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## AN EMPIRICAL UNDERSTANDING OF QUALITY OF WORK LIFE OF BANK EMPLOYEES

Gaurav Deep Rai\*

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**Abstract:** *There has been an increasing concern for improved productivity and organizational effectiveness. Early writers of management advocated impersonal relations at work, fear of insecurity and lust for money as a means for increasing productivity. Finally in the 1960s a concern for human dimensions, dawned and employees were treated with dignity and as a valuable resource. A high Quality of Work Life (QWL) is essential for organizations to attract, maintain, enrich and retain competent employees, in order to give a competitive edge in the present eras' highly competitive industry. QWL is a process where organizations comprehend the responsibility to develop job and working conditions, imperative for excellent employee and organization welfare. This study was undertaken to unearth the nature of varied parameters of QWL in the banking sector. The sample size comprises 76 bankers chosen from public and private banks from Darjeeling and Siliguri. A structured questionnaire was applied for assortment of primary data. Chi-square tests were administered to portray a comparative analysis on each of the parameters to define private and public bankers' perception towards their QWL. Significant variation were found in six parameters of QWL, at .05 level of significance. Flexibility in work culture, job design and job sharing are to be given priority to enhance QWL in the banks.*

**Key Words:** *Quality of Work Life, QWL of Bankers, QWL Comparison, QWL components*

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\*Research Scholar, Department of Commerce, University of North Bengal, West Bengal, India



## **INTRODUCTION:**

The Quality of Work life or 'the quality of the relationship between employees and the total working environment, with human dimensions added to the usual technical and economic considerations' (Davis, 1983) has captured the attention of today's corporates, business organizations, researchers and academicians. Initially, writers influenced by the scientific management movement expounded impersonal relations, fear of insecurity and routinization of work as a means for improving personal efficiency, productivity and organizational effectiveness as a whole. However, in the wake of the human relations movement, advocates of job enlargement, job enrichment, and job characteristics theory started documenting the ill effects of Taylorism, recognizing employees as an important resource, thus giving birth to the concept of Quality of Work Life.

The year 1969 saw the nationalization of fourteen prominent banks and with the adoption of social control policy, served as a major fillip for the development of financial sector. The banks have been the core of financial system of India with 109,811 branches sprawling all over the economy and deposits amounting to almost 79 % of the gross national product (at factor cost) in the year 2013 (RBI statistics 2014). The banking sector have abetted the impending growth of the economy but little academic attention has been diverted to comprehend the Quality of Work Life within the banks.

The term Quality of Work Life was introduced by Louis Davis and the first International QWL conference was held in Toronto in 1972. The concept posits that the employer is to perceive an employee as the most important resource, trustworthy, responsible and capable of making valuable contribution when treated with dignity and respect (Straw and Heckscher, 1984). While designing the job employees are to be treated as an important resource which is to be developed rather than simply used or exploited. Through QWL, the traditional job designs need to be replaced by enriched job design. Enriched jobs, positively contributes to job satisfaction and performance. The concern of QWL is to know the impact of work on people as well as organizational effectiveness and an orientation toward participation in decisions which affect an individual's job in particular and work in general (Nadler and Lawler, 1983).



## **OVERVIEW OF LITERATURE:**

Walton (1973) suggested eight major conceptual areas for understanding quality of work life. These were adequate and fair compensation, safe and healthy working conditions, development of human competencies, growth and security, social integration, constitutionalization, work and total life space and social relevance.

Katzellet. al (1975) viewed quality of work life more broadly as an individual's evaluation of the outcome of the work relationship. An employee enjoys a high quality of work life when he develops positive feelings towards his job and its future prospects. He derives motivation to stay on the job and feels his working life fits well with his private life to afford him a balance between the two in terms of his personal values.

Nitish R. De (1977) pointed out a futuristic approach of QWL in the Indian context. He laid down the basis of motivation, work design and the role of employee participation in enhancing the QWL.

Hackman and Oldhams (1980) highlighted the constructs of QWL in relation to the interaction between work environment and personal needs. The work environment that is able to fulfill employees' personal needs is considered to provide a positive interaction effect, which will lead to an excellent QWL. They emphasized that the personal needs are satisfied when rewards from the organization, such as compensation, promotion, recognition and development meet their expectations.

