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A Study to Assess the Effect of Autogenic Training on Stress among Bank Employee of Selected Banks of Bagalkote

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Abstract **Original Research Article**

Stress among bank employees has emerged as a significant occupational health concern due to increased workload, performance pressure, and role conflict. Autogenic training is a structured relaxation technique that promotes self-induced physiological calmness. The present study aimed to assess the level of stress among bank employees, evaluate the effectiveness of autogenic training in reducing stress, and determine the association between stress reduction and selected socio-demographic variables. A quasi-experimental one-group pre-test–post-test design was adopted among 50 bank employees working in a selected District Central Cooperative (DCC) Bank at Bagalkote, Karnataka. Stress levels were assessed using a standardized stress scale. Autogenic training was administered for a specified intervention period. The findings revealed a statistically significant reduction in mean stress scores following autogenic training (pre-test mean 19.54 ± 3.0; post-test mean 17.94 ± 3.1; $t = 3.07$, $p < 0.05$). Significant associations were observed between stress reduction and age, educational status, and prior attendance of training programmes. The study concludes that autogenic training is an effective, low-cost, non-pharmacological intervention for reducing stress among bank employees.

Keywords: Autogenic training, occupational stress, bank employees, relaxation therapy, quasi-experimental study.

INTRODUCTION

Stress is a universal human experience and an inevitable part of modern occupational life. In the banking sector, employees are exposed to multiple stressors such as high work targets, customer demands, technological changes, job insecurity, and extended working hours. Persistent occupational stress adversely affects employees' physical health, mental well-being, job satisfaction, and productivity.

Bank employees constitute a vulnerable occupational group due to constant cognitive load and emotional labour. Prolonged exposure to stress without effective coping mechanisms may lead to burnout, anxiety, depression, and cardiovascular disorders. Therefore, stress management interventions are essential to promote employee well-being and organizational effectiveness.

Autogenic training, developed by Johannes Heinrich Schultz, is a self-relaxation technique that uses passive concentration and autosuggestion to induce a state of deep relaxation. It has been shown to reduce stress, anxiety, and psychosomatic symptoms by influencing autonomic nervous system activity. Despite its documented benefits, the application of autogenic training among bank employees in the Indian context remains limited. Hence, this study was undertaken to evaluate the effectiveness of autogenic training on stress among bank employees.

Objectives of the Study

1. To assess the level of stress among bank employees.
2. To evaluate the effectiveness of autogenic training on stress among bank employees.
3. To find out the association between pre-test level of stress among bank employees with their selected socio-demographic variables.

METHODOLOGY

Research Design

A quasi-experimental one-group pre-test–post-test research design was adopted for the study.

Setting

The study was conducted at a selected District Central Cooperative (DCC) Bank, Bagalkote, Karnataka.

Population

The target population comprised bank employees working at the selected bank.

Sample: 50 bank employees

Sampling Technique: Purposive sampling technique.

Inclusion Criteria

- Bank employees willing to participate in the study.
- Employees available during the data collection period.

Exclusive criteria: The study excludes, Bank employees who are,

- Sick at the time of autogenic training.
- Not able to follow the Instruction.
- Not able to co-operate & not able to provide data completely.

Tool for Data Collection

The data collection tool consisted of two sections:

- **Section A:** Socio-demographic variables (age, gender, education, religion, marital status, type of family, attendance of training programmes)
- **Section B:** Standardized stress assessment scale

Intervention

Autogenic training was administered to the participants through guided sessions focusing on relaxation of muscles, regulation of breathing, and self-induced calmness.

Data Collection Procedure

Pre-test stress levels were assessed before the intervention. Autogenic training was then implemented, followed by post-test stress assessment using the same tool.

Data Analysis

Descriptive and inferential statistics were used. Mean, standard deviation, paired t-test, and chi-square test were applied to analyze the data.

