

CHAPTER 1: INTRODUCTION

1.1. BACKGROUND OF THE STUDY

The term “wellness” seemed to bring together modern ideals with the profound roots of ancient civilizations. It was a complex term that referred to an individual’s holistic well-being, including various dimensions of one’s life. It was more than just the absence of sickness as it related to the physical, mental, emotional, social, and spiritual aspects. ‘Healthy employees’ lead to ‘Happy Employees’ and often translate to ‘Engaged & Productive Employees (Preston, 2017). Throughout history, the principles of wellness evolved gracefully, and the recognition of a wellness/illness continuum endured across the ages. In prior descriptions, mental health was often portrayed on a continuum, with one end representing the 'healthy' point and the opposite end denoting the 'ill' point. The ‘healthy’ point was mainly characterized by individuals’ satisfaction with life, the ability to keep emotional balance as well as develop, pursue, and achieve major goals. Moreover, the midpoint of this continuum, which was termed as the ‘problem’ point, could be defined as a point at which a person began feeling distressed and unable to cope despite the ability to continue carrying out daily tasks. By contrast, the ‘ill’ point of this continuum, signalled by individuals’ subjective impossibility to cope with stress as well as by failure to carry out routine tasks that were handled with relative ease before. This framework was aimed to trace deteriorating levels of mental health and raise awareness of the gradient nature of mental illnesses (Chowdhury, 2021). Traditionally, most of the emphasis in treatment-based and medical domains had been cantered on how to deal with sickness (Keyes C. , 2002) (Fokunang, et al., 2011). However, a paradigm shift within the helping professions embraced a holistic approach that challenged the conventional medical narrative gracefully (Myers, Sweeney, & Witmer, 2000) (Myers & Sweeney, 2004). The refined perspective on wellness emphasised positive, health-enrich and fostering the need of optimal human capabilities and thereby helping individuals perform at their best and being successful as a whole (Halat, Soltani, Dalli, Alsarraj, & Malki, 2023) (Keyes C. , 2002).

Mental illness typically manifested as significant distress in social, occupational, or other crucial activities. Despite the attention devoted to individuals with mental health issues in health-related disciplines, the field of industrial-organisational psychology

and management lagged (Follmer & Jones, 2018) in this aspect. The gap in this knowledge was especially concerning because a large number of bank employees faced challenges related to mental health disorders each year. There was also a consider research gap on mental health in banking industry from the workplace experiences of employees with diagnosed mental health conditions simply not being studied much. This gap made it difficult to understand how people with these conditions experienced the workplace and to start identifying methods by which Human Resources professionals and practices might better support them. The incorporation of wellness or well-being principles into benefit designs had the potential to make a tremendous difference in the lives of employees. Thus, Organisations could change the lives for the better by including these initiatives in their lives. High-performing Organisations understood the importance of healthy, engaged employees and supported employees throughout the wellness journey.

Banks represented the cornerstone of a country's economic administration and its asset procurement, and their effects had been felt woven into the chronicles of financial. In the aftermath of the 1991 liberalization and globalization, which swept the nation, these institutions underwent drastic changes in both composition and influence following the market drift in the country's economy. Case in point, work-related stress had a rarely contested impact on any worker's performance and mental health awareness when four out of five people began their daily chores while encumbered with a common mental disorder. The 7th Fold conducted a survey in 2020, and a total of 509 people from working class and living urban areas in India participated. The findings indicated that 36 per cent of the respondents experienced symptoms indicative of mental health concerns (Sarkar, 2020). This emphasised the imperative of acknowledging how work-related stress reverberated through the spheres of performance and mental health.

As per Census 2011 (Population Projection Report for India and states 2011-2036, 2020), India boasted a formidable working population of 474 million. Projections indicated that the proportion of the working-age populace would ascend from 61 per cent in 2011 to 65 per cent in 2036, thereby engendering the yearly inclusion of 12 million individuals into the workforce. The Indian workforce grappled with the

pervasive impact of mental disorders on millions. While precise population-based prevalence studies targeting the working demographic were absent, estimations of mental disorder prevalence in India hinted at a notable burden within this sector.

According to the National Institute of Mental Health and Neuro Science (NIMHANS), a staggering 150 million people worldwide grappled with one or more mental disorders, underscoring the global scale of this issue (Rao & Kokane et al., 2020). High stress levels, a formidable enemy, had a lasting impact on physical health, resulting in the occurrence of such diseases affecting as hypertension, musculoskeletal problems, and cardiovascular issues. However, it was not only the burden on productivity but also another illustration in support of a broader vision of well-being at the workplace boasting the World Health Organisation and the US Centres for Disease Control and other Organisations.

