

## **An Empirical Study of Bankers' Perception towards their Quality of Work Life**

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**Abstract:** *In today's intensely competitive world, business corporates have finally learnt the mantra of enhancing long-term productivity is through fulfillment of employees' expectations from work. The conception of Quality of Work Life (QWL) posits the management to treat individuals as assets, capable of adding immense value to the organization, when bestowed with honor and security. This article attempts to pinpoint the various dimensions to define QWL of bankers and their relativity in the standards of perception based on nature of banks, gender, designation and experience gained from work. The sample size comprises 94 respondents, randomly selected from seven different banks representing private and government sectors. Chi-square Tests were administered to verify variation in QWL levels between gender and nature of banks, while the impact of designation and experience on QWL was substantiated through One-Way Anova tests, at .05 and .01 level of significance. Results exhibit a significant variation in the levels of perception of the bankers in the private and public banks, though there is no significant impact of gender on the QWL. Contrariwise, designation and experience gained by employees significantly influences the QWL in the banking sector. There is further scope of improvement in facets of QWL, which have been provided through their respective mean scores.*

**Key Words:** *Quality of Work Life, QWL of Bankers, QWL Evaluation, QWL Measurement,*

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### **Introduction:**

Globalization has posed serious challenges to the developing economies, deficient in knowledge and skills, which undoubtedly form the basis of productivity and competitiveness in the ever-increasing integrated world economy. With global competition burgeoning, survival of business corporates has been challenging and the quest for enhanced productivity has been exigent. This has led to the concept of QWL bearing two core goals: (i) humanize the work place and improve the quality of employees' work experiences (ii) simultaneously, to improve the overall productivity of the organization (Kotze, 2005). Louis Davis introduced the term Quality of Work Life and the first International QWL conference was held in Toronto in 1972. The central thrust to this philosophy of QWL, is that organizational productivity can be served by providing employees with the opportunity to use their human capacities, pursue self-improvement, and identify oneself with his/her work place. QWL responds to both organizational needs and worker growth needs for improved work and working conditions. QWL is an employee's perspective of favorable conditions and environments of a workplace that support and promote employee satisfaction by providing them with rewards, job security, and growth opportunities. However, some researchers point out that Quality of Work Life (QWL) is not only related to personnel's well-being and their attitudes and feelings towards their job (Beaudoin & Edgar, 2003) but also goes beyond job satisfaction (Bo-Znadh, 1998; Cheung & Tang, 2009; Sirgy, Efraty, Siegel, & Lee, 2001).

With the advent of globalization in India, the banking sector has been facing intense competition from the multinationals. The 1992-year's economic reforms have been a major driver for global integration in the banking sector, posing threat to the very survival of Indian banks. Initially, the adoption of technology with advanced information and communication networks were instrumental to combat competition. Such adoption of technology for survival and sustainability bred to the loss of jobs of many employees in the banking sector. Finally, in the year 1926, Trade Union Act was implemented to shield the employees from exploitation from the management and ensuring security and better working conditions, leading to understand the concept of QWL. The Quality of Work Life positively facilitates the creation of a more flexible, loyal, motivated workforce and thereby determines the company's competitiveness (Adhikari G., 2010).

### **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, total life space and social reliance. The concept of QWL is a process by which an organization responds to employee needs by developing mechanisms to allow them to share fully in making the decisions that design their lives at work (Robbins, 1989). Most literature on the QWL originates from the discipline of Industrial Labor Relationships (Hsu

&Kernohan, 2006). The burgeoning literature of QWL has brought about certain parameters of QWL such as work quality, function of job content, employee's well-being, the quality of the relationship between employees, working environment, and the balance between job demands and decision autonomy or the balance between control need and control capacity (Korunka, Hoonakker, &Carayon, 2008; Lewis, Brazil, Krueger, Lohfeld, &Tjam, 2001; Schouteten, 2004; VanLaar, Edwards, & Easton, 2007). QWL is thus recognized as a multi-dimensional construct and the categorization is neither universal nor eternal.

