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STATEMENT OF THE PROBLEM

OBJECTIVES

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RESULTS & DISCUSSION

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THE INSIGHT VIEW OF QUALITY OF WORK LIFE: A STUDY ON THE EMPLOYEES OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN TIRUNELVELI DISTRICT

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ABSTRACT

The quality of work life is a wide term covering an immense variety of programmes, techniques, theories and management styles through which organizations and jobs are designed so as to grant employees autonomy, responsibility and authority. As every employer wants a good employee every employee wants a good employer. The main yardstick is the Quality of work life which every company offers to its employees. Quality of work life is all about the conducive and congenial environment created at the work place as it is one of the main reasons for better performance and productivity. To keep the organization sustainable, employees need to be motivated to care about the work they do, to acquire knowledge- related skills and to perform the work to the best of their abilities. This paper aims to study the various factors influencing quality of work life of Bank employees. A happy and healthy employee will give better turnover and make good decisions and positively contribute to organizational goal. A questionnaire survey was carried out with the employees belonging to various cadres in Private and Public sector Banks in Tirunelveli District. Data were analyzed using descriptive statistics, factor analysis and Correlative analysis. However, it is observed Quality of work life of Bank employees are influenced by various significant factors.

KEYWORDS

Bank employees, Employee involvement: Quality of work life.

INTRODUCTION

rowing competition, complex economic environment, rising labor costs, etc compel organizations to espouse proactive strategies towards employee contribution. In the present competitive business environment, Indian organizations are feeling compelled from within to reorient their employment relationships Budhwar, 2000; Sodhi, 1999. After years of organizational restructuring and work re-engineering, management comes to recognize that a productive workforce is increasingly important to attain sustainable competitive advantage for business organizations on a global basis Bohl et al., 1996. Therefore organizations are in need to adopt a strategy to improve Quality of work life to satisfy both the organizational objectives and employee needs. As the composition of workforce continues to change, organizations focusing on Quality of Work Life of employees are expected to gain leverage in hiring and retaining valuable people. The banking industry like many other industries is adjusting to the multiple changes in the market place over the past two decades. These sustained changes can be instructive only by prompting greater interest in Employee Involvement.

At the outset, Quality of work life is one of the comprehensive programmes designated to create a sense of fulfillment in the minds of the employees and contributes toward greater involvement, improving productivity and overall effectiveness of the organization. In the service sector, banking industry is the major player which involves public for mobilizing funds but also the secured place for the public to keep their wealth safe. Maintaining good quality of work in banking industry is of great relevance which may construe the overall quality of work life of service Sector. The purpose of this paper is to gain an insight view on the various factors influencing Quality of work life of Bank employees in Tirunelveli District. The factors that prominently influence Quality of work life are Designation, Age and family arrangement, Duration of service, Remuneration, Rewards and Recognition, working under good leadership and career growth.

REVIEW OF LITERATURE

"The quality of a person's life is in direct proportion to their commitment excellence, regardless of their chosen field of endeavor" —Vincent Lombardi. Both employers and employees now better appreciate the importance of Quality of Work Life in an organization. The evolution of Quality of work life began in late 1960s emphasizing the human dimensions of work by focusing on the quality of the relationship between the worker and the working environment. Indeed it is difficult to best conceptualize the quality of work life elements. Walton (1975) proposed eight major conceptual categories relating to Quality of Work Life as 1. Adequate and fair compensation 2. Safe and Healthy working conditions 3. Immediate opportunity to us and develop human capacities 4. Opportunity for continued growth and security 5. Social integration in the work organization 6. Constitutionalism in the work organization 7. Work and total life space and social relevance of work life.

According to Loscocco and Roschelle, the most common assessment of QWL is the individual attitudes. This is because individual work attitudes are important indicators of Quality of Work Life. Katzell et.al (1975) viewed Quality of Work Life more broadly as an individual's evaluation of the outcome of the work relationship. Delamotte and Walker (1974) indicated that the number of emphasis have been made in the humanization of work which includes the need to protect the worker from hazards of illness and unemployment and the protection of the worker from arbitrary to the authority of the Management.