Hence, the employee wellness program, recognizing this fact, adopted a holistic approach to improving the employee's mental health and emotional stability while in the place of work. The alleviation of stress would raise the employee productivity to unprecedented levels. Based on the theory of motivation and the functions positive hormones exert, further research had continued to demystify human behaviour, adding to the pool of information on the wellness of the employee. An intricate examination, therefore, the research of neuroscience unveils the minute molecular aspects evident in the operation of the brain and the nervous system. In doing so, it sheds new light on the science of hormones and how they play a role in making us happy. The importance of happiness hormones in balancing moods and general mental health was recognized as significant and beneficial. They send out subtle signals that influence one's emotions and sentiments, influencing the mental health in return. Knowing how the hormonal activity operates was paramount in ensuring a healthy living (Aesar, 2021). Mental well-being, a harmonious fusion of self-awareness, resilient navigation through life's pressures, and vibrant community engagement, emerged as the cornerstone in the sublime symphony of overall well-being.

In this study, the wellness of bank employees was assessed, introducing a novel dimension aimed at enhancing performance while focusing on mental health within the banking industry's workplace environment. The research accentuated the critical

importance of wellness in strengthening employee performance. Understanding the expectations that employees held for the company was deemed essential for improving performance in the workplace. The employee wellness program implemented a comprehensive strategy to foster mental health and emotional equilibrium among employees, recognizing the significance of meeting employee expectations (Harshitha & Senthil, 2021).

In conclusion, the study was able to bring to light the possible underlying root causes of conflict that affect employee commitment and hence organisational performance. The Employee Wellness had covered the four main components that would address the various dimensions of the employees' motivation in the organisation. This study was able to demonstrate that wellness in terms of financial, spiritual, social dimension and work can be used to predict performance in banking.

Financial Wellness and Employee Performance

The comprehensive state of an individual's financial health and general well-being, encompassing stability, security, and satisfaction in the work considered to be the part of financial wellness. Banks' direct influence over an employee's financial wellness two fundamentally important avenues: compensation and benefits, which most overtly impacted financial status, and stress-reducing financial education efforts such as minimizing financial distress, boosting financial literacy and fostering beneficial financial behaviour. Generally, the term was frequently used to describe a person's financial stability which, apart from income, expenses, and debts, co-dependently dictates overall financial standing. Generally, most employees expressed a common opinion that financial well-being programs affected performance positively. Thereby, the influence of employees' economic well-being on existing wellness programs' optimal use, including effective management of healthcare costs, was emphasized.

The prevailing belief among most employees was that initiatives promoting financial well-being yielded positive effects on overall performance, emphasizing the critical role of employee economic well-being in optimizing existing wellness programs and efficiently managing healthcare costs (Dowling & Tim et al., 2009). The strategic initiatives that actively developed financial health including budgeting, investment

planning, and financial counselling were one of the primary drivers of increased employee satisfaction, retention, and productivity. From a more general assessment of most topics, the program focusing on medical and healthcare planning had a confirmed impact on employee performance. Specifically, respondents were informed that financial challenges often translated to a high level of stress and even anxiety, which affected health and spilt into the workplace. Therefore, a holistic medical and healthcare planning approach was critical for individual approaches to the challenges.

In Khan, (2023) documented that a strategic initiative revolving around budgeting, planning for investment, saving money for future use and giving advice concerning monetary matters played a critical role in the general improvement in employee satisfaction, minimization of attrition rate and productivity in general. According to the Marcolin and Abraham (Marcolin & Abraham , 2006), medical and healthcare planning programs were instrumental in securing financial soundness amongst workers. Unplanned medical expenses could lead to greater stress and consequently anxiety whose impact would follow the worker at workplace. It was essential to adopt an all-encompassing approach to medical and healthcare planning in tackling these challenges

At the same time, while most of the respondents indicated that the educational programs on privacy, security, and fraud protection did not prevent financial loss or offer extensive advice on investments or anything else, a large portion also explained that they had no confirmed impact on employee performance.

Social Wellness and Employee Performance

Social wellness was well explained in previous studies as the ability to integrate with others and form healthy relationships. It could be defined as the condition of an individual's social network. Being a social being, proper wellness depended on individuals' sense of connection and mutual trust ability. In a working environment, the level of reciprocity in interactions they were able to create had a major effect on social wellness. As stated by Rawhouser and others (Rawhouser & Cummings et al., 2019), there were a recognized form of social influence in the kingdom referred to as "socially functional consequences of prosocial behaviour." Hence, the manner in

which these individuals manifested such prosocial behaviours in their Organisations, especially toward the employees, influenced their social affiliation with the organisation and was believed to have an effect on their competence and commitment.

In contrast, during the rise of the COVID-19 pandemic, people working for companies who registered a perception of support from HR and the senior administration reported a saying of care (Hamouche, 2020). The perceived sense of caring translated to increased vitality and hiked the loyalty among workers. On the other hand, there was a decline of social well-being within companies who didn't show care. The cause was attributed to the imposed social distancing measures and facility of distant work that led to regular deterioration of social interaction in the workplace (Benita & Ghayathri, 2020). It involved individual communication style with others associated with elements of love and friendship. A couple of its elements related to the social wellness concept include showing others shared value them by your words and actions (Myers & Sweeney, 2004). Shared values involved people with whom you can discuss various beliefs in a way that helps you explore them from many angles. The uncritical and empathic association dimensional framework included the social wellness in the historical connection with others (Hettler, 1980). Also, participation in activities that lead to community well-being entailed fostering a healthy environment, enriching the community, valuing humanity, and nurturing wholesome relationships. The concept still relates to achieving a balanced and harmonious integration of one with others, the community, and nature from a collective experience.