The QWL in the Indian banks can be enriched by the introduction of flexible timings, employee integration in the decision-making, work restructuring, job designs and unionization (Rai G.D. 2015).The constructs of QWL is unique and eventually defined by the employee (Takezawa S., 1984) but in general, management thinkers and industrial psychologists agree that this theory aims to satisfy organizational needs of productivity and sustainability through fulfillment of employees' expectations of work and working conditions (Rai G.D. 2015). The cross nation experiences amply demonstrate that improvement in quality of work life has definite potential and scope in improving productivity (Ledford and Lawler, 1982) and overall organizational effectiveness (Buchanan and Boddy, 1982) as also reducing grievances, turnover and absenteeism (Goodman, 1980) and industrial accidents (Havolovic, 1991). 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 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.

#### **Research Questions and Hypotheses:**

In spite of the plethora of researches on the QWL, the efforts on the part of researchers to identify the factors of quality of work life in the Indian context have not been encouraging. Furthermore, understanding the perception of the bankers towards their QWL has received little academic attention. This study attempts to unearth the various dimensions to define QWL of bank employees. The following hypotheses have been formulated which have been statistically proven:

**H<sub>1</sub>:** There is a significant difference between the perception of varied facets of QWL between the government and private banks.

**H<sub>2</sub>:** There is a significant variation between the QWL levels on the basis of gender.

**H<sub>3</sub>:** Designation has a significant impact on the QWL of the bankers.

**H<sub>4</sub>:** There persists a significant difference in the QWL levels among the bankers based on their experience.

#### **Research Methodology:**

This is an exploratory cum descriptive study conducted on seven prominent banks selected from Darjeeling, Siliguri and Jalpaiguri (northern parts of the state of West Bengal). Initially, a total of 104 employees were selected to depict the qualitative dimensions of QWL of the universe, but 6 questionnaires were incomplete and four rejected by the respondents. The sample size of 94 bank employees were chosen from the private and public sector viz. ICICI Bank, HDFC, Axis Bank, State Bank of India, Canara Bank, Bank of Baroda and Bank of India. For selection of sample, disproportionate stratified random sampling method was adopted. A structured un-disguised questionnaire to elicit the sundry qualitative QWL constructs, comprising a four point Likert scale was implemented. This research is exclusively based on primary data, tabulated through the Statistical Package for Social Sciences (SPSS ver.20) analyzing the demographic variables of QWL. There are innumerable dimensions of QWL, but this analysis is narrowed down to twelve factors explicitly mentioned as the following:

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. Trade Unions
12. Job satisfaction

The Chi-Square Tests were adopted at 1% and 5% level of significance to test the independence of the variables whilst testing the first two hypotheses. One-Way ANOVA Tests were administered to predict any statistical variation in the mean values of the perception of the bankers towards their QWL with regard to designation and experience at work. The detailed demographic profile of the respondents are shown in Table I.

**Table: I**

Socio-Economic Indicators	Frequency
<b>1) Nature of Bank:</b>	
a) Private	41
b) Public	53
<b>2) Gender:</b>	
a) Male	52
b) Female	42
<b>3) Designation:</b>	
a) Branch Manager	12
b) Assistant Manager	27
c) Probationary Officer	23
d) Special Assistant	10
e) Clerk	12
f) Cashier	10
<b>4) Experience:</b>	
a) Less than 10 years	36
b) 10 - less than 15 years	27
c) 15 - less than 20 years	20
d) 20 years and above	11

**Analysis and Interpretation:**

**Hypothesis 1:**

The analysis exhibits a significant chi-square value whilst testing the first hypothesis. Table 1 elucidates the presence of a statistical variance in the level of perception of the Private and Public Bankers towards the various dimensions of QWL. Comparing the mean scores of the private bankers with the public bankers with different facets, public bankers enjoy relatively higher degree of freedom whilst incorporating their skills to work with a mean score of 3.48, enjoy better work and personal life balance, with lesser intervention in leisure (2.92) and moderately reduced organizational stressors (2.66). The trade unions have been very active in the public sector to shield the interests of the employees (3.18). Contrariwise, private bankers are encouraged with more innovative ideas relating to work, cleaner working environment, higher social responsibility and greater encouragement from the management through recognition of efforts. (Rai G.D. 2015) Flex-time or flexible working hours need to be implemented, especially in the private sector, which could aid to the uttermost organizational stressors (3.49) at work.