Hanita Sarah Sad et.al (2008) found out that the employees perception towards quality of Work Life are directly related to job satisfaction. A study conducted in Malaysia by Che rose et al., (2006) concluded that the most important predictor of Quality of Work Life is organizational climate followed by career achievement, career satisfaction and career balance. Raduan Che Rose et al., (2006) concluded that the essential predictors of Quality of Work Life appears to be career related and these career elements are not in isolation but in harmony with the organizational climate. Some research indicates that a happy family life

correlates with high levels of job satisfaction. Rapoport and Rapoport (1980) supported this by showing that the family's morale support and the diversion that it entails make it an important factor affecting Quality of Work Life. Cohen and Rosenthal (1980) describes quality of work life as an intentionally designed effort to bring out increased labour management and cooperation to jointly solve the problem of improving organizational performance and employee satisfaction. In reviewing the literature it is observed that Quality of work life of employees working in various organizations varies based on their perceptions.

SCOPE OF THE STUDY

The Private Sector and public sector Banks which pool under the services sector are the main drives of economic growth in India and it forms the largest component of the company too. This service sector heavily depends on people who are capable of handling it and as a consequence of this people form the basic asset of this sector. Employees working in this sector are young, view their careers as supreme and have different mindset relating to social norms life balance etc. These employees typically work in an intensely results-driven culture. They work long hours and often must accommodate their working hours to the time zones of major financial hubs. With many banks extending operating hours there is a need for work life practices as well.

In Quality of work life, Quality of life describes a person's or group's standard of living environment, public health, safety and general surroundings while Quality of work life encompasses things that affect their well being such as salary and benefits. Significant work life programmes for banks include part-time work, telecommuting and flexible benefits. Quality of work life is increasingly a significant part of the total benefits package. The study is carried out in organized public sector and private sector banks. The study confines its scope to recognize the various factors involved in the Quality of Work Life of employees more specifically in banking sectors.

QUALITY OF WORK LIFE IN BANKS

Due to bank's wide spectrum of exposure across industries, their performance is considered as a proxy for the economy as a whole. Unfortunately for India, the banking sector has historically remained under the impact of non-competitiveness, poor technology integration, high NPAs and grossly underproductive manpower. (A.Sabarirajan and N.Geethanjali 2011, Banking sector in India has a wide mix, comprising of joint sector, nationalized sector, specialized corporate financial institutions, co-operative sector and foreign sector (Rajesh Bagga, Garima Arora, Sanjeev Arora 2008). It is expected to be financial one stop shop- advice customers, manage their wealth, look after corporate and provide best possible services, look at various delivery channels and adopt the ones customers want, undertake fee-based services, meet national and international standards given in the internet economy and all these without complaining and attracting the ire of customers, perhaps make available its services on 24 hour basis. It is perhaps the toughest job in the world – a true tightrope act- on the one hand provide the maximum, cheapest services to customers and on the other, ensure cost- effective operations and employee satisfaction while being compliant with all regulations and standards! It is this situation the banking industry faces every single day!! Therefore, the Human Resource Development in the banks is in need to act as an important instrument to encourage employees to show creativity, to reach for excellence and finally to render better customer service.

OBJECTIVES OF THE STUDY

1. The study purports to explore and gain better understanding of Quality of Work life of Private sector and public sector Bank employees in Tirunelveli District
2. The contribution of this study is to examine the various factors influencing the Quality of Work Life of Bank employees
3. This paper aims to study the good fit of various key factors to the Quality of work life of bank employees.

METHODOLOGY

The study employed the survey method that allow broad coverage, flexibility and convenience with inputs from respondents of various cadres in public sector Banks and private sector Banks in Tirunelveli District. Public sector Banks included State Bank of India, Indian Overseas Bank, Canara Bank and Private sector Banks included HDFC Bank, Axis Bank, City Union Bank and Karur Vysya Bank. The survey instrument used for this research study was carefully designed structured questionnaire. Validity of the instrument refers to its capacity to measure what it wants to measure. Collection of Data was self administered to determine the level of Quality of Work Life. Each organization was visited at least twice by the researcher to establish rapport and reinforce contacts with the top management and relates personnel to ensure smooth implementation of the questionnaire, distribution and collection. Perception of the employee has been judged through 5 –point likert scale. Factor Analysis is carried out to observe the various significant factors influencing Quality of Work Life of Bank Employees. The factors attributed to the quality of work life were derived as communalities which indicate the amount of variance in each variable. To observe the good fit of the factors Cronbach's Alpha value is determined.

