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BANK'S EMPLOYEES PERCEPTION ON QUALITY OF WORK LIFE AND ITS RELATION WITH JOB SATISFACTION IN MALWA REGION OF PUNJAB

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ABSTRACT

The aim of this study is to find out about the bank's employee's perception of their quality of work life w.r.t level and organization and to study that whether there is any association between QWL and job satisfaction. Quota sampling method was followed. Survey was conducted and data was analyzed on the basis of responses provided by 250 respondents. A well structured questionnaire was formulated, which was subjected to pilot testing and re-drafted. Data was analysed with the help of factor analysis, mean and t-test. The Karl Pearson correlation was used to understand the relationship between QWL and overall job satisfaction among employees. The findings of the study emphasized that each of the QWL factors on its own is a salient predictor of job satisfaction. The positive correlation indicates that job satisfaction is an important indicator of QWL. The result of study may have practical significance for human resource managers of especially banks to improve staff commitment and productivity and designing their recruitment and retention policies.

KEYWORDS

QWL, recruitment and retention policies and Satisfaction.

1. INTRODUCTION

There have been divergent views as to what really is QWL. It has become an umbrella term for a host of activities and has been defined differently by different people at different times. Quality of work life 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 the capable of making valuable contribution and they should be treated with dignity and respect (Rose et al. 2006; Staw, 1984). The elements that are relevant to an individual's quality of work life includes the task, the physical work environment, administrative system and relationship between life on and off the job (Cunningham & Eberla, 1990). QWL consists of opportunities for active involvement in group working arrangement or problem solving that are of mutual benefits to employees or employer, based on labor management cooperation. People also conceive of QWL as a set of methods, such as automatic work groups, job enrichment, high involvement aimed at boosting the satisfaction and productivity of workers (Feuer, 1989; Straw, 1984). Glasier (1976) thinks that the term QWL more than job security, good working conditions, adequate and fair compensations, more even than an equal employment opportunity. Furthermore, the concept of QWL is considered as multidimensional (Davis and Chems, 1975). Walton (1982) provides eight conceptual categories for analyzing the features of QWL. They are: (1) Adequate and fair compensation. (2) Safe and Healthy working conditions (3) Immediate opportunity to use and develop human capacities (4) Future opportunity for continual growth and security (5) Constitutionalism (6) Total life span (7) Social relevance of work life.

2. JOB SATISFACTION

Job satisfaction describes how content an individual is with his /her job. Job satisfaction is individual's overall attitude on his/her job (Robbins, 1999). Drever (1964) described job satisfaction "as an end state of feeling." The happier people are within their job, the more satisfied they are said to be. Job satisfaction is an important criterion for the success of an organization. It is closely associated with life satisfaction, job performance, absenteeism; turnover and psychological distress are significantly affected by employee satisfaction (Davis, 1992; and Spector, 1997). According to Locke (1976), job satisfaction is an emotional reaction that "results from the perception that one's job fulfills or allows the fulfillment of one's important job values, providing and to the degree that those values are congruent with one's needs".

3. RESEARCH METHODOLOGY

3.1 TITLE OF THE STUDY

The problem adopted for the research here is- **"Employees Perception on Quality of Work Life and Job Satisfaction among Indian Banks"**. This study is helpful in understanding the various factors of QWL which are considered important by the employees of banks. The study not only aim at examining the roles of various facets of QWL among banks, but also determining that there are certain combination of factors that influence QWL in a bank to a greater or lesser extent. Moreover the study further explored the effect of level and nature of organisation on the QWL of employees; this study also tried to find out the relationship between QWL and job satisfaction and to suggest the measures to improve the Quality of Work Life in the two organisation.

According to Emerson (1962) individuals who are in a position to have others dependent on them are considered powerful, while those who are dependent are considered relatively powerless. QWL increases when the managers are satisfied with their level of organizational climate. The result of study shows that job level is moderately positively correlated with overall empowerment (Dimitriades). A job with high prestige than contribution it means the employees are more agreed with their QWL (Smith, 2007). Drawing from the above, it is predicted that:

H₀ (1). Perception of employees towards factors of quality of work life is independent of level.

