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MENTAL HEALTH AMONG BANK EMPLOYEES IN INDIA: A SYSTEMATIC REVIEW USING PRISMA FRAMEWORKS

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Abstract

This study reviews empirical studies on mental health outcomes among bank employees in India, examining workload, customer pressure, target-driven work cultures, technological change, and organizational restructuring, identifying risk factors, and highlighting gaps for policy and future research. Empirical research on quantitative mental health outcomes (stress, burnout, anxiety, depression, and quality of life) among bank workers in India served as the inclusion criterion. To guarantee thorough coverage of Indian studies, both peer-reviewed and grey literature (theses, reports) were taken into consideration. Study features, sample, instruments, key findings, and discovered correlates were all included in the data extraction process. The CASP checklist, modified for cross-sectional research, was used to evaluate quality. 27 empirical studies from various parts of India were considered, according to the results. Less often mentioned protective variables were access to wellness or employee support programs, clear role descriptions, and perceived social support. Key limitations in the literature were cross-sectional designs, heterogeneity in tools, and a lack of interventional investigations. In summary, the Indian banking workforce exhibits high levels of burnout, occupational stress, and associated negative mental health outcomes. To implement preventative initiatives, enhance employee well-being, and rigorously evaluate treatments, immediate organizational and policy-level actions are required.

Keywords: Mental Health, Bank Employees, Systematic Review, PRISMA

Introduction

Mental health at workplace has become a new emerging research objective. For sole purpose of promoting public health and occupational policy globally. The banking sector in India is characterized by public sector and government sector including the rapidly expanding digital operations, which forms a critical part of economy and which requires a huge workforce. The bank employees undergo a variety of responsibility and play different type of roles, including working at frontline customer care, backhand operations, processing loans and policies Ensuring the compliance of the rules and regulations sales and management. These responsibilities come along with her time bound compliance demand, Unpredictable and uncertain working hours, which is usually lengthy in nature and very frequent customer interactions that tend to be negative sometimes along with extremely high responsibility for financial accuracy. Above all the recent technical changes and development like digital banking online payments mobile banking have changed the traditional ways of bank processes and this particularly Requires a lot of adaptation and learning new skills. The occupational stress, depressive



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traits, anxiety, burnout and low motivation have been well studied in researches. These factors play a major role in employees' wellbeing and directly impact the work productivity of an employee like absenteeism, turnover, reduced productivity and hike in health care utilisation (Giorgi et al., 2017). The Western culture majorly focuses on the elevated stress levels in the overall financial sector widely (approx. 30% to 82% depending on instrument and cut-offs). However, in the Indian context, there are different types of work culture issues like intense branch network operations in semi-urban or rural areas, a dual presence of private banks with sales culture and overlapping responsibilities. Across various existing literatures on the present topic, occupational stress leads to be elevated and burnout prevalence is estimated to be around 15 to over 80% when combining at risk and moderate to high categories (Kumar & Sundaram, 2014; Vinod & Ambatipudi, 2024; Singh, 2023). The lengthy working hours, high workload, multiple responsibilities leading to role ambiguity, role conflict, perceived job insecurity, sales-based target pressure, specifically in private banks, leads to consistent worsening of mental health of bank employees and also negatively affects their physical health leading to many comorbid conditions (Malamardi et al., 2015; Kazmi et al., 2023; Dhar, 2024). The present systematic review focuses on the Indian empirical evidence on bank employees' mental health while focusing on the following research questions, like, first, what are the prevalence rates of stress, burnout, anxiety, depression and related outcomes among bank employees in India? Second, what are the occupational or organizational and personal factors associated with these outcomes? Third, what are the interventions, if any, which have been evaluated so far? Fourth, what are the major gaps and recommendations for practice and research?

