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Personality Dimensions and Social Support in Relation to Psychological Distress among the Bank Employees in North Assam

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Abstract

Financial services, like the banking sector, often become demanding and stress-inducing for employees. Workplace-induced distress is widespread among banking employees, particularly in this post-pandemic era. This study assessed the psychological distress of banking employees and explained it in relation to personality dimensions and social support. Through purposive sampling, we selected 150 managerial-level banking employees (112 males and 38 females) working in various branches of government banks in the northern districts of Assam. Participants responded to standardized self-report measures, including the Big Five Inventory (BFI-10) for assessing personality dimensions, the Multidimensional Scale of Perceived Social Support (MSPSS) and the Depression Anxiety Stress Scale (DASS-21). Results revealed significant gender-based differences in personality traits, perceived social support, and psychological distress. The correlation analyses showed that major personality dimensions like extraversion, agreeableness, and conscientiousness correlated negatively with symptoms of depression, anxiety, and stress. Conversely, neuroticism correlated positively with all psychological distress symptoms. Conscientiousness, extraversion, and neuroticism were significant predictors of psychological distress symptoms among bank employees. Moreover, perceived social support correlated negatively with psychological distress, highlighting the protective role of supportive relationships. These results emphasized the critical importance of personality and social support in shaping mental health outcomes in high-stress occupations like banking.

Keywords: Bank Employees, Mental Health, Personality, Social Support.

Introduction

Psychological distress in workplace settings has become an increasingly important concern for employee performance, satisfaction, and overall organizational productivity. One such organization is the banking sector, where employees are particularly vulnerable to psychological distress due to the nature of their work, which involves high-pressure environments, tight deadlines, and extensive customer interactions. These conditions significantly contribute to various mental health issues, negatively impacting employees' well-being and professional efficiency (1). Research shows that stress levels in the banking sector are alarmingly high, leading to widespread psychological issues like anxiety, depression, and burnout. Systematic reviews indicate that work-related stress in banking is at critical levels, exacerbating symptoms of psychological distress, including persistent anxiety and depressive episodes (2). These stressors are further exacerbated by organizational challenges, including role mismatches, excessive workloads, and structural inefficiencies, which negatively impact psychological health and compromise organizational performance (3). Similarly, technological changes and increased competition within the industry have been noted to create stress, particularly for employees who are required to adapt to evolving demands in their roles (4). These pressures contribute to psychological distress, which is further aggravated by insufficient organizational intervention and a lack of support networks. Furthermore, the connection between work-life conflict and psychological distress among bank employees has been examined, emphasizing the need to balance work and personal life to reduce stress. The effects of these stressors on mental health can interfere

with employees' ability to find satisfaction in their work, ultimately impacting productivity within an organization (5). Understanding the relationships among psychological distress, personality traits, and social support is crucial for banks to foster a healthy workforce, enhance employee productivity, and maintain a competitive edge.

Psychological distress, broadly defined as a state of emotional suffering characterized by anxiety, depression, and social dysfunction, occurs when individuals struggle to cope with environmental stressors effectively (6). In workplace settings, this distress negatively impacts job performance, interpersonal relationships, and overall mental well-being. Empirical studies reveal the significant prevalence of psychological distress among bank employees, indicating moderate to severe stress levels due to excessive workplace demands and inadequate support systems (7). Prolonged exposure to these occupational stressors has been directly associated with symptoms of burnout, emotional exhaustion, and psychological disorders, further emphasizing the urgent need for interventions in this sector (7). A recent study found that most employees in the banking sector experience heightened stress levels due to job expectations. Many employees report feeling stressed and are prepared to resign due to their supervisors' and clients' heightened demands and workload (8). Another study found that gender, residential location, economic status, daily working hours, task diversity, overtime, salary satisfaction, work-life balance, and opportunities for advancement were significant factors for the poor mental health of bank employees (9).

