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FACTOR AFFECTING QUALITY OF WORK LIFE IN PUBLIC & PRIVATE SECTOR BANKS IN LUCKNOW

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ABSTRACT

The world today has become more competitive due to big organizations, globalization and ever changing technology. Therefore, managing an organization has become more complex than even before. At this stage, QWL has emerged as one of the most important aspect of job that ensures long term association of the employees with the organization. Banking industry in India is one of the largest contributors to the service sector and in turn to the economic development of the country. This has necessitated the researcher to find the factors affecting quality of work life in Lucknow. In total, 300 employees were selected for the purpose of the study, 150 each from the public and private sector banks. The factor analysis was used for the purpose of analysis by the researcher. This study reveals that Working environment and Work life space dimension, Opportunities for individual growth and Career development dimensions, Social integration in the workplace dimension, Adequate and fair compensation dimension, Social relevance of the worker's life and Working conditions dimension are the factors which most significantly affect the quality of work life of employees and hence, the effective functioning of the banking industry.

KEYWORDS

public and private banks, quality of work life.

INTRODUCTION

The world today has become more competitive due to big organizations, globalization and ever changing technology. Therefore, managing an organization has become more complex than even before. It has become difficult to retain well developed and qualified human resource. At this stage, QWL has emerged as one of the most important aspect of job that ensures long term association of the employees with the organization. "QWL is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect" (Straw & Heckscher, 1984). QWL seeks to create an environment in which the employees feel satisfied, work co-operatively and make positive contribution in the achievement of organizational objectives (Sadique, 2003). According to J. Llyod Suttle, "QWL is the degree to which members of a work organization are able to satisfy their important personal needs through their experiences in the organization". Hence, an attempt has been made by the researcher to study the effect of QWL on the employees of banking sector in the light of current realities.

REVIEW OF LITERATURE**QUALITY OF WORK LIFE**

The term QWL has different meaning to different researchers. A few researches conducted by the eminent researchers in the field of QWL are as follows- Ayesha Tabassum, Tasnuva Rahman and Kursia Jahan in their study entitled, "A Comparative Analysis of Quality of Work Life among the Employees of Local Private and Foreign Commercial Banks in Bangladesh" found that the significant difference exists between the local private and foreign commercial bank's employees perception over QWL and in the following factors of QWL; adequate and fair compensation, work and total life space, opportunity to develop human capacities, flexible work schedule and job assignment, and employee relations.

Md. Mostafizur Rahman, Md. Rostam Ali & Md. Farijul Islam in their research study entitled, "A Study on Quality of Work Life among Workers with Special Reference to State Owned Commercial Banks in the Northern Region of Bangladesh" found that there is a strong need of suitable working environment and a little existence of social recognition and integration and the rest of the dimensions are moderately present. The study has also revealed that compensation and other remuneration and career opportunity and growth are highly correlated with work life that causes a lower level of satisfaction of employees' comparison to private commercial banks' employees.

Barkha Gupta in her research paper entitled, "A Comparative study of Quality of Work Life in Nationalized and Private Banks" found that Quality of work life in Nationalized and Private Banks' employees differ. The QWL is significantly higher in case of Nationalized Banks employees than Private Banks employees.

Manisha Singhai and Nupoor Garg in their research paper entitled, "Quality of work life in select service sector: A Comparative Study" concluded that faculty members of management institutes perceive better QWL in comparison to bank employees. It also points out that female employees perceive better QWL in comparison to male employees. The aim of the paper was to explore perception of QWL of management faculty members, bank employees, female and male employees.

Namrata Sandhu and Rahul Prabhakar in their research paper entitled, "Factors Influencing the Quality of Work Life in the Indian Banking Industry – An Empirical Study" revealed five factors, which significantly influence the quality of work life: remuneration, opportunities for personal growth, supportive leadership and structures, work environment and work-life balance. It is therefore suggested that when attempting to draft retention programs for employees working in the Indian banking industry, these five factors must be kept in mind.

IMPORTANCE OF THE STUDY

An employee spends almost one-third of his entire life in the workplace. Therefore, his job should yield him a sense of satisfaction, pride, recognition and security. This satisfaction is particularly relevant for the service sector, which is largely dependent on the employee-customer relationship. Banking industry in India is one of the largest contributors to the service sector and in turn to the economic development of the country. If an employee is dissatisfied with his Quality of work life, then he may not be able to proper contribution to the success of an organization. Keeping this fact in mind, this study was undertaken to study the factors affecting quality of work life in Public and Private sector banks.