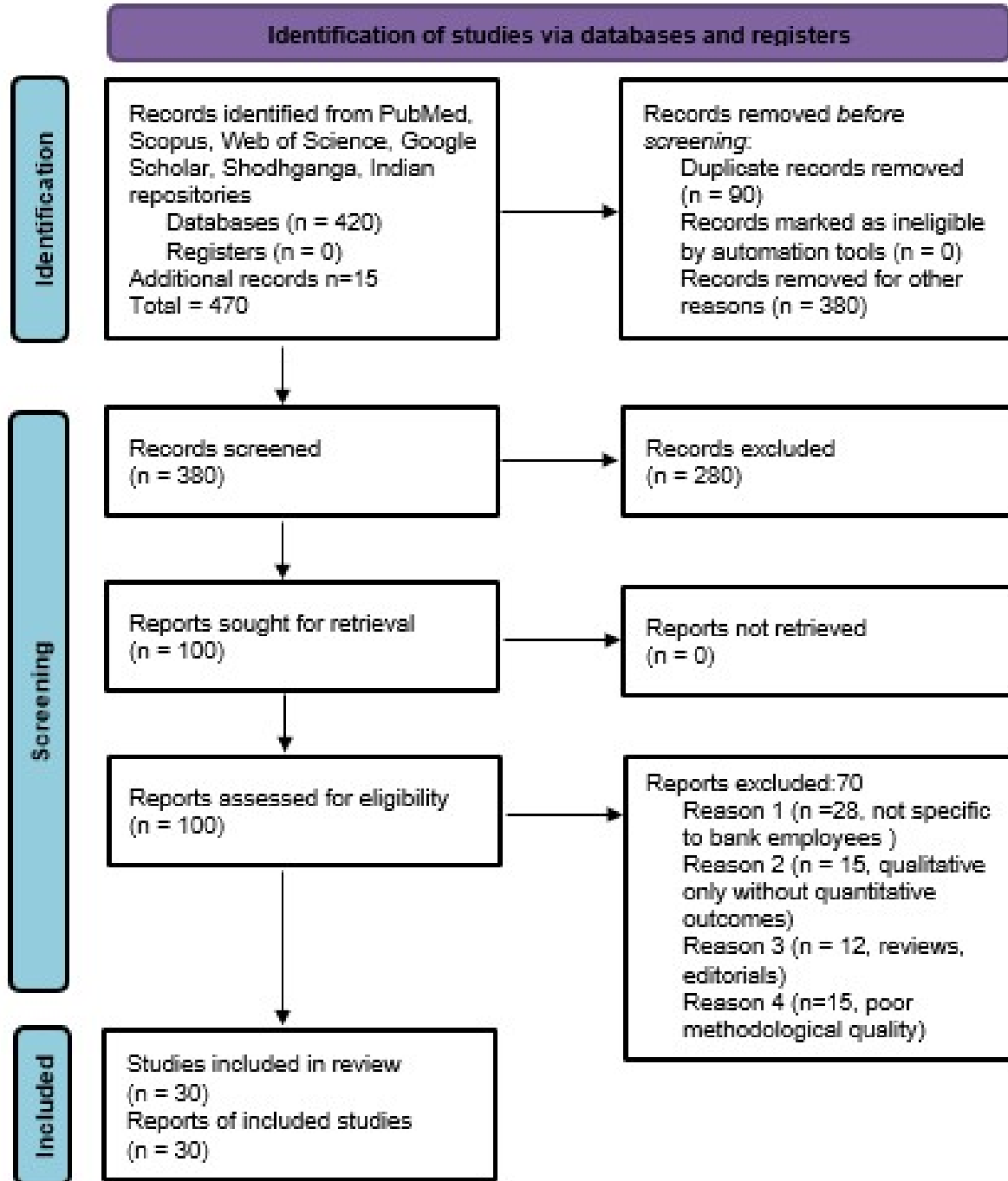
Methods (PRISMA Framework)

The present study followed the review protocol of Prisma 2020 guidelines. The protocol majorly covers the objectives, eligibility criteria, type of search strategy used. The various factors for study selection, the various factors for rejected studies, the process of data extraction and quality appraisal. The present study majorly focuses on the Indian studies and existing literature of review, which was derived from various platforms like PubMed, PMC, Scopus, Web of Science, Shodhganga (INFLIBNET), institutional repository and Google Scholar up to June 2025. The search terms used were, 'bank' or 'banking', 'bank employees', 'bank officers', 'bank staff' and 'stress' or 'occupational stress', 'work-related stress', 'burnout', 'mental health', 'anxiety', 'depression' and 'quality of life'.