Individual differences and workplace factors influence how bank employees experience psychological distress. Personality may help explain individual responses to workplace stressors, as suggested by the Five-Factor Model, which attempts to classify all personality traits (10). The Five-Factor Model of personality offers a robust framework for understanding these differences, incorporating neuroticism, extraversion, conscientiousness, openness, and agreeableness as key personality dimensions (10). Among these traits, neuroticism—a tendency toward emotional instability and negative feelings—is significantly linked to increased psychological distress. Individuals with high levels of neuroticism often perceive stressors more

intensely and employ maladaptive coping strategies, heightening their risk of burnout and emotional strain (11, 12). Conversely, extraversion and conscientiousness are associated with favorable mental health outcomes. Individuals who exhibit extraversion, characterized by sociability and assertiveness, typically foster robust interpersonal relationships as buffers against workplace stressors. Conscientious employees, recognized for their strong organizational skills and goal-oriented behavior, are adept at managing stress through adaptive coping mechanisms (10, 13). While openness and agreeableness contribute to flexibility and promote harmonious workplace relationships, their effectiveness in alleviating psychological distress appears less significant (13). Recent evidence suggests that individuals exhibiting high levels of conscientiousness and low levels of neuroticism demonstrate enhanced resilience and productivity in high-pressure work environments, such as the banking sector, thereby underscoring the protective function of adaptive personality traits (14).

Social support is another protective factor against psychological distress, encompassing emotional, informational, and instrumental support from peers, supervisors, and personal networks. It is crucial in reducing psychological distress by offering emotional, practical, and cognitive advantages that assist people in managing stress, trauma, or mental health issues. Social support reduces psychological suffering primarily by alleviating stress and anxiety through fostering emotional connections with loved ones, lowering stress hormones like cortisol, and soothing the nervous system (15). Social support affects brain chemistry by boosting oxytocin, often called the "bonding hormone," while reducing stress-related inflammation. This physiological change can help relieve symptoms of psychological distress.

The Stress-Buffering Hypothesis indicates that social support reduces the adverse effects of stress on health (15). Empirical evidence supports this hypothesis, demonstrating that high-quality support systems can mitigate the psychological consequences of occupational stress, particularly among women bank workers (16). Social support is especially critical when workplace systems fail to address the adverse effects of work-life stressors. These results align with findings

showing that the lack of organizational support, especially from human resources departments, exacerbates mental health challenges within the banking sector during crises (17). Research indicates that higher perceived social support correlates with improved psychological outcomes and lower stress levels (18). Organizational psychology research highlights how social support mediates the link between personality and mental health; for instance, individuals with high neuroticism may benefit significantly from robust social support systems, which buffer the adverse effects of stress and enhance coping capacities (19). While occupational stress negatively impacts mental health, effective stress management interventions and social support can mitigate these effects and improve mental health conditions and job satisfaction (3, 20).

Despite extensive research on occupational stress and mental health, the banking sector remains a lesser-studied area, even though banking employees are susceptible to psychological issues and distress. Banking employees working in geographically remote and financially underserved areas, such as Northern Assam, are even more distressed. In this region, the stressors faced by bank employees are exacerbated by local challenges, including inadequate staffing, infrastructure limitations, socio-economic disparities, and a lack of mental health resources. Moreover, employees —especially those in rural and semi-urban areas —face ongoing pressure to meet performance targets, manage customer expectations, and adapt to evolving digital demands. Being financially underserved and geographically remote, Northern Assam presents additional challenges for banking employees in this region. However, no study has examined the mental health issues of such employees yet. This study addressed this gap by examining how personality traits and social support predict mental health outcomes among bank employees in this underexplored region. This research is relevant and timely, especially given the significant changes in the banking sector during the evolving Indian economy scenario. Understanding the connections between personality, social support, and mental health can establish a solid foundation for creating employee-centered, supportive work environments. These environments can help organizations thrive and ensure people feel valued and supported.