STATISTICAL ANALYSIS OF DATA

Collected Data were analyzed using SPSS software windows version 11.5 for factor analysis and reliability analysis.

FACTOR ANALYSIS

TABLE 1: COMMUNALITIES -THE AMOUNT OF VARIANCE IN EACH VARIABLE THAT IS ACCOUNTED FOR INITIAL AND EXTRACTION VALUES

	Initial	Extraction
Designation	1.000	.791
Age	1.000	.844
Children	1.000	.742
Duration of service	1.000	.756
Salary	1.000	.861
Fair Compensation	1.000	.856
Able to save	1.000	.817
well informed	1.000	.766
good reputation	1.000	.868
good support from staff	1.000	.802
conflict free zone	1.000	.704
Good interactions in formal level	1.000	.743
Interaction with manager about change of work	1.000	.806
Team spirit	1.000	.824
Achieve healthy balance between home and work life	1.000	.708
Trust in Management	1.000	.736
Good balance between objectives and performance	1.000	.709
No expectation to work over office hours	1.000	.797
Availability of leave	1.000	.692
Good Safety and Health Conditions	1.000	.602
Allows me to be productive	1.000	.824
Superior concerned about my welfare	1.000	.703
Interesting work	1.000	.662
Recognition	1.000	.679
Awards and Rewards	1.000	.809
Compensation	1.000	.853
Friendly Co-workers	1.000	.811

COMMUNALITIES

Communalities indicate the amount of variance in each variable that is accounted for initial and extraction values in the information about Quality of work life which is influenced by significant factors. All the communalities satisfy the minimum requirement of being larger than 0.60.

INITIAL

Communalities are estimates of the variance in each variable accounted for by all significant factors about the Quality of work life of Private Sector and Public sector Bank employees in Tirunelveli District. For principal components extraction, this is always equal to 1.0 for correlation analyses.

EXTRACTION

Communalities are estimates of the variance in each variable accounted for by the components. The communalities in this table indicate the information about Quality of work life which is influenced by significant factors like

- Age
- Salary
- Fair Compensation
- Able to save
- Good reputation
- Interaction with manager about change of work
- Team spirit
- Good balance between objectives and performance
- Availability of leave
- Compensation
- Allows me to be productive
- Friendly Co-workers
- Career Advancement

The above terms are high extraction values, which indicate that the extracted components represent the variables are good fit.

TABLE 2: TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.665	17.278	17.278	4.665	17.278	17.278
2	3.540	13.110	30.388	3.540	13.110	30.388
3	2.845	10.537	40.925	2.845	10.537	40.925
4	2.098	7.771	48.696	2.098	7.771	48.696
5	1.769	6.551	55.247	1.769	6.551	55.247
6	1.734	6.421	61.668	1.734	6.421	61.668
7	1.522	5.638	67.306	1.522	5.638	67.306
8	1.345	4.981	72.286	1.345	4.981	72.286
9	1.248	4.622	76.908	1.248	4.622	76.908
10	.912	3.377	80.285			
11	.740	2.741	83.027			
12	.688	2.547	85.574			
13	.644	2.384	87.958			
14	.491	1.819	89.777			
15	.440	1.629	91.407			
16	.395	1.464	92.871			
17	.350	1.298	94.168			
18	.285	1.056	95.224			
19	.241	.894	96.118			
20	.222	.822	96.940			
21	.181	.669	97.610			
22	.171	.634	98.244			
23	.130	.480	98.723			
24	.124	.461	99.184			
25	.097	.358	99.542			
26	.070	.259	99.800			
27	.054	.200	100.000			

