



A STUDY OF QUALITY OF WORK-LIFE AMONG BANKING PROFESSIONALS

Dr. Roopali Batra, Faculty, Apeejay Institute of Management Technical Campus, Jalandhar

Abstract: *Quality of work life denotes all the organizational inputs which aim at the employee's satisfaction and enhancing organizational effectiveness. The basic purpose is to develop jobs and working conditions that are excellent for employees as well as economic health of organization. It refers to the level of satisfaction, motivation, commitment and involvement an individual experience with respect to their line at the work. The present study based on a primary survey of 50 bank employees from public and private sector banks of Punjab brings to light certain interesting but striking observations about Quality of Work life in Banks. It highlights the awareness, perceptions and satisfaction of private and public bank employees towards different parameters of Quality of Work Life.*

Keywords: *Quality of Work life, Bank employees, Public, Private, Punjab.*

I. QUALITY OF WORKLIFE

Quality of work life denotes all the organizational inputs which aim at the employee's satisfaction and enhancing organizational effectiveness. The basic purpose is to develop jobs and working conditions that are excellent for employees as well as economic health of organization. It refers to the level of satisfaction, motivation, commitment and involvement an individual experience with respect to their line at the work. The quality of work life is the degree of excellence brought about work and working conditions that contribute to the overall satisfaction and performance primarily at individual level and finally at organization level.

It has become one of the most important issues these days in every organization. Employees are the force that is behind every successful organization. No organization can become successful with technology only because for the use of technology also, organizations need to have strong work force. Quality of Work Life was the term actually introduced in the late 1960's. From that period till now the term is gaining more and more importance everywhere, at every work place. Initially quality of work life was focusing on the effects of employment on the general well being and the health of the workers. But now its focus has been changed. Every organization need to give good environment to their workers including all financial and non financial incentives so that they can retain their



employees for the longer period and for the achievement of the organization goals.. At the end we can say that a happy and healthy employee will give better turnover, make good decisions and positively contribute to the organization goal.

The quality of work life is a process by which an organization responds to employee needs for developing mechanism that allow them to share fully in making decision that designs their life at work. Thus QWL means having good supervision, good working conditions, good pay and benefits and interesting, challenging and rewarding job.

It is also viewed as an alternative to the control approach of managing people. The QWL approach considers people as an 'asset' to the organization rather than as 'costs'. It believes that people perform better when they are allowed to participate in managing their work and make decisions. This approach motivates people by satisfying not only their economic needs but also their social and psychological ones. To satisfy the new generation workforce, organizations need to concentrate on job designs and organization of work. Further, today's workforce is realizing the importance of relationships and is trying to strike a balance between career and personal lives.

Successful organizations support and provide facilities to their people to help them to balance the scales. In this process, organizations are coming up with new and innovative ideas to improve the quality of work and quality of work life of every individual in the organization. Various programs like flex time, alternative work schedules, compressed work weeks, telecommuting etc., are being adopted by these organizations.

Technological advances further help organizations to implement these programs successfully. Organizations are enjoying the fruits of implementing QWL programs in the form of increased productivity, and an efficient, satisfied, and committed workforce which aims to achieve organizational objectives. The future work world will also have more women entrepreneurs and they will encourage and adopt QWL programs.

Quality of work life is a term that had been used to describe the broader job-related experience an individual has. Whilst there has, for many years, been much research into job satisfaction and, more recently, an interest has arisen into the broader concepts of stress and subjective well-being, the precise nature of the relationship between these concepts has still been little explored. Stress at work is often considered in isolation, wherein it is assessed on the basis that attention to an individual's stress management skills or the



sources of stress will prove to provide a good enough basis for effective intervention. Alternatively, job satisfaction may be assessed, so that action can be taken which will enhance an individual's performance. Somewhere in all this, there is often an awareness of the greater context, whereupon the home-work context is considered, for example, and other factors, such as an individual's personal characteristics, and the broader economic or cultural climate, might be seen as relevant. In this context, subjective well-being is seen as drawing upon both work and non-work aspects of life. It is a generic phase that covers a person feeling's about every dimension of work including economic rewards and benefits, security, working conditions, organizational and interpersonal relationships and its intrinsic meaning in a person's life. It is a process by which an organization attempts to unleash the creative potential of its personnel by involving them in decisions affecting their work life. A distinguishing characteristic of the process is that its goals are not simply extrinsic focusing on the improvement of productivity and efficiency, they are also intrinsic, regarding what the workers see as the self fulfilling and self enhancing ends in themselves. The essential component of any QWL improvement programme is the existence of a genuine opportunity for individuals or task groups at any level in the organization to influence the working environment.

During 1979, the American Society of Training and Development created a 'Task Force'-on the quality of working life, which defined the concept of QWL as follows: "QWL is a process of work organizations which enables its members at all levels to participate actively and efficiently in shaping the organizations environment, methods and outcomes. It is a value based process, which is aimed toward meeting the twin goals of enhanced effectiveness of the organizations and improved quality of life at work for the employees. Quality of working life is the degree to which members of a work organization are able to satisfy their personal needs through their experience in the organizations. Its focus is on the problem of creating a human work environment where employees work cooperatively and contribute to organization objectives. The major indicators of QWL are job involvement, job satisfaction and productivity. The prime areas include:

- 1. Compensation:** The reward for work should be above a minimum standard for life and should be equitable.



