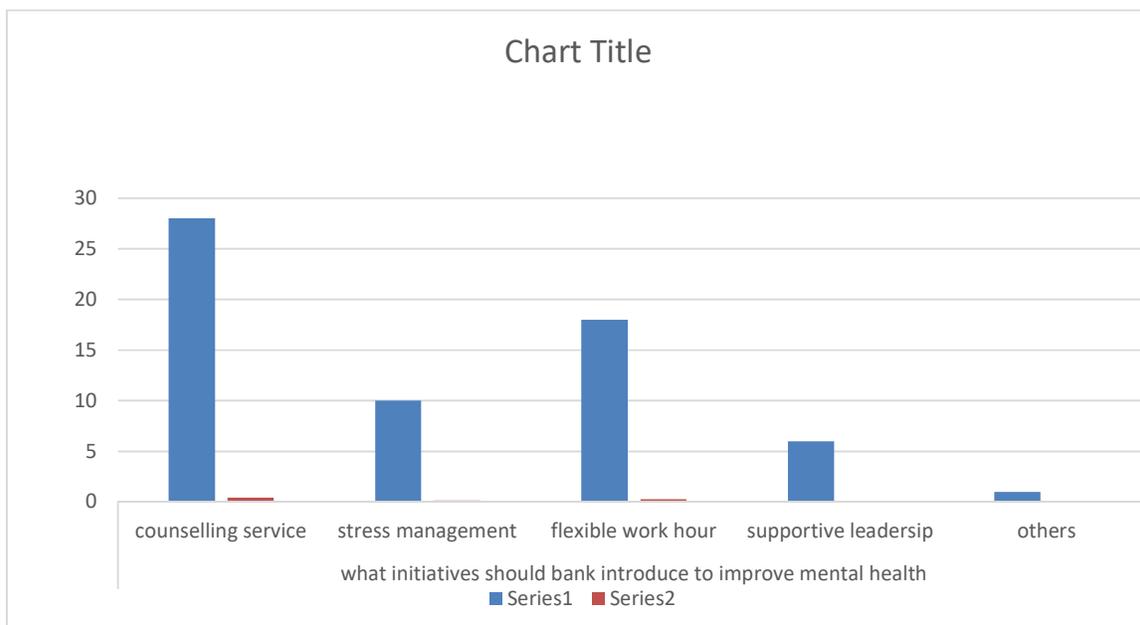
INTERPERTATION

The table shows that a large majority of respondents (69.8%) have experienced burnout due to work pressure, while 30.2% have not, indicating a high level of work-related stress among employees. In terms of the effects of work-related stress on personal life, 47.6% of respondents said that it sometimes affects them, while 30.2% said that it always affects them, indicating that work-related stress often has spillover effects on personal life. Only 3.2% of respondents said that work-related stress never affects their personal life.

In terms of gender issues, 46% of respondents said that gender issues affect their mental health at work, while 39.7% said that they do not, and 14.3% were unsure, reflecting a mixed response among employees. When asked to rate their overall mental health at work, 47.6% rated it as excellent, while 33.3% rated it as average, while a smaller proportion rated it as poor (7.9%) and good (11.1%). Overall, the results indicate that while many employees rate their mental health at work positively, burnout and work-related stress have significant effects on both work and personal life.

TABLE 5

What Initiatives Should Bank Introduce To Improve Mental Health	Counselling Service	28	44.40%
	Stress Management	10	15.90%
	Flexible Work Hour	18	28.60%
	Supportive Leadership	6	9.50%
	Others	1	1.60%



INTERPERTATION

The above table indicates the views of the employees on the initiatives that should be implemented by banks to address mental health. The highest number of respondents (44.4%) viewed counseling initiatives as the most important initiative, which shows that there is a high need for professional mental health support in the workplace. The second most important initiative was flexible working hours, which was selected by 28.6% of the respondents, showing that employees value work-life balance and flexibility in stress management.

About 15.9% of the respondents felt that stress management courses would be important, which highlights the importance of learning stress management skills to deal with work-related stress. On the other hand, 9.5% of the respondents felt that understanding and empathetic leadership is important, which shows that leadership can play a critical role in improving mental health. Only 1.6% of the respondents felt that other initiatives are important.

CHI-SQUARE TEST:

1.To test the Relationship between Age and Level of Awareness in Psychological Well-being.

Null Hypothesis (H₀):There is no significant difference between the observed frequencies and the expected frequencies.

Alternative Hypothesis (H₁):There is a significant difference between the observed frequencies and the expected frequencies.

Age /Awareness level	Low awareness	Moderate awareness	High Awraeness	Total
Below 25	0	7	40	47
25 -35	0	4	5	9
36 -45	0	1	3	4
Above 45	1	0	2	3
Total	1	12	50	63

Goodness
of Fit
Test

	observed	expected	O - E	(O - E) ² / E	% of chisq
0		0.746	-0.746	0.746	2.98
7		8.952	-1.952	0.426	1.70
40		37.302	2.698	0.195	0.78