The present study establishes three primary objectives founded on a comprehensive analysis of existing literature and theoretical perspectives. The foremost aim is to evaluate the personality traits, psychological distress, and perceived social support among banking professionals. The secondary objective is to explore the relationship among personality traits, social support, and psychological distress experienced by banking professionals. Lastly, the investigation analyzes how far personality dimensions and social support could predict psychological distress. To achieve these goals, six hypotheses were formulated- H1: There would be significant differences between male and female bank employees in personality traits, perceived social support, and psychological distress symptoms. H2: The extraversion, agreeability, conscientiousness, and openness dimensions of personality would be negatively related to the psychological distress symptoms of bank employees. H3: The neuroticism dimension of personality would be positively related to the psychological distress symptoms of bank employees. H4: The social support would negatively relate to psychological distress among bank employees. H5: Personality traits would serve as the predictors of psychological distress symptoms of bank employees. H6: Perceived social support would predict bank employees' psychological distress symptoms.

Methodology

Research Design

This study employed a correlational research design to achieve its objectives: to investigate the relationship between the personality traits of bank employees, social support, and psychological distress, and to identify the key predictors of psychological distress within this Population.

Participants

The study involved a sample of 150 bank employees, comprising 112 males and 38 females. Data collection employed purposive sampling. Participants' ages ranged from 25 to 60 years. Information was gathered from various government bank branches in the northern districts of Assam. The study required that participants meet specific inclusion criteria: they must be regular bank employees aged between 25

and 60 years, specifically in managerial positions. The research involved bank personnel from the Dibrugarh, Lakhimpur, and Biswanath districts. Employees in non-managerial roles or those affiliated with banks outside the district were excluded from participation. We selected employees from the districts of Northern Assam because these areas are financially underserved and have limited communication infrastructure. Regional issues, such as inadequate staffing, insufficient medical infrastructure, and a lack of mental health awareness, often exacerbate the distress of banking employees in Northern Assam.

Measures

Big Five Inventory-10 (BFI-10): A brief 10-item version of the Big Five Inventory was employed to assess personality traits (21). The BFI-10 evaluates five fundamental dimensions of personality: extraversion, agreeableness, conscientiousness, neuroticism, and openness. Responses were documented using a 5-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The inventory demonstrates robust test-retest reliability with a value ranging from .10 to .20 points, thereby ensuring its effectiveness as a stable and consistent measurement of personality traits.

Depression Anxiety Stress Scale-21 (DASS-21): The 21-item Depression Anxiety Stress Scale was used to assess three fundamental symptoms of psychological distress: depression, anxiety, and stress (22). This instrument is designed for use among adults and older adolescents to evaluate the severity of these symptoms over the preceding week. Respondents are required to rate each item on a scale ranging from 0 ("does not apply to me") to 3 ("applies to me very much or most of the time"). The subscales of the Depression, Anxiety, and Stress Scales (DASS) demonstrate excellent internal reliability, exhibiting alpha coefficients of

.95 for depression, .93 for anxiety, and .94 for stress (22).

Multidimensional Scale of Perceived Social Support (MSPSS): The Multidimensional Scale of Perceived Social Support (MSPSS) was utilized to evaluate the adequacy of an individual's perceived social support across three domains: family, friends, and a significant other (23). Each subscale comprises four items rated on a 7-point Likert scale, which spans from 1 ("very strongly disagree") to 7 ("very strongly agree"). The Cronbach's alpha coefficients for the Significant Others, Family, and Friends subscales were reported as 0.91, 0.87, and 0.85, respectively. The overall reliability score for the entire scale was determined to be 0.88, signifying a high level of internal consistency among the measures (23).

Procedure

The researchers visited several government and private-sector banks in the Dibrugarh, Lakhimpur, and Biswanath districts to collect data. Before administering the questionnaires, informed consent was obtained from bank employees. Participants were given two to three days to complete the questionnaires at their convenience. The researchers then collected the completed questionnaires. They adhered closely to ethical standards during the data collection.

Results

The data analyses were conducted using SPSS software. Initially, descriptive statistics and a t-test were utilized to examine differences between male and female bank employees. Pearson's correlation was conducted to assess the relationships among personality traits, social support, and psychological distress in bank employees. Finally, stepwise regression analysis was conducted to analyze the predictive roles of personality traits and social support in psychological distress among bank employees.

