

A study on the Impact of Meditation on Employee Well-being in District Central Cooperative Bank, Dindigul

B. Krupa Shree¹, Mr. Dr. S. Manivel Sanmugam², Dr. Suganya Babu³

¹Research Scholar, Department of Cooperation, Gandhigram Rural Institute

²Senior Professor, Cooperation, Gandhigram Rural Institute(Dtbu)

Abstract

Bank employees work in an environment characterized by customer pressure, targets, extended working hours, and long-term digital engagement. These result in increased stress and emotional turbulence among employees, which, in turn, affects psychological well-being. Meditation, a practice that originated in ancient times, can be used as a workplace wellness strategy to combat stress and boost employee well-being. This study examines the impact of meditation on the well-being of bank employees at DCCB in Dindigul District.

This study uses two independent groups: employees who practice meditation and those who do not. A sample of 80 bank employees from the District Central Cooperative Bank was selected for the study. Primary Data was collected using standardized instruments: the Perceived Stress Scale (PSS-10) to measure stress, the WHO-5 Well-Being Index to assess psychological well-being, and the Emotional Exhaustion subscale of the Maslach Burnout Inventory to measure burnout. The data were analyzed using descriptive statistics and independent-samples t-tests in SPSS.

The study reveals that there is a significant difference in employees' well-being between Meditators and non-meditators at Dindigul Central Cooperative Bank. There is a significant difference in employees' stress levels between Meditators and non-meditators at Dindigul Central Cooperative Bank. There is a significant difference in employee burnout between Meditators and non-meditators at Dindigul Central Cooperative Bank. The findings indicate reduced stress and emotional exhaustion, along with a significant improvement in well-being scores. These results will show that meditation can be an effective, low-cost, and practical stress-management tool in the banking sector. The study highlights the need to integrate meditation-based wellness programs into the banking sector to enhance employee well-being and maintain organizational sustainability.

Keywords: Meditation, employee well-being, stress, burnout, exhaustion, digital engagement

Introduction

Meditation is an easy mental practice that helps people stay calm, focused, and aware. It trains the mind to relax and pay attention. In India, meditation has been followed for many centuries and is a part of Indigenous Knowledge Systems. Traditional Indian practices, such as yoga, emphasize meditation to improve mental clarity, emotional balance, and overall health.

In the banking sector, employees often experience stress due to work targets, customer demands, long hours, and competition. Ongoing stress can affect their mental health and work performance. Practicing meditation can help bank employees reduce stress, improve focus, make better decisions, and maintain emotional balance. Regular meditation can also increase productivity and job satisfaction.

Review of literature

(Sagareta et al., 2022) studied how meditation affects employees' quality of life. The research included 30 male engineers from PPS International in Greater Noida who participated in an eight-week meditation program. The results showed that the meditation group had a significant improvement in quality of life compared to the control group, as measured by the WHO Quality of Life scale. Improvements were observed in physical, psychological, and social health, as well as environmental conditions. The study concluded that meditation is an effective method to improve employee well-being and work performance.

(Raniet al., 2025) studied the effect of yoga and meditation on employees' stress and performance in the Delhi NCR region. The study found that stress, depression, and anxiety reduce employee performance and productivity. It concluded that practicing yoga and meditation helps lower stress and improve employee performance, supporting organizational success.

(Krishanamacharyulu et al., 2021) examined the effect of meditation on workplace performance in the IT sector. The study found that work pressure increases stress and affects employee health and performance. Regular meditation improved focus, emotional control, sleep, and productivity. The study concluded that meditation helps reduce stress and improve overall work performance.

(K. Murugesan, 2024) studied how meditation affects employee productivity. The study found that workplace stress reduces performance and causes burnout. It concluded that meditation helps reduce stress, improve mental health, and increase employee productivity.

(Gupta et al., 2022) studied the effect of an 8-week Heartfulness Meditation program on burnout and life satisfaction among accounting professionals. The study found that participants who practiced meditation showed reduced burnout and greater life satisfaction than the control group. The results suggest that Heartfulness meditation helps lower burnout and improve overall well-being.