STATEMENT OF THE PROBLEM

Banking industry has undergone a sea change since liberalization. Now, banking industry offers a wide range of financial products and services. Therefore, banking personnel face huge pressure in timely delivering these services. Due to these reasons, banking hours have been increased. It has an adverse effect on the mental and physical well-being of the employees of the employees, which results in lower Quality of Work Life. Therefore, importance of QWL is being felt in the banking sector because on the one hand, it increases the productivity of the organization and on the other hand, it increases the satisfaction level of employees (Gabon, 1984). This has necessitated the researcher to find the factors affecting quality of work life in banking sector employees with respect to ten dimensions of QWL, which are Adequate and fair compensation, working conditions, Immediate opportunity to use and develop one's capacity, Opportunity for continued growth and security, Social integration in the work organization, Constitutionalism in the work organization, Work and total life space, and Social relevance of work life.

OBJECTIVES OF THE STUDY

To find out the factors affecting quality of work life in public sector and private sector banks in Lucknow.

RESEARCH METHODOLOGY

The research has descriptive cross-sectional research design. The universe of the study is all the employees working in public and private sector banks in luck now. The researcher has used convenience sampling. The sample size for the study was 300, 150 each from public sector and private sector banks. For the present study, standardized questionnaire-cum-scale developed by Luciana Ad Silva Mitosis, Bruno Pedro so, Antonio Carlos De Francisco and Luis Alberto Pilate (2008) was the one chosen for measuring quality of work life, its reliability and validity already been tested. Data was collected from both primary and secondary sources. The items in this was assessed using Likert's seven-point scale ranging from strongly agree (point 1) to strongly disagree (point 2). Factor analysis was used for the method of data collection.

DATA ANALYSIS AND INTERPRETATION**FACTOR ANALYSIS ON QUALITY OF WORK LIFE DIMENSIONS**

Factor analysis is a multivariate statistical technique used for data reduction to condense and simplify the set of large number of variables to smaller number of variables called factors. This technique is helpful in examining the underlying patterns or relationships for a large number of variables and to determine whether the information can be condensed or summarized into a smaller set of factors of components (Hair et al., 2009).

VALIDITY TEST FOR CARRYING OUT FACTOR ANALYSIS

Before performing the factor analysis, the Kaiser-Meyer-Olkin (KMO) test was performed as an index to test the appropriateness of adequacy of sample for factor analysis. Generally, the KMO should measure between 0.5 and 1.0 for the sample size to be adequate. To test whether the correlation matrix was not an identity matrix, the Bartlett's Test of Sphericity was conducted.

TABLE 1: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.914	
Bartlett's Test of Sphericity	Approx. Chi-Square	6575.169
	df	561
	Sig.	.000

The adequacy of the data was evaluated on the basis of the results of Kaiser-Meyer-Olkin (KMO) measures of sampling adequacy and Bartlett's test of Sphericity (homogeneity of variance). The KMO measure of sampling adequacy is .914, which is much higher than the commonly accepted limit of 0.60. Thus, it is confirmed that the sample size was adequate to apply factor analysis on the data. Similarly, Bartlett's test of Sphericity is significant ($p < 0.001$), indicating significant correlation exists between the variables to proceed with the analysis. The Bartlett's test statistic is approximately distributed and it may be accepted when it is significant at $p < 0.05$.

EXTRACTION COMMUNALITIES

The extraction communalities are useful as these are obtained using the extracted factors. Extraction communalities for a variable give the total amount of variance in that variable, explained by all the factors. The higher the value of communality for a particular variable after extraction, higher is its amount of variance explained by the extracted factors. In table below, the rows indicate the various components taken care of to examine the factor analysis of the study. There are 34 variables under various factors comes into act. Fourth column denotes that what will be the total weight of each of the components if there is only one component. The fifth column denotes that in presence of all the components what will be the weight of all the components individually. Further, table shows the mean and SD scores of 34 variables independently.