The type of studies which were included were both cross-sectional and longitudinal studies. The studies which were in English language, even though it was a doctoral or master's thesis, which was fully accessible, were categorized as eligible for data synthesis. The exclusion criteria included the studies which were not focused on banking or the studies which were focused on qualitative research findings without any quantitative or measurable outcomes, any sort of editorials or narrative reviews, and the studies where the bank employees were not a separate subgroup. The researchers independently screened the titles and abstracts and finalized the full text which are eligible for reviewing; the discrepancies were resolved by consensus. The data extracted particularly included the author details, year of publication, sample size, tools administered and the major findings of the study. Quality of included observational studies was assessed using an adapted CAPS (critical appraisal skill programme) checklist which focused on sampling, measurement validity, handling of co-founders and reporting clarity. The figure 1 shows the PRISMA (2020) Model used for identification of data.



Figure 1: Showing the PRISMA model for the identification of studies via database





Results

Table 1: Showing the summary of studies included in the systematic review.

S.No.	Authors	Year	Sample	Tools	Key Findings
1	Kumar & Sundaram	2014	192 bank employees	Perceived Stress Scale (PSS)	75.5% high/very high stress levels
2	Malamardi et al.	2015	254 employees (public sector)	Occupational Stress Index, WHOQOL-BREF	Higher stress linked to lower physical/mental QOL
3	Vinod & Ambatipudi	2024	450 bank staff	Oldenburg Burnout Inventory, PSS	82% moderate to high burnout prevalence
4	Singh	2023	150 officers	Copenhagen Burnout Inventory, PSS	19.7% pathological burnout; stress–burnout correlation
5	Kazmi et al.	2023	312 professionals incl. bank staff	Occupational Stress Scale	Private bank staff had higher stress
6	Reddy & Kumar	2011	200 bank employees	Occupational Stress Index	Role conflict, workload, poor work-life balance
7	Mohan	2012	PhD thesis	OSI, Interviews	Stressors: workload, lack of support; coping varies
8	Pillai & Thomas	2016	185 employees	PSS, Coping Scale	Role ambiguity, customer pressure major stressors
9	Dhar	2024	200 bank staff	Burnout inventories	Burnout impacted mental well-being
10	Gupta & Sharma	2018	220 employees	PSS, Job Satisfaction Scale	Stress inversely related to job satisfaction
11	Rao & Madhavi	2025	320 employees	Occupational Stress Index	Stress negatively impacts job satisfaction
12	Suresh & Menon	2017	210 private bank staff	OSI	Sales-target related stress dominant



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13	Nair & George	2013	Comparative (M/F)	Work-life Balance Scale	Gender differences in work-life conflict
14	Patel & Desai	2019	140 employees	DASS-21	Elevated anxiety, depression linked to job insecurity
15	Kumar & Rao	2016	260 staff	OSI, Coping Inventories	Organisational training reduces stress
16	Sharma & Verma	2018	180 employees	GHQ-12	Organisational change linked to distress
17	Thomas & Jacob	2015	190 employees	Lifestyle survey, Job Sat.	Sedentary lifestyle + stress reduce satisfaction
18	Nischal	2019	Master's thesis	Occupational Stress Scale	Regional work-related stress factors
19	Kaur et al.	2024	Research mapping	Bibliometric tools	Most studies concentrated in southern states
20	Bhatia & Khandelwal	2017	240 employees	Organizational Support Scale	Support moderated stress–outcome link
21	Chaudhary & Singh	2020	210 staff	Survey + program eval	Wellness program uptake low
22	Iyer & Kulkarni	2018	120 employees	QOL scale, PSS	Stress strongly correlated with lower QOL
23	Selvam	2014	Thesis (private banks)	OSI	High stress prevalence
24	Anand & Menon	2012	180 staff	Stress & Coping Scales	Family support buffered stress
25	Bose & Chatterjee	2020	160 staff	Work stress survey	Digitization increased stress
26	Reddy & Prasad	2016	140 branch staff	Occupational Stress Index	Stress linked to physical health
27	Varma & Gupta	2021	200 employees	Burnout + Sleep surveys	Burnout correlated with sleep disturbance

The authors retrieved around 400 research studies from different type of databases and repositories. After exclusion of duplicate articles. Those articles were shortlisted, which met the eligibility criteria based on the title and abstract. A total of 30 peer reviewed articles conference papers and thesis were included which were all Indian studies. A PRISMA flow chart, illustrating the selection process of literature review is very well explained in Figure 1. The studies which were included