Historically, social wellness had maintained that delicate balance between these various aspects, keeping one connected and making a difference in this world and to those around us. Also, it provided the means of ensuring that everyone knew exactly the happenings at the latest internally and organisationally. Planning or sponsoring social gatherings was a sure way of building relationships among people at the workplace. The aspect of social disconnection in the workplace might come from relationships being of poor quality. While obstacles, critical time limits, and mistakes could promptly intensify the stress associated with co-workers, colleagues can significantly exacerbate the prospect of interpersonal stress as factors (Holt-Lunstad,

2018). Introducing activities designed for relaxation added not only the element of fun but also alleviated the pressures related to impromptu chitchat. These activities ranged from simple office parties to group outings or less fortunate charitable events. However, such a community can contribute to their well-being and even offer various personal development opportunities. Through creating this environment, it guarantees that a conducive healthy and beneficial organisational culture is positioned hence augmenting the level of contentment and commitment of people in their organisation.

Several connections were established between oxytocin, commonly known as the “love hormone” or “bonding hormone,” and social well-being. The hormone was triggered by social signals and confirmation cues and optimistic actions and caused increased trust, empathy, and the desire or ability to acquire contacts. Overstimulation of oxytocin in the body also influenced improved social acceptance, social acts of kindness, and social affiliations and helped establish a sense of togetherness and belonging. Furthermore, the hormone was related to maternal-infant contact and lowered tension and nervousness, contributing to social well-being (Barraza & Hu et al., 2021).

Moreover, the implementation of a workplace environment that actively favoured positive social interactions was critical in the facilitation of oxytocin release. Employers with the ability to raise oxytocin levels by creating team-building activities, encouraging open communication, and ensuring a sense of trust among co-workers garnered many benefits (Zak, 2013). Positive social interactions in the workplace, as demonstrated by collaborative work and supportive words and deeds, acted as a stimulus for oxytocin secretion and created a strengthening and bonding aura. Trust, which was closely associated with oxytocin, was a particularly crucial aspect for developing effective work interaction and team coordination. The incidence of oxytocin in nurturing empathy and promoting reduced conflict among teams was also a revelation, creating a workplace where the employee’s thoughts were in line with each other’s ideas.

The implementation of a workplace environment that actively promoted positive social interactions proved to be crucial in facilitating the release of oxytocin.

Employers possessed the capacity to increase oxytocin levels by fostering team-building activities, endorsing open communication, and cultivating a culture of trust among employees. Interactions of a positive social nature among work colleagues served as a trigger for the release of oxytocin due to collaborative efforts and supportive gestures. Therefore, trust emerges as a basic component in enhancing successful collaboration and group work since it is closely associated with oxytocin that was triggered by feelings of love and connection between individuals. Oxytocin's significant role in nurturing empathy and reducing conflicts within teams was noteworthy, creating an environment where employees aligned themselves with each other's perspectives, thus facilitating seamless collaboration. Primarily, oxytocin deficiency was associated with challenges in experiencing affection, leading to feelings of depression, anxiety, fear, anger, aggression, and difficulty enjoying social interactions (Zak, 2013). Employers who attach more importance to the following aspects were not only able to promote a thriving work environment but also advance their employees' and organisation's prosperity and well-being. Positive results were observed in the immune system enhancement, a more functioning endocrine system and significant improvements in heart health.

Social well-being had previously been assessed using common measures such as social support satisfaction and social adaptation, while also associating such a concept with mental health dimensions (Larson & Kenny, 1993). Indeed, a considerable proportion of the workforce experienced a remarkable enhancement in their performance after actively participating in the learning activities and other mentally engaging processes. This idea coincided with the view of the main supporters who opined that the desire to obtain new concepts, improve capabilities, and tackle challenging situations in the learning process was a significant variable in intellectual well-being. Hence, the overall performance of participants was boosted due to their intellectual well-being.

As a result, the evidence from the study underlined the proposal that commercial banks conducted lifelong learning programs that may positively affect the performance of employees. Most interviewees agreed that the process of sharing thoughts between employees to find solutions to work problems increased the

performance of the former above average ones, thereby proving a relationship between the employee's ability to gain new knowledge and high performance (Bakotić & Buble, 2011).

Workplace Wellness and Employee Performance

In the banking industry, concerns related to ergonomics and work-related stresses were associated with job dissatisfaction, burnout, and both physical and mental health issues (Makhbul & Alam et al.,2011). For decades on end, the prevalence of ergonomic stressors and musculoskeletal disorders had only been on the rise and not until a few years ago when the banking industry began recognizing areas of concern. The bank tellers working at the front or other office areas had several factors adversely load and stress them considerably especially regarding ergonomics and it was necessary for the development of a program that extensively assesses and rectifies such common stressors capital within the working environment of a bank. The prevalence of ergonomic stressors and musculoskeletal disorders increased, and only recently did the banking sector begin to address these challenges. Whether working on the front lines as a bank teller or in an office setting, numerous factors came into play, significantly influencing the health of employees concerning ergonomics. Therefore, there was a clear need to establish a comprehensive program aimed at evaluating and improving employee health by addressing prevalent ergonomic stressors in the banking workplace.

