

Quality of Work Life of Employees in the Public Sector Banks with special reference to Kottayam District in Kerala

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Abstract

The concept of *Quality of Work Life (QWL)* has gained significant attention in recent years as organizations increasingly recognize the importance of employee well-being and satisfaction in achieving organizational success. The objectives of the study are (i) to identify the factors influencing the Quality of Work Life of employees, (ii) to assess the level of Quality of Work Life among employees in public sector banks, (iii) to examine the relationship between QWL and job satisfaction of employees, (iv) to analyze the impact of demographic variables (such as age, gender, designation, and experience) on the Quality of Work Life and (v) to suggest suitable measures to enhance the Quality of Work Life in public sector banks. The researcher conducted the study in Kottayam, data collected from public sector bank employees. Adopted convenient sampling method for data collection. 163 were collected back all the questionnaire were taken for analysis. Used percentage analysis and correlation coefficient used to find the relationship between Quality work life and job satisfaction of the sample respondents. The study concluded that bank management must adopt a more employee-centric approach by ensuring fair rewards, encouraging career development, and fostering a supportive and participative work environment. Enhancing the Quality of Work Life will lead to more satisfied, motivated, and efficient employees, which in turn contributes to the long-term growth and stability of public sector banks.

Key words : Customer service quality, Quality of Work Life, Public Sector Banks and job satisfaction

Introduction

The concept of *Quality of Work Life (QWL)* has gained significant attention in recent years as organizations increasingly recognize the importance of employee well-being and satisfaction in achieving organizational success. QWL refers to the overall quality of an employee's experience at the workplace, encompassing various aspects such as job satisfaction, work environment, compensation, career growth opportunities, work-life balance, participation in decision-making, and organizational support. It aims to create a work environment that fosters both employee well-being and organizational effectiveness. In the context of **public sector banks**, the importance of QWL is particularly pronounced. These institutions play a crucial role in the economic development of the nation by mobilizing savings, providing credit, and supporting financial inclusion. However, employees in public sector banks often face challenges such as heavy workloads, strict regulations, frequent policy changes, customer pressure, and limited promotional opportunities. Such factors can significantly impact their job satisfaction, motivation, and overall quality of work life. Enhancing the QWL of employees in public sector banks not only improves their job satisfaction and productivity but also contributes to better customer service, reduced absenteeism, and lower employee turnover. In today's competitive banking environment where digital transformation and customer expectations are rapidly evolving ensuring a high quality of work life has become essential for sustaining efficiency and organizational commitment. Improving the quality of work life in public sector banks can lead to numerous benefits such as higher productivity, enhanced job satisfaction, better customer service, and reduced turnover. Therefore, studying the QWL of employees in public sector banks is essential to identify the factors that affect their work experience and to suggest measures for creating a more supportive and motivating work environment.

Statement of the Problem: Employees in public sector banks play a pivotal role in ensuring the smooth functioning and success of the banking system. However, due to increasing competition, digital transformation, customer expectations, and administrative pressure, employees often experience stress, dissatisfaction, and declining morale. These factors can negatively affect their productivity and commitment towards the organization. Despite several initiatives by management to improve employee welfare, there is still a perceived gap in achieving a high Quality of Work Life. Many employees feel overburdened, underappreciated, and lack sufficient opportunities for professional development and work-life balance. Hence, it becomes necessary to study the current state of QWL in public sector banks and identify the factors influencing it. The findings will help in formulating effective HR policies to enhance employee satisfaction, motivation, and performance.

Objectives of the Study

1. To identify the factors influencing the Quality of Work Life of employees.
2. To assess the level of Quality of Work Life among employees in public sector banks.
3. To examine the relationship between QWL and job satisfaction of employees.
4. To analyze the impact of demographic variables (such as age, gender, designation, and experience) on the Quality of Work Life.
5. To suggest suitable measures to enhance the Quality of Work Life in public sector banks.

Scope of the Study: The study focuses on the Quality of Work Life among employees working in selected public sector banks. The research aims to provide insights into the existing QWL practices, identify areas of improvement, and offer practical suggestions for management. The findings of this study will be useful for bank administrators, policymakers, and HR professionals in developing employee-centric policies and strategies to enhance overall organizational effectiveness.