According to Lawler and Edward (1983), QWL is a way of thinking about people, work and organisations.

It concerns the impact of work on people and on the overall organizational productivity and the idea-participation in organizational problem solving and decision making.

Davoodi (1998) studied the impact of QWL on job satisfaction among operational staff of Mobarakeh Steel Complex. He concluded that employee involvement will lead to satisfaction and less accidents. There persists a significant correlation between measures of QWL and business performance in terms of market performance, stakeholder value, and business sustainability as well as differentiating competitive capabilities in terms of service quality, delivery, employee knowledge, flexibility, and technological leadership. A high QWL reduced absenteeism, lower turnover, and improved job satisfaction.



## **RESEARCH HYPOTHESIS:**

The services sector has been the major contribution of Indian Gross Domestic Product (GDP). It has been estimated almost 57% share in the GDP at factor cost in 2013-14 (CSO Statistics). Banking sector has contributed 11.8% in the GDP in 2012-13 and has been a major contributor ever since. The financial aspect has been given due importance but the employees' perspective towards the work and the industry, their perception of QWL is devoid of much academic attention. This study attempts to ascertain the perspective of the bankers to each and every aspect of QWL and also identify the key factors to enhance the QWL. The following hypothesis have been formulated which is statistically verified:

- There persists a significant statistical variation in each and every facet of QWL as perceived by public and private bankers.

## **RESEARCH METHODOLOGY:**

This research has been primarily conducted in Darjeeling and Siliguri, (northern part of West Bengal). A descriptive cum qualitative research was undertaken to empirically analyze the level of QWL on the basis of various constructs namely:

- 1) Adequate income & fair compensation
- 2) Safe & healthy working conditions
- 3) Immediate competencies to develop human capacities
- 4) Opportunity for continued growth and security
- 5) Social integration in the work force
- 6) Constitutionalism at work
- 7) Recognition of efforts
- 8) Work and Total Life Space
- 9) Social Relevance of Work
- 10) Workload and stress
- 11) Job satisfaction

The selection of sample was done adopting disproportionate stratified random sampling method and a sample size of 76 bankers were chosen. This study was confined to six banks, representing the public and the private sectors i.e. State Bank of India, Canara Bank, Bank of India, Axis Bank, HDFC and ICICI Bank. This study is entirely based on primary data attained through a structured un-disguised questionnaire comprising a four point scale, to suit the



statements related to various constructs eliciting respondents' feelings in a realistic manner. The primary data were tabulated through the Statistical Package for Social Sciences (SPSS ver.20) and Chi-Square Tests were adopted at 5% level of significance to test the hypothesis. The demographic profile of the employees are shown in Table I.

Table I

Socio-Economic Indicators	Frequency
<b>Nature of bank:</b>	
1. Private	34
2. Public	42
<b>Gender:</b>	
1. Male	45
2. Female	31
<b>Total Experience:</b>	
1. Less than 10 years	34
2. More than 10 - less than 15 years	29
3. More than 15 years	13
<b>Designation</b>	
1. Manager	8
2. Assistant Manager	26
3. Front Desk Executive	29
4. Clerk	13

## FINDINGS AND DISCUSSIONS:

QWL is characterized by innumerable parameters, but this study has been confined to eleven factors. Comparative analysis has been undertaken to portray the variation in the levels of perception of employees on the basis of nature of banks i.e. Private and Public. The following are the varied dimensions of QWL which have been analyzed individually.

### Adequate income & fair compensation:

There persists a significant difference between the levels of perception of Private bankers with that of Public with regard to 'Adequate income & fair compensation'. Adequate remuneration is a basic component of QWL. The salary policy should be just, equitable and in conformity with the a desirable standard of living for the purpose of fulfilling the psychological as well as higher order needs. The Payment of Wages Act, 1936 and Minimum Wages Act 1948 cater and safeguard the interests of the workers from the blatant exploitation of employers.