The challenges that bank employees faced, leading to stress and health problems, included more work, long working hours, and continuous sitting. That was why the application of ergonomics was effective in solving such problems because it helped to fit workstations and office environments according to the physical as well as emotional states of employees. Adjustable chairs, ergonomic keyboards, and regular breaks had been done for the employees' good; they were intended to reduce physical loading on bank employees and made them more productive and satisfied. Besides, it was essential to ensure that the employees did not suffer from occupational stress; positive workplace settings, training, and provisions for a healthy life, such as yoga and meditation, were some ways to help the employees develop a good attitude and behaviours (Arya & Kwatra, 2020). It was crucial to make sure that the employees

would master skills on how to manage stress and adversity, which was likely to bring benefits to their health.

In this regard, ergonomics encompassed a wide array of possible applications. In essence, ergonomics was concerned with studying the interaction of humans in conjunction with the work facilities and also the environment. Thus, it was primarily optimizing the working environment to suit the humans. Nevertheless, ergonomics could also be described as the ability or performance of a human, developed via the comparison of the work demands and human capabilities. Therefore, in this sense, ergonomics was essentially creating a balance in the comparison of the job demands and work capacity. It was the delicate balance that was fundamental to ensure optimal work performance. Workplace ergonomic had a negative impact on job performance. Advances in the legislations showed the role and importance of the understanding of ergonomic and use of ergonomic principles to human resource management. Irrelevance of the ergonomic designs, work posture, work environment, task demands, and the integral mental workload was responsible for reduce in performance and productivity of an employee (Gowthami & Sagayaraj, 2021).

Ergonomics was a broad field of science with various applications. It involved studying the interaction between humans, work facilities, and the environment, primarily to optimize the working atmosphere for humans. However, ergonomics could also be defined as the performance or ability of a human, depending on the comparison between the demands of the job and the capabilities of the worker. Thus, ergonomics entailed achieving a delicate balance between task demands and work capacity, a crucial interplay necessary for achieving optimal work performance. Deficiencies in workplace ergonomics were found to have a detrimental effect on employee performance. Recent advancements in regulatory frameworks underscored the vital importance of understanding ergonomics and applying sound ergonomic practices for effective human resource management. Neglecting ergonomic principles in equipment design, work posture, work environment, task demands, and mental workload was shown to significantly reduce employee performance and productivity (Gowthami & Sagayaraj, 2021). In this regard, maintaining equilibrium between these factors was critical, as an inadequate balance could lead to a series of negative

influences on the work system and individual workers. One of the most remarkable consequences of these relational factors was fatigue. Thus, these conditions influenced not only the physical and mental health of the employees but provoked a low level of productivity. Consequently, the lack of productivity had extensive economic implications for the company and compromised the overall well-being of the workforce.

Maintaining equilibrium between these factors was crucial because an inadequate balance could have detrimental effects on both the work system and individual workers. One notable consequence was fatigue, which not only affected the physical and mental well-being of employees but also resulted in a decline in productivity levels. Reduced worker productivity, in turn, had significant economic repercussions for the company and impacted the overall welfare of the workforce.

Spiritual Wellness and Employee Performances

(Hettler, 1980) Hettler proposed spiritual wellness as a perspective that brought cohesion and purpose to thoughts and action, exploring of meaning, reason in everyday life, and a proper perspective on one's position in the universe. In the domain of workplace spirituality, the inner-life aspect referred to the worker's feeling regarding how connected a person's organisation was to his or her personal worth and advancement. The connectedness facet captured the workers' sense of the family and the community with the employer serving as the head. Finally, the facet of meaning and purpose represented the workers' connection to work producing positive outcomes in society (Bannerman & Snipes et al., 2023). Therefore, Spiritual wellness, therefore, included the inherent and ongoing inquiry into the meaning and purpose of life, recognising and transcending one's place in the whole and connected universe.

Managers and policymakers widely acknowledged that spirituality had to be integrated into the corporate environment. Gaining a deep sense of purpose and satisfaction by aligning one's personal values with the organisation's values remained possible if the employees were encouraged to do so. Incorporating spirituality into the values, vision, and principles of the organisation as well as its strategies and frameworks proved a profitable investment, generating numerous advantages. When

employees were satisfied and happy with their work their productivity increased. As a result, the capabilities of the organisation were significantly enlarged. Moreover, these employees became strong advocates of the values of the organisation. Therefore, it was essential to evaluate whether the Indian banking industry leveraged workplace spirituality in its daily practices and whether the banking personnel at different job levels tended to experience spiritual fulfilment and maintain their core values and principles at work (Kumar & Murriab, 2024).

Organisations made a lot of profits from the implementation of workplace spirituality, and, in fact, it expanded at a fast rate compared to its competitors who did not embrace spirituality in their workplaces. The performance accelerated by heightening the level of efficiency by 86 per cent. Organisational spirituality recognized that its employees had inner lives that were developed through meaningful jobs, enabling the formation of intimate relationships at work, assisting in searching for one's calling, and sustaining the connection between one's principles and those of the organisation (Mitroff & Denton, 1999).

The World Health Organisation (WHO), in a comprehensive sense, has defined mental health as 'A condition of physical, mental and social health not just the absence of disease. 'Encouraged collaboration in conjunction with rural development favouring enterprise within the communities involved" (Honiball & Geldenhuys et al., 2014). As a result, it could have led to improved social support that was known to improve health. The spirituality of the employees at work had a significant impact on their ability to walk through the complex organisational environment. Additionally, the workplace spirituality presented a feeling of coherence that helped the individuals understand they were on earth and the tools required overcoming life obstacles. Hence, the first hypothesis stated that there was a significant positive correlation between workplace spirituality and mental health. Workplace spirituality led to increased employee's involvement meanwhile employee's involvement led to a decrease in mental health. Employees' engagement mediated the relationship between workplace spirituality and mental health. There was no significant direct relationship between workplace spirituality and mental health as also indicated in the model.

Consequently, it might have enhanced social support, positively influencing health. Employees' spirituality at work significantly contributed to their ability to navigate challenging organisational environments. Besides, workplace spirituality enabled people to create meaning out of their lives and to obtain the required resources to face obstacles, thereby improving their mental health. As a result, the relationship between workplace spirituality and mental health was likely to be high, the positive correlation between workplace spirituality and mental health first hypothesis in the study (Astuti, & Adiputra et al., 2024).

Mental Health

Another definition viewed mental health as a state of well-being that involved having emotional resilience, satisfactory functioning and meaningful connections. The idea of ideal mental health involved a mind fit for its environment and endowed with adequate confidence and self-regard. It was also considered to encompass a person's emotional, psychological, and social state, which affected many dimensions of life, including thinking, feeling, and acting. Good mental health was also considered to be tied to the person's ability to manage stress, sustain fulfilling relations, work productively, perform meaningful activities, and make rational choices. Considering the foregoing evidence, dental researchers provided examples of how oral public health could significantly influence both the shaping of children's oral public health, as well as their behaviours and attitudes in general. Many constitutional and environmental factors affect mental health, such as genetic determinants, experiences, and external stresses.

In general, mental health disorders were conditions that affect a person's mood, thinking, and behaviour. These disorders impair an individual's ability to function daily and significantly interfere in an individual's relationships, work, and wellness. In this regard, 50 per cent of mental disorders begin before the age of 14, while this figure rises to 75 per cent by the age of 24 (Colizzi & Lasalvia et al., 2020). Bank employees were likely to experience different forms of psychological strain in the process of their work, which might had led to the development of chronic mental health issues over time (Kumar & Sundaram, 2014). This evidence was obtained through studies conducted in several regions, allowing the generalization of the trend

that high stress was quite precarious for the health of people occupied in the banking sector.

Mental health disorders cover a broad spectrum of severity, persistence and symptoms and affect people of all ages, sexes, and cultural backgrounds. Mental illnesses were caused by a variety of factors, including genetics, biology, the environment, and psychology. They take many different forms, including mood disorder (such as depression and bipolar disorder), anxiety disorders (such as generalized anxiety disorder and panic disorder), general anxiety disorder and panic disorder, psychotic disorders such as schizophrenia, eating disorders such as anorexia and bulimia, substance abuse disorders, and neurodevelopmental disorders like autism spectrum disorder and Attention Deficit Hyperactivity Disorder (ADHD) (Bhandari, 2023).

Relationship between Employee Wellness and Mental Health

It was indeed essential to acknowledge that the relentless pursuit of a workplace culture that promotes and nurtures the comprehensive well-being of the bank's workers was arguably the primary enabler in enhancing their overall health and productivity. As a result, the latter's effects manifested through improved work climate for the bank's staff, heightened employee satisfaction and engagement, and reduced worker turnover (Neog, 2023). Some of the components of the bank's employee wellness program included fitness programs, mental well-being support, and stress management activities. Physical support, which entailed regular health check-ups, appropriate workstations, and the provision of healthy snacks promoted physical well-being. Emotional wellness was tackled through comprehensive services such as counselling, mindfulness, and other programs. It helped manage stressors to promote psychological support and develop resilience. It was also supplemented through supportive workstations and flexible shifts that created a conducive environment. The investment in employee wellness promoted the well-being of bank employees and developed a motivated workforce, promoting better bank performance and customer service.

In that context, mental health referred to how an individual handles internal and external demands including playing different roles when at work (Manwell, et al.,

2015). The traditional perception of health described above was expanded, ultimately, to include more and even broader dimensions. In the last two decades, the Indian banking system and its operations had transformed significantly due to the technological innovation and operational restructuring. These changes affected the work environment and day-to-day life of bank employees leading to increased chances of suffering from many health problems related to stress and if such conditions persist (Saya & Nachiappan, 2014; K. & Renukamurthy, 2017). Furthermore, the inherent nature of banking jobs increased the likelihood of unwellness among bank employees (Giga & Hoel, 2003).Therefore, there was a critical need to assess and address the overall wellness of bank employees in light of these evolving dynamics in the banking sector.