(Taniya et al., 2020) studied mindfulness and stress among bank employees. The findings showed that employees with higher mindfulness had lower stress levels. It also found that female employees experienced more stress than male employees.

Objectives of the study

1. To assess the level of stress among the bank employees of Dindigul Central Cooperative Bank.
2. To assess the level of psychological well-being among the bank employees of Dindigul Central Cooperative Bank.
3. To measure the level of burnout among the bank employees of Dindigul Central Cooperative Bank.
4. To compare the stress, well-being, and burnout levels between meditators and non-meditators of Dindigul Central Cooperative Bank.

Hypotheses of the study

H₀₁: There is no significant difference in the employees' well-being between Meditators and Non-meditators of Dindigul Central Cooperative Bank.

H₁₁: There is a significant difference in the employees' well-being between Meditators and Non-meditators of Dindigul Central Cooperative Bank.

H₀₂: There is no significant difference in the employees' stress between Meditators and Non-meditators of Dindigul Central Cooperative Bank.

H₁₂: There is a significant difference in the employees' stress between Meditators and Non-meditators of Dindigul Central Cooperative Bank.

H₀₃: There is no significant difference in the employees' burnout between Meditators and Non-meditators

H₁₃: There is a significant difference in the employees' burnout between Meditators and Non-meditators of Dindigul Central Cooperative Bank.

Meditation

Meditation is a practice of training the mind to develop awareness, concentration, and inner peace. It is a universal technique and not limited to any religion or culture. There are different types of meditation. Meditation is simple and accessible, as it does not require special equipment or physical ability. It can be practiced through guided sessions, mobile apps, or group classes (K.Murugesan, 2024)

Today's work environment is stressful and demanding, leading to physical and emotional exhaustion. Employees now seek jobs that give meaning and satisfaction, not just salary. Workplace spirituality, independent of any religion, can help employees feel fulfilled. When organizations support inner values and well-being, it increases employee happiness, productivity, and overall success. (Thukral, 2018)

“Meditation offers many mental benefits. It helps improve attention, concentration, and memory. Regular practice reduces stress and supports better emotional control. It also enhances creativity, decision-making ability, and flexible thinking. Meditation promotes better sleep, supports healthy brain functioning, and may slow down age-related cognitive decline.” (K.Murugesan, 2024)

Research methodology

The study adopts a quantitative, cross-sectional comparative design. The study population includes employees working in the selected branches of DCCB, Dindigul district. The sample comprised 80 respondents from the selected branches, divided into two groups: 40 meditators and 40 non-meditators. A convenient sampling technique was used to select the respondents. Primary data was collected from respondents using the Perceived Stress Scale (PSS-10), the WHO Well-being Index, and the emotional exhaustion subscale (MBI). A structured questionnaire was used to collect data; participation was voluntary, and confidentiality was maintained. Statistical tools used to analyze the data include descriptive statistics, the independent-samples t-test, and reliability tests, all conducted in SPSS.

Data analysis and interpretation

The demographic variables chosen for the study are Age, Gender, Designation, Years of Experience, Branch Type, and Duration of Meditation Practice. Consent was obtained from all the participants, and they were grouped into meditators and non-meditators.

Table 1: Interpretation of Demographic Variables

Demographic variables	Particulars	Frequency	Percentage
Age	< 25 years	16	20.0
	26- 50 years	40	50.0

	> 51 years	24	30.0
	Total	80	100.0
Gender	Male	48	60.0
	Female	32	40.0
	Total	80	100.0
Designation of the Employees	Clerk	16	20.0
	Officer	48	60.0
	Manager	16	20.0
	Total	80	100.0
Years of experience	<5 Years	32	40.0
	6-10 years	24	30.0
	> 11 years	24	30.0
	Total	80	100.0
Branch Type	Urban	40	50.0
	Semi-urban	24	30.0
	Rural	16	20.0
	Total	80	100.0
Do you practice Meditation	yes	40	50.0
	No	40	50.0
	Total	80	100.0
Duration of Practice of Meditation	1-3 months	8	10.0
	4-10 Months	4	5.0
	> 11 Months	28	35.0
	No	40	50.0
	Total	80	100.0