2. **Health and safety:** The working environment should reduce the adverse effects of pollution that can adversely affect the physical, mental, and emotional state of employees.
3. **Job security:** Employees should not have to work under a constant concern for their future stability of work and income.
4. **Job Design:** The design of job should be capable of meeting the needs of the organization for production and the individual for satisfying and interesting work.
5. **Social Integration:** The elimination of everything that could lead to individuals not identifying with the groups to which they belong. This includes the elimination of discrimination and individualism, whilst encouraging teams and special groups to form.
6. **Protection of individual rights:** The introduction of specific, procedures aimed at guaranteeing the rights of employees at work.
7. **Social relevance of work:** Initiatives to increase the understanding among employees of the objectives of the organization and the importance of their part in them.
8. **Respect for non-work activities:** Respect for the activities that people engage in outside the workplace. The impact of work activities on private life should also be recognized.

II. APPROACHES TO IMPROVE QUALITY OF WORK LIFE

Tripathi (1997) stated that the scope of quality of work life movement which originally included only Job design efforts based on the socio-technical systems approach had gradually widened very much so as to include a wide variety of interventions. Some of them is given below:-

1. **Job enrichment:** It attempts to provide a person with exciting, interesting, stimulating and challenging work. In other words, it improves the quality of job. This motivates the employees with higher level needs.
2. **Flexibility in work schedule:** Employees demand more freedom at the workplace, especially in scheduling their work. Among the alternative work schedules capable of enhancing the quality of working life for some employees are:
 - Flexible time: A system of flexible working hours.



- Staggered hours: Different groups of employees begin and end work at different intervals.
 - Compressed work-week: it involves more hours of work per ay for fewer days per week, e.g. five days a week.
3. **Work Teams/ Autonomous Workgroup:** Under this, each group of workers is given freedom of decision making on production methods, distribution of tasks, selection of team members, and leaders, work schedule and so on. The rest is left to them. The team organizes the contents and structure of its job, evaluates its own performance, establishes its speed and chooses its production method. It makes its own performance distribution of tasks and decides its own membership.
 4. **Opportunity for growth:** Opportunity for growth is important for achievement oriented employees. If the employees are provided opportunities for their advancement and growth and to develop their personality, they will feel highly motivated. Their commitment to the organization will also increase.
 5. **Employees participation:** People in organization have a need for participation matters affecting their lives. So they want participation in the decision making process. Employees participation in the form of suggestion system, management by objectives etc. provides psychological satisfaction to the employees.
 6. **Suggestion System:** Suggestion system satisfies psychological needs of the employees. Many organizations which have introduced some suggestion systems make use of cash awards for useful suggestions. They sometimes publish the workers name with his photograph in the company's magazine. This motivates the employees to be in search for something which may be great use to the organization.
 7. **Stress Management:** Stress has become a majore concern of the modern times as it can cause harm to employees health and performance. Different psychologists and physiologist have defined stress differently. In simple words, stress refers to pressure or tensions people feel in life. As living humans make constant demands so it produces pressures i.e. Stress. Stress is, therefore, a natural and unavoidable feature of human life.



8. Quality Circles: A Quality circles is a completely voluntary group of 6 to 8 workers of a shop or department who meet regularly during company time once every fortnight or even month under the leadership of a trained foreman or section head to examine work related problem that affects the quality of output and to recommend to the management possible solutions to those problems. Quality circles were first developed in Japan in early 60's. today these circles have spread to many other countries including India.

9. Empowerment: This deceptively simple idea says that employees at all levels of an organization should be given responsibility and authority for most day to day decisions. When employees know that the authority and responsibility for outcomes rests with them, they can take action swiftly to respond to changes and opportunities as they arise without checking with their superiors.

So, quality of work life is not some notion of frivolous luxury, Quality of work life is just a real useful as virtual reality itself.

III. IMPACT OF QUALITY OF WORKING LIFE ON ORGANISATIONAL CLIMATE WITH SPECIAL REFERENCE TO BANKS

One of the major problems facing the developing and the developed countries is the quality of working life of a vast majority of the employees engaged in productive pursuits. This issue is not just one of achieving greater satisfaction but it also aims at improving productivity, adaptability and overall effectiveness of organizations. The quality of working life movement in a broader sense seeks to achieve integration among the technical, human, organizational and society demands which are often contradictory and conflicting.

QWL is more concerned with overall climate of work and the impact that the work has on people as well as organizational effectiveness. The participation of employees in problem solving and decision making particularly in areas related to their work is considered to be necessary condition for providing greater autonomy and opportunity for self direction and self control to workers with the ultimate objective of upgrading the quality of life at work. The recognized purpose is to change the climate at work so that the human technological organizational interface leads to a better quality of work life and eventually to an improved quality of life in community and society.