**Table A: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>10.931<sup>a</sup></b>	<b>3</b>	<b>.012</b>
Likelihood Ratio	11.324	3	.010
Linear-by-Linear Association	9.557	1	.002
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.37.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**

The analysis reveals that 34 private bankers and their 42 public counterparts perceive contrarily towards their respective salary policy. Since the calculated value of chi-square 10.931 is more than the tabulated value of chi-square at 5% level of significance; the value of chi-square is significant and null hypothesis is rejected. Thus we can infer that there persists a significant statistical variation in the 'Adequate and fair compensation' policy in private and public banks.

**Safe & healthy working conditions:**

A high QWL is characterized by a safe and a healthy ambience at work. Protection of employees from hazards at work, cleaner working environment, safety from pollution and other physical harm, augments the QWL. Table B suggests no significant difference in the nature of working conditions in both public and private sector banks, at 0.05 level of significance.

**Table B: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>6.275<sup>a</sup></b>	<b>3</b>	<b>.099</b>
Likelihood Ratio	6.509	3	.089
Linear-by-Linear Association	5.990	1	.014
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.26.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**

It is discernable from above that the significance value is much more than 0.05 as the Chi-Square of 6.275 is much less than the tabulated value, which gives us sufficient information



to accept the Null hypothesis. Thus, private and public bankers share the same level of perception towards the nature of working conditions.

**Immediate competencies to develop human capacities:**

This aspect of QWL deals with sufficient control, autonomy and delegation of authority to employees. Every worker must be given an opportunity to use their skills, abilities, initiative in planning and implement them at work. Freedom to take decisions affecting one's work through proper training and feedback, heightens job satisfaction and thereby QWL. Table C points out, a variation in the development of human competences in the public and private sector as the Chi-Square is significant with a value of 8.906, relatively higher than the tabulated value. Hence we accept the alternative hypothesis and conclude affirming a statistical variation in the development of human capacities in the banks.

**Table C: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>8.906<sup>a</sup></b>	<b>3</b>	<b>.031</b>
Likelihood Ratio	9.086	3	.028
Linear-by-Linear Association	.384	1	.536
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.71.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**

**Opportunity for continued growth and security:**

For a favorable QWL, the employees should be given the opportunity for career growth through promotion to satisfy the inner desire of every employee of career progression. It also infuses loyalty and motivation amidst the employees. From Table D, we perceive that there is no statistical deviation in the growth and security policies in the public or private sector banks. Hence, at .05 level of significance as the Chi-Square value is less than the tabulated value of 7.815, the null hypothesis is accepted.

**Table D: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>4.603<sup>a</sup></b>	<b>3</b>	<b>.203</b>
Likelihood Ratio	4.690	3	.196
Linear-by-Linear Association	.108	1	.742
N of Valid Cases	76		



a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.61.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**

**Social integration in the work force:**

Table E reveals the nature of personal well-being, equality within the banks. This dimension of QWL infuses self-respect and a sense of belongingness to their organization. Social integration in both the sector banks are at the same level as the calculated value of Chi-square is not significant at 5% level. Private and Public bankers have the same opinion towards the personal relations among them.

**Table E: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>5.497<sup>a</sup></b>	<b>3</b>	<b>.139</b>
Likelihood Ratio	5.589	3	.133
Linear-by-Linear Association	.184	1	.668
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.16.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**

**Constitutionalism:**

The philosophy of QWL states that an employee is to be entitled with personal privacy, right to expression and equality. Table D sheds light on the personal prevailing, reparation of grievances, freedom of expression in the banking sector. It is apparent that there prevails a significant statistical variation in the constitutional principles abided in both the sectors. At 5% level of significance, the Chi-Square tests reveal a significant variation in the level of perception of the bankers in the public and private sector.

**Table D: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>11.528<sup>a</sup></b>	<b>3</b>	<b>.009</b>
Likelihood Ratio	11.923	3	.008
Linear-by-Linear Association	.755	1	.385
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.05.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**



**Recognition of efforts:**

Employees' sincere efforts need to be recognized not necessarily in terms of monetary benefits but sometimes a general praise will greatly enhance their productivity. It has been ascertained that there seems to be a statistical variation in the perception of the public and private bank employees. Results exhibit that efforts are comparatively better recognized in private sector banks enhancing their QWL.