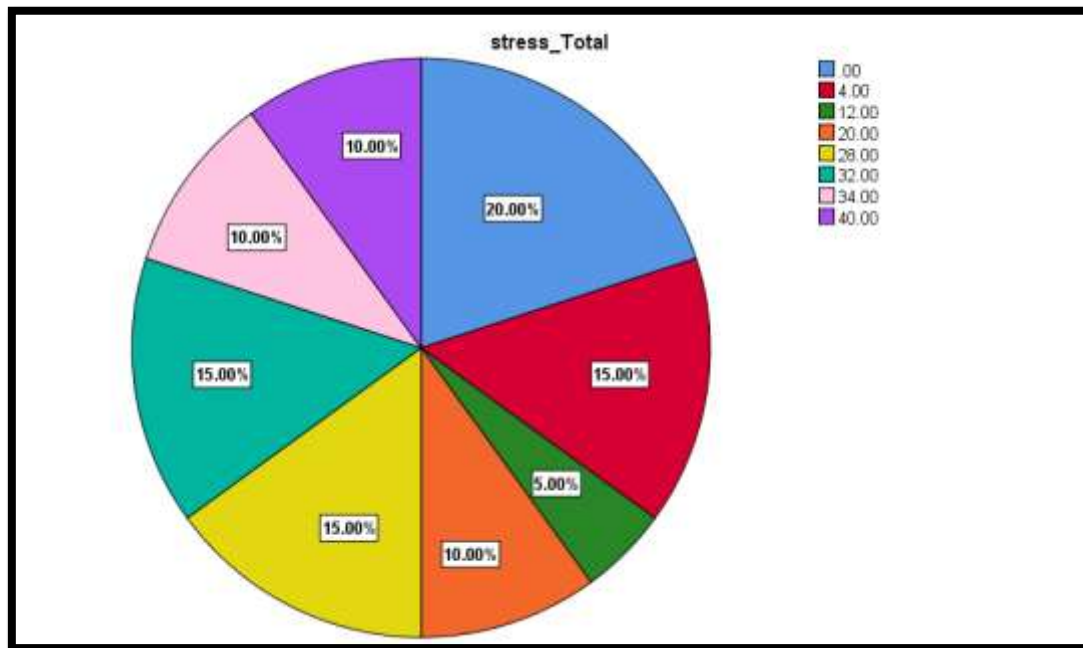
Source: computed from primary data

The table reveals that 50% of respondents are in the 26-50 age group, highlighting the participation of the experienced workforce. The majority of respondents (60%) are male, while the rest are female. The majority of respondents (60%) are from the officer cadre; 20% are from the clerical category; 20% are managers; 40% have less than 5 years of experience. The table shows that 30% of respondents have 6 to 10 years of experience, and only 30% have more than 11 years of experience, indicating a balanced distribution of experience levels. The majority of respondents (50%) were from the urban areas of Dindigul district. Of the total 40 respondents who meditate, 35% have been practicing for more than 11 months, 10% for 1 to 3 months, and 5% for 4 to 10 months. This indicates that most of them are long-time meditators.

Perceived stress scale -10

“The PSS was developed by Cohen et al., and is used to assess the degree of stress an individual feels in the past month.” (Bailong Liu, 2021). The overall scores are rated on a scale of 0-40: **0–13** is Low perceived stress, **14–26** is Moderate perceived stress, and **27–40** is High perceived stress.