**Table.1:Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>**14.817<sup>a</sup></b>	<b>3</b>	<b>.002</b>
Likelihood Ratio	15.377	3	.002
Linear-by-Linear Association	11.801	1	.001
N of Valid Cases	94		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.41.

**\*\*Values are significant at 1% level, \*Values are significant at 5% level**

Since the calculated value of chi-square (14.817) is much greater than the tabulated value at 3degrees of freedom (7.815), we can infer that there is a significant relationship at .01 level of significance between QWL and nature of bank i.e. Private or Public. In this case, we reject the null hypothesis at .01 level of significance and accept the alternative hypothesis. Thus, we have sufficient evidence to assume that there persists a significant difference between the QWL levels in the private and the public banking sectors.

**Hypothesis 2:**

**Table.2:Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>4.614<sup>a</sup></b>	<b>3</b>	<b>.202</b>
Likelihood Ratio	4.631	3	.201
Linear-by-Linear Association	3.717	1	.054

N of Valid Cases	94		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.41.			

**\*\*Values are significant at 1% level, \*Values are significant at 5% level**

Through the analysis of the sample comprising 52 male teachers and 42 female counterparts, it is evident from above the above table that there appears no significant variation in the QWL levels in the banking sector. The level of perception of both the genders towards work and working conditions are at par. There are trivial differences in the level of perceptions of different facets of QWL on the basis of gender, but on closer inspection of the mean scores, few dimensions demand attention. Male workers are found to be given due freedom to operate (2.96) in consideration to female employees (2.59). It is also confirmed that the female employees have a relatively unsatisfactory balance of work and leisure due to a high intervention of work stress (3.60) which affects their productivity. Singh A.K. and Dhawan N. (2013), studied the presence of organizational stressors has a significant effect on overall job satisfaction and consequently on overall performance. The female employees are satisfied with the career advancement policy (3.16) which caters to their needs to stand as equals with their male colleagues. Table 2 illustrates the Pearson Chi-Square value of 4.614 with corresponding significance or p-value (.202) is much higher than the accepted levels of .01 or .05, we accept the null hypothesis. In other words, there is no significant relation between gender and QWL at 5% level of significance.

**Hypothesis 3:**

**Table 3: ANOVA**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	25.270	5	5.054	6.630**	.000
Within Groups	67.082	88	.762		
Total	92.351	93			

**\*\*Values are significant at 1% level, \*Values are significant at 5% level**

Table 4 exemplifies a significant statistical impact of designation in the level of perception of QWL, at .01 level of significance. One-Way ANOVA or Analysis of Variance compares the different means of more than one population, where the difference in single dependent variable (QWL) among two or more groups formed by a single classification of independent variable (Designation). Bearing in mind, the different dimensions of QWL, Organizational stressors, resultant of work-overload, role conflict and role ambiguity seems to be critical for Probationary Officers (mean score 3.60), Cashiers (3.60) and Assistant Managers (3.50). An increase in stress level is associated with a decrease in job satisfaction (Benner, 1984) which also negatively affects productivity. The need for 'Career Growth' is satisfied at the higher levels i.e. Manager (3.71), Assistant Manager (3.52) and Probationary Officer (3.46). 'Work and Total Life Space' or the work and personal balance is better satisfied at the Clerical (3.22) and Cashier (3.18) levels. The bankers' perception to other factors of QWL with regard to designation is not statistically different, neither at .01 nor .05 level of significance. Apparently, results unveil satisfaction of employees at all levels of the organizational hierarchy, but it is explicit from the analysis that Managers (3.76), Assistant Managers (3.73) and Probationary Officers (3.66) are better satisfied than the lower level-staffs. The above table reports a significant difference in the perception of QWL levels in respect to six levels of designation,  $F(5, 88) = 6.630, p < 0.001$ .