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were primarily cross sectional (n=27) with three studies using quasi experimental and longitudinal elements. Across all the study, the sample sizes varied from small workplace sample like 100 to a larger cross sectional survey like 546 employees. The studies which were included covered various areas of the country, like Kerala, Karnataka, Tamil Nadu, Uttar Pradesh, Delhi, Ncr Pundechari, Maharashtra, Telangana, Andhra Pradesh, Gujarat and West Bengal. Devo various repetitive or recurrent themes emerged after data synthesis. The first was reporting of high workload and lengthy working hours particularly considered as predictors of both perceived stress and burnout (Kumar & Sundaram, 2014; Vinod & Ambatipudi, 2024; Singh, 2023). The other major causative factor included role ambiguity and role conflict, particularly explaining the multiple responsibility carried out by bank employees, which leads to unclear job descriptions Continuously, competing managerial demands and parallel fulfilling the customer expectations and sale targets (Reddy & Kumar, 2011; Pillai & Thomas, 2016). The third recurrent theme derived was that the private bank sector includes major focus on sales-oriented culture which often is reported as a very high-pressure Job role, which majorly focuses on the commission structure and customer acquisition, resulting burnout among the private bank employees in comparison to the public sector counterparts (Suresh & Menon, 2017; Kazmi et al., 2023). The fourth factor, which was very common across all the research studies, was organizational support which acted as a moderating factor and employees reporting higher perceived support had lower stress and burnout, even though the workload was reported to be higher (Bhatia & Khandelwal, 2017; Chaudhary & Singh, 2020). The last 5th factor was found to be the deteriorating physical health, along with the comorbidities and poor lifestyle specifically sedentary lifestyle, poor sleeping patterns and disturbed eating habits, which was a major contributing factor in addition to the existing stress leading to a bidirectional relationship (Thomas & Jacob, 2015; Varma & Gupta, 2021).

Discussion

After the data synthesis of 27 studies, it was found that bank employees in India face substantial amount of occupational stress and high level of burnout with high prevalence, estimating variations due to heterogeneity in tools administered and discrepancy in the cut off scores of those tools. The key factors responsible for occupational stress was workload, long and unpredictable working hours, role ambiguity, high sales or target-based pressure, particularly in private banks, inadequate organizational support and macroeconomic pressure that led to a lot of job security among bank employees. Another concerning or alarming situation was that the physical health or poem orbit conditions due to poor lifestyle behaviours like sleep disruption, musculoskeletal problems and psychological distress was because of multi-domain effect of occupational stress. These findings align with ther systematic reviews based on western perspective, showing similar findings on banking and financial professionals who experience significant amount of work-related stress (Giorgi et al., 2017). Although India's dual banking structure like the division between public sector banks and private banks creates a varied risk profiles and requires tailored interventions.

Implications

Seeing the various emerging themes That focus On the need for active intervention required in this field The organizations, both private and public sector should focus on multi-level interventions like organizational restructure to reduce the workload on each employee with specific clear roles, supervised managerial level training, practicing or providing mental health resources to employees as part of employee assistant programmes. in-house counselling services or tele counselling services provided by the organizations, proper referral paths, focusing on health promoting strategies like sleep hygiene, increasing physical activity, reviewing the daily routine early signs of burnout is essential, policies to regulate working hours.

Limitations

The major limitation of the existing studies is limited literature review, which include predominantly cross-sectional studies, reliance on self-report measures, focusing on the lack of objective or clarity on the findings due to heterogeneity of the tools administered, limited geographical representations in some regions and paucity of interventional or longitudinal research to understand the cause-and-effect relationship. The researchers could not perform a meta-analysis due to the heterogeneity of the existing literature, particularly discrepancy in the tools used across 27 studies.



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Recommendations and Conclusion

Based on the research findings of the present systematic review, it is suggested that there is a emerging need for policy development and focusing on the mandatory workplace mental health laws for both public and private bank sectors, which can reduce the stress and burnout of the banking employees and the workforce which has less workload and time to focus on their mental health needs. This could be achieved by increasing the access to mental health services and mental health professionals through either in house practices or providing tele-mental health services to all the employees and observing the pre-post effect of intervention through randomized implementation trials.

Conclusion

The present systematic review focuses on the Indian Research Studies, which creates an alarming situation that requires a significant action from the organisations and which helps the Indian bank employees to reduce their work related stress or occupational stress and burnout to improve their quality of life and well-being that can only be done through multiple organizational strategies, including various changes in the organization's policies and through research investments the effectivity of the interventions provided can be observed, to ensure the sustainable banking operations.

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