RESULTS

PART I: SOCIO-DEMOGRAPHIC DATA

Description of subjects with their selected socio-demographic variables

Table 6.1: Frequency and percentage distribution of Socio-demographic data of Bank employees. N=50

SL. No	Variables	Frequency	Percentage %
1	**Age in years**		
	25-35 year	30	60%
	36-45 year	17	34%
	46-55 year	3	6%
	56 and above year	0	0%
2	**Gender**		
	Male	27	54%
	Female	23	46%
3	**Educational status**		
	PUC	1	2%
	Degree	32	64%
	Post graduate	17	34%
4	**Religion**		
	Hindu	42	84%
	Muslim	5	10%
	Christian	0	0%
	Others	3	6%
5	**Marital Status**		
	Married	45	90%
	Unmarried	5	10%
	Divorced	0	0%
	Widow	0	0%
6	**Type of family**		
	Joint Family	20	40%
	Nuclear Family	30	60%
7	**Have you attended any training program?**		
	Yes	12	24%
	No	38	76%

Table 1 illustrates the socio-demographic characteristics of the bank employees. The majority of participants (60%) belonged to the age group of 25–35 years, followed by 36–45 years (34%). More than half of the respondents were male (54%), while 46% were female. With regard to educational status, most participants were degree holders (64%), followed by postgraduates (34%).

The majority of participants belonged to the Hindu religion (84%). Most of the bank employees were married (90%), and 60% lived in nuclear families. Regarding professional development, only 24% of the respondents had attended any training programme, while a large proportion (76%) had not attended any training.

PART II

a) Assess the level of stress among bank employees.

Table 2: Comparison of Frequency and percentage distribution of Bank Employees based on their level of stress N=50

SL NO	Level of stress	Pre test		Post test	
		Frequency	Percentage %	Frequency	Percentage %
1	Mild	03	6%	2	4%
2	Moderate	46	92%	49	98%
3	Severe	1	2%	0	0%

Table no.2 shows that in 92% have moderate stress in pretest and 2% were severe stress. Where as in Post test 4% were in mild stress, 98% were moderate stress and 0% were from severe. It reveals that in pretest, the majority percentage of bank employees 92% were moderate stress and in posttest majority percentage of bank employees 98% were moderate stress.

b) To evaluate the effectiveness of Autogenic Training on level of Stress among Bank Employees.

Table 3: Frequency, mean and standard deviation distribution ofbank employees based on their level of stress. N= 50

Level of Stress		Frequency	Mean	SD	Mean Difference	T test
Pre test	Mild	03	19.54	3.0	1.6	3.07*
	Moderate	46				
	Severe	1				
Post test	Mild	2	17.94	3.1		
	Moderate	49				
	Severe	0				

Significant at level of Significance P< 0.05.

Table no.3: Pretest mean± standard deviation 19.54±3.0 and posttest mean & standard deviation 17.94±3.1 and mean difference is 1.6 whereas paired 't' test obtained data was 3.07 at 0.05 level of significance. shows that reducing the stress after autogenic training.

Table no 4: Association between the pretest level of stress scores among Bank employees with their selected socio-demographic variables. N=50

S/No	Socio-demographic	d.f	Chi-square	Table value	P value	Significance
1	Age	3	16.883	7.84	0.007	S*
2	Gender	1	0.8191	3.84	0.3654	NS
3	Educational status	2	7.4039	5.84	0.0247	S*
4	Religion	3	2.276	7.84	0.5171	NS
5	Marital status	3	2.3697	7.84	0.4993	NS
6	Type of family	1	3.7589	5.84	0.0525	NS
7	Have you attended any training programme?	1	15.681	3.84	<0.0001	S*

Significant at level of Significance P< 0.05. NS= not significant

The Age, Educational status and attended any training programme are to be statistically significant (S*) with a P-value and chi square value of Age (P- value-0.007and chi square value 16.883), Educational status (P- value 0.0247and chi square value 7.4039) and attended any training programme (P- value 0.0001 and chi square value 15.681), This indicates that Age, Educational status and attended any training programme are significant association. All other variables (Gender, Religion, Marital status and Type of family) are not statistically significant (NS), as their P-values are greater than 0.05.

DISCUSSION

The present study demonstrated that a majority of bank employees experienced moderate levels of stress,

consistent with findings from other Indian and international studies on occupational stress in banking professionals. The significant reduction in stress scores following autogenic training supports previous evidence that relaxation-based interventions effectively reduce psychological stress.

The association between stress reduction and age, education, and training attendance suggests that personal and professional maturity, as well as exposure to training programmes, may influence coping abilities. The findings align with earlier studies reporting the benefits of autogenic training in reducing stress and improving autonomic balance.

CONCLUSION

The study concludes that autogenic training is an effective, simple, and non-invasive intervention for reducing stress among bank employees. Incorporating relaxation techniques such as autogenic training into workplace wellness programmes can enhance employee well-being and productivity.

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