INITIAL EIGENVALUES

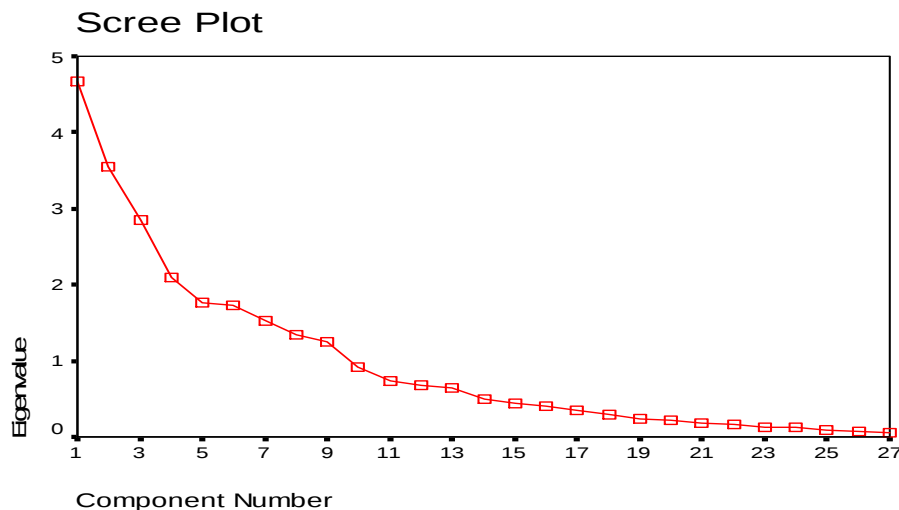
This first section of the table shows the Initial Eigen values. The variance explained by the initial solution, extracted components, and rotated components in the Quality of work life of Private Sector and Public sector Bank employees in Tirunelveli District is displayed in this section. The 2nd column % of variance gives the amount of variance in the original variables accounted for by each component.

The 3rd column cumulative % gives values and is expressed as a cumulative percentage of the variance accounted for by each component to the total variance in all the variables.

EXTRACTION SUMS OF SQUARED LOADINGS

The second section of the table shows the extracted components. They explain nearly 77% of the variability in the original twenty seven variables and considerably reduce the complexity of the data set by using these nine components, with 23 % loss of information.

FIGURE: 1



The Scree plot figure1 helps to determine the optimal number of components.

The Eigenvalues of each component in the initial solution is plotted.

The components 1, 2, 3, 4, 5, 6, 7, 8, and 9 extract on the steep slope and other components 11 to 27 on the low slope contribute little to the solution.

TABLE 3: ROTATED COMPONENT MATRIX – REPRESENTATION OF THE COMPONENTS

	Component								
	1	2	3	4	5	6	7	8	9
Designation	-.626	.233	-.044	.201	.121	.374	.096	-.142	.344
Age	.103	.872	-.129	.003	.058	-.098	.133	.073	-.143
Children	.110	.834	-.084	.086	-.015	-.104	-.008	-.063	.075
Duration of service	.067	.811	.070	-.173	.117	.055	-.155	-.093	.097
Salary	-.186	.762	.038	.098	-.125	.278	.021	.098	.363
Fair Compensation	.065	-.069	.215	-.053	.046	.819	.240	.192	-.178
Able to save	.460	.071	-.097	-.015	.111	.677	-.123	.004	.324
well informed	-.142	-.053	.307	-.191	.491	.099	.417	.043	.430
good reputation	-.112	.055	.259	-.083	.838	.222	.137	-.042	-.081
good support from staff	.254	.033	-.014	.111	.838	-.083	-.111	.032	.042
conflict free zone	.693	.207	.057	.195	.354	.050	-.067	.088	-.003
Good interactions in formal level	.414	-.028	-.128	.100	.138	.210	.301	.618	-.094
Interaction with manager about change of work	-.091	-.008	.137	-.002	-.105	.065	.001	.831	.272
Team spirit	.281	-.035	.540	-.183	.277	.010	-.007	.420	.407
Achieve healthy balance between home and work life	.667	.406	.093	-.053	.051	-.014	-.282	-.014	.060
Trust in Management	-.053	-.089	.379	-.374	.286	.311	-.015	.410	-.306
Good balance between objectives and performance	.111	.169	-.013	.024	-.023	-.034	-.071	.153	.798
No expectation to work over office hours	.705	-.032	.325	.144	-.261	.230	-.157	-.026	.162
Availability of leave	.745	-.027	.109	.052	.061	.117	.304	-.039	.106
Good Safety and Health Conditions	.036	-.159	.718	-.087	.142	.011	.011	.169	-.056
Allows me to be productive	.161	.020	.874	.044	-.002	.025	.038	-.149	.081
Superior concerned about my welfare	.348	.264	.513	.204	.169	.266	-.223	.165	-.177
Interesting work	-.205	-.011	-.076	-.645	.043	.376	-.052	.229	.007
Recognition	.011	-.054	-.024	-.757	-.094	-.041	-.003	-.289	.094
Awards and Rewards	.098	.078	.063	.275	-.010	-.154	-.825	.038	.091
Compensation	.018	-.186	-.216	.745	-.081	.202	-.284	-.254	.154
Friendly Co-workers	.065	.110	.053	.468	.009	-.082	.686	.307	.032