1. According to MORI core aspects of working life (ref. 'job positives' above), public sector staff tends to be happier with (a) Job security (b) Being paid fairly and their pay reflecting level of performance (c) Training and development opportunities (d) The feedback they receive from line managers. Public and private sector workers perceive and evaluate their jobs in substantially different ways. Blue collar workers in the public sector are a much more satisfied lot than are private sector blue collar workers. Conversely, white collar government employees are less positive about the social relations and intrinsic aspects of their work than are private white collar workers. Differences such as these suggest that private sector models and assumptions are inappropriate guides for understanding worker satisfaction, alienation, and productivity in public organizations (Michael and Steven, 2010). Therefore, the following hypothesis is proposed:

H₀ (2). Perception of employees towards job satisfaction is independent of organization.

Wittmer 1991 discussed reward preferences for managers as a distinction between public and private sector. Job satisfaction decreases a physician's intention to switch sector. Job dissatisfaction significantly increased the physicians' intentions to leave the private sector. Korean public and nonprofit employees are more satisfied with their jobs than private employees are but are less satisfied with their wages than with job security and job content (Sung et al. 2007). Sand Mohammed (1993) discussed factors related to position; co-workers, financial and stability were examined. Findings showed that, private sector employees in general were more satisfied than public sector; also differences were from the existed among private and public sector in some factors, such as financial and coworkers, when private sector employees were more satisfied than public sector employees. On the other hand, public employees showed a higher degree of satisfaction in factors relating to position and stability than private sector. Career satisfaction is greatest for lawyers in corporate counsel, public interest, and government jobs, followed larger firms, and then smaller private firms (Jeffrey et al.). The research find that extent of job satisfaction is not found significantly higher in the private sector organizations as compared to public sector organization. (Joshi, 2001). No significant differences were noted between the sectors with regard to work satisfaction or satisfaction with supervisor or coworkers (Barrie and Kris, 1991). In fact, previous research has suggested that there are differences in levels of employee satisfaction between the sectors (Spaner, 1969).

H₀ (3) The employees level of job satisfaction w.r.t to QWL independent of organization.

QWL is a key indicator of overall quality of human experience in the workplace. The relationship of job satisfaction with work life quality is an important aspect of working life that is often investigated by researchers. Job satisfaction in an important indicator of work life quality (Cohen et al. 2007; Ayree et al. 1992). QWL established a clear objective that high performance can be achieved with high job satisfaction (Khanna, 2006). Job satisfaction is one dependent variable of organizational behavior. It becomes primary one of dependent variable because its demonstrated relationship to QWL factors (David et al. 1988). A review supported a positive linear relationship between job satisfaction and QWL. High QWL has been equated with high employee motivation and also with a high level of employee satisfaction (Lawler, 1975). Sirgy et al. (2001) define QWL as employee satisfaction with a variety of needs through resources, activities, and outcomes stemming from participation in the workplace. They, therefore consider need satisfaction results from workplace experience, as an important contributing factor to not only job satisfaction, but also satisfaction with other life domains. The recent definition by Serrey (2006) on QWL is quite conclusive and best meet the contemporary work environment. The definition is related to meaningful and satisfying work. This issue of meaningful and satisfying work is often merged with discussions of job satisfaction, and believed to be more favorable to QWL. Contemporary researches of quality of work life suggest that data for job satisfaction can replace work quality (Wooden & Warren, 2003). In the scientific management tradition, satisfaction with quality of work life was thought to be based solely on "extrinsic" traits of the job: salaries and other tangible benefits, and safety and hygiene of the work place (David et al. 2001). Therefore, the following hypothesis is posited:

H₀ (4) There is no significant association between quality of work life and job satisfaction.