TABLE 2: COMMUNALITIES

Factors	Statements	Variables	Initial	Extraction	Mean	S.D.
Adequate and fair compensation	How satisfied are you with your salary (remuneration)?	Salary	1.000	.810	4.483	1.6650
	How satisfied are you with your salary, if you compare it with your colleagues' salary?	Colleague's salary	1.000	.707	4.176	1.6333
	How satisfied are you with the salary, considering the work you are doing?	Salary for work	1.000	.712	4.016	1.7222
	How satisfied are you with the extra benefits (provident fund, medical insurance, etc.) that your company offers to you?	Extra benefits	1.000	.583	4.686	1.5864
Working conditions	How satisfied are you with your quantity of working hours?	Working hours	1.000	.682	4.576	1.6753
	According to your workload (quantity of work), how do you feel?	workload	1.000	.671	4.270	1.6080
	According to the use of technology in your tasks, how do you feel?	Use of technology	1.000	.548	5.313	1.2808
	How satisfied are you with the salubrity level (healthy work conditions) in your workplace?	Healthy work conditions	1.000	.652	4.973	1.4139
	How satisfied are you with the security equipments, individual and collective protection provided by your company?	Individual security	1.000	.650	5.033	1.3208
Immediate opportunity to use and develop one's capacity	Are you satisfied with the autonomy (opportunity to take decisions) that you have at your work?	Autonomy	1.000	.569	4.786	1.3762
	Are you satisfied with the importance of the task/work/activity that you do.	Importance of task	1.000	.593	5.390	1.1114
	Regarding the polyvalence (possibility to performance several tasks and works) at work, how do you feel?	Polyvalence of task	1.000	.591	4.9867	1.27485
	How satisfied are you with your performance evaluation (awareness of how good or bad have been your performance at work)?	Performance evaluation	1.000	.673	4.946	1.4802
	Regarding possibilities conferred (work responsibility given to you), how do you feel?	Work responsibility	1.000	.646	5.340	1.1842
Opportunity for continued growth and security	How satisfied are you with your opportunity of professional growth?	Professional growth	1.000	.651	4.880	1.5032
	How satisfied are you with the trainings you participate?	Trainings	1.000	.671	4.813	1.5142
	Regarding the situations and the frequency that occur the resigning at your work, how do you feel?	Frequency of resigning	1.000	.409	4.450	1.2673
	How satisfied are you with the process used to determine promotions (merit/performance/experience/examination)?	Promotion process	1.000	.639	4.600	1.7918
Social integration in the work organization	Regarding the discrimination (social, racial, religious, sexual, etc.) in your work, how do you feel?	Discrimination	1.000	.518	5.203	1.5372
	Regarding your relationship with your colleagues and bosses at work, how do you feel?	Relationship with boss and colleagues	1.000	.816	5.443	1.2295
	Regarding your team's and colleagues' commitment to work, how do you feel?	Team's commitment	1.000	.694	5.316	1.2307
	How satisfied are you with the appreciation of your ideas and initiative at work?	Appreciation for initiatives	1.000	.704	4.936	1.4467
Constitutionalism in the work organization	How satisfied are you with the company for regarding the workers' rights?	Worker's rights	1.000	.578	4.616	1.5354
	How satisfied are you with your freedom of expression (opportunity to give opinions) at work?	Freedom of expression	1.000	.657	4.573	1.6755
	How satisfied are you with the norms and rules at your work?	Rules and norms	1.000	.626	5.033	1.3055
	Regarding the respect to your individuality (individual characteristics and particularities) at work, how do you feel?	Respect to individuality	1.000	.569	5.120	1.3360
Work and total life space	How satisfied are you with the work influence on your family life routine?	Work life space	1.000	.775	4.253	1.7548
	How satisfied are you with the work influence on your possibilities of leisure?	Leisure time	1.000	.755	4.170	1.6134
	How satisfied are you with your schedule of work and rest?	Work and rest schedule	1.000	.795	4.163	1.7455
Social relevance of work life	Regarding the proud of performing your work, how do you feel?	Proud of work	1.000	.692	5.570	1.1206
	Are you satisfied with the image this company have to society?	Image of company	1.000	.753	5.553	1.2486
	How satisfied are you with the contribution to the society that the company have?	Company contribution to society	1.000	.773	5.430	1.3105
	How satisfied are you with the services and the quality of products that the company makes?	Products and services of company	1.000	.752	5.450	1.3140
	How satisfied are you with the human resource politic (the way that the company treats the workers) that the company has?	Human resource policy	1.000	.591	4.500	1.6791

VARIANCE ANALYSIS

The table below summarizes the total variance explained by the FA solution and gives an indication about the number of useful factors. This table has three parts. The first part, titled *Initial Eigen values* gives the variance explained by all the possible factors. There are a total of 34 factors, which is same as the number of variables entered into the FA. The first column under *initial Eigen values* gives the Eigen values for all the possible factors in a decreasing order. This is followed by the variance as a percentage of all the variance and cumulative variance. From this table, it can be seen that the cumulative value of the first seven attributes become approximately 66% of variance. That means the seven factors are so powerful to overpower the rest of the factors. It can be observed only the factors with Eigen values greater than 1 were considered significant and all the factors with Eigen values less than 1 were considered insignificant and discarded.