Factors influencing the Quality of Work Life of employees

1. **Working Conditions:** A safe, clean, and comfortable physical work environment greatly enhances employees' satisfaction. Adequate lighting, seating, ventilation, and ergonomic arrangements reduce fatigue and improve morale.
2. **Job Security:** Employees with stable employment and assurance against sudden layoffs or transfers tend to experience a higher quality of work life. In public sector organizations, job security is often a major contributor to employee commitment and satisfaction.
3. **Compensation and Rewards:** Fair and competitive pay, along with timely promotions, bonuses, and incentives, increase employee motivation. Perceived fairness in salary structures is crucial to maintaining a positive work atmosphere.
4. **Career Growth and Development Opportunities:** Availability of training programs, skill development, and clear promotion pathways enhances employees' sense of progress and professional fulfillment. Lack of growth prospects often leads to dissatisfaction.
5. **Supervisory and Managerial Support:** A supportive and understanding supervisor who provides guidance, feedback, and encouragement contributes to a positive work environment. Leadership style directly affects employees' morale and motivation.
6. **Participation in Decision-Making:** Allowing employees to take part in organizational decision-making builds trust, belongingness, and ownership, thereby improving their QWL and commitment.
7. **Recognition and Appreciation:** Acknowledging employees' efforts through praise, rewards, or awards improves morale and motivates them to perform better. Lack of recognition can lead to disengagement.
8. **Organizational Culture and Climate:** A healthy culture that encourages teamwork, respect, open communication, and trust improves employees' overall work experience. A rigid or bureaucratic environment can lower QWL.
9. **Interpersonal Relationships:** Healthy relationships with colleagues, teamwork, and cooperation help create a supportive social environment that enhances employees' happiness and productivity.
10. **Technological and Organizational Changes:** Frequent technological updates and organizational restructuring can affect employees' comfort and confidence levels. Adequate training and communication help them adapt smoothly.

Sampling and Tools: The researcher conducted the study in Kottayam, data collected from public sector bank employees. Adopted convenient sampling method for data collection. Structured questionnaire prepared with reference of previous studies, the same were distributed to the bank employees, 175 questionnaires were distributed in Kottayam city, out of them 163 were collected back all the questionnaire were taken for analysis.

Percentage analysis used to present the socio economic profile of the respondents, correlation coefficient used to find the relationship between Quality work life and job satisfaction of the sample respondents.

Data Analysis

Percentage analysis

Table 1 : Age group of the respondents

Sl. No.	Age group	Number of respondents	Percentage
1	Less than 30 years	25	15.34
2	31 years to 40 years	33	20.25
3	41 years to 50 years	47	28.83
4	Above 50 years	58	35.58
	Total	163	100

Source : Primary data

The above table shows the age group of the respondents, twenty five (15.34%) respondents are less than 30 years old. Thirty three (20.25%) respondents are between 31 years and 40 years. Forty seven (28.83%) respondents are between 41 years and 50 years and remaining fifty eight (35.58%) respondents are above 50 years old. Majority (35.58%) of the respondents are above 50 years old.

Table 2 : Gender of the respondents

Sl. No.	Gender	Number of respondents	Percentage
1	Male	88	53.99
2	Female	75	46.01
	Total	163	100

Source : Primary data

The above table shows the gender of the respondents, out of one hundred and sixty three respondents, eighty eight (53.99%) respondents are male and remaining seventy five (46.01%) respondents are female. Majority (53.99%) of the respondents are male.

Table 3 : Marital status of the respondents

Sl. No.	Marital status	Number of respondents	Percentage
1	Married	95	58.28
2	Unmarried	60	36.81
3	Widows / divorce	8	4.91
	Total	163	100

Source : Primary data

The table 3 shows the marital status of the respondents, out of one hundred and sixty three respondents, ninety five (58.28%) respondents are married. Sixty (36.81%) respondents are unmarried and remaining eight (4.91%) respondents are widows / divorce. Majority (58.28%) of the respondents are married.

Table 4 : Family type of the respondents

Sl. No.	Family type	Number of respondents	Percentage
1	Joint family	66	40.49
2	Nuclear family	97	59.51
	Total	163	100

Source : Primary data

The table 4 shows the family type of the respondents, out of one hundred and sixty three respondents, sixty six (40.49%) respondents are joint families and remaining ninety seven (59.51%) respondents are nuclear families. Majority (59.51%) of the respondents are nuclear families.