4.0 RESEARCH INSTRUMENT AND METHODS

This study was restricted to Malwa region of Punjab (India) only. The sample size was 250 employee respondents of banks. It was, for the purpose of this study, decided to select a sample of 125 respondents each from five public and five private sector banks. For the purpose of selection of respondents, quota sampling technique was used. Quota was fixed before getting the questionnaire filled that ratio between managers and officers would be 1:3. The quota was further divided in which ratio of public and private employees were kept 1:1. The study was conducted with pre structured questionnaire. Fifty three items were used to data collection of QWL in terms of job satisfaction and all statements were positive. A five-point scale with 1 being "strongly disagree" and being 5 "strongly agree" was used. To know the satisfaction level of public and private sector banks employees a ten - point scale with 1 being "highly dissatisfied" and being 10 "highly satisfied" was used. The questionnaire was also pre tested on 11 managers to see whether the respondent would face any difficulty in understanding and answering the questions and then re-drafted. The inter item consistency was .936 and Guttman Split-Half Coefficient .899. Thus, these results suggested that the instrument was reliable and valid for use in banks for this study.

4.1 DISTRIBUTION OF RESPONDENTS

A total of 250 banks employees participated in the survey. Majority of the respondents were female employees (52.4%). 55.2% were at the younger age group (26 to 35 years old) and most of them (28.8%) have been working from 2-5 years. Managers made up 26.8% of the respondents and the second largest group was executives 73.2%.

4.2 ANALYSIS OF DATA

In the present study, firstly, the data was coded and tabulated to find the effects of various socio-economic variables on the attitudes of respondents. A factor analysis was carried out to summarize the structure of the sets of variables. The hypothesis formed for the purpose was tested statistically for their significance according the independent-t test. Mean score were calculated by assuring (1) strongly disagree and (5) strongly agree, hence lower mean score indicates disagreement as compared to higher mean score. In addition, independent t-test was used in this study, a default $\alpha = 0.05$ was used to determine the level of significance. To understand the relationship between QWL and job satisfaction among employees Karl Pearson correlation was used, ignoring the possible effect of all other influences. The data was analyzed using SPSS version 14.0 for window through out the study.

4.1.1 FACTOR ANALYSIS

In order to test the suitability of data for factor analysis, the following steps are followed:

Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) was .891 for overall sample that indicate that the sample was good enough for sampling. Barlett's test of Sphericity showed statistically significant number of correlations among the variables. (Table1). Hence as revealed by the above parameters the data was found to be fit for factor analysis.

4.1.2 ROTATION METHOD

Rotation component matrix was used for extracting factors and the number of factors to be retained was based on eigen value. All the factors having eigen value > 1 were retained. Fifteen factors may be extracted to give valuable results and these factors accounted for 69.226 % for overall sample of the variance. The results were obtained through orthogonal rotation with varimax method and all factors loading greater than 0.4 (ignoring the sign) were retained and less than 0.4 were dropped.

4.1.3 NAMING OF THE FACTORS

All the factors have been given appropriate names according to the variables that have been loaded on to each factor. The names of the factors, the statement labels and factor loadings are summarized below (Table 3). Table 3 revealed that factor 1 is linear combination of variable number 32, 34, 33, 31, 8, 35, 17 and 27 ($\alpha = 9.093$). Factor 2 is linear combination of variable number 20, 19, 21, 15, 40 and 18 ($\alpha = 7.810$). Factor 3 is linear combination of variable number 25, 43, 14, 27, 26 and 41 ($\alpha = 5.945$). Factor 4 is linear combination of variable number 4, 11, 10, 2, 9, 1 and 7 ($\alpha = 5.781$). Factor 5 is linear combination of variable number 7, 9, 6 and 5 ($\alpha = 4.999$). Factor 6 is linear combination of variable number 39, 38, 46 and 42 ($\alpha = 4.898$). Factor 7 is linear combination of variable number 42, 23, 48 and 51 ($\alpha = 3.961$). Factor 8 is linear combination of variable number 3, 12 and 13 ($\alpha = 3.876$). Factor 9 is linear combination of variable number 36, 49 and 37 ($\alpha = 3.678$). Factor 10 is linear combination of variable number 52 and 24 ($\alpha = 3.674$). Factor 11 is linear combination of variable number 28 and 29 ($\alpha = 2.722$). Factor 12 consist variable number 16 ($\alpha = 2.421$). Factor 13 consist variable number 50 ($\alpha = 2.356$). All the factors have been given appropriate names according to the variable that have been loaded on each factor.