TABLE 3: TOTAL VARIANCE EXPLAINED

Factor	Initial Eigen Values			Extraction Sums of Squared			Rotation Sums of Squared loadings		
	Total	% of Variance	Cumulative%	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.555	39.867	39.867	13.555	39.867	39.867	5.268	15.495	15.495
2	2.005	5.897	45.764	2.005	5.897	45.764	3.583	10.537	26.032
3	1.677	4.932	50.696	1.677	4.932	50.696	3.081	9.060	35.092
4	1.543	4.539	55.235	1.543	4.539	55.235	2.977	8.757	43.850
5	1.470	4.324	59.560	1.470	4.324	59.560	2.934	8.628	52.478
6	1.192	3.507	63.067	1.192	3.507	63.067	2.741	8.061	60.538
7	1.062	3.125	66.191	1.062	3.125	66.191	1.922	5.653	66.191

FACTOR LOADINGS

Table below shows the factor loadings which have been used to measure the correlation between variables and the factors. A loading close to 1 indicates strong correlation between a variable and the factor, while a loading close to zero indicates weak correlation. The factors are rotated with the used of Varimax with Kaiser Normalization rotation method and Principal Component Analysis (PCA) method for factor extraction. Only those factors whose are greater than .40 are used for interpretation purpose.

TABLE 4: ROTATED COMPONENT MATRIX

Variables	Factor						
	1	2	3	4	5	6	7
Salary				.808			
Colleague's salary				.762			
Salary for work				.747			
Extra benefits				.590			
Working hours	.649						
workload	.605						
Use of technology						.638	
Healthy work conditions						.672	
Individual security						.719	
Autonomy						.513	
Importance of task		.624					
Polyvalence of task		.575					
Performance evaluation		.667					
Work responsibility		.725					
Professional growth		.514					
Trainings							.775
Frequency of resigning							
Promotion process							
Discrimination			.628				
Relationship with boss and colleagues			.805				
Team's commitment			.740				
Appreciation for initiatives			.654				
Worker's rights	.563						
Freedom of expression	.603						
Rules and norms	.621						
Respect to individuality							
Work life space	.799						
Leisure time	.719						
Work and rest schedule	.803						
Proud of work							
Image of company					.769		
Company contribution to society					.783		
Products and services of company					.793		
Human resource policy							

FACTORS OF QUALITY OF WORK LIFE

The factor analysis contains 34 statements encompassed with eight dimensions which explained for 66% of total variance. Only six factors with internal consistency greater than 0.6 (significant) have been taken and the rest factors have been removed. The newly constructed factors have been renamed as-

- Factor 1-** Working environment and Work life space dimensions (8 items)
- Factor 2-** Opportunities for individual growth and Career development dimensions (5 items)
- Factor 3-** Social integration in the workplace dimension (4 items)
- Factor 4-** Adequate and fair compensation dimension (4 items)
- Factor 5-** Social relevance of the worker's life (3 items)
- Factor 6-** Working conditions dimension (4 items)

TABLE 5: SUMMARY OF FACTORS OF QUALITY OF WORK LIFE

Factors	Variables	Loadings	Eigen value	% of Variance	Cumulative % of Variance	Cronbach's alpha
Working environment and Work life space dimensions	Working hours	.649	13.555	15.495	15.495	.914
	Workload	.605				
	Worker's rights	.563				
	Freedom of expression	.603				
	Rules and norms	.621				
	Work life space	.799				
	Leisure time	.719				
	Work and rest schedule	.803				
Opportunities for individual growth and Career development dimensions	Importance of task	.624	2.005	10.537	26.032	.828
	Polyvalence of task	.575				
	Performance evaluation	.667				
	Work responsibility	.725				
	Professional growth	.514				
Social integration in the workplace dimension	Discrimination	.628	1.677	9.060	35.092	.813
	Relationship with boss and colleagues	.805				
	Team's commitment	.740				
	Appreciation for initiatives	.654				
Adequate and fair compensation dimension	Salary	.808	1.543	8.757	43.850	.834
	Colleague's salary	.762				
	Salary for work	.747				
	Extra benefits	.590				
Social relevance of the worker's life	Image of company	.769	1.470	8.628	52.478	.849
	Company contribution to society	.783				
	Products and services of company	.793				
Working conditions dimension	Use of technology	.638	1.192	8.061	60.538	.784
	Healthy working conditions	.672				
	Individual security	.719				
	Autonomy	.513				

Factor 1-Working environment and Work life space dimension - Working environment and Work life space dimension is the first and most important factor on which eight statements are loaded and it explains 15.50% of variance with Eigen value of 13.56. The eight variables loaded on the current factor shows that working environment and work life balance plays an important role in improving quality of work life. Ensuring that an employee has adequate leisure time, proper schedule of work and rest and opportunities to spend quality time with family will definitely improve quality of work life. Also, bank employees in India seek flexibility of working hours, less and balanced workload, freedom of expression, moderate rules and norms and consideration of worker's rights. Ensuring that the working environment provides these to the employees will significantly raise employee morale and will help in improving job satisfaction.