Table 1: Descriptive Statistics and Gender-Wise Comparisons

Variables	Male		Female		*t*
	M	*SD*	*M*	*SD*	
Extraversion	6.21	2.63	5.66	3.12	1.05*
Agreeableness	7.79	1.96	7.68	1.63	.31
Conscientiousness	6.91	1.88	6.97	2.27	-.16
Neuroticism	5.35	2.50	6.97	1.91	-3.66**
Openness	6.78	1.64	6.42	1.06	1.25**
Family	4.72	1.40	4.46	1.88	.89**
Friends	4.51	1.39	4.22	1.90	1.02**

Significant others	4.63	1.79	4.81	1.93	-.54
Stress	10.16	4.36	10.53	3.38	-.47*
Depression	10.38	5.19	10.29	4.45	.10
Anxiety	7.90	4.14	7.79	3.15	.15

Notes: **$p<.01$, *$p<.05$

The results revealed (Table 1) that male employees had higher mean scores on extraversion, agreeableness, and openness, whereas females scored higher on agreeableness and conscientiousness. We observed significant gender differences across all personality dimensions except for agreeableness and conscientiousness. Gender differences were similarly observed in social support dimensions (except for significant others) and stress. However, no significant gender differences were noted in anxiety and depression.

The findings of the correlational analyses (Table 2) revealed that extraversion, agreeableness, consciousness, and openness correlated negatively with psychological distress symptoms, while neuroticism correlated positively with it. Additionally, perceived social support from family, friends, and significant others demonstrated a significant negative relationship with psychological distress.

Table 2: Correlation among Personality, Social Support, and Psychological Distress

Measures	1	2	3	4	5	6	7	8	9	10	11
1. Extraversion	1										
2. Agreeableness	.61**	1									
3. Conscientiousness	.51**	.58**	1								
4. Neuroticism	-.40**	-.25**	-.41**	1							
5. Openness	.07	.08	.04	-.04	1						
6. Family	.56**	.45**	.42**	-.33**	.03	1					
7. Friends	.63**	.41**	.49**	-.46**	.10	.79**	1				
8. Significant others	.47**	.44**	.38**	-.28**	-.16*	.69**	.61**	1			
9. Stress	-.46**	-.33**	-.43**	.55**	-.00	-.50**	-.53**	-.50**	1		
10. Anxiety	-.41**	-.29**	-.21*	.29**	-.02	-.53**	-.47**	-.47**	.82**	1	
11. Depression	-.43**	-.36**	-.48**	.43**	-.03	-.47**	-.50**	-.52**	.86**	.74**	1

Notes: **$p<.01$, *$p<.05$

Table 3: Stepwise Regression Analysis Using Dimensions of Personality as Predictor Variables and Psychological Distress as Outcome Variable

Criterion: Depression

Model	R	R^2	R^2 change	F change	Sig of F change	Beta	t	Sig
Conscientiousness	.48	.24	.24	45.36	.00	-.48	14.39	.00
Neuroticism	.55	.30	.06	13.30	.00	.28	3.65	.00
Extraversion	.32	.31	.03	5.61	.02	-.19	-2.37	.01

Criterion: Stress

Model	R	R^2	R^2 change	F change	Sig of F change	Beta	t	Sig
Neuroticism	.55	.30	.30	62.78	.00	.55	6.90	.00

Extraversion Criterion: Anxiety	.61	.37	.07	16.05	.00	-.29	-4.01	.00
Model	R	R²	R² change	F change	Sig of F change	Beta	t	Sig
Extraversion	.41	.16	.16	29.12	.00	-.41	16.06	.00

Table 4: Stepwise Regression Analysis Using Dimensions of Social Support as Predictor Variables and Psychological Distress as Outcome Variable