5.0 FINDINGS

To test the statistical significance in the perception of employee's respondents towards factors of QWL is independent of level, t- test was applied. t- test showed a systematic and significant difference in perception of managers and officers. Table 4 shows that H₀ (1) was rejected partially in case of self esteem and self determination, as significance values was $p < 0.05$. Thus it can be said level of employee's influence the importance attached especially to self esteem and self determination. Table 4(a) shows that mean comparisons were used to determine whether there was a significant difference between the managers and officers

respondents with regard to self esteem and self determination. Since the positive value of mean scores of self esteem were more in case of officers respondents than managers' respondents in banks. Thus it can be said officers respondents perceived better QWL w.r.t. self esteem as compared to managers respondents in banks. The higher mean score indicated that managers' respondents showed a greater agreement with Self determination than executives' respondents.

To test the statistical significance in the perception of employees' respondents towards factors of QWL was independent of organization, t-test was applied. t-test showed a systematic and significant difference in perception of public and private sector employees w.r.t self esteem and job security at 0.05 level of significance. Table 5 shows that H_0 (2) was rejected partially in case of Self esteem and Job security, as significance value was less than 0.05. Thus it can be said that organization (public/private) of employee's influence the importance attached especially to Self esteem and Job security factors. Table 5(a) shows the positive value of mean scores self esteem and job security were more in case of public sector banks employees than private sector banks employees so it can be said public sector banks employees considered better QWL as compared to private sector banks employees w.r.t self esteem and job security. t-test showed a systematic and significant difference in perception of public and private sector employees w.r.t job satisfaction at 0.05 level of significance.

Table 6 shows that H_0 (3) i.e. Perception of employees towards job satisfaction w.r.t overall QWL is independent of organization was rejected, as significance value was less than 0.05. Thus it can be said that organization (public/private) of employee's influence the importance attached to job satisfaction. Table 6 (a) presents, based on the ten point scale used, the minimum job satisfaction rating was 1 and a maximum of 10 and this gives a range of 9. A ten point scale with 1 being "highly dissatisfied" and 10 "highly satisfied" was used as the indication of satisfaction. Mean was used to know difference between the perception public and private sector banks employees' w.r.t job satisfaction. A higher mean value indicated that public sector employees seem to be more satisfied as compared to private sector employees.

To understand the relationship between QWL and job satisfaction among employees null hypothesis was set. To test the hypothesis Karl Pearson correlation was used, ignoring the possible effect of all other influences (Table 7). It was, however, also useful to consider the extent to which a dependent variable like overall satisfaction was related to a number of independent variables as a group. The coefficient of correlation not only described value but also direction. The direction of correlation was positive. It means that QWL have positive impact on job satisfaction. Thus our null hypothesis that QWL has no association with job satisfaction was rejected. The results signify ($p < 0.01$) that there exists correlation between QWL and job satisfaction. This result supports H_4 .

5.1 DISCUSSION

This research attempts to find out the differences between the perception of employees of public sector and private sector banks towards various factors of quality of work life. The findings suggest that public sector employees perceive the QWL better as compared to private sector employees. Employees of public sector banks seem to be more agreed with QWL because they have better employment benefits, job security and have also fringe benefits. They have less jobs stress and more freedom in their job as compared to the private sector banks. Employees of public sector bank have less pressure of time so thereby life remains smooth. Public sector employees are more self regarding as compared to the private sector employees because of better employment benefits. Security of services are more in public sector banks as compared to private sector banks, these may be reasons for their agreement. Another reason may be employees in public sector banks can not be retrenched where as in private's sector banks employees can be easily retrenched when private banks suffer a loss. This finding is consistent with what was found by other researcher Perry and Rainey (1988) who considered the dimensions of ownership, funding and mode of social control to distinguish public sector from private sector and Wittmer (1991) discussed reward preferences for managers as a distinction between public and private sector. In particular, the gross emoluments for public employees are quantitatively higher, especially in the case of satisfaction with employment losses. In the case of "work for collective interest" factor the private sector employees are better as compared to public sector employees. Usually in public sector banks, the salary is not connected with performance, hence the productivity of team work is poor, whereas in private sector performance linked incentives scheme is there which encourages people to work in groups rather than individual. It leads to optimum utilization of available resources and hence we can say that private sector employees assigned more importance to work in collective interest as compared to public sector banks.