By and large, work design is a powerful instrument of cultural and attitudinal change. Certain values, attitudes and cultural attributes acquired can manifest themselves in the socio-cultural and political system as well. For instance, the bureaucratic form of work organization reinforces the authoritarianism of traditional society, the redesigned work system based on participative principles will tend to foster democratic values in the society at large.

The QWL movement, in the Indian context, is confined to the organized sectors of industry and government, which constitute very small percentage of the total working population. This will not be able to contribute towards its ultimate goal of enhancing the quality of life of people in general. Therefore, we have to broaden its framework so as to encompass the vast majority of men and women who either work in unorganized sectors or as agricultural labor in rural areas and to whom even some of the basic rights have been denied.

Today the Indian banking industry is expanding. The availability of skilled managerial and technical manpower in India will contribute considerably to the prosperity of the banking industry in future. The Quality of Work Life covers a wide range of issues both financial and non-financial relating to work context, work contents and work relations. Quality of Work Life is specifically related to the level of happiness a person derives for his career. Each person has different needs when it comes to their careers; the quality level of their work life is determined by whether those needs are being met. While some people might be content with a simple minimum wage job as long as it helps pay the bills, others would find such a job to be too tedious or involve too much physical labour and would find such a position to be highly unsatisfactory. Thus, requirements for having a high "Quality of Work Life" vary from person to person. Regardless of their standards, those with a high Quality of Work Life generally make enough to live comfortably, find their work to be interesting or engaging and achieve a level of personal satisfaction or fulfillment from the jobs that they do. In other words, employees who are generally happy with their work, are said to have a high Quality of Work Life, and those who are unhappy or unfulfilled by their work, are said to have a low Quality of Work Life.

IV. REVIEW OF LITERATURE

Hackman and Oldham (1976) drew attention to what they described as psychological growth needs as relevant to the consideration of Quality of working life. Several such needs



were identified; Skill variety, Task Identity, Task significance, Autonomy and Feedback. They suggested that such needs have to be addressed if employees are to experience high quality of working life. **Taylor (1979)** pragmatically identified the essential components of Quality of working life as; basic extrinsic job factors of wages, hours and working conditions, and the intrinsic job notions of the nature of the work itself. He suggested that a number of other aspects could be added, including; individual power, employee participation in the management, fairness and equity, social support, use of one's present skills, self development, a meaningful future at work, social relevance of the work or product, effect on extra work activities. Taylor suggested that relevant Quality of working life concepts may vary according to organisation and employee group. **Warr (1979)** investigated Quality of working life and considered a range of apparently relevant factors, including work involvement, intrinsic job motivation, higher order need strength, perceived intrinsic job characteristics, job satisfaction, life satisfaction, happiness, and self-rated anxiety. They discussed a range of correlations derived from their work, such as those between work involvement and job satisfaction, intrinsic job motivation and job satisfaction, and perceived intrinsic job characteristics and job satisfaction. In particular, Warr et al. found evidence for a moderate association between total job satisfaction and total life satisfaction and happiness, with a less strong, but significant association with self-rated anxiety. Thus, whilst some authors have emphasized the workplace aspects in Quality of working life, others have identified the relevance of personality factors, psychological well being, and broader concepts of happiness and life satisfaction. **Gerrard and Cunningham (2001)** conducted a study in Singapore, investigated three aspects of service quality. The study samples customers of two specific banks, one of which is publicly quoted and one of which is Government owned. For comparative purposes, five service quality dimensions, which the authors created, were used. The results showed that consumer expectations about an excellent bank's service quality were not significantly different as between the publicly quoted bank and the government bank. The perceptions that consumers had about the service quality of the bank they patronized, though, showed some significant differences. The publicly quoted banks were perceived as having a significantly better "service portfolio", specifically in regard to making customers aware of its services and offering a variety of services through its ATM's. The government bank was perceived as having better "staff who



deliver the service”, specifically in the way the staff dressed and the efficiency with which they served customers. The five service quality dimensions were found to have better predictive capabilities for the measurement of the overall satisfaction of customers who patronized the government bank. **Marrel, Pierre, Gilles(2004)** observed that quality of life is increasingly becoming a concept researched empirically and theoretically in the field of economics. In urban economies, in particular, the increasing interest stems mainly from the fact that quality of life affects urban competitiveness and urban growth. Research shows that when households and businesses decide where to locate, quality of life considerations can play a very important role. The purpose of the present paper is to examine the way economic literature and urban economic literature, in particular, have adopted quality of life considerations in the economic thinking. Moreover, it presents the way various have attempted to capture the multidimensional nature of the concept, and quantify it for the purposes of empirical research. Conclusions are drawn on the state of affairs regarding the study of quality of life in economics, as well as the problems of measurement arising mainly from the complex nature of the concept. **Rose, LooSee, Jegak and Khairuddin (2006)** determined the level and relationship between qualities of work life (QWL) with career-related variables. The sample consists of 475 executives from the electrical and electronics industry in free trade zones in Malaysia for both the MNC’s and the small-medium industries (SMI’s). The selection of respondents using stratified random sampling technique involves a complete list of industrial firms registered with Malaysian Industrial Development Authority (MIDA). Construct validity and discriminate validity were conducted on the instruments. Three exogenous variables were studied. The results indicates that the three exogenous variables are significant: career satisfaction, career achievement and career balance with 63% of the variance in QWL. The respondents appeared satisfied in respect to the level of QWL (49.5%), career achievement (70.3%), career satisfaction (63.8%), but less so for career balance (36.6%). These findings contribute to an understanding of ways by top management in attempts to attain a career fit between the needs of the employees and the needs of the organisation. The role QWL plays in an organisation is understudied issue. The present study opens an avenue for more studies in this direction. **Brace, May(2007)** in their study developed and tested hypotheses to examine empirically how the perceived image of company’s quality of work life will effect the market and financial performances. Growth