Table 5 : Number of family members of the respondents

Sl. No.	Number of family members	Number of respondents	Percentage
1	3 members	31	19.02
2	4 members	78	47.85
3	5 and above	54	33.13
	Total	163	100

Source : Primary data

The table 5 shows number of family members, out of one hundred and sixty three respondents, thirty one (19.02%) respondents' family members are 3. Seventy eight (47.85%) respondents' family members are 4 and remaining fifty four (33.13%) respondents' family members are above 5. Majority (47.85%) of the respondents' family members are 4.

Table 6 : Educational qualification of the respondents

Sl. No.	Educational qualification	Number of respondents	Percentage
1	Under graduate	94	57.67
2	Post graduate	69	42.33
	Total	163	100

Source : Primary data

The table 6 presents the educational qualification, out of one hundred and sixty three, ninety four (57.67%) respondents are under graduates and remaining sixty nine (42.33%) respondents are post graduates. Majority (57.67%) of the respondents are under graduates.

Table 7 : Experience of the respondents

Sl. No.	Experience	Number of respondents	Percentage
1	Less than 5 years	27	16.56
2	6 years to 10 years	46	28.22
3	11 years to 15 years	55	33.74
4	Above 15 years	35	21.48
	Total	163	100

Source : Primary data

The table 7 shows the experience of the respondents, out of one hundred and sixty three respondents, twenty seven (16.56%) respondents are less than 5 years of experience. Forty six (28.22%) respondents are having 6 years to 10 years. Fifty five (33.74%) respondents are having 11 years to 15 years of experience and remaining thirty five (21.48%) respondents are having above 15 years of experience. Majority (33.74%) of the respondents are having 11 years to 15 years.

Level of Quality work life

The researcher have taken 12 variables to find the level of quality work life, i.e. (i) job provide you a secure future, (ii) job provide you a steady employment, (iii) Layoffs avoided in your workplace, (iv) to do work especially well in order to secure the continuity of your employment relationship, (v) Miss the sense of security that comes with a permanent employment relationship, (vi) You get the chance to make decisions on your jobs, (vii) The chance to try something's different, (viii) Get chance to make use of your best abilities, (ix) think about and do things related to work even in free time because your work is so interesting, (x) Your supervisor show appreciation for the contribution you make, (xi) Is grievances handling procedure effectively work to sort out grievance in your organization and (xii) You get the chance to develop new and better ways to do the job. Likert five point scale used to find the level of quality work life, the level of quality work life calculated with the help of the total score, taken mean and standard deviation.

Table 8 : Level of Quality work life

Sl. No.	Level of QWL	Number of respondents	Percentage
1	Low	32	19.63
2	Medium	77	47.24
3	High	54	33.13
	Total	163	100

Source : Primary data

The above table 8 shows the level of quality work life of the respondents, out of one hundred and sixty three respondents, thirty two (19.63%) respondents felt low level of quality work life. Seventy seven (47.24%) respondents felt medium level of quality work life and remaining fifty four (33.13%) respondents are high level of quality work life. Majority (47.24%) of the respondents are felt medium level of quality work life.

Level of Job Satisfaction: The following variables are taken to find the level of job satisfaction, i.e. (i) Being able to keep busy all the time, (ii) The chance to work alone on the job, (iii) The chance to do different things from time to time, (iv) The chance to be —some body in the community, (v) The way my boss handles

his/her workers, (vi) The competence of my supervisor in making decisions, (vii) Being able to do things that don't go against my conscience, (viii) The way my job provides for steady employment. (JS8) and (ix) The chance to do things for other people.

Table 9 : Level of Job Satisfaction

Sl. No.	Level of job satisfaction	Number of respondents	Percentage
1	Low	51	31.29
2	Medium	67	41.10
3	High	45	27.61
	Total	163	100

Source : Primary data

The above table 9 shows the level of job satisfaction, out of one hundred and sixty three sample respondents, fifty one (31.29%) respondents felt low level of job satisfaction, sixty seven (41.10%) respondents felt medium level of job satisfaction and remaining forty five (27.61%) respondents are felt high level of job satisfaction. Majority (41.10%) of the respondents are felt medium level of job satisfaction.