The study further reveals that there is significant difference in employee's perception about QWL while taking into consideration their level and organization.

It is found that perception of employees towards "Equitable and growth environment" is independent of level and organization

"Self esteem" has been perceived to be second most important factor. It is found that there seems to difference of perceptions regarding self esteem w.r.t organization and level. Public sector banks employees considers better QWL as compared to employee respondents' of private sector banks employees' w.r.t self esteem. This finding is consistent with esteem needs of Maslow's hierarchy, esteem from prestige, recognition, acceptance, attraction, status, reputation, attention and appreciation.

"Organization culture", "organization climate and effectiveness", "Opportunity for continued growth", "decision making," "Opportunity for continued growth" has been perceived to be the most important factors. It is found that perception of employees towards this factor is independent of level and organization.

It is found that there seems to difference of perceptions regarding job security w.r.t organization. This finding was in consistency with the literature. The reason behind it may be in public sector, services are insured about the emoluments and job security but in private sector it is capacity of the employer to pay and performance of the employee.

A positive correlation exists between QWL and job satisfaction. The direction of correlation was positive which showed that QWL measures have positive impact on job satisfaction. The results signify that there exists correlation between QWL and job satisfaction.

5.2 CONCLUSION

The result of this study supports the proposition that the level of QWL is related to the job satisfaction with which the individual believes his or her success criteria have met, especially if the individual places great importance on these criteria which include pay, respect, employee involvement and influence, career and personal growth and family life balance supports the materialistic work ethic that place strong emphasis on corporate power, income and personal growth as parts of their careers. Various studies on QWL have been carried on in India and abroad and it has been found that QWL is the degree of excellence brought about work and working conditions which contribute to the overall satisfaction at the individual level but finally at the organizational level. In addition, a set of three component dimensions job security, self esteem and self determination of the QWL had also been identified as very significant aspects where the satisfied and dissatisfied group of employees did differ. Lastly, the nature of correlation between the job satisfaction and QWL dimensions reveal that the Quality of Work life significantly contribute towards increasing satisfaction or dissatisfaction as experienced by the employees in their concerned job depending largely on the perceived positively or negativity of the relevant dimensions respectively. This finding is consistent with results of another study indicated a significant relationship was found between QWL and job satisfaction (Locke, 1976).

6.0 RECOMMENDATIONS

1. Self esteem needs of private sector banks employees should be fulfill by giving them better emoluments, autonomy, empowerment and job security.
2. The private sector bank should seek more participation from employees in order to provide participative management which improves QWL so that employees feel that their views and ideas should be valued and considered.
3. The private sector bank should provide more authority to employees to do their job effectively.
4. Today the concept of employee involvement is getting boosted up. The employees should be given participation in organizational decision making process. This will certainly develop a sense of belongingness in them.
5. Naturally, human beings require more and more autonomy. Proper amount of autonomy should be given to employees. They should be assigned tasks full of involvement, challenge and risk. It will be surely improving their performance also.
6. Whenever an employee does a good task he/she should be rewarded as well as praised. This will undoubtedly uplift the morale of employees and encourage them to show better performance.
7. Advancement opportunities should be provided to the employees for professional as well as personal growth.

8. There should be employment security in private sector banks. If job will provide security to its employees they will feel satisfied and will be more effective and efficient in performance. So organization should provide job security to its employees they will generate good business for the organization hence profiting the organization. Organization should always not be focused only to generate business from employees but should also take care of satisfaction of employees to their better performance. Flexibility and independence offered to employees so that they can work according to their own will and more interest. And if one works with his own interest he will perform better than one who is working under pressure. So organization should supervise wisely and provide them flexibility and independence to work.

6.1 LIMITATIONS AND SCOPE FOR FURTHER RESEARCH

The present study suffered from some limitations like small sample size and limited area of investigation which might not be true representative of the whole population of the banking sector. So, before generalization, there is a need to conduct an in-depth study covering larger sample size and broader areas of investigation. Further research should be conducted in order to identify other factors that could contribute to bank employee's QWL. Yet in spite of the plethora of research on the subject, the efforts on the part of researchers to identify the factors of QWL in the Indian context have not been encouraging. In summary, the limitations of individual job satisfaction had been pointed out in the literature for assessing the QWL and there had been a little attempt in the past to measure QWL in terms of job satisfaction in Malwa region of Punjab. So this study is an attempt to further develop theoretical underpinnings to the available literature on QWL. Study recommends that further study can be done on impact of QWL of bank's employees on their productivity and/or job commitment.