and profitability of two groups of publicly held companies were compared based on sales growth, asset growth, return on equity and return on assets. The first group consisted of 58 companies identified as the best companies to work for the United States; the second group consisted of 88 of Standard and Poor's top 100 companies. Statistical evidence found in this study supports a paradigm that aligns the interest of the investor, manager, and employee shareholder into a win-win situation. Findings from this empirical study suggest that companies with high quality of work life can also enjoy exceptional growth and profitability.

Rahman and Tabassum(2011) worked on QWL among male and female employees of private commercial banks in Bangladesh to find out there is any significant difference among male and female bank employee's perception over QWL issues. Researcher adopted convenient sampling to data gathering over a sample 192 employees and factor analysis and consistency Wilcoxon analysis, Mann –Whitney- U test and Bartlett test for analyzed data. The dimensions of QWL used job design, employee relation, working environment, socialization efforts, adequate and fair compensation, opportunities to develop human, growth and development, flexible work schedule, job assignment, work and total life span and in demographic factor age , gender and experience was used. Finding of the research showed male employee's perception differs from the female employees its means management of banks are more concerned about the job design of the male employees. The second finding about perception said that male's perception more positive compared female's employees except in the terms of socialization.

Rania, Kamalanabhanb & Selvarania (2011) analyzed the relationship between employee satisfaction and work/life balance. The construct used for this research consists of career opportunity, recognition, work tasks, payments, benefits, superior subordinate relationship, employee satisfaction, and work/life balance. This study makes a contribution to join two distinct research streams, namely employee satisfaction, and work/life balance. Findings suggest that high correlation exists between work task and employee satisfaction with a mediator variable namely work-life balance.

Talebi (2012) conducted a study to determine the relationship between the related factors of job quality and building design, and employees' rate of effectiveness in the banking industry. The findings of the study show that there is a significant relationship between the variables of salary and benefits, job security healthy and secure work environment, autonomy at work, providing the basis for skills education, and determining



the job development direction with the employees' effectiveness. Zare, Sari and Kor (2012) flawed quantitative approach to examine the QWL of employees at the hospital. The findings indicated that the QWL is high in the majority of residents, but the QWL is still not desirable in a significant proportion of them.

V. NEED, SCOPE AND OBJECTIVES OF THE STUDY

Most of the employees are unsatisfied with the environment being provided to them by the organization and this leads to dissatisfaction regarding the work being performed by them and also it de-motivates them to work effectively and efficiently. So, there is great need to understand the work culture and environment of an organization in order to motivate and satisfy the employees regarding that. Hence, the study of QWL helps to understand this situation well and find out the ways on how to overcome it. So as to motivate the employees and generate their interest in the work related activities to increase the organizational as well as individual effectiveness and efficiency. Both public and private sector banks use different factors of QWL such as promotional schemes, working conditions, performance appraisal, job rotation etc, to motivate their employees. Different employees show different perception, preference, and satisfaction towards different factors. Hence, need to study the QWL provided by different banks to their employees. Scope of the study is confined to the employees working in Public and Private sector banks in Punjab and its adjoining areas.

The specific objectives of the study are:

1. To check awareness and perception of banking employees towards different parameters of Quality of Work Life.
2. To determine the level of satisfaction of bank employees towards different parameters of Quality Of Work Life
3. To compare and contrast the perception, satisfaction, preference of public and private sector banks regarding different aspects of Quality of Work Life.

VI. RESEARCH METHODOLOGY

The present study is descriptive in nature as it describes the perception, satisfaction, preference of the employees working in public and private sector banks towards quality of work life. The Universe of the study constitutes the employees working in public and private banks in Punjab. Primary data through a well structured questionnaire was collected from



50 Employees of these banks selected conveniently from different districts of Punjab. The questionnaire consists of closed-ended questions which maybe of two types i.e. dichotomous and multiple questions and scaled questions.

RESULTS AND DISCUSSION

Table 1 reveals the Demographic Profile of the bank employees classified on basis of bank type, gender, marital status, educational qualifications and experience.