Factor 2-Opportunities for individual growth and Career development dimensions- Opportunities for individual growth and Career development dimensions are the second highest factor loading in quality of work life loaded with five statements and it explains 10.54% of variance with the Eigen value of 2.00. As there is intense competition in banking industry, therefore providing adequate growth and career development opportunities will help in retaining and motivating employees. The variables loaded on this factor clearly indicate that employees consider importance of task and activity, possibilities of performing several tasks, amount of work responsibility given, fair appraisal of their performance, and opportunities for professional growth as an important variables influencing quality of work life. Therefore, employers should provide their employees with opportunities to advance in their careers, for example, supporting for higher studies and skill development programs.

Factor 3-Social integration in the workplace dimension- Social integration in the workplace dimension also have rigorous impact on QWL which are loaded with four statements and explains 9.06% of variance with the Eigen value 1.68. It shows that a deep understanding and a good inter-personal relationship between the management and the employees and also among other employees create a sense of belongingness and commitment with the organization, which would increase the productivity and profitability of the organization. Also, treating the employees with dignity and equality and appreciating their ideas and initiatives will definitely help in improving quality of work life.

Factor 4-Adequate and fair compensation dimension- Adequate and fair compensation dimension is the fourth factor loaded with four items and explains 8.76% of variance with the Eigen value of 1.543. Employees expect that their salary should be fixed on the basis of work done and responsibilities undertaken. They also believe that their salaries should be at par with their colleague's salary. Extra benefits and perks such as retirement benefits, medical insurance, provident fund, etc, provided to them should be reasonable in order to be satisfied with the job.

Factor 5-Social relevance of the worker's life- Social relevance of the worker's life is the fifth important dimension loaded with three statements and explains 8.63% of variance with the Eigen value 1.470. It shows that image of the company, company's contribution to society and products and services offered by the company helps in boosting the morale of employees and as such improves the quality of work life of employees.

Factor 6-Working conditions dimension- Working conditions dimension is the sixth and last dimension loaded with three items and explains 8.061% of variance with the Eigen value of 1.192. It clearly shows that providing safe and healthy working conditions, advanced means of technology and individual and collective security and protection will help in improving the quality of work life of employees.

It to be noted that only 27 statements have been finally selected keeping in view the reliability coefficient of the scale.

LIMITATIONS OF THE STUDY

1. The research was conducted in Public and Private sector banks of Lucknow. As a result, this research might not represent an accurate picture of the banking industry at the national level.
2. Some biasness is bound to creep in on the part of the respondents.
3. It might also be possible that certain respondents have given incorrect information due to disinterest or shortage of time.
4. Quality of work life is quite a wide concept and the researcher has incorporated only a few relevant dimensions for the research study.
5. The various dimensions of Quality of work life included in the research might be perceived differently by the bank employees. Therefore, chances of data inaccuracies on account of misinterpretation on the part of employees may exist.

CONCLUSIONS

The current study is related to the public and private sector banks operating in Lucknow. This study reveals that Working environment and Work life space dimension, Opportunities for individual growth and Career development dimensions, Social integration in the workplace dimension, Adequate and fair compensation dimension, Social relevance of the worker's life and Working conditions dimension are the factors which most significantly affect the quality of work life of employees and hence, the effective functioning of the banking industry. Therefore, in order to be successful, while making retention programmes for the employees, these factors of quality of work life must be planned thoroughly. The attitudes and aspirations of employees must be examined carefully and closely before launching any programme. Thus, a congenial work environment must be created, which inspires the employees to work effectively for achieving the organization's objectives and in turn raises the employees' morale.

SUGGESTIONS FOR IMPROVING QWL

- Salaries to the employees must be given, considering the work they are doing.
- Employees must be given enough freedom to make important decisions.
- The workload must be divided equally among the employees, so that they do not feel over stressed.
- Management should create an environment of job security among the employees. Stable job environments should be created and the employees must be provided with an opportunity of horizontal as well as vertical growth. There should be scope for promotion and transfers as well.

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