Pie chart 1: Graphical representation of the Stress levels of the employees at DCCB, Dindigul District

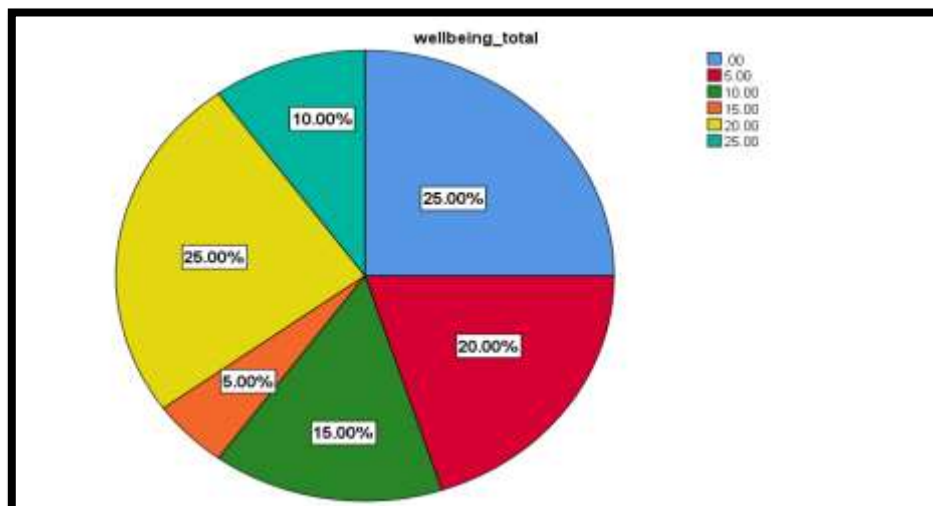


The pie chart above shows that almost 50% of the sample is in the high-stress category, 40% in the low-stress category, and only 10% exhibit moderate levels of stress.

WHO Well-being Index Scale- 5

“The WHO-5 Well-Being Index was developed in the 1990s by the late Per Bech at the Psychiatric Center North Zealand in Copenhagen, Denmark, which was a WHO Collaborating Center for Mental Health.” (WHO, n.d.) It is used to assess an individual's psychological well-being over a 2-week period. It includes five positively worded items, and each is rated on a 6-point Likert scale. This scale was administered to employees of DCCB, Dindigul, to assess their level of Employee Well-being, and interpretations are discussed below.

Pie chart 2: Representation of Employee Well-being at DCCB, Dindigul District

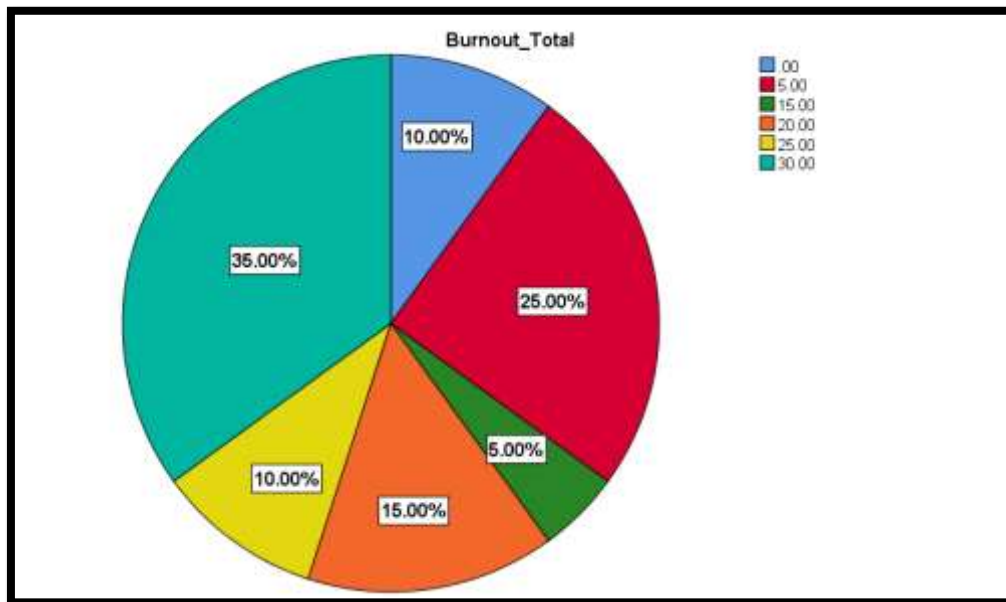


The chart above shows the raw WHO-5 scores for employee well-being among respondents at the selected bank. The majority (60% of respondents) show reduced Psychological well-being, indicating that they are stressed. The remaining 40% of the sample shows satisfactory levels of Psychological well-being.