Table 1 Demographic Profile of the respondents

Employees Classification according to type of bank		
Public	25	50
Private	25	50
Total	50	100
Employees Classification according to Gender		
Male	23	46
Female	27	54
Total	50	100
Employees Classification According to Marital Status		
Married	21	42
Unmarried	29	58
Total	50	100
Employees Classification According to Educational Qualifications		
Post Graduation	49	98
Higher-Degree	1	1
Total	50	100
Employees Classification According to Experience		
Less than 2	19	38
2-4 years	15	30
Greater than 4 year	16	32
Total	50	100

Further employees awareness and perception towards quality of work life and their satisfaction is discussed in detail below. The results are classified on basis of bank type to promote a better understanding

Table 2 Awareness regarding the concept of Quality Of Work Life

Awareness level	Private bank	Public bank	Total
Yes	25(50.0)	25((50.0)	50(100.0)
No	0	0	0
Total	25	25	50

The table 2 reveals that 100% of the employees of public and private sector bank are aware of the concept of quality of work life.



Table 3 Employees perception towards Bank promotional schemes

Appropriateness	Private bank	Public bank	Total
Yes	15 (60.0)	20 (80.0)	35 (70.0)
No	10 (40.0)	5 (20.0)	15 (30.0)
Total	25	25	50

Table 3 reveals that overall 70% of employees feel that promotional schemes are appropriate and 30% feels that they are not appropriate. In private sectors 60% employees feel that promotional schemes are appropriate and 40% feel not appropriate and in public sector bank 80% employees feel that promotional schemes are appropriate and 20% feel they are not appropriate.

Table 4 Employees responses towards quality of physical working conditions in the bank

Quality	Private bank	Public bank	Total
Good	13 (52.0)	8 (32.0)	21 (42.0)
Average	12 (48.0)	17 (68.0)	29 (58.0)
Poor	0	0	0
Total	25	25	50

Table 4 reveals that 58% employees think that physical working conditions are average and 42% says that it is good. In private bank 52% of employees feel that physical working conditions are good and 48% says that average. In public bank employees feel that 32% physical working condition are good and 68% says it is average.

Table 5 Employees perception towards working environment

Working environment	Private bank	Public bank	Total
Participative	25 (100)	19 (76.0)	44 (88.0)
Autonomy	0	0	0
Red tapism	0	6 (24.0)	6 (12.0)
Total	25	25	50

Table 5 reveals that 88% employees are saying that working environment is participative in banking and 12% says that red tapism is there. In private bank 100% employees say that working environment is participative in nature. In public bank 76% employees say that working environment is participative and 24% says there is red tapism.

Table 6 Employees preference towards banks should have career plans

Responses	Private bank	Public bank	Total
Yes	21 (84.0)	17 (68.0)	38 (76.0)
No	4 (16.0)	8 (32.0)	12 (24.0)
Total	25	25	50



Table 6(a) Employees preference for different career plans

Positions	Private bank	Public bank	Total
For integral position	0	2 (11.76)	2 (5.26)
For all employees	10 (47.61)	11 (64.70)	21 (55.26)
For deserving employees only	11 (52.38)	4 (23.52)	15 (39.47)
Total	21	17	38

Table 6 shows that most of the respondents reflect a positive attitude for the implementation of career plans in their banks. In Private bank, 84% employees prefer the career plans and in public bank 68% prefer. Table 6(a) reveals that nearly 52.38% Private bank employees prefer that career plans should be for deserving employees only and 47.61 should be for all employees. In public bank, employees prefer near about 64.70% career plans should be for all employees and 23.52% prefer for deserving employees only.

Table 7 Employees perception regarding stress management workshops for their employees

Responses	Private bank	Public bank	Total
Yes	18 (72.0)	20 (80.0)	38 (76.0)
No	7 (28.0)	5 (20.0)	12 (24.0)
Total	25	25	50

Table 7(a) Employees perception regarding stress management workshops

Positions	Private bank	Public bank	Total
For higher position	0	0	0
For willing employees	1 (5.55)	4 (20.0)	5 (13.15)
For all employees	17 (94.44)	16 (80.0)	33 (86.84)
Total	18	20	38

Table 7 reveals the preference for conducting stress management workshop, 76% of the employees are in favour of conducting workshop and 24% are not in favour. Table 7(a) reveals that number of employees favoring for conducting stress management workshops, in private bank 5.55% employees says that stress management workshop should be conducted for willing employees and 94.44% says it should be for all employees. In public bank, 20% employees favour for willing employees and 80% favour for all employees

Table 8 Employees response for having suggestion schemes

Response	Private bank	Public bank	Total
Yes	18 (72.0)	16 (64.0)	34 (68.0)
No	7 (28.0)	9 (36.0)	16 (32.0)
Total	25	25	50



Table 8(a) Employees options regarding extent of having suggestion schemes

Options	Private bank	Public bank	Total
At the disposition of employees	7 (38.88)	7 (43.75)	14 (41.17)
Along with cash prizes	11 (61.11)	9 (56.25)	20 (58.82)
Total	18	16	34

Table 8 reveals the perception towards suggestion schemes, 68% of the employees are in favour of having suggestion schemes and 32% are not in favour. Further Table 8 (a) reveals that number of employees favoring for suggestion schemes, in private bank 38.88% employees says that suggestion schemes at the disposition of employees and 61.11% says it should be along with the cash prizes. In public bank, 41.17% employees favour at the disposition of the employees and 58.82% favour along with cash prizes.