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TABLES

TABLE 1: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.891
Bartlett's Test of Sphericity	Approx. Chi-Square	5649.162
	Df	1326
	Sig	.000

TABLE 2: NAMING OF FACTORS

Factor Name	Item No	Total (Eigen value)	% of explained Variance	Variables	Factor Loading
Equitable and growth environment	32	4.728	9.093	Advancement opportunities	.757
	34			Grievance handling procedure	.722
	33			Rules are equally applicable to all.	.634
	30			The management consults employees	.627
	31			Hard work and achievements are recognized appropriately	.607
	8			Gross emoluments commensurate with ability to pay	.501
	35			Gross emoluments commensurate with its ability to pay	.498
	17			Performance appraisal and promotions	.452
	27			Advancement opportunities	.413
Self esteem	20	4.061	7.810	Advancement opportunities	.741
	19			Conditions on job	.734
	21			Quality of work performance	.610
	15			Meaningful training programs	.574
	40			Most of activities at work are challenging and innovative	.470
	18			Conditions on job	.406
Organization's culture	25	3.091	5.945	Celebration of functions	.703
	43			Operations of routine and repetitive nature	.592
	14			Suggestions made by employees	.480
	41			People or staffs are enough to get all the work done	.465
	26			Management is always helpful	.423
	27			Advancement opportunities	.422
Job security	4	3.006	5.781	No need to worry about the termination	.744
	11			Technological changes	.639
	10			Fringe benefits and welfare measures	.607
	2			Income from job	.527
	9			Work load	.500
	1			Gross emoluments	.413
	7			No requirement to stay at work place beyond work hours	.404
				no requirement to stay at work place beyond work hours	.743
Time pressure	7	2.600	4.999	Work load	.610
	9			Work schedule allows to As per conveniences	.583
	6			State of mind remains Peaceful	.407
	5				
Organization's effectiveness	39	2.547	4.898	The amount of paper work in this organization is reasonable	.686
	38			In this organization employees are insured against life hazards like health accidents	.595
	46			Enough information to set the job done.	.541
	42			Help and equipments	.460
Self determination	22	2.514	4.834	Standards of work	.661
	48			.Enough time to get the job done during office hours.	.551
Decision making	51	2.060	3.961	This organization supports institutions engaged in the promotion of education, culture, etc .in the society.	.752
	23			Least interference from the boss.	.438
Fringe benefits and welfare measures	3	2.016	3.876	Fringe benefits and welfare measures	.658
	12			planning and implementation	.618
	13			Work assigned as separate whole task	.470
Social and physical environment	36	1.912	3.678	Family and social obligations	.721
	49			freedom to decision making	.472
	37			freedom to decide	.405
Challenge in job	52	1.910	3.674	particular about attendance, conduct, etc.	.708
	24			work in collective interest	.556
Union-management relations	28	1.653	3.178	Union-management relations	.753
Career planning	29	1.416	2.722	career planning and development cell	.840
Opportunity for continued growth	16	1.259	2.421	Development of new skills and abilities	.787
Discipline enforcement	50	1.225	2.356	unjust and unfair competition	.856

TABLE 3: MEAN SCORE OF PUBLIC AND PRIVATE SECTOR BANKS

Statements	N	Organization	Mean	Std. Deviation
Gross emoluments	Public sector bank	125	4.3520	.91806
	Private sector bank	123	3.8780	.94596