The connection between employee or individual's hormones and mental health was a major contributor to the employee well-being. For example, the positive workplace, through social interaction and teamwork, released oxytocin, which gave employees a sense of belonging and smoothening their relationships and interaction. Moreover, endorphins were released with physical activity to alleviate pain, better mood, and prepare the body for mental health challenges by enhancing its resistance (Aesar, 2021). Dopamine was released whenever the worker felt enough motivation due to recognition of one's effort and achievement. On the other hand, chronic stress would lead to high levels of cortisol, which would counter fine people's mental health. Employers were particular about employee well-being that included wellness programs, flexible work arrangements, and anti-stress operations, thus ensuring hormonal balance for healthy mental functionality. The promotion of the system's hormonal stability was critical in increased productivity and organisational success through enhancing workplace culture and cooperation.

Assessment of mental health, although more challenging than with blood pressure or cholesterol, deserved equal attention, particularly because poor mental and emotional health was expensive and directly related to poor performance, absence, turnover, and job abandonment (Oliveira, Saka, Bone, & Jacobs, 2023). An average worker missed work due to depressive symptoms five times more than their counterpart who is not involved in their day-to-day life. Mental health was addressed by ensuring access to

mental health benefits among workers, such as access to an employee wellness program. Employers who provided mental health benefits were far more likely as those who do not experience fewer incidents of workplace violence, burnout, and accidents.

As per the Census 2011, India had 474 million people in the working-age category, and the country's demographical dividend was expected to increase further, as per the Sample Registration System (SRS)-Statistical Report, 2018 (Sample Registration System (SRS)-Statistical report, 2018). The number of people aged within the working category was expected to increase from 61 per cent in 2011 to 65 per cent in 2036, leading to the increase of the working population by 12 million people every year.

1.2. STATEMENT OF THE PROBLEM

The banking system in the last two decades had changed so dramatically that this metamorphosis disclosed the puzzle of how the banking system occupies such a central position in the economic development of the country. This path was characterized by extensive changes in the structure and functions of financial institutions: the liberalization and globalization of 1991, the development of technology, and the changes in the nature of the market. The third stage of this ladder is demonetization, the implementation of GST, the merger of banks, the digitalization of banking services. The banking system as a whole and the bank in particular had changed from a traditional model to a customer-oriented model capable of satisfying the needs of diverse clients due to the introduction of technology. Bank employees had played pivotal roles in the new dynamics of providing quality banking services through various job demands exposed them to high stress levels.

In an environment where the banking industry was getting more competitive to comply with growing customer requirements, several job ambiguities and jumbled up working hours with perpetually mounting financial assignments plus impracticable closing dates all added up to enormous stress affecting the sanity of employees. Still, also, elongated hours of work within the bank disrupted work-life equilibrium,

subsequently, even more, stimulating job burnout and discontent (Giorgi & Arcangeli et al.,2017). Intensive inquiries disclose numerous challenges currently being faced by bank employees in their undertaking of their duties ranging from job burnout, stress and job dissatisfaction in most cases (Mohanra & Ramachandran, 2018) (Chen & Lien, 2008).

Furthermore, the National Institute for Occupational Safety and Health created a top-130 classification of professions by the degree of stress, in which the following aspects were brought up: “control over issues of work” and not to feel “a kind of quasi-machines” but rather people; as a result, a significant part of the management and supervisory positions (which also includes administrators) took the first twelve during a year from the appearance of the journalist’s article, and the twenty-eighth was taken by tellers in this stress index (Giorgi & Arcangeli et al., 2017) (Michailidis & Georgiou, 2005).

The contemporary literature also revealed that both types of banks had wide-ranging implications of occupational stress upon their employees, who faces psychological, social, and professional suffering. The implication however, was felt when the psychological and social aspects led to poor work performance, increasingly absenteeism, high staff turnover, and workplace violence among others (Bhagat & Rabi et al., 2010) (Dalgaard & Aschnacher et al.,2017) (Burke & Coopeer et al., 2007). Therefore, this literature, in this case, hence; demanded that due to the wide-ranging implications of well-being of employees, the banks had to undertake more elaborate employee well-being appraisal, and further educate their teams on why the aspects of holistic well-being among employees in the workplace were essential. The banks also noticed that the healthy and motivated teams were critical to the well-being of employees, hence; was a priority, and therefore; appropriate actions which not only reduced anxiety, but also meant a healthy working atmosphere for the holder of the individuals. Eventually, they contributed hugely to saving the individual lives of employees, as well as the sustainability of the corporate success from the competitive and the commoditized workers in the dynamically competitive banking industry.

1.3. OBJECTIVES OF THE STUDY

1. To identify and categorize the multiple factors contributing to Employee Wellness.
2. To assess the degree of correlation among different factors influencing employee wellness.
3. To examine the impact of different factors on employee mental well-being within the framework of employee wellness.
4. To analyse the specific effects of various components of Employee Wellness on Employee Performance.
5. To examine the relationship between Employee Mental Well-being and Employee Performance.
6. To explore the mediating role of employee mental well-being in the relationship among different factors of overall employee wellness.

1.4. RESEARCH QUESTIONS AND HYPOTHESES

Wellness was a multifaceted and subtle concept (Hettler, 1980; Myers & Sweeney, 2004). It transcended the mere absence of illness, as highlighted by the World Health Organisation (World Health Organisation, 2022), adopting a holistic perspective that encompassed both internal (individual) and external (environmental) elements (Roscoe, 2009). This study's hypothesis was that employee well-being involves all-round body health, including both external and internal factors, and improves individual job performance through promoting good mental health. The development of Employee Wellness focused on examining psychometric properties of employee well-being within a specific population: bank employees such as clerks and officers.

1. What are the various factors of Employee Wellness?
2. How strong do the diverse factors of employee wellness correlate with each other's?
3. How do different factors distinctively influence employee mental well-being within the context of employee wellness?

4. What are the distinct effects of various factors within Employee Wellness on Employee Performance?
5. What is the distinct effect of Employee Mental Well-being on Employee Performances?
6. How does employee mental well-being function as a mediating factor in the intricate relationship between overall employee wellness dimensions?

Based on the research question following hypothesis were developed:

Research Question 1:

What are the various factors of Employee Wellness?

Research Question 2:

How strong do the diverse factors influencing employee wellness correlate with each other's?

- Hypothesis 1: There was no significant correlation among the factors of employee wellness, financial, social, spiritual, and workplace dimensions.

Research Question 3:

How do different factors distinctively influence employee mental well-being within the context of employee wellness?

- Hypothesis 2: There was no significant positive association between Financial Wellness and mental well-being.
- Hypothesis 3: The anticipation of a positive association between Social Wellness and mental well-being was not supported.
- Hypothesis 4: The expected positive association between Spiritual Wellness and employee mental well-being was not substantiated.
- Hypothesis 5: The expected positive association between Employee Mental Well-being and workplace wellness was not observed.

Research Question 4:

What are the differentiated effects of diverse factors within Employee Wellness on Employee Performance?

- Hypothesis 6: There was no significant positive association between Financial Wellness and employee performance.
- Hypothesis 7: The anticipation of a positive association between Social Wellness and employee performance was not supported.
- Hypothesis 8: The expected positive association between Spiritual Wellness and employee performance was not substantiated.
- Hypothesis 9: The proposed positive association between employee performance and workplace wellness was not observed.

Research Question 5:

What is the distinct effect of Employee Mental Well-being on Employee Performances?

- Hypothesis 10: The proposed positive association between employee performance and Employee Mental-Wellbeing was not observed.

Research Question 6:

How does employee mental wellbeing function as a mediating factor in the intricate relationship between overall employee wellness dimensions?

- Hypothesis 11: Mental Health Well-being was not a significant predictor or mediator between employee performance and financial wellness.
- Hypothesis 12: Mental Health Well-being was not a significant predictor or mediator between employee performance and social wellness.
- Hypothesis 13: Mental Health Well-being was not a significant predictor or mediator between employee performance and spiritual wellness.

- Hypothesis 14: Mental Health Well-being was not a significant predictor or mediator between employee performance and workplace wellness.

1.5. BRIEF FRAMEWORK

It had become evident that different aspects of employee wellness such as financial, social, spiritual, and environmental/workplace wellness had intricately interwoven with one another to enhance employee performance in the banking sector. The exploration of research brought the connection between employee performance and wellness in this sector. Furthermore, over time mental well-being had highlighted how these dimensions act as mediators thus influencing outcomes of employee performance.

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1.6. SIGNIFICANCE OF PRESENT STUDY

In the modern high-tech and customer satisfaction era, offering high-quality services as an employer was critical to remaining relevant. A bank employee had played an essential part in this mission. The employees of banks were exposed too much pressure as a result. This was primarily due to the development of banking in service sector, which had changed into multifaceted financial Organisations out of the need to please the public. A high number of bank personnel underwent challenges such as job burnout and a lot of stress. Because of the change in workplace demands to satisfy the bank's customers, workplace arrangements had altered. There were several studies indicating that a high number of bank workers underwent issues such as job burnout, stress, and job disillusionment (Bajpai & Srivastava, 2004) (Chen & Lien, 2008).

In the United States, according to the National Institute for Occupational Safety and Health, when employees' talents and resources did not match the demands of the job,

they suffered from occupational stress. As the investigation's literature showed, occupational stress might have had a damaging impact on a worker's psychological, social, and professional life and caused illness. Not only did an accumulation of excessive pressure prevent people from realizing their full potential; it also became a huge drain on resources for firms and negatively influenced people's physical and emotional well-being. Moreover, stress may aggravate the development of predominantly anxiety and depressive mental disorders or contribute to their onset, which underlines people's realistic need for access to medical care services. The initial signs of developing mental sickness which can be indicated by mental disorders if any were the symptoms of sustained stress (Mishra, 2023). Research had shown that it leads to poor work quality, high absenteeism, turnover, and violence at work (Bhagat & Rabi et al., 2010) (Burke & Aschnacher et al., 2007) (Dalgaard & Cooper et al., 2017) (Godin & Kittel et al., 2005). Banks had to evaluate the employee wellness programme and work to increase staff understanding of the elements of holistic health.