Table 9 Employees response for having participation management

Response	Private bank	Public bank	Total
Yes	22 (88.0)	24 (96.0)	46 (92.0)
No	3 (12.0)	1 (8.0)	4 (8.0)
Total	25	25	50

Table 9(a) Employees level of participation in management

Levels	Private bank	Public bank	Total
Partial and certain level	5 (22.72)	4 (16.66)	9 (19.99)
Complete and at all levels	17 (77.27)	20 (83.33)	37 (80.43)
Total	22	24	46

Table 9 reveals employees responses for having participation in management, 92% of the employees are in favour and 8% are not in favour. Table 9(a) also shows that number of employees favoring for suggestion schemes, in private bank 22.72% employees says that employees should participate in management at partial and certain levels and 77.27% says it should be at complete and at all levels. In public bank, 19.56% employees favour at the partial and certain levels and 80% favour.

Table 10 Employees response for having autonomous work teams

Responses	Private bank	Public bank	Total
YES	19 (76.0)	17 (68.0)	36 (72.0)
NO	6 (24.0)	8 (32.0)	14 (28.0)
TOTAL	25	25	50



Table 10(a) Employees options regarding autonomous work teams

Options	Private bank	Public bank	Total
In certain projects only	19 (100.0)	17 (100.0)	36 (100.0)
At top and middle levels	0	0	0
Total	19	17	36

Table 10 reveals employees responses for having autonomous work team , 72% of the employees are in favour and 28% are not in favour. Also, Table 10(a) reveals that number of employees favoring for autonomous work team, in both public and private bank 100% employees says that autonomous work team should be at certain projects only.

Table 11 Employees responses regarding working hours of the bank

Responses	Private bank	Public bank	Total
Yes	13 (52.0)	22 (88.0)	35 (70.0)
No	12 (48.0)	3 (12.0)	15 (30.0)
Total	25	25	50

Table 11 shows that in private banks 52% employees are satisfied from working hours and 48% are not satisfied. In public banks 88% employees are satisfied from working hours and 12% are not satisfied.

Table 12 Parameters which motivates the employee the most.

Parameters	Private bank	Public bank	Total
1. Salary increase	3 (12.0)	8 (32.0)	11 (22.0)
2. Recognition	0	4 (16.0)	4 (8.0)
3. Promotion	22 (88.0)	5 (20.0)	27 (54.0)
4. Job security	0	8 (32.0)	8 (16.0)
Total	25	25	50

Table 12 reveals that the various parameters which motivates the employees the most, in private bank 88% of employees are motivated by promotional parameters and then 12% of them are motivated by salary increase. In public bank 32% of employees are motivated by promotional and job security, 20% by salary increase and 16% by recognition.

Table 13 Employees responses regarding QWL help to improve the productivity in banks

Responses	Private bank	Public bank	Total
Yes	25 (100.0)	25 (100.0)	25 (100.0)
No	0	0	0
Total	25	25	50



Table 14 Ranking of components of QWL according to their importance

Components	1	2	3	4	5	6	7	Total	Mean Rank	Private mean Rank	Public mean Rank
Promotional scheme	7 (14.0)	9 (18.0)	16 (32.0)	5 (10.0)	9 (18.0)	2 (4.0)	2 (4.0)	50	3.28	3.28	3.28
Career plan	38 (76.0)	6 (12.0)	4 (8.0)	2 (4.0)	0	0	0	50	1.4	1.2	1.6
Job enrichment	2 (4.0)	26 (52.0)	10 (20.0)	2 (4.0)	7 (14.0)	3 (6.0)	0	50	2.9	3.2	2.6
Stress management	0	5 (10.0)	3 (6.0)	9 (18.0)	2 (4.0)	9 (18.0)	22 (44.0)	50	5.16	5.48	5.44
Team work	3 (6.0)	1 (2.0)	6 (12.0)	7 (14.0)	6 (12.0)	12 (24.0)	15 (30.0)	50	5.16	4.96	5.36
Employee participation	0	2 (4.0)	8 (16.0)	13 (26.0)	13 (26.0)	14 (28.0)	0	50	4.58	4.48	4.68
Empowerment	4 (8.0)	1 (2.0)	3 (6.0)	12 (24.0)	13 (26.0)	9 (18.0)	8 (16.0)	50	4.76	4.48	5.04

Table 14 shows that employees working in public and private bank give rank to various component of the QWL. The mean score of career plan 1.4 which mean the employees are highly satisfied with this component and then the next mean score is of job enrichment i.e. 2.9. Stress management and team work have the highest mean score which mean the employees are least satisfied with it.