TABLE 4: INDEPENDENT SAMPLES TEST BETWEEN LEVEL AND FACTORS

Factors		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Equitable and growth environment	Equal variances not assumed	2.542	.112	-1.218	123.230	.226	-.17382644	.14273594
Self esteem	Equal variances not assumed	1.427	.234	2.101	206	.037	.32226753	.15336214
Organization's culture	Equal variances not assumed	2.091	.150	-1.391	132.653	.167	-.1923699	.13827484
Job security	Equal variances not assumed	.002	.963	-.139	110.280	.890	-.02087429	.15045875
Time pressure	Equal variances not assumed	.0005	.946	.321	104.932	.749	.04939173	.15402736
Organization's effectiveness	Equal variances assumed	4.281	.040	-1.376	121.073	.171	-.19779274	.14370030
Self determination	Equal variances not assumed	3.248	.073	-2.061	143.519	.041	-.27493234	.13337224
Decision making	Equal variances not assumed	.552	.458	.763	122.546	.447	.1094189	.1433438
Fringe benefits and welfare measures	Equal variances not assumed	.283	.595	.681	113.244	.497	.10107169	.14847978
Social and physical environment	Equal variances not assumed	2.694	.102	-.660	141.228	.510	-.8919676	.13517247
Challenge in job	Equal variances not assumed	1.268	.261	-.186	117.676	.853	-.2721630	14607548
Union-management relations	Equal variances not assumed	.001	.975	1.425	155.200	.156	.18490310	.12977411
career planning	Equal variances not assumed	.520	.472	1.834	198.349	.068	.21160240	.11538491
Opportunity for continued growth	Equal variances not assumed	.611	.435	1.128	195.065	.261	.13200285	.11701950
Discipline enforcement	Equal variances not assumed	1.477	.226	1.017	205.603	.310	.11303844	.11116869

* The mean difference is significant at the .05 level.

TABLE 4 (a): MEAN SCORES OF SELF ESTEEM AND SELF DETERMINATION W.R.T LEVEL

variables	Level	N	Mean	Std. Deviation	Std. Error Mean
Self Esteem	Officers	150	.0898631	1.06175413	.08669186
	Managers	58	-.2324045	.78007034	.10242825
Self determination	Officers	150	-.0766638	1.06880039	.08726719
	Managers	58	.1982685	.16812128	.10085927

TABLE 5: INDEPENDENT SAMPLES TEST BETWEEN ORGANIZATION AND FACTORS

Factors		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Equitable and growth environment	Equal variances not assumed	17.196	.000	-1.073	206	.285	-.15027443	.14008936
Self esteem	Equal variances not assumed	2.930	.088	3.390	206	.001	.46350355	.13671782
Organization's culture	Equal variances not assumed	11.824	.001	-.868	206	.386	-.12171541	.14022388
Job security	Equal variances not assumed	.449	.503	6.219	206	.000	.80159637	.12890091
Time pressure	Equal variances not assumed	.576	.449	.376	206	.707	.05280771	.14043189
Organization's effectiveness	Equal variances not assumed	.062	.803	-.307	206	.759	-.04306516	.14044803
Self determination	Equal variances not assumed	1.552	.214	-.391	206	.696	-.05497031	.14042786
Decision making	Equal variances not assumed	.772	.381	-.051	206	.960	-.00711249	.14047921
Fringe benefits and welfare measures	Equal variances not assumed	.547	.460	1.507	206	.133	.21058718	.13971176
Social and physical environment	Equal variances not assumed	12.895	.000	-.397	206	.692	-.05576498	.14042634
Challenge in job	Equal variances not assumed	1.204	.274	-.585	206	.559	-.08204825	.14036372
Union-management relations	Equal variances not assumed	2.344	.127	.432	206	.666	.06066129	.14041649
Career planning	Equal variances not assumed	2.213	.138	1.398	206	.164	.19547384	.13981834
Opportunity for continued growth	Equal variances not assumed	.196	.658	.420	206	.675	.05903139	.14041986
Discipline enforcement	Equal variances not assumed	1.800	.181	-1.151	206	.251	-.16116723	.14003057

* The mean difference is significant at the .05 level.

TABLE 5 (a): MEAN SCORE OF SELF ESTEEM AND JOB SECURITY

Factors	Organization	N	Mean	Std. Deviation	Std. Error Mean
Self esteem	Public bank	119	.1983260	1.10087309	.10091687
	Private bank	89	-.2651775	.77645905	.08230450
Job security	Public bank	119	.3429908	.88865162	.08146256
	Private bank	89	-.4586056	.95997942	.10175761

TABLE 6: INDEPENDENT SAMPLES TