

# Prominent Value of Mindfulness for Coping Up with Job Related Stress of Employees who Work in The Finance Sector During the Covid-19

HPC Wasanta Pathirana<sup>1</sup>, Ven. Wijithadhamma, Medagampitiye<sup>2</sup>, WAG Perera<sup>3</sup>

<sup>1</sup>Psychology & Counselling Unit, Sri Lanka Foundation Institute

<sup>2</sup>Professor, Department of Pali and Buddhist Studies, Faculty of Social Sciences & Humanities, University of Sri Jayawardenepura, Sri Lanka

<sup>3</sup>Senior Professor, Department of Philosophy & Psychology, Faculty of Social Sciences & Humanities, University of Sri Jayawardenepura, Sri Lanka

DOI: <https://doi.org/10.51584/IJRIAS.2023.8725>

Received: 15 July 2023; Accepted: 19 July 2023; Published: 19 August 2023

**Introduction:** COVID-19 virus has totally crushed and changed the lives of billions of people in the world. It has arisen as a major epidemiological, economic, and global health crisis (Roychowdhury, 2020). Moreover, the pandemic has infected 232,075,351 individuals and claimed the lives of 4,752,988 people (World Health Organization, 2020). So far, the economic burden of COVID-19 has been estimated to cost between \$5.8 and \$8.8 trillion (Dennis, 2020), which is expected to plunge most countries into recession (World Bank, 2020). This global pandemic changed the way people live and work before and it triggered one of the worst jobs crises since the great depression (<https://www.oecd.org/employment/covid-19.htm>) and this crisis was an upsurge of stress in different ways to people who work in various occupations around the world. There has been a significant spike in demand for mindfulness programming since the start of the pandemic (Harrison, P.J., 8 January, 2021). Number of researchers have indicated that introducing mindfulness meditation practice during this pandemic has the potential to complement treatment and is a low-cost beneficial method of providing support with anxiety for all. (Behan, C., 14 May 2020). Mindfulness is the psychological process of purposely bringing one's attention to experiences occurring in the present moment without judgment which one can develop through the practice of meditation and through other training. (Kabat-Zinn, J., 2013). Many scholarly articles for mindfulness research in the finance sector in covid-19 have highlighted the benefits of meditation and mindfulness practices (Behan, C., 2020 May 14).

COVID-19 was changed the way people work in Sri Lanka. With lockdown travel restrictions, minimum staff, distant work, and social distance becoming the new rules. In many organizations, these new ways of working were raising challenges and distresses. But In Sri Lankan context, there is yet less research on mindfulness based intervention for addressing the job related stress during the COVID-19 epidemic. Hence, this paper focuses on mindfulness practice as a potential strategy to reduce the stress experienced by the employees who worked in the finance sector during the pandemic.

**Keywords:** 1) COVID-19, 2) Mindfulness, 3) Job/workplace stress.

## I. Background

The new human coronavirus disease 2019 (COVID-19) was first reported in Wuhan, China, in 2019. This illness had been reported to the WHO on 31 December 2019. ("Novel Coronavirus Information Center"). In the first months of COVID-19, global health authorities, government agencies, and the public were unsure of how the disease would spread and how it would impact everyday life. On the 1st of March, 2020, the United Nations released \$15 million in funds to support the global COVID-19 response. A week later, on the 7th of March, cases of COVID-19 reached 100,000. Several days after that, on the 11th of March, COVID-19 was declared a pandemic by the WHO. COVID-19 rapidly transformed from being a severe problem seemingly confined to China, to a global health emergency almost overnight. By September 2021, nearly two years after COVID-19 was first recognized, there had been more than 200 million confirmed cases and over 4.6 million people lost their lives from this virus. The first case of the virus in Sri Lanka was confirmed on 27 January 2020, the Sri Lankan government announced a lockdown and on 14 March, the government declared 16 March 2020 a national public holiday to contain the pandemic. On 19 March, the government extended the public holiday to eight days from 20 March to 27 March to both private and public sectors as a remedy to confront the coronavirus pandemic. The Sri Lanka government commended the public to work at home and declared a "work from home period" for those days and since then many government and private sector employees had to work from home. COVID-19 is driving persons in the world to live and work in different ways than they live before. COVID-19 is changing the way people work, with lock down, travel restrictions, minimum staff, distant work, and social distance becoming the new rules. In many organizations, these new ways of working are raising challenges and distresses. For employees in many organizations, this was a time of great uncertainty.

In Sri Lankan context, many employees, both public and private sector's workers had not experienced work from home and even expert distant employees may experience unique challenges and questions during the pandemic. The governments started to gradually ease the lockdown and work from home rules and regulations. Subsequently, much of the working population rapidly experienced drastic changes to everyday life. People who travel to work and arrive home from the workplace in this situation are critical to most of them. On the other hand, many employees were furloughed or laid off as various businesses and industries had to shut down, and health professionals, supermarket staff and other essential employees were faced with an affected rise in workload and job stress.

COVID-19 pandemic situation has greatly affected the financial institutions across the world and COVID-19 has created significant instability and high instability in global capital markets. (home.kpmg). COVID-19 has generated significant instability and high volatility in global capital markets. The financial sector has been one of the most affected areas during this pandemic situation. The low interest rate scenario, along with the significant impact of the COVID-19, is reducing the core banking profitability in mature markets. Financial institutions are thus shifting towards commission-based income from the likes of payments and tech businesses (home.kpmg). Finance sectors in Sri Lanka have been experiencing many difficulties and challenges to society and economies, and the long-term impact on the interconnected financial system. The negative impacts were directed towards both employees as well as to their customers. Several consequences were greatly affected to their job task such as impact of the lockdown, lower cash usage and a further shift towards drop in the value of real estate collateral the downturn suffered by the economy and bank borrowers.

In this demanding period, if a person tends to get stressed out frequently, the body may exist in a heightened state of stress most of the time. And that can lead to serious health problems. The other hand, higher levels of work stress can influence an employee's mind and body and may pay a high price for it and grievously affect productivity and performance levels. Though some work-related stress is normal, in this critical situation, job stress influences not only the job productivity and performance, it impacts their physical and emotional health, and affects their relationships and personal life. If there is no way to offer potential stress reducers for the employees will be negatively affected to the organizational level as well as personal level. Many studies have proposed that mindfulness programs can be of countless advantage at workplaces with stressed personnel. Clinical studies have documented both physical- and mental-health benefits of mindfulness in different patient categories as well as in healthy adults and children (Chiesa A, Serretti A., April 2014). Research studies have consistently shown a positive relationship between trait mindfulness and psychological health (Tomlinson et al, 2018). There have been numerous studies exploring the benefits of mindfulness for employees working in various sectors, including finance (Sarah et al, 2020 Sep 24). Mindfulness practices have been found to contribute to the decrease of physical and mental stress among employees (Goodman et al, 2012). These practices often involve meditation, breathing exercises, and awareness techniques that help individuals stay present and focused on the current moment (Bishop et al., 2004; K. W. Brown and Ryan, 2003; Kabat-Zinn, 1994). Several studies have indicated that regular mindfulness practices can lead to a reduction in stress and anxiety levels among finance sector employees. By cultivating a present-moment awareness, individuals are better equipped to manage the high-pressure and demanding nature of their work. Additionally, Mindfulness-Based Stress Reduction (MBSR) may help to improve psychological functioning in employees (PunMed, Jan 24, 2018).

Therefore, managing work stress that the employees experiencing during the Covid 19 was compulsorily essential regarding employee's wellbeing. If organizations fail to seek ways to offer potential stress reducers for their staff in this critical period will be negatively affected to the organizational level as well as personal level. Mindfulness as a possible resolution for decreasing employee's stress levels. Hence, mindfulness programs can be of more advantage at workplaces with stressed personnel. Further, the practice of mindfulness may be a preventive strategy to halt the stress during the pandemic situation of COVID-19.

## II. Literature review

The concepts of mindfulness and stress, job/work stress have been discussed in the literature review given below.

### Mindfulness

The idea of mindfulness has existed in Buddhist backgrounds for 2,600 years. Mindfulness meditation is an approach and a method for decreasing individual sorrow and emerging insight, compassion, and wisdom (Silananda U., 1990). In modern psychology, mindfulness is grasped as resources of cumulative awareness and reacting optimally to psychological practices that contribute to emotional distress and maladaptive behavior (, et al, 2004). Mindfulness is the psychological process of purposely bringing one's attention to experiences occurring in the present moment without judgment which one can develop through the practice of meditation and through other training. (Kabat-Zinn, 2013). Mindfulness is derived from sati, a significant element of Buddhist traditions (Karunamuni N., Weerasekera R., 2019).

Various definitions of mindfulness have been speculated in the psychological literature. Marlatt and Kristeller defined mindfulness as "bringing one's whole attention to the present experience on a moment-to-moment basis" (Marlatt G.A., Kristeller

J.L., 1999). According to Brown and Ryan, “mindfulness can be reflected in an enriched attention to and awareness of present experience or current reality.” ‘Awareness’ states to the person’s awareness of what they are feeling, without those experiences being the midpoint of attention. ‘Attention’ is the process of concentrating conscious awareness on particular experiences (Brown and Ryan, 2003). According to Brown, Ryan, and Creswell, definitions of mindfulness are characteristically selectively constructed on who is learning it and how it is practiced. Some have seen mindfulness as a psychological state, while others have seen it as a set of abilities and methods. A difference can also be made between the state of mindfulness and the trait of mindfulness.

Bishop et al. proposed an occupied definition of mindfulness with two components. The first concerns the self-regulation of attention, which is attentive to the instant experience in the existing. The second includes having an open, curious, and accepting attitude towards that experience (Bishop et al., 2004). Kabat-Zinn styled mindfulness as “the awareness that arises through giving attention, on purpose, in the current moment, and non-judgmentally to the relating of experience moment by moment” (Kabat-Zinn, 2003, p. 145). This awareness can be intended at inside experiences (bodily sensations, feelings/emotions, and thoughts) and external experiences (what one sees, hears, smells, tastes, and touches (Kabat-Zinn, 2003). Shapiro and Carlson defined mindfulness as “the awareness that raises through purposely presence in an open, caring, and discerning way.” This definition encompasses three correlated elements. The first element—intention—includes reflecting on one’s personal goals and values, and giving attention to the most essential things in achieving and continuing them. The second element, attention (i.e., presence to experiences in the here and now) is a requirement for seeing clearly. Finally, while intention refers to *why* we are paying attention, the third element—attitude—relates to *how* we pay attention. It refers not to an effort to change things, but to an effort to relate to them in a non-judgmental way, with curiosity and compassion (Shapiro S.L., Wang M.C., Peltason E.H., 2015). When a close review of the definitions, ideas and thoughts of the concept of “mindfulness” reveals no single, common definition.

### Stress & Occupational Stress

Stress is a prevalent occurrence all around during all human lifetime. All individuals have experienced it during their history and throughout human history. Stress is one the unusual characteristics of life and its presence has been much highlighted so that in many scholars and researches have been interested in all eras it has been addressed.

In recent years, stress and its effects have increased much attraction in organizations. Stress has many effects on performance and doings of employees of any organization. Managers, staff, and clients of a given organization, under mental stress, would be caught in specific psychological states and act in a way that is straightforward (Shahsavarani et al, 2015). Literature review about occupational stress discovered seven main definition in this area with the dominance of World Health Organization’s (WHO) definition of occupational stress which admits it as a reaction of individual whenever challenging to job demands that are not fit with their knowledge and skill and challenge their ability to (Rhodes et al, 2010). Hans Selye defined stress as “non-specific responses that result from a variety of different kinds of stimuli” (Selye H., 1936). However, Selye’s stress theory has only focused on physiological stress, and psychological factors have not been considered. Research on life stress examined the relationship between diseases and life events. Many studies were conducted for clarifying the psychological factors related to stress, and the results revealed that psychological factors play a significant role in the occurrence of physiological and psychological stress responses. Lazarus and Folkman suggested that stress happens when people perceive that the demands from external situations are beyond their coping ability (Lazarus and Folkman, 1984). When reviewing the above definitions on stress and occupational/work stress we can see the various views and different meanings and explanations used in the discussion on stress in different field and it is clear that there is no universal definition about it.