Table 15 Level of Satisfaction of employees towards the following factors

	Factors	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total	Mean satisfaction score	Private mean score	Public mean score	Standard deviation
1.	Degree of Health and safety measures	5 (10.0)	32 (64.0)	13 (26.0)	-	-	50	3.84	3.92	3.76	0.58
2.	Training and development program	1 (2.0)	27 (54.0)	19 (38.0)	3 (6.0)	-	50	3.52	4.04	3	0.64
3.	Functioning of the	6	10	28	6	-	50	3.32	3.64	3	0.84



	Grievance cell	(12.0)	(20.0)	(56.0)	(12.0)						
4.	Degree of Stress level	-	22 (44.0)	13 (26.0)	15 (30.0)	-	50	3.14	3	3.28	0.87
5.	Job security	7 (14.0)	20 (40.0)	19 (38.0)	2 (4.0)	2 (4.0)	50	3.56	3.2	3.92	0.92
6.	Working conditions	6 (12.0)	29 (58.0)	12 (24.0)	3 (6.0)	-	50	3.76	3.96	3.56	0.74
7.	Salary and incentives	-	35 (70.0)	8 (16.0)	7 (14.0)	-	50	3.56	3.36	3.76	0.73
8.	Performance appraisal system	-	15 (30.0)	29 (58.0)	6 (12.0)	-	50	3.18	3.38	3.08	0.62
9.	Leave facility procedure.	-	15 (30.0)	17 (34.0)	18 (36.0)	-	50	2.94	3.36	2.52	0.81
10.	Opportunities available for growth and skill application.	-	12 (24.0)	26 (52.0)	12 (24.0)	-	50	3.0	3.4	2.6	0.69
11.	Social relationships at work.	10 (20.0)	29 (58.0)	8 (16.0)	3 (6.0)	-	50	3.92	4.24	3.6	0.77
12.	Compensation schemes.	-	19 (38.0)	27 (54.0)	4 (8.0)	-	50	3.33	3.2	3.4	0.61
13.	Cooperation offered by Superiors	-	24 (48.0)	26 (52.0)	-	-	50	3.48	3.68	3.28	0.50
14.	Job freedom/ rotation.	-	1 (2.0)	30 (60.0)	19 (38.0)	-	50	2.64	2.76	2.52	0.52
15.	Promotional avenues	10 (20.0)	21 (42.0)	15 (30.0)	2 (4.0)	2 (4.0)	50	3.7	3.88	3.52	0.97
16.	Working hours.	-	19 (38.0)	26 (52.0)	5 (10.0)	-	50	3.28	3.32	3.24	0.64
17.	Team spirit.	7 (14.0)	20 (40.0)	20 (40.0)	3 (6.0)	-	50	3.62	3.84	3.4	0.80
18.	Authority allocated to do a job.	6 (12.0)	7 (14.0)	34 (68.0)	3 (6.0)	-	50	3.32	3.24	3.4	0.76



Table 15 reveals the level of satisfaction of employees towards the various factors. Mean score for social relationships at work is 3.92 which reveal that employees are most satisfied for this factor, followed by health and safety measures having mean score of 3.84 and so on. Standard deviation for the factor promotional schemes (0.97) is highest which shows the maximum variability. Private bank employees are highly satisfied with social relationships at work (4.24), training and development program (4.04), promotional avenues (3.88), team spirit (3.84) and so on. Public bank employees are highly satisfied with job security (3.92), salary and incentives & degree of health and safety (3.76), working conditions (3.56), promotional and avenues (3.52) and so on.

VII. FINDINGS OF THE STUDY

The study was all about the aspects of the Study of Quality of work life in public and private banks and the following finding originated:

- Mostly all the employees working in public and private sector banks are aware of the concept Quality of work life.
- Employees in public banks are more satisfied with promotional schemes as compared to the employees working in private sector bank. In public bank 80% employees are satisfied and in private bank 60% are satisfied.
- Most of the employees of private bank say that physical working conditions of bank are good and 48% of employees say that conditions are average. In public sectors, near about 58% says that working conditions are average. Employees of private banks are in view that the working environment is participative whereas in public sector, near about 88% employees are in view that environment is participative and rest 12% says there is red tapism.
- Employees of private bank considered that career plans should be part of organization sector whereas same as public sector bank but the preference of private employees are more as compared to public sector. Employees of private bank are in view that career plans should be for deserving employees only but the public bank says that it should be for all employees.
- Most of the employees in public sector prefer to have the stress management workshops as compared to private sector because work load is more in public sector. Most of public bank employees says that workshops should be conducted for all



employees and some are in view that it should be for willing employees. In private bank employees are in view to have workshops for all employees.