Emotional Exhaustion subscale of the Maslach Burnout Inventory

“The Emotional Exhaustion (EE) subscale of the Maslach Burnout Inventory measures how emotionally drained a person feels due to their work. In the MBI-HSS, MBI-HSS (MP), and MBI-ES versions, there are 9 items, and higher scores indicate greater burnout. In the MBI-GS and MBI-GS (S), a shorter 5-item version called “Exhaustion” is used, but it measures the same feeling of work-related emotional fatigue. (wikipedia, n.d.). The scale comprises five items, each being rated on a 7-point Likert scale. This scale was administered to the employees of the selected bank in Dindigul district.

Pie chart 3: Graphical representation of the Employee burnout of the employees at DCCB, Dindigul District



The pie chart above shows the distribution of employees' total burnout scores in DCCB, Dindigul. The Majority of respondents 60% fall into the high emotional Exhaustion Category, 35% into the low category, and only 5% into the moderate category. This highlights most of the sample's emotional fatigue related to face-work.

Table 2: Descriptive statistics

variables	Group	Mean	Standard Deviation
Employee Stress	Meditators	6.0000	7.72873
	Non-Meditators	32.8000	4.26795
Employee Well-being	Meditators	18.5000	5.08895
	Non-Meditators	3.0000	3.35888
Employee Burnout	Meditators	8.0000	7.23241
	Non-Meditators	28.0000	3.35888

Source: computed from primary data

The descriptive statistics include the mean and standard deviation of three variables: employee stress, employee well-being, and employee burnout between the two groups, meditators and non-meditators. The employee stress levels show that non-meditators have a mean of 32.8, while meditators have a mean of 6.0; the mean difference is approximately 26.8, indicating that meditators have lower stress levels. A comparison of employees' well-being between the two groups shows that meditators have a mean of 18.5 and non-meditators have a mean of 3.0, with a mean difference of 15.5, indicating a strong association between meditation and employees' psychological well-being. The mean employee burnout for meditators is 8.0, and for non-meditators it is 28.0; the difference between the mean values is 20. This suggests that employee burnout is lower among meditating employees than among non-meditating employees.

Table 3: Levene's test for Equality of variances

Variables	Levene's test for Equality of Variances	
Employee well-being	F	Sig.
	4.520	0.037
Employee burnout	28.679	.000
Employee stress	18.423	.000

Source: primary data

The table above presents the results of Levene's test for Equality of variances for the three independent variables used in this study, highlighting that the assumption of homogeneity of variance was violated. Employee well-being; F value: 4.520, significance level $P = 0.037$, so ($P < 0.05$). Employee burnout F value: 28.679, $P = .000$. Employee stress F value: 18.423, $P = .000$, so an independent sample t-test with equal variances not assumed will be considered for interpretation.

Table 4: Independent sample t-test for Equality of Means

	T-test for Equality of Means					95% Confidence Interval of the Difference	
	t	df	Sig(2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Employee well-being	16.077	67.560	.000	15.50000	.96410	13.57594	17.42406
Employee stress	-18.912	60.762	.000	-26.40000	1.39596	-29.19163	-23.60837
Employee burnout	-15.862	55.076	.000	-20.0000	1.26085	-22.52672	-17.47328

Source: computed from primary data

The table above shows a t-value of 16.077 ($p = .000 < .001$), indicating a significant difference in employee well-being between the two groups. The mean difference is 15.5, indicating that the meditators' group has significantly better well-being than the non-meditators' group; hence, the null hypothesis H_0 is rejected, H_{11} is accepted, and there is a significant difference in employees' well-being between Meditators and non-meditators at Dindigul Central Cooperative Bank.