Criterion: Depression								
Model	**R**	**R²**	**R² change**	**F change**	**Sig of F change**	**Beta**	**t**	**Sig**
Significant others	.52	.28	.28	56.16	.00	-.52	17.76	.00
Friends	.57	.33	.05	11.55	.00	-.29	-3.40	.00
Criterion: Stress								
Model	R	R²	R² change	F change	Sig of F change	Beta	t	Sig
Friends	.53	.28	.28	57.34	.00	-.53	18.80	.00
Significant others	.57	.31	.04	9.53	.00	-.26	-3.09	.00
Criterion: Anxiety								
Model	R	R²	R² change	F change	Sig of F Change	Beta	t	Sig
Family	.53	.28	.28	56.47	.00	-.53	16.17	.00

The stepwise regression analyses (Table 3) revealed that conscientiousness, neuroticism, and extraversion emerged as key predictors of depression, explaining 24%, 6%, and 3% of the variance, respectively. Neuroticism and extraversion were the best predictors of stress experience, accounting for 37% and 7% of the variances, respectively. However, extraversion emerged as the sole significant predictor of anxiety, explaining 16% of the variance.

The findings (Table 4) also indicated that significant others independently accounted for 28% of the variance in depression, followed by friends, which accounted for 5% of the variance. Friends emerged as the strongest predictor for stress, independently explaining 28% of the variance, followed by significant others (4% of variance). Family played a distinctive role in predicting anxiety, independently accounting for 28% of the variance.

Discussion

The current study aimed to explore the differences in gender concerning personality traits, perceived social support, and psychological distress among bank employees in the northern districts of Assam. The findings revealed considerable disparities between male and female employees in traits such as extraversion, neuroticism, and openness, as well as in the perceived social support received from family and friends and experiences of stress. This indicates that gender significantly influences personality traits and stress-related responses. Previous research has documented analogous findings, illustrating distinct gender patterns in personality traits, wherein women generally exhibit higher scores in neuroticism (24-26). Earlier studies have also indicated that higher levels of neuroticism among females correlate with their increased vulnerability to stress (27). Furthermore, the marked gender differences in perceived social support noted in this study corroborate findings from prior research (28). Hence, our first hypothesis (H1) has been substantiated.

Our study also validated the second hypothesis (H2), which suggested that extraversion, agreeableness, and conscientiousness are negatively associated with symptoms of psychological distress. Employees with higher scores in these traits reported lower levels of stress, anxiety, and depression, indicating their protective role against psychological distress. Conversely, employees with lower scores showed heightened levels of distress. These findings align with earlier research demonstrating that extraversion, openness, agreeableness, and conscientiousness negatively correlate with

anxiety (29). Similarly, studies have indicated that low levels of extraversion and conscientiousness are characteristics associated with depressive states (30). These findings highlight the buffering effects of positive personality traits in alleviating stress (31).

In the current investigation, we identified a positive correlation between neuroticism and psychological distress. Our findings indicated that employees exhibiting elevated neuroticism scores reported heightened levels of stress, anxiety, and depression, which reflect the emotional instability and sensitivity to adverse experiences characteristic of this personality trait (26, 32). These findings aligned with prior research that established neuroticism as a significant predictor of psychological distress (33). Therefore, our third hypothesis (H3) has also been empirically validated.

Additionally, we found that social support correlated significantly and negatively with psychological distress among banking personnel, underscoring its protective function within workplace environments. Our research indicated that employees with higher levels of social support from family, friends, and colleagues are likely to experience diminished levels of stress, anxiety, and depression. These findings align with previous studies that demonstrate robust interpersonal support networks contribute to reduced emotional distress (34). Conversely, individuals with limited social support reported elevated levels of distress, highlighting the importance of social support as a buffer against psychological distress (35). Social support provides emotional comfort, informational guidance, and practical assistance, enabling employees to navigate workplace challenges effectively. Furthermore, fostering a supportive work culture can enhance employee well-being and organizational productivity. These findings supported our fourth hypothesis (H4).

In a similar vein, our research uncovered that personality traits, notably conscientiousness, neuroticism, and extraversion, significantly predicted stress, anxiety, and depression within the professional environment. Conscientiousness and extraversion significantly and negatively predicted psychological distress, thereby supporting prior research that suggests that organized, detail-oriented, and socially extroverted individuals are more adept at managing workplace-related

stressors, anxiety, and depression (36). Conversely, neuroticism was identified as a noteworthy risk factor, with individuals displaying elevated emotional instability being more susceptible to stress, anxiety, and depression. This conclusion aligns with previous investigations that associate neuroticism with ineffective coping strategies and increased susceptibility to symptoms of psychological distress (37). These findings substantiated our fifth hypothesis (H5) too.

Furthermore, our research findings indicated that perceived social support significantly and negatively predicted symptoms of psychological distress, including stress, anxiety, and depression. These results align with previous studies emphasizing the detrimental effects of insufficient social support and negative social interactions on psychological well-being (38). Additionally, the investigation underscores social support's critical role in alleviating the impact of stressful circumstances. Therefore, our sixth hypothesis (H6) has also been empirically validated. Individuals who receive adequate social support are more likely to feel empowered and optimistic, enabling them to mobilize resources effectively in stressful situations (39). These findings underscore the importance of fostering robust social connections to reduce psychological distress and enhance overall well-being in the workplace.

Conclusion

In conclusion, this study elucidated the intricate interplay between personality traits, social support, and psychological distress among bank employees in the northern districts of Assam. The findings indicate that conscientiousness and extraversion are protective factors against psychological distress, while neuroticism stands out as a significant risk factor. Additionally, the perception of social support from family, friends, and significant others plays a crucial role in alleviating stress, anxiety, and depression. This understanding can be advantageous for human resource departments and policymakers in the banking sector. For example, incorporating personality assessments during recruitment or internal evaluations can help identify employees who may be more vulnerable to psychological distress, such as those with high neuroticism or low extraversion. Implementing tailored interventions, such as stress management workshops,

mindfulness training, and resilience-building programs, and promoting supportive workplace relationships can significantly reduce psychological distress and enhance employee performance. Overall, the results underscore the need for comprehensive strategies that integrate both personal development and a social support system to enhance employees' mental well-being and performance in high-pressure sectors, such as banking.

Limitations and Future Scope

The sample size for this study comprises 150 managerial-level employees from the northern districts of Assam. This may not adequately represent the broader banking workforce across various regions and job roles. Such a limitation restricts the applicability of the findings to other hierarchical levels within the banking sector, given that the experiences and stressors of non-managerial employees may differ significantly. Additionally, a further constraint of the study pertains to the reliance on self-reported data, which may introduce biases, such as social desirability or subjective misinterpretations. Respondents may answer inquiries in a manner they perceive to align with expectations or societal norms rather than reflecting their authentic experiences.

Future research endeavors should encompass a more extensive and diverse sample comprising management, non-managerial personnel, and employees from external regions. Such an approach would enhance the generalizability of findings and elucidate the psychological challenges prevalent within the banking industry. Furthermore, longitudinal studies are crucial for uncovering causal relationships between personality traits, social support, and psychological distress over time. Additionally, investigations should consider the interplay between familial and community stressors, as well as occupational stressors. Incorporating these parameters is crucial for a comprehensive understanding of employee psychological well-being. Lastly, employing qualitative and quantitative methodologies to analyze employees' lived experiences may provide valuable insights into their stress management strategies and the factors influencing their mental health.

Abbreviations
None.

Author Contributions
Pritisha Phukan: Original Draft, Study Design, Statistical Analysis, Conceptualization, Nabam Yami: Study Design, Statistical Analysis, Literature Review, Satchit Prasun Mandal: Manuscript Preparation, Literature Review, Edit, Format.

Conflict of Interest
The authors declare no conflict of interest.

Ethics Approval
All procedures in this study followed the American Psychological Association's, ethical standards and the Helsinki Declaration of 1964 and its later amendments. The study protocol was presented before the Research and Ethics Board of Rajiv Gandhi University and duly approved by them.

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