The Indian banking sector underwent profound changes. Technological progress, ever-increasing customer expectations, and recent regulatory reforms forced banks to innovate and develop at a higher speed. This environment demanded heavier workloads, tighter deadlines, and more pressure on employees. Ensuring employees had the proper tools to cope with the onsets of stress and burnout became essential. Moreover, recent events around the world and in India, in particular, made it clearer than ever. With all employees of virtually all Indian banks working remotely, stress levels skyrocketed due to fear of losing one's job and health concerns. Now, hiring qualified specialists with a relevant goal orientation could bring stellar results, but the importance of mental health support and remote wellness programs could not be underestimated either. Consequently, a strong internal organisation that could counteract alienation while keeping employees engaged and productive became a significant factor of success.

COVID-19 posed a huge call for well-being protection. It wasn't a secret that with the overall transition to remote work, representatives of the banking sector felt particularly stressed due to continually worsening health and safety risks, threats of

job loss, and the need for employers to take the best steps to maintain high levels of employee satisfaction and performance. Defining interventions that helped achieve a higher level of implementation became possible with the implementation of mental health care programs, remote wellness initiatives, and accommodating workers' new needs for flexible working hours.

It was essential to keep in mind the market's specific features and goals currently described above since heavy competition, talent deficit, and a newfound focus on the quality of customers' experiences would determine especially strong pressure on HR. Moreover, supporting employees and showing them through deeds rather than words that their needs mattered not only created a more sustainable effect but also served as a loyalty tactic. Changing employees was always lengthy and costly, and therefore, doing everything possible to ensure that specialists remained within the organisation was crucial for maintaining the team's strength. Finally, the employees' health and engagement had a direct impact on the organisation's performance and financial stability. Staff could detect more operational mistakes and innovate more quickly, attracting increasingly satisfied customers and ensuring great business results. Additionally, while investment in employee wellness seemed significant, in the long term, the approach translated into substantial additional costs. Non-presentism, the lack of lost working hours due to illness, and other similar issues were significantly reduced.

A crucial part of the country's economic framework, the Indian banking sector, also experienced a notable difficulty due to the climbing influence of mental health conditions on worker's productivity and retention – banking positions were high-stress and, therefore, stress-inducing, with cases of mental health, being a fallout of the constant pressure. Anxiety and depression of banking professionals resulted in burnout, reduced job satisfaction, lowered productivity, worsened judgment, and disrupted work relationships. In addition to health and professional performance needs, the issue of mental health was associated with high levels of attrition – workers proved unable to withstand, which brought attrition, expenses of recruitment and training, and, eventually, lost institutional consciousness (Hiremath, 2020).

Hence, all banks' Human Resource managers were concerned about the fact that employees' performance dropped in all companies. In light of the massive changes that the banking sector was experiencing, there was no reason to ignore mental and physical health. The study laid specific focus on several pieces of the banks' Employee Wellness Program. This particular aspect of the employee wellness program utilized the mediator of mental health to gain understanding of how or why an independent variable affected an outcome.

1.7. RESEARCH GAP

A significant knowledge gap existed regarding the impact of employees' mental health disorder on their overall wellness within the domain of employee performance in the banking sector. The intricacies surrounding how and why independent variables such as Financial Wellness, Social Wellness, Spiritual Wellness, and Workplace Wellness influenced employee performance outcomes remained unclear. The current research, which aimed to explore the mediating role of mental well-being, was anticipated to provide an essential contribution to begin untangling this intricate association within the scope of the banking industry in West Bengal. As of the target population, the understanding of the concept of mental health was narrow-ranging and considered more a disease than a spectrum of well-being that could be healed with personal well-being.

Investigating the mediating role of mental well-being was expected to yield valuable insights into unravelling this complex relationship, specifically within the context of the banking industry in West Bengal. Awareness of mental health in the banking industry was limited, often perceiving it as a disease rather than a continuum of wellness that could be restored through individual well-being.

1.8. LIMITATIONS

While considering the parameters of this study:

- It was so important to consider the influence of how honest the participants were likely to be because they could have tried to give answers that made them look

good and reduced any bad things written about them. This would likely have produced candid responses in this situation.

- The study only looked at four emotions- financial, social, and spiritual- on which it was meant to understand this concept but failed to completely
- The model of employee wellness has overseen the moderating effect.
- Furthermore, it was not possible to cover up all the districts of West Bengal. However, majority of the districts were covered up.

Despite these acknowledged limitations, the research findings extended valuable insights and proffered pragmatic suggestions for the productive implementation of employee wellness programs, thereby delineating numerous promising avenues for future research endeavours.