The rotated component matrix table reveals what the components represent. The 1st component is most highly correlated with Availability of leave, the 2nd component is most highly correlated with Salary, the 3rd component is most highly correlated with the conditions that allow to be productive, the 4th component is most highly correlated with Compensation, the 5th component is most highly correlated with good support from staff, the 6th component is most highly correlated with Fair Compensation, the 7th component is most highly correlated with Friendly Co-workers, the 8th component is most highly correlated with Interaction with manager about change of work, and the last component is most highly correlated with Good balance between objectives and performance. Finally the table focuses on Availability of leave, Salary, conditions which allow 'being productive', Compensation, support from staff, Fair Compensation, Friendly Co-workers, Interaction with manager about change of work, Good balance between objectives and performance in Further Study.

RELIABILITY ANALYSIS

SCALE RELIABILITY

The assessment of scale reliability is based on the correlation between the individual items or measurements that make up the scale, relative to the variances of the items.

In the factor analysis we identified following five factors (age, salary, Fair Compensation, good reputation, Compensation). It will be premature to claim that the underlying items of these factors make up the scale for measuring these factors. But for the purpose of illustration, we assume this to be correct. So we measure the reliability of these scales.

TABLE 4: RELIABILITY STATISTICS

Cronbach's Alpha	N of items
.0962	5

The reliability statistics gives the value of the Cronbach alpha co-efficient and the number of items selected for the scale. For the analysis of the significant factors influencing the Quality of Work Life of Bank Employees of Public Sector and Private Sector banks in Tirunelveli District, we find that the Cronbach's alpha value to be 0.96 which indicate that the extracted variables are good fit.

TABLE 5: ITEM STATISTICS

	Mean	Std Dev	Cases
Age	2.2400	1.0214	50.0
Salary	2.5600	.9723	50.0
Fair compensation	3.9400	.5859	50.0
Good reputation	3.9200	.6952	50.0
Compensation	3.9000	1.2495	50.0

The item statistics gives item wise mean and standard deviation values.

TABLE 6: ITEM-TOTAL STATISTICS

	Scale Mean if item Deleted	Scale Variance if item Deleted	Corrected Item-total correlation	Cronbach's Alpha if item Deleted
Age	14.3200	3.2424	.1238	-.0373
Salary	14.0000	2.6531	.3608	-.3910
Fair compensation	12.6200	4.2812	.0481	.0773
Good reputation	12.6400	4.2351	.0080	.1077
Compensation	12.6600	4.1882	-.1971	.4371

In this table the corrected item total correlation gives an indication of the degree to which each item correlates with the composite score for the scale, and the last column Cronbach's alpha item deleted gives the impact of removing each item on the alpha coefficient. Since these values go along with Cronbach alpha coefficient values, we may decide to remove some of the items from the scale.

TABLE 7: SCALE STATISTICS

Mean	Variance	Std.deviation	N of items
16.5600	4.7412	2.1774	5

From the Scale statistics we observe that the scale measurement which quantifies the variables namely Age, Salary, fair compensation, good reputation and compensation considerably determine the Quality of Work Life.

CONCLUSION

The study observes the various factors decisive to the Quality of Work Life of Bank employees of Private Sector and Public sector Bank Employees. It is discernible from Table 3 that factors such as Designation, Age and family arrangement, Duration of service, Remuneration, Rewards and Recognition, working under good leadership and career growth are positively correlated with various other factors such as availability of leave, condition which allow 'Being productive', good support from staff, good interaction with Manager at the time of change and good balance between objectives and performance. Age is observed to be the most individual influence on work attitudes. Hence older employees are more satisfied, more job involved and more committed to their work. Quality of work life is a shared responsibility not only by the management and employees but also by the society.

All over the world, people crave for human dignity and self respect. Besides their aspirations and expectations that are rising along with rapid changes in times, there is a growing significance attached to human resources. Therefore the quality of work life of an organization is ensured by certain significant factors.

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