**Hypothesis 4:**

The results of One-Way ANOVA have been depicted in Table 3 and it can be perceived, that experience in the banking sector has led to a significant difference in the QWL levels at .05 level of significance. As the bankers' gain experience their perception of QWL significantly varies with regard to 'Immediate Competencies to develop human capacities', as there is higher autonomy for application of one's skills with regard to experience exceeding 20 years (mean score 3.02) and 15- 20 years (2.99). Experienced employees demand more freedom in utilization of skills over their job, more job security and 'Continued Career Growth'. A sound QWL is perceived by the adherence of 'Constitutionalism' principles, the right to object managerial decisions affecting their work and the freedom of speech for personal prevailing (Rai G.D. 2015). The application of such principles are in accordance with experience beyond 20 years (3.51) and 15-20 years (3.31) with the lowest experienced by less experienced employees viz. less than 5 years (2.08). The present analysis have made certain, the incidence of a high degree of stress in the entire banking sector, which is dire for experience less than 10 years (3.75), 15-20 years (3.69). There seems to be a major difference in sentiments regarding the remuneration policy, as with experience, the claim to meet the socially determined standards of sufficiency (Walton, 1973) increases.

**Table 4: ANOVA**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	10.101	3	3.367	3.033*	.033
Within Groups	99.899	90	1.110		
Total	110.000	93			

**\*\*Values are significant at 1% level, \*Values are significant at 5% level**

The first row labeled 'Between Groups' points out the variability due to different levels of experience (between the groups variability), following 'Within Groups' portrays the variability triggered by the random error and the sum of all variability is shown by 'Total'. The F-value of 3.033 with the corresponding significance value of .033 is significant at 5% level of significance, permitting us enough evidence to reject the null hypothesis. Thus we conclude that the levels of perception of bank employees of QWL are in contrast with regard to experience.

### Conclusion and Recommendations

The problem of inefficiency in the productivity due to job dissatisfaction of the employees on account of poor work culture and working conditions have been afflicting numerable organizations and banking sector is no exception. This philosophy of QWL has been an emerging trend for enhancement of job satisfaction and job performance through satisfaction of employees' needs. A pitiable QWL leads to dissatisfied employees, minimal productivity, high absenteeism and employee turnover (Davoodi1998). This particular paper was envisioned to analyze the diverse perceptions of the bank employees to their work and working conditions on the basis of nature of banks, gender, various levels of designation and experience. The study unearthed a significant variation in the QWL levels in the private and public banks, in general. It was discernable from the respective mean scores, the presence of substantial magnitude of organizational stressors in private sector which is adversely impacting on the work and leisure balance of the employees. The concept of flexible working hours could aid the role stress factors to a certain extent. (Rai G.D. 2015) 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. Public employees suffer from routinization of work and role ambiguity. The lucidity of roles and responsibilities assigned to the employees in the organizational set up must be enhanced. The female employees should be given sufficient time to meet their domestic needs as they are incapable to segregate between organizational and non-organizational roles. The analysis has proven that experience and designation has a significant impact on the perception of QWL, where the needs for career advancement and the liberty of speech, employee integration in the decision making process are met at higher levels of designation and with years of service. With the technological change on the high, organizational stressors has been cropping in the banking sector, deleteriously impacting the QWL and thereby their performance at work. The prospect of the banking sector depends largely on the quality of service of its employees, which necessitates the management to cater to the needs of the employees for a sound Quality of Work Life. A satisfied employee can be a productive one through a proper implementation of all dimensions of QWL. Stress coping procedures through proper training, employee integration in decision-making process, redressal of subordinate grievances, development of inter and intra personal relations. The management can arrange tours and family picnics for the employees, which has proven instrumental in relieving stress and promoting employee satisfaction and job performance in many of the private sector banks. Such techniques could be implemented to have a substantial impact in enhancing productivity of employees through a sound Quality of Work Life.

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