The t-value of employee stress is (-18.912), $P = .000$, ($< .001$). There is a significant difference in employee stress between the two groups; hence, the null hypothesis H_{02} is rejected and H_{12} is accepted. There is a significant difference in employees' stress levels between Meditators and non-meditators at Dindigul Central Cooperative Bank. The mean difference between the two groups is negative (-26.4), indicating that employees who meditate have lower stress levels than those who don't meditate.

The t value for employee burnout (-15.862), $P = .000$, is $< .001$; hence, the null hypothesis H_{03} is rejected, and H_{13} is accepted. There is a significant difference in employee burnout between Meditators and non-meditators at Dindigul Central Cooperative Bank. The mean difference between the two groups is negative (-15.862), indicating that the meditators' group has lower burnout than the non-meditators group. All three variables indicate that the confidence intervals for both groups do not include zero.

Findings

The study reveals that 50% of respondents are in the 26-50 age group, highlighting the participation of the experienced workforce. Of the total 40 respondents who meditate, 35% have been practicing for more than 11 months, 10% for 1 to 3 months, and 5% for 4 to 10 months. This indicates that most of them are long-time meditators. Assessment of employees' stress levels using the Perceived Stress Scale-10 indicates that almost 50% of the sample are in the high-stress category, 40% in the low-stress category, and only 10% exhibit moderate levels of stress. Assessment of employee well-being was conducted using the WHO Well-being Index-5, which provides raw WHO-5 scores for employee well-being among respondents at the selected bank. The majority (60% of respondents) show reduced Psychological well-being, indicating that they are stressed. The remaining 40% of the sample shows satisfactory levels of Psychological well-being. Assessment of employee burnout was done using the Emotional Exhaustion subscale of the Maslach Burnout Inventory, which shows the distribution of employees' total burnout scores in DCCB, Dindigul. The Majority of respondents 60% fall into the high emotional Exhaustion Category, 35% into the low category, and only 5% into the moderate category. This highlights most of the sample's emotional fatigue related to face-work. Hypotheses tested reveals, There is a significant difference in employees' well-being between Meditators and non-meditators at Dindigul Central Cooperative Bank. There is a significant difference in employees' stress levels between Meditators and non-meditators at Dindigul Central Cooperative Bank. There is a significant difference in employee burnout between Meditators and non-meditators at Dindigul Central Cooperative Bank.

Suggestions

Structured meditation sessions can be introduced to the bank employees to enhance their psychological well-being. These structured sessions are part of an employee wellness initiative that reduces work stress and enhances productivity. Periodic workplace stress management workshops can help employees maintain emotional balance and improve concentration. However, management must support employees in implementing this wellness initiative, and rewards can be offered for active, effective participation in these sessions. Meditation can be integrated into training and human resource policies to reduce burnout,

build interpersonal relationships, and thereby improve service quality. Meditation can be adopted as the best indigenous approach, particularly in high-demand sectors like banking. Meditation also enhances the long-term sustainability of employee well-being, thereby contributing to SDG-3 (Health and well-being). Employees' stress levels can be monitored periodically to bring in wellness initiatives. Meditation is a tool that creates balance in work-life culture, thereby promoting holistic improvement in employee well-being.

Conclusion

This study concludes that meditation, an indigenous practice, positively impacts employee well-being in the DCCB Dindigul district. The findings reveal that most employees experience high levels of stress, low psychological well-being, and high burnout. A group of employees who meditate experiences lower stress and burnout, and greater well-being, than employees who don't meditate. There is a significant relationship between meditation and employee well-being at the District Central Cooperative Bank in Dindigul. The results suggest that meditation serves as an effective coping strategy for work stress, emotional exhaustion, and psychological well-being, and ultimately has a positive impact on Employees' well-being in the DCCB, Dindigul.

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