47	47.000	0.000	0.000	0.00
0	0.143	-0.143	0.143	0.57
4	1.714	2.286	3.048	12.18
5	7.143	-2.143	0.643	2.57
9	9.000	0.000	0.000	0.00
0	0.063	-0.063	0.063	0.25
1	0.762	0.238	0.074	0.30
3	3.175	-0.175	0.010	0.04
4	4.000	0.000	0.000	0.00
1	0.048	0.952	19.048	76.11
0	0.571	-0.571	0.571	2.28
2	2.381	-0.381	0.061	0.24
3	3.000	0.000	0.000	0.00
1	1.000	0.000	0.000	0.00
12	12.000	0.000	0.000	0.00
50	50.000	0.000	0.000	0.00
63	63.000	0.000	0.000	0.00
252	252.000	0.000	25.028	100.00

25.03 chi-square

13 df

.0229 p-value

INFERENCE:

Since the p-value (25.03) is less than 0.05, the null hypothesis is rejected at the 5% significance level

2. To test relationship between marital status and stressed work and psychology well being

Null Hypothesis (H₀):

There is no significant difference between the observed frequencies and the expected frequencies.

Alternative Hypothesis (H₁):

There is a significant difference between the observed frequencies and the expected frequencies.

TABLE NO : 02

Years of experience/personal life	Low	Moderate	High	Total
Below 2	3	13	21	37
2yrs-5yrs	9	4	0	13
6yrs-10	2	4	3	9
Above 10	0	0	4	4
Total	14	21	28	63

Goodness of Fit Test

observed	expected	O - E	(O - E) ² / E	% of chisq		
3	8.222	-5.222	3.317	11.47		
13	12.333	0.667	0.036	0.12		
21	16.444	4.556	1.262	4.36		
37	37.000	0.000	0.000	0.00		
9	2.889	6.111	12.927	44.69		
4	4.333	-0.333	0.026	0.09		
0	5.778	-5.778	5.778	19.97		
13	13.000	0.000	0.000	0.00		
2	2.000	0.000	0.000	0.00		
4	3.000	1.000	0.333	1.15		
3	4.000	-1.000	0.250	0.86		
9	9.000	0.000	0.000	0.00		
0	0.889	-0.889	0.889	3.07		

0	1.333	-1.333	1.333	4.61		
4	1.778	2.222	2.778	9.60		
4	4.000	0.000	0.000	0.00		
14	14.000	0.000	0.000	0.00		
21	21.000	0.000	0.000	0.00		
28	28.000	0.000	0.000	0.00		
63	63.000	0.000	0.000	0.00		
252	252.000	0.000	28.929	100.00		

28.93 chi-square

13 df

INFERENCE:

Since the p-value (28.93) is less than 0.05, the null hypothesis is rejected at the 5% level of significance.

3. To relationship between years of experience and personal life

Null Hypothesis (H₀):

There is no significant difference between the observed frequencies and the expected frequencies.

Alternative Hypothesis (H₁):

There is a significant difference between the observed frequencies and the expected frequencies.

TABLE
NO : 03

Marital status/ Stress level	Stress			Total
	Low	moderate	High	
Single	4	15	22	41
Married	1	3	17	21
Others	0	0	1	1
Total	5	18	40	63

Goodness
of Fit
Test

observed	expected	O - E	(O - E) ² / E	% of chisq
4	3.254	0.746	0.171	3.93
15	13.333	1.667	0.208	4.79
22	26.032	-4.032	0.624	14.34
41	41.000	0.000	0.000	0.00
1	1.667	-0.667	0.267	6.12
3	6.000	-3.000	1.500	34.45
17	13.333	3.667	1.008	23.16
21	21.000	0.000	0.000	0.00
0	0.079	-0.079	0.079	1.82
0	0.286	-0.286	0.286	6.56
1	0.635	0.365	0.210	4.82
1	1.000	0.000	0.000	0.00
5	5.000	0.000	0.000	0.00
18	18.000	0.000	0.000	0.00
40	40.000	0.000	0.000	0.00
63	63.000	0.000	0.000	0.00
252	253.619	-1.619	4.354	100.00

Warning: sums should be equal.

4.35 chi-square
11 df
.9584 p-value

INFERENCE:

As the p-value (4.35) is greater than 0.05, the null hypothesis is accepted (fail to reject H₀)

FINDINGS:

The result of the first Chi-square test indicated that the p-value was less than 0.05. This means that there was a significant difference between the observed and expected frequencies. Therefore, the observed data did not fit the expected distribution.

The second Chi-square test also indicated that the p-value was less than 0.05. This confirmed that the difference between the observed and expected values was statistically significant. This means that the responses of the respondents differed significantly from the expected responses.

The third Chi-square test result indicated that the p-value was greater than 0.05. This means that there was no significant difference between the observed and expected frequencies. Therefore, the observed data was almost similar to the expected distribution.

From the findings, it is clear that some variables differed significantly, while others were similar to the expected pattern.

The Chi-square test was useful in determining the areas where the respondents' opinions or behaviors differed significantly, thus identifying the key aspects related to the study objectives.

4. COUNCLUSION

The Chi-square Goodness of Fit test was employed to investigate the relationship between the observed and expected frequencies in the study. The findings indicated that two variables demonstrated statistically significant differences, which means that the responses from the respondents differed from the expected response. Nevertheless, one variable demonstrated no significant difference, which implies that the observed data was similar to the expected data. The findings from the study indicate that while some aspects of the study demonstrate differences in the perceptions or behavior of the respondents, other aspects demonstrate conformity with expectations. The Chi-square test was successful in demonstrating conformity and deviation in the study.

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