**Table E: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>7.933<sup>a</sup></b>	<b>3</b>	<b>.047</b>
Likelihood Ratio	8.078	3	.044
Linear-by-Linear Association	.423	1	.515
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.05.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**

**Work and Total Life Space:**

Hackman and Oldhams (1980) pointed out QWL as a relation to the interaction between work environment and personal needs. There should be a balance between personal life and professional work hours, as employees spend most valuable time of their lives at work, the organization should respect such notion. Table F elucidates a presence of statistical significant variance in the viewpoint of the employees in private and government banks. It has been clear that government employees have a better balance of leisure and work in comparison to private bankers.

**Table F: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>7.940<sup>a</sup></b>	<b>3</b>	<b>.047</b>
Likelihood Ratio	8.086	3	.044
Linear-by-Linear Association	.413	1	.520
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.16.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**



### Social Relevance of Work:

Employees enjoy a higher QWL when the organization is socially responsible. Environment friendly techniques and promotion of well-being of the employees and the society at large positively correlates with productivity. Table G illustrates the absence of any statistical difference in the Social Relevance of the banks. The employees have a high regard to their establishments following environment friendly techniques, which have prominently enhanced their social image.

**TableG: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>4.586<sup>a</sup></b>	<b>3</b>	<b>.205</b>
Likelihood Ratio	4.673	3	.197
Linear-by-Linear Association	.098	1	.754
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.71.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**

### Workload and stress:

The presence of high Workload aggravates mental peace at work and undermines the employees' perception of their QWL. There seems to be a comparative higher volume of job stress in private sector banks in providing quality service to its customers. Private bankers are often stressed with targets, which interfere in their balance with personal life. Public banks suffer from routine and monotony of work which has also hindered QWL. Table H elucidates a presence of significant difference in the perception level of private and public employees at 5% significance level.

**Table H: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>9.531<sup>a</sup></b>	<b>3</b>	<b>.023</b>
Likelihood Ratio	10.392	3	.016
Linear-by-Linear Association	.178	1	.673
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.26.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**



### Jobs satisfaction:

The QWL is expounded by satisfaction felt by the employees from their job. Considering all the dynamics of QWL, Job satisfaction is a major criteria. Table I clarifies that there is no significant difference in the satisfaction level in both the private and public sector banks. Therefore at 5% level of significance, the chi-squares are not significant with the significance value of 0.085.

**Table I: Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>6.610<sup>a</sup></b>	<b>3</b>	<b>.085</b>
Likelihood Ratio	6.719	3	.081
Linear-by-Linear Association	.292	1	.589
N of Valid Cases	76		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.61.

**Tabulated Chi-square at 5% level of significance for 3 df = 7.815.**

### CONCLUSION AND IMPLICATIONS:

It is undeniably impossible to have a concrete knowledge or a set of dimensions to QWL, as it is entirely an employee perspective towards their profession. The perspective varies from employee, organization and industry. QWL conceptualizes work and employee relationship and its impact on organizational efficiency. This paper has made an attempt to identify eleven parameters to define the bankers' QWL. The concept of flexible time in relation to QWL is to be given due concern. Cohen and Gadon (1976) points out flexible working hours understand the life of workers inside as well as outside the organization. The core time i.e. the busiest hours when the attendance of all employees can be fixed at 10:00 am to 1:00 pm and 3:00 pm to 5 pm, while the flexible time, hours when the employees decide and manage their shifts within themselves, can vary in between the core hours. Work culture in private sectors are very rigid, hence slight flexibility is to be introduced to strike a balance between private life and professional life. There seems to be a great presence of job stress in the private sector and job sharing could resolve the situation to a certain extent. Public sector employees are to be updated with the current technological facilities and there seems to be an urge for proper training and upgradation. Private Banks are well equipped in meeting the demands of customers in comparison to public sector. On the whole, the bankers are satisfied with their jobs as there is no statistical variation in their levels of



perception. Efforts such as enriched job designs, training and development, union intervention and flexi-time would substantially enhance the QWL of the bank employees.

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