- Employees of private sector say that suggestion schemes should be there in the banking organization as compared to public sector. 72% private employees prefer to have suggestion schemes as compared to 68% of public employees. Private bank employees prefer to have suggestion schemes along with cash prizes but public employees have mixed reactions i.e. more employees prefer with cash prizes and some prefer at the disposition of employees.
- Employees of public sector bank prefer more participation in management as compared to private bank. Employees were having a perception that they should participate in complete and at all levels but the percentage in public and private is different.
- Employees of private bank say that autonomous work team should in the organization because work is more in private as compared public bank. Employees of public bank say that autonomous work team should be there but percentage is less as compared to private bank. Both the public and private bank employees are in view that autonomous team work should be in certain project only. In private sector banks near about 52% employees are satisfied with the working hours and 48% are not satisfied whereas in public sector employees are highly satisfied with working hours.
- In private bank employees are mostly motivated by the promotion, followed by salary increase but in public bank employees are motivated by salary increase and job security, followed by promotion and recognition.
- The concept Quality of work life helps in improving the productivity in banks and 100% employees of both public and private bank agrees to this statement.
- The mean rank of career plan is less, which means this component is more important to the employees. Private bank employees (1.2) give more importance to this component as compared to public (1.6), followed by job enrichment component whose mean rank is (2.9) whereas public sector employees (2.6) give more importance as compared to private sector (3.2), followed by promotional schemes.



- The level of satisfaction of employees towards the various factors. In this the mean score of social relationships at work is high (3.92), which means employees are highly satisfied from this factors, whereas private bank employees are highly satisfied (4.24) as compared to public sector (3.6), followed by degree of health & safety measures, mean score is 3.84 but in private sector score is more (3.92) as compared to public (3.76), followed by working conditions mean score (3.76) but private bank employees (3.96) are more satisfied as compared to public sector (3.65), followed by promotional avenues, whose mean score is (3.7) , in this employees of private sector banks are highly satisfied as compared to public sector, followed by team spirit whose mean score is (3.62), in this private employees have high mean score (3.84) as compared to public (3.4) and so on.

VIII. CONCLUSION AND RECOMMENDATIONS

Quality of work life denotes all the organizational inputs which aim at the employee's satisfaction and enhancing organizational effectiveness. The basic purpose is to develop jobs and working conditions that are excellent for employees as well as economic health of organization. It refers to the level of satisfaction, motivation, commitment and involvement an individual experience with respect to their line at the work. Quality of work life is concrete expression of a particular set beliefs and values about people, about organization and ultimately about society. Quality of work life improvements are stated as any activity which takes places at every level of an organization which seeks greater organizational effectiveness through the enhancement of human dignity and growth, a process through which the stakeholders in the organizations i.e. management, unions, and employees, learn how to work together better to determine for themselves what actions, changes and improvement desirable and workable in order to achieve twin and simultaneous goals of an improved quality of work life at work for all members of the organization and greater effectiveness for both the company and the employees.

Every organization has to satisfy some of the basic needs and demands of its employees because the satisfied and motivated employees are the source of achieving the organizational goals and objectives. In order to use the maximum potential of the human resource, the organization has to provide them with the best quality of their working life.



Therefore every organization needs to update and improve the quality of work life of the employees.

From this study we have concluded that in both public and private bank employees have different perception, satisfaction, preference regarding different parameters of quality of work life. Different employees get motivated by different factors. The following recommendations are made to banks based on the study results:

- The power of decision making may be delegated to some extent though with some conditions and reservations.
- Banks should take care of employee's personality development. It should conduct requisite training and development programs for the employees.
- Banks should have effective career plans schemes as well as promotional schemes for the employees
- Public bank should focus on improving the working environment even more. The working environment of public and private banks should be participative.
- Banks should conduct stress management workshops for the employees to reduce stress levels.
- Banks should give an opportunity to the employees to participate in management.
- Banks should provide flexible working hours to the employees. It should adopt simple leave facility procedure for the employees.

REFERENCES

1. C.R. Mamoria and S.V. Gankar," Personal management- Concepts and issues", Himalaya publications, 24th Edition, 2006, pp. (Gankar, 2006)
2. Dr. T. G. Vijaya, R. Hemamailini, "Impact of Work Life Balance on Organizational Commitment among Bank Employees". Asian Journal of Research in Social Science and Humanities. ISSN 2249 – 7315. Vol 2. Issue 2 2012
3. Dupuis, Martel, Jean-pierre, Gilles, " Quality of work life: Theoretical and Methodological Problems, and Presentation of a new model and measuring instrument" Springer publication
4. Philip Gerrard and Bart Cunningham," journal of financial services marketing(2001)6, 50-60;doi:10.1057/palgrave.fsm.4770040", Palgrave Macmillan publication.



5. P. Subba, and B. A. Rao, "Quality of work life in commercial banks", New Delhi: Discovery Publishing House, Pvt Ltd., 1998.
6. R.S.M. Lau, Bruce E. May, "Human Resource Development Quarterly", published online: 17 jan 2007 copyright @1998 Wiley periodicals, inc, a Wiley company.
7. Shanthi and Arunadevi, "Bank Employees attitude towards changing Banking Scenario – A reference to Bank Employees in Virudhunagar", Sri Kaleeswari College National level seminar proceedings on banking and insurance, Feb 2006.
8. Tabassum, A. Rahman, T. and Jahan, K, "Quality of Work Life among the Male and Female Employees of Private Commercial Banks in Bangladesh". Proceedings of the International Conference on Business Competencies in a changing Global Environment. South East University, Dhaka, December (2010).