Correlation :Hypothesis : There is no relationship between the quality of work life and job satisfaction.

Table 10 : Correlation : Relationship between QWL and Job Satisfaction

		Quality Work Life	Job Satisfaction
Quality Work Life	Pearson Correlation		1
	Sig. (2-tailed)		
	N	163	
Job Satisfaction	Pearson Correlation	.891**	1
	Sig. (2-tailed)	.001	
	N	163	163

** . Correlation is significant at the 0.01 level (2-tailed).

The quality work life has positive and significant relationship with job satisfaction at 1% significant level. Hence, null hypothesis has been rejected.

The staff are expecting quality work life, as per the above correlation analysis output shows that quality work life has relationship with job satisfaction. If any changes in the quality work life of the employees will change the level of job satisfaction.

Findings: The following are the general findings and analysis findings.

1. Most employees in public sector banks reported a moderate level of Quality of Work Life (QWL), indicating satisfaction in some areas but concern in others.
2. Job security emerged as one of the strongest positive aspects influencing employees' overall satisfaction, given the stability associated with public sector employment.
3. Employees expressed dissatisfaction with promotional opportunities, citing delayed promotions and limited career advancement as major issues.
4. Work-life balance was identified as a concern among employees, particularly for those in customer-facing roles with extended working hours.
5. The physical work environment and infrastructure in many public sector bank branches were satisfactory but lacked modern amenities and ergonomic arrangements.
6. Employees felt that communication and participation in decision-making were limited, with top-down management styles still prevalent.
7. Job satisfaction and QWL were found to be positively correlated — employees who experienced higher QWL also reported better job satisfaction and commitment.
8. Majority (35.58%) of the respondents are above 50 years old.
9. Majority (53.99%) of the respondents are male.
10. Majority (58.28%) of the respondents are married.
11. Majority (59.51%) of the respondents are nuclear families.
12. Majority (47.85%) of the respondents' family members are 4.
13. Majority (57.67%) of the respondents are under graduates.
14. Majority (33.74%) of the respondents are having 11 years to 15 years.
15. Majority (47.24%) of the respondents are felt medium level of quality work life.

Suggestions

1. Work should be evenly distributed, and additional staff may be recruited in busy branches. Introducing automation and digital support tools can also reduce manual workload.
2. Flexible work schedules, leave arrangements should be follow to help employees balance professional and personal responsibilities effectively.
3. Training sessions should focus on new banking technologies, customer service skills, and stress management to enhance employee competence and confidence.
4. Management should involve employees in policy formulation and operational decisions, which can boost morale, sense of ownership, and motivation.
5. Supervisors and managers should adopt participative and empathetic leadership approaches that encourage open communication, feedback, and recognition of employees' efforts.
6. Banks should upgrade branch infrastructure with modern equipment, better seating arrangements, and improved facilities to create a more comfortable and productive work environment.
7. Activities such as team-building workshops, wellness programs, and social gatherings can improve interpersonal relationships and strengthen teamwork among employees.
8. Periodic surveys and feedback mechanisms should be implemented to monitor employee satisfaction levels and identify areas needing improvement in work-life quality.

Conclusion

The study on the *Quality of Work Life (QWL) of Employees in Public Sector Banks* reveals that while employees enjoy job security, stable income, and social recognition, several aspects of their work life require improvement. The findings indicate that factors such as work-life balance, recognition, promotional opportunities, and employee participation in decision-making significantly influence overall job satisfaction and commitment. Although public sector banks have made considerable efforts to modernize their operations and introduce employee welfare measures, many employees still face challenges related to high workload, limited autonomy, and outdated systems. Improving these areas can greatly enhance motivation, productivity, and organizational loyalty. A high Quality of Work Life not only benefits employees but also strengthens the institution's overall performance and customer service quality. Hence, bank management must adopt a more employee-centric approach by ensuring fair rewards, encouraging career development, and fostering a supportive and participative work environment. Enhancing the Quality of Work Life will lead to more satisfied, motivated, and efficient employees, which in turn contributes to the long-term growth and stability of public sector banks.

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