### III. Research problem/s, objectives

The aim of this research is finding a solid mechanism to cope up with job stress and develop a tool based on mindfulness as a supportable solution in managing workplace stress during the pandemic situation of COVID-19. Short- term objectives of this study were examine: 1) the physical emotional, cognitive and behavioral effects of the stress at the pandemic situation that the employees are experiencing, 2) the ability of living in the present moment; & the long term objective was study; 3) how mindfulness contribute to decrease the symptoms of perceived stress of the employees.

### IV. Materials and Methods

The study attempted to discover whether 03 sessions of an online MBSR program could have optimistic effects on employees' job stress during the pandemic period. The primary data has been collected online from 146 employees who work in the finance sector in northern and southern provinces in Sri Lanka. Procedures the Workplace Burnout Questionnaire- (WPBQ) which was developed by researchers was to be filled out before and after the mindfulness session. The WPBQ consists of 12 statements in which each item can be responded with the best option in a five scale and these statements are divided into three subcategories; physical, emotional and cognitive/mental exhaustion. The employees’ level of mindfulness was assessed using the trait mindful attention awareness scale (MAAS) is a 15-item scale designed to assess a core characteristic of mindfulness by Brown and Ryan (Brown,

K.W., & Ryan, R.M., 2003). Quantitative data interpretation was done using the above mentioned questionnaires and interviews and informal discussions were used for quantitative data interpretation.

### **Sample:**

The sample population of the study was 146 employees who work in a private financial company in Sri Lanka. The participants were selected from random sampling methods from two provinces; 64 from North-East and 82 from Southern in Sri Lanka. Data were collected via an online questionnaire from 146 employees who work in a finance company's branches which is in the North-East & Southern province in Sri Lanka. Employees participated to the 2 or 1 hours MBSR three programs through an online. (20–60 years, males, working at least 20 h/week, and in represent all the categories of employees; top management, middle management, lower management).

### **Instruments:**

Procedure the Workplace Burnout Questionnaire- WPBQ (which was developed by researchers) was to be filled out before and after the mindfulness session. The WPBQ consists of 12 statements and these statements are divided into three subcategories; physical, emotional and mental exhaustion. The 12 statements in which each item can be responded with the best option in a five scale: 0 - never 1 - rare 2 - sometimes 3 - often 4 - very often. The options 0 – never as no stress and 1 - rare is considered as less stress, 2 – Sometimes considered as mild level stress, 3 - Often considered as high stress and 4 -Very often considered as very high stress.

The questionnaire was administered using Sinhala and Tamil Language for both writing and explanation. Further, the participant's subjective stress is tested by WPBQ before and after mindfulness sessions. The participant's objective stress is based on their blood pressure, sugar level & cholesterol level and whether they currently take any medication for it were also asked from the questionnaire which they were provided for gathering the demographic information of the participants. The participant's objective stress level; blood pressure, sugar level & cholesterol level is examined based on the responses which they marked in the above questionnaire. The employees' level of mindfulness is assessed using Mindfulness Scale (which consists of mindfulness of body, mind and emotional sensation). Further, when the participants have developed to be more mindful throughout the program use Seven Factor Mindfulness Questionnaire (SFMQ) which is developed by us after reviewing literature and operationalizing the conceptual framework on mindfulness both on western and eastern context.

### **Procedure:**

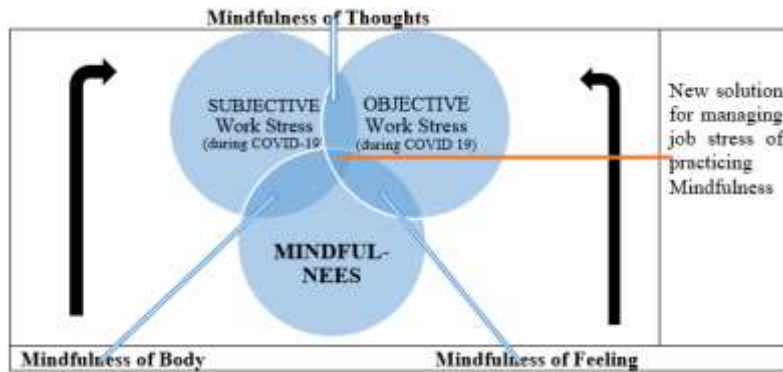
The participants took part in the MBSR program during their work day in the evening time for the Southern province and in the morning time for the North-East province. On the other hand, workdays and evenings are rush periods in a workplace especially in the finance company and many employees struggle with their target and task. Hence, the program was shortened to 3 sessions. The first mindfulness program was a two hours session and second and third sessions included only one hours. The first mindfulness session begins with an introduction to the concept of stress and its impacts to our body and mind and the effects of mindfulness managing our stress. Next, provide a short explanation about conscious presence and its benefits to overall well-being during this COVID 19 situation. The session continued with information concerning how we are running in the autopilot mode in day to day activities and what thoughts do to us and how thoughts can take over when we are not living in the present moment consciously. Then participants were guided to practice a series of exercises. In the first session, the participants train to detach themselves from their thoughts, paying attention to them without judging or classifying. In the second MBSR program, participants practiced breathing exercises where the focus was to direct conscious presence towards the breathing. Third MBS program included the body scan exercise, focusing on different body parts. Throughout all exercises, the participants were stimulated to handle upcoming thoughts by setting apart and taking back attention to the breath, sense or body part in demand. Further, when the participants have developed to be more mindful throughout the program use Seven Factor of mindfulness. Subsequently, the participants were guided to bring their attention to the sensation of the body, mind, feeling and thoughts. After that observing and identifying them. In the next level awareness and accepting and lastly, keep equanimity and compassion on them. The WPB questionnaire and Scale of Mindfulness were to be filled out before and after the MBSR program.

## **V. Results and Discussion**

Symptoms of stress of the employee's which depend on practicing mindfulness. The employees' stress level and the state of mindfulness are analyzed before and after mindfulness sessions. The effect of gender of the sample was not analyzed (only men participated in this study). The influence of objective stress, such as blood pressure and sugar level and levels of cholesterol was not analyzed directly since not taking for the permission from an ethical clearance or a medical committee. Except for the questionnaires used interviews and informal discussions to collect data with few employees and top management of the company. The study commenced with background reading and discussions about the general task and the nature of the duties done by the employees in the company during the period of COVID-19. Senior managers of the selected regions were one source of information


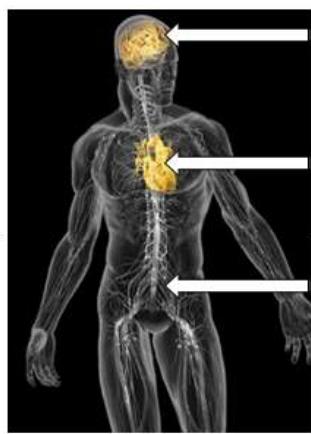
and general discussions with several managers were held to get a wider picture of the job-related stress of the employees in the situation of COVID 19. In addition, held several interviews with a few employees via online.

The conceptual framework starts with the applications of mindfulness for managing job stress. Solutions and approaches offered have drawn on below that shelters a new sunlight on the problem of how employees react to stress. (Figure 1).

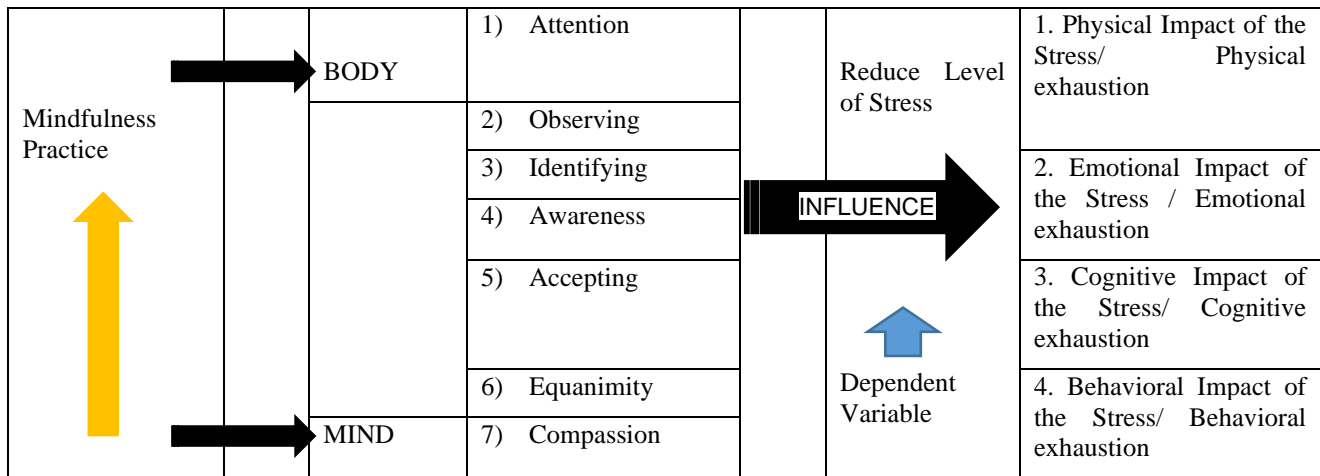


(Figure 1).

Some main concepts in mindfulness at that point include: Attention paying, observing, identifying, awareness, accepting, equanimity and compassion (Figure2 & 3). Thus, these frameworks make better understanding and explore the process of mindfulness and job related stress during the concerned period at the workplace.

STRESS		MINDFULNESS	
	Body-Mind response to a situation/ STRESSORS- (Individual, group, organization, society)	At the present moment/ Conscious Presence	
<b>Symptoms of STRESS</b>	<b>Effects of STRESS</b>		
<b>Physical Stress:</b> Head Aches, Back & muscles pain, Chest pain, rapid heart rate, Recurrent colds or flu, Stomach upset & <u>gastric</u> , Sleeping difficulties, Other physical health problems	 <small>persondevelopment.wordpress.com</small>	<b>COGNITIVE</b> Extremal /Internal Sensation	1. <b>Attention</b>
<b>Mental Stress:</b> Forgetfulness, Failure to concentrate, Inability to focus, Poor judgment, Pessimist <u>thoughts</u> , Negative seeing, Anxious or running thoughts, Constant worrying, Other cognitive problems		<b>EMOTIONAL</b> Extremal /Internal Sensation	2. <b>Observing</b>
<b>Emotional Stress:</b> Sadness or unhappiness, Anxiety and nervousness, Fear or panic, <u>Irritability</u> , or anger, Being alone and isolation, Feeling overwhelmed and frustration, Other emotional health problems		<b>BEHAVIOURAL</b> Extremal /Internal Sensation	3. <b>Identifying</b>
	<b>Behavioral symptoms:</b> <ul style="list-style-type: none"> <li>Eating more or less</li> <li>Sleeping too much or too little</li> <li>Withdrawing from others</li> <li>Procrastinating or neglecting responsibilities</li> <li>Using alcohol, cigarettes, or drugs to relax</li> <li>Nervous habits (<u>e.g.</u> nail biting, pacing)</li> </ul>		4. <b>Awareness</b>
			5. <b>Accepting</b>
			6. <b>Equanimity</b>
			7. <b>Compassion</b>

(Figure 2).



(Figure 3).

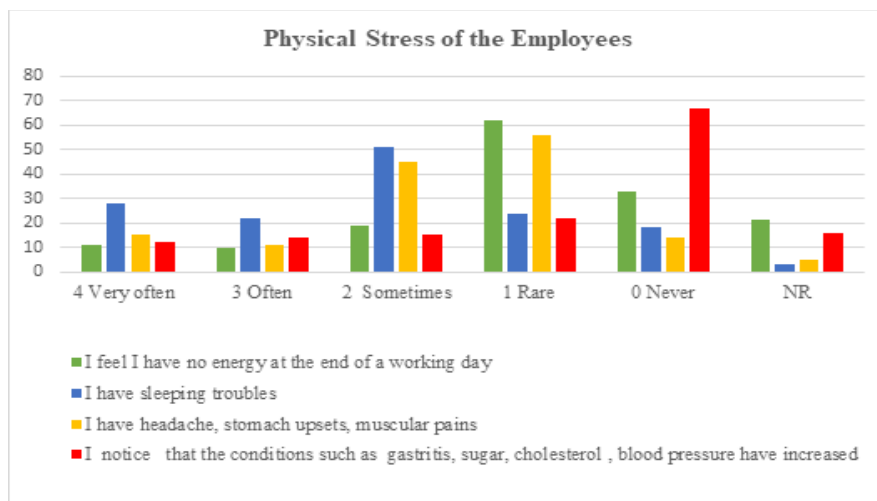
### 5.1 Subjective/Perceived stress of employees

The ways of measuring mindfulness effect on stress are several, including both objective and subjective measurements. Subjective measurements include mood, perceived stress and exhaustion levels (Roeser, et al., 2013, Wolever et al., 2012, Klatt et al., 2009; Shearer et al., 2016). Stress include; physical, emotional and mental symptoms/ responses. In this study, the subjective stress of the employees who work in the finance sector were measured by the workplace burnout questionnaire and the stress is categorized as; physical, mental & emotional/ feeling. Under the subcategory of physical stress include; the symptoms of bodily tiredness, sleeping issue, and physical pain and non-communicable disease- (NCD) such as blood sugar, blood pressure, and cholesterol, gastric. The mental stress include; memory, attention, clear thinking, decision making & problem solving conditions of the participants while the emotional/feeling include; unhappiness, disgusted, nervous and stressed, anger of the participants. Further, the participant’s subjective stress was tested by WPBQ before and after mindfulness sessions.

### 5.2 Subjective/Perceived stress of employees before MBSR program

#### 5.2.1 Physical stress of employees

The body’s autonomic nervous system controls our heart rate, breathing, vision changes and more. Its built-in stress response, the “fight-or-flight response,” helps the body face stressful situations. When a person has long-term (chronic) stress, continued activation of the stress response causes wear and tear on the body (my.clevelandclinic.org/health/articles). In the study, we examined the physical stress symptoms of the participants before the mindfulness program and the questionnaire included information of the bodily tiredness, sleeping difficulties, physical pain and non-communicable diseases- (NCD) such as blood sugar, blood pressure, and cholesterol, gastric. Physical stress level of the employees has been given in the Figure 4 below.



(Figure 4).

According to Figure 4, it displays that most employees are not prone to a high risk of stress. It was observed that only few employees have shown severe levels of physical symptoms of the stress while the majority were at a satisfactory level as they did not show the severe level of stress symptoms. According to statistics, responding to “very often” (out of 146 employees) to the symptoms of tiredness end of the day is 11%, sleeping difficulties 28%, headache, stomach upsets, muscular pains 15% and the conditions such as gastritis, sugar, cholesterol, blood pressure due to work-related stress 12%.

Great number of employees responded under the scales of “Rare” and “Never” and hence we can interpret that many employees had undergone mild levels of stress. At this point, negative physical symptoms experienced by employees can be interpreted in two ways: one by the quantitative data and next by the qualitative data analysis. According to the data collected by the questionnaire of WPBQ, the employee’s physical level stress was low. However, in the interviews and informal discussions which we held with the top management of the company gave the real picture of the employees stress in the company. Especially, during the covid-19 period they were made harsh to do their duties and it was a difficult period to reach their target due to the financial crisis of the country. Many people lost their job and income sources in the pandemic situation of the country and the people who worked in the finance company struggled in the lending and recovery process.

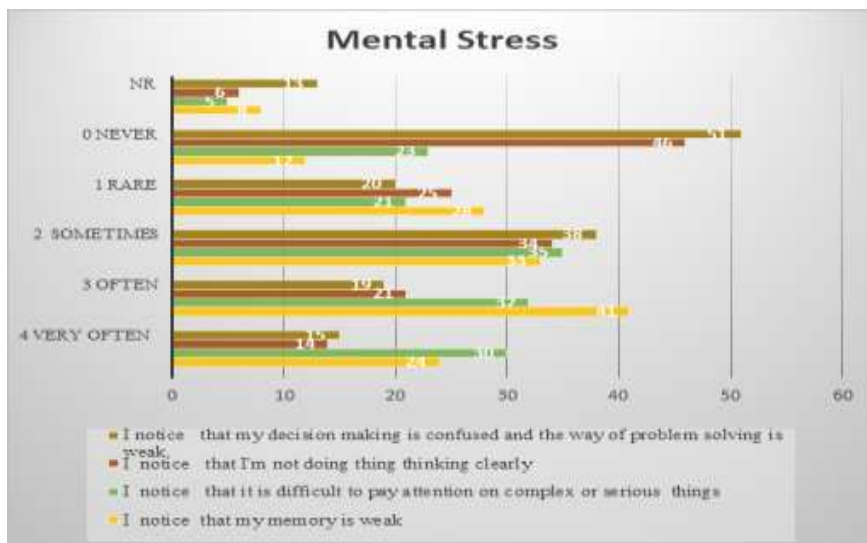
In fact, top management pointed out that they couldn't achieve their targets in this situation and as a result of this many employees couldn't perform as they were before. Even though they experienced high stress, the employees believe that expressing the actual symptoms of their own stress may lead to building a negative picture of self and on the other hand, they will be labeled as unhealthy and they were marked as illness due to providing the genuine condition of their physical states. But, on the other hand, age may be a crucial aspect of connecting in physical distress. Majority of the employees were between the ages of 20-30 year and considering the physical fitness of this age group we can interpret that the information employees provided in the questionnaire were true and genuine. The same way, according to the data, many employees don't have blood sugar, blood pressure, cholesterol, or gastric.

Discussions and interviews show that a considerable amount of physical distress is experienced by employees. Some of the areas which were included in the questionnaire regarding the physical conditions that denote the aspects of employees stress would be the person’s quality of sleep, physical energy and physical pain. When considering these aspects, we found that around 50 out of 146 employees undergo sleep difficulties. Mindfulness practices have been linked to improved sleep quality. Better sleep can contribute to employees' overall well-being and ability to handle stress more effectively (Heather, 21 December 2018).

In a questionnaire which was administered among 146 participants, 21% of them have no physical energy, (they are marked by very often) and 26% of them have shown the signs of physical pain such as headache, stomach upsets, muscular pains. In fact, if you look closely at the data which represent some physical symptoms of the stress it could be able to examine that though many employees stated they do not have tiredness or physical pain, many of them have sleeping difficulties.

### 5.2.2 Mental stress of employees

To get the information about the mental stress level of the employees during the pandemic of COVID-19 period the questionnaire include; memory, concentration, clear thinking, decision making & problem solving conditions of the participants.



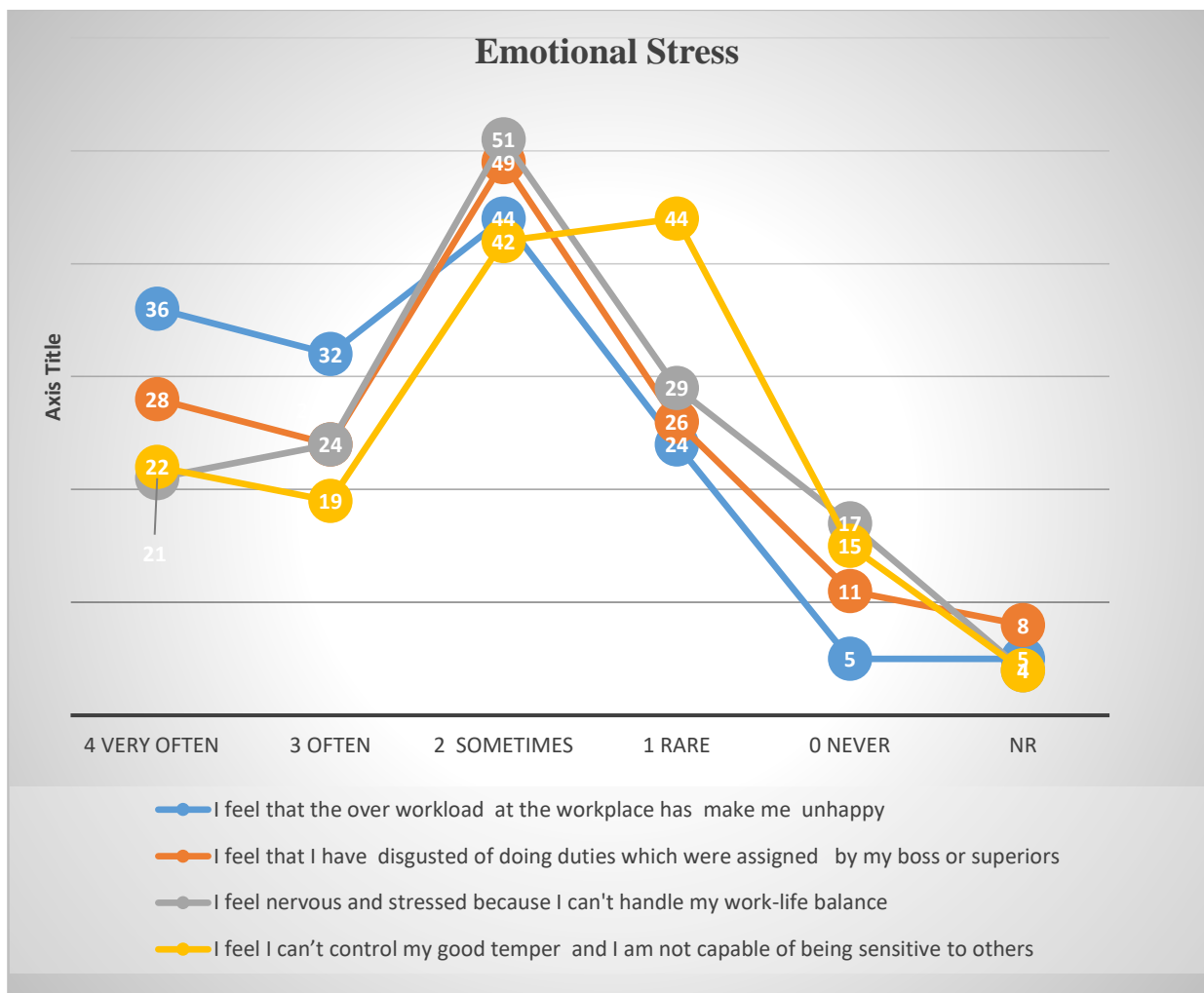
(Figure 5).

Large number of participants have stated “very often” to the questions of ‘my memory is weak’ and ‘it is difficult to concentrate on complex or serious things’. When giving the answer to the statements of “I’m not doing things thinking clearly” and “my decision making and the way of problem solving is weak” many employees responded as “rare” or “never”.

Goodman et al. (2012) investigated the impact of a mindfulness course on healthcare providers, who often experience high levels of stress. The findings showed that a decrease in burnout and improvement in well-being, suggesting the potential applicability of mindfulness to other high-stress professions.

### 5.2.3 Emotional stress of employees

In a workplace environment the emotional stress can be mostly hurting and affecting an employee and be challenging to deal with. Some combination of anger or irritability, anxiety, and depression, are the key stress emotions. WPBQ questionnaire, included emotional/feeling distress symptoms of unhappiness, disgust, nervousness and stress, anger of the participants. According to the data, many employees were experiencing symptoms of emotional stress rather than physical and mental stress. Extreme workload and duties which were assigned by the boss or superiors made many employees unhappy and disgusted.



(Figure 6).

When considering the 146 employees who participated in giving information to WPB Questionnaire on emotional stress, 68 of them were unhappy with the workload and duties of the job and 52 of them were quite disgusted with the duties which were assigned by their boss or superiors. Data showed the positive sign of work-life balance of the employees and the capacity of coping with anger and being sensitive to others. According to the data we could observe that nearly 46 of them were able to balance their personal life and work life and 59 of participants have stated that they are able to handle their anger and being sensitive to others.



In comparing these results with other studies, Sarah Angela et al. (2020, Sep 24) reviewed thirty studies using PRISMA guidelines. The reviewed literature suggested that Mindfulness-Based Stress Reduction (MBSR) was effective in reducing healthcare professionals' (HCPs) experiences of anxiety, depression, and stress. MBSR was also found to be effective in increasing HCPs' levels of mindfulness and self-compassion. However, MBSR did not appear to be as effective in reducing burnout or improving resilience among HCPs. Abbreviated MBSR programs were found to be equally effective as the traditional 8-week MBSR programs. In their study, Hülshager et al. discovered the relationship between mindfulness at work and its impact on emotion regulation, emotional exhaustion, and job satisfaction. While this study did not focus exclusively on the finance sector, it laid the groundwork for understanding how mindfulness practices can influence employee well-being and job-related outcomes.

### 5.3 Objective stress of employees

The main objective measurements of stress in mindfulness research are systolic and diastolic blood pressure, heart rate and hormone levels (cortisol) (Roeser et al. 2013; Wolever et al. 2012; Klatt et al. 2009; Shearer et al, 2016). In this study the participant's objective stress level; blood pressure, sugar level & cholesterol level is examined based on the responses which they marked in the demographic information section. Only a few percent of employees took medications for the blood pressure, sugar & cholesterol. 80% of the employees of the company were in the age group of 20-30.

It is a common fact that such problems are not present in the young population and were not considered in depth in this study. However, in the interviews conducted in this study, it was revealed that some employees experienced lower levels of these conditions while their stress symptoms subsided after being trained to be mindful.

#### 5.3.1 Mindfulness state of employees

The employees' level of mindfulness is assessed using the Mindfulness Scale (which consists of mindfulness of body, mind and emotional sensation). According to the responses given in the questionnaire for measuring the mindfulness of the employees, there was a significant uptake in the employees. However, in group discussions and interviews it was clear that they did not have much understanding of mindfulness and did not answer the questions asked with much understanding. Although involved in the mindfulness training program, many were unable to make good use of the mindfulness training due to the various obstacles involved in engaging in the exercises described there and the inability to practice the mindfulness well. Several people who were interested in mindfulness training were very interested in the training and they said that it helped her to reduce their physical, mental and emotional stress.

### 5.4 Southern Vs North-East

Because of the language barrier we conducted the MBSR program separately for north-east and southern provinces. In the discussion before the MBSR program many employees in the southern province stated that they are experiencing a great amount of stress especially this COVID 19 situation. Employee's experiences in the north-east were not similar to them and they said that they had to manage it at a certain level even though they have a risk and challenges during this critical period.

Mindfulness is an important element in the Buddhist tradition that Buddhists have identified as meditation. Although the programs were not religious in nature, many Sinhala Buddhist employees recognized mindfulness as something familiar in their religious culture and were not looking at treating it as something new. A completely different response and attitude to this developed in the employees of the North-East Tamil background who accepted it as a new experience for themselves as well as valuable training. Many of them, who are naturally highly religious, said that it was very important to be mindful in their offerings and prayers.

## VI. Conclusion & Recommendations

It is important to note how the financial companies were faced with the challenges during the pandemic situation in COVID-19 in Sri Lanka as it is greatly related with the stress level of the employees who work there. On the other hand, COVID-19 pandemic strongly impacted Sri Lankan economy and as many people lost their jobs and income sources it affected the financial state of individuals. The individuals who lend money from finance companies unabated to settle monthly payments. The main function of finance companies is to make loans to individuals. They lend it at a higher interest rate. Though many employees who work in the HNB Finance had to struggle in the recovery process, some of the rules and facilities which were given to the customers such as debt moratorium reduced the burden of the recovery process. In the interviews and discussions with different level management of the company they stated that the high financial potential of their customers reduced the high risk of finance stability and protected the target of their regions. As they said, in the role and task, always demanding and financial targets bring greater challenges from top to low management.

The organizational culture and nature shape-up the employee's behavior. An absence of symptoms does not mean the absence of stress. In fact, hiding true symptoms or still not identifying them may deprive employees of the signals they need for reducing the

strain on their physical, emotional and mental conditions. The final outcome in health hazards and it affects work efficiency destructively.

Finding a sustainable and effective solution to manage or decrease work stress mindfulness is a possible answer especially if it is economically reasonable and has no any side effects. The ways of calculating mindfulness outcome on job stress in this study we have observed significant aspects. Attitudes displayed by the employees regarding their stress as well as mindfulness revealed conspicuous pitfalls that can easily overwhelm the potentials of different ethnicities.

The program was conducted on a working day at an evening time and employees connected via online. In general the mindfulness sessions were short and limited the time as the employees may be suppressed from work for many hours throughout the program. It showed a great deal of drawbacks in this time and online platform. Many employees are distracted from the online program due to several reasons. Rushing to complete a daily task in the last minutes, hurrying to go home and having to do urgent or no urgent work assigned by superior or immediate boss. These aspects discourage the employees from trying out mindfulness and they feel the program as an extra burden and they try to ignore it as they consider it to complete their task rather than to take care of their stress.

When we are hungry, hunger hormones in our blood and an empty stomach signal the brain when we are hungry and then the stomach releases various enzymes, acidities which make us uncomfortable with the conditions of inflammation of the stomach as well as the absorption of gastric juices. We all know that eating on time is a good health habit as well as an essential factor for our health. Besides we all know that fast food or poor quality outside-cooked food is unhealthier. However, when we are hungry we often focus on any food we can get our hands on or fast food that can quench our hunger. As hunger is high we are accustomed to swallowing them in large quantities. At such times we are less inclined to focus on our health than on hunger.

Interviews and group discussions conducted in this study revealed that the main strategies that corporate employees use to relieve their stress are things like having fun together, drinking and dancing. We can prepare nutritious and healthy food at home for good health. Making a nutritious meal at home costs us the least. It does not make us sick. We spend a lot of money on these outside or fast foods which are of poor nutrition and eating them is not good for our health. Similarly, the methods and strategy used by employees for immediate relief in the workplace stress do not seem to be good. Mindfulness is a cost-effective method with no side effects. Many of us have familiar eating habits and patterns. It is difficult to escape. Just as a person who is accustomed to home-cooked food may be reluctant to eat or buy food outside, it is not easy for someone who is adapted to fast food and junk food to get rid of it. It takes time and needs proper planning to get used to a nutritious diet. It can be difficult to get used to in a short period of time. Similarly, although the methods of coping with workplace stress are negative, it takes time to develop a methodology that is as innovative as mindfulness. No matter how good the seed is, the soil it receives is a crucial factor in the growth of the seed and a suitable environment must be created for mindfulness to be used as a successful tool. Hence, for a suitable and fruitful mindfulness programs need supportable conditions and appropriate atmosphere at workplaces with stressed personnel. Hence, we can recommend the mindfulness training programs for stressed personals in workplaces and the same way should be reminded that for a suitable and fruitful mindfulness programs is required supportable conditions and appropriate atmosphere.

## References

1. Behan, C., (14 May 2020). The benefits of meditation and mindfulness practices during times of crisis such as COVID-19. Published online by Cambridge University Press.
2. Bishop S.R., Lau M., Shapiro S., Carlson L., Anderson N.D., Carmody J, et al., (2004). Mindfulness: a proposed operational definition. *Clinical Psychology: Science and Practice*. 11: 230–241.
3. Brown, K. W., & Ryan, R. M., (2003). The benefits of being present: Mindfulness and its role in psychological well-being. *Journal of Personality and Social Psychology*, 84(4), 822–848. <https://doi.org/10.1037/0022-3514.84.4.822>
4. Chaskalson M., Hadley S.G., (2015). Mindfulness: historical and contemplative context and recent developments In Reb J, Atkins PWB. *Mindfulness in organizations. Foundations, research and applications*. Cambridge: Cambridge University Press
5. Crane RS, Brewer J, Feldman C, Kabat-Zinn J, Santorelli S, Williams JMG, et al. (2017). What defines mindfulness-based programs? The warp and the weft. *PsycholMed* 2017;6:9909. <https://doi.org/10.1017/S0033291716003317>.
6. Goodman, M. J., Schorling, J. B., & Smith, J. G. (2012). A mindfulness course decreases burnout and improves well-being among healthcare providers. *International Journal of Psychiatry in Medicine*, 43(2), 119-128.
7. Gotink, A. R., Meijboom, R., Vernooij, M.W., Smits, M., & Hunink, M.G.M., (October 2016). 8-week Mindfulness Based Stress Reduction induces brain changes similar to traditional long-term meditation practice – A systematic review. <https://doi.org/10.1016/j.bandc.2016.07.001>
8. Hülshager, U. R., Alberts, H. J., Feinholdt, A., & Lang, J. W. (2013). Benefits of mindfulness at work: The role of mindfulness in emotion regulation, emotional exhaustion, and job satisfaction. *Journal of Applied Psychology*, 98(2), 310-325.

9. Kabat-Zinn, J., (1990). Full catastrophe living: Using the wisdom of your body and mind to face stress, pain and illness. New York.
10. Kabat-Zinn J., (2003). Mindfulness-based interventions in context: past, present and future. *Clinical Psychology: Science and Practice*.
11. Karunamuni N., Weerasekera R., (2019). "Theoretical Foundations to Guide Mindfulness Meditation: A Path to Wisdom". *Current Psychology*. **38** (3): 627–646
12. Lazarus, R. S., & Folkman, S., (1984). Stress, appraisal, and coping. New York: Springer.
13. Leroy H., Anseel F., Dimitrova N.G., Sels L., (2013). Mindfulness, authentic functioning, and work engagement: a growth modeling approach. *Journal of Vocational Behavior*.
14. Marlatt G.A., Kristeller J.L., (1999). Mindfulness and meditation In Miller WR (Ed.). *Integrating spirituality into treatment* (pp 67–84). Washington, DC: American Psychological Association.
15. Reb J., Atkins P.W.B., (2015). *Mindfulness in organizations. Foundations, research and applications*. Cambridge: Cambridge University Press; 1–16,
16. Shapiro S.L., Carlson L.E., Astin J.A., Freedman B., (2006). Mechanisms of mindfulness. *Journal of Clinical Psychology*.
17. Shapiro S.L., Carlson L.E., (2009). *The art and science of mindfulness: integrating mindfulness into psychology and the helping professions*. Washington, DC: American Psychological Association publications.
18. Shapiro S.L., Wang M.C., Peltason E.H., (2015). What is mindfulness, and why should organizations care about it? In Reb J, Atkins PWB. *Mindfulness in organizations. Foundations, research and applications*. Cambridge: Cambridge University Press; 17–41
19. Shahzad Q, Shah B, Waseem M, Bilal H. (2020). An empirical analysis of work overload, organizational commitment and turnover intentions among employees of banking sector. *J Bus Soc Rev Emerg Econ*. 2020;2:781–8. <https://doi.org/10.26710/jbsee.v6i2.1225>.
20. Sarah A. K., Katie A.E., Carolien L., and Robin O, (2020 Sep 24). The Effectiveness of Mindfulness-Based Stress Reduction on the Psychological Functioning of Healthcare Professionals: a Systematic Review. doi: [10.1007/s12671-020-01500-9](https://doi.org/10.1007/s12671-020-01500-9)
21. Silananda U., (1990). *The four foundations of mindfulness*. Boston, MA: Wisdom Publications
22. Sopezki D, Andreoni S, Montero-Marin J, Dias de Castro Filho E, Fortes S, de Lima GG, et al. (2020). Feasibility and effectiveness of a mindfulness-based program vs. relaxation in the treatment of burnout in Brazilian primary care providers: a mixed-methods pragmatic controlled study. *Mindfulness* (N Y). 2020;11:2573–88. <https://doi.org/10.1007/s12671-020-01472-w>.
23. Twumasi E, Gyensare MA. (2016). Antecedents of employee job stress: evidence from the insurance industry in Ghana. *Manag Sci Lett*. 2016;6:609–16. <https://doi.org/10.5267/j.msl.2016.7.005>.
24. <https://thefintechtimes.com/research-shows-how-mindfulness-is-improving-financial-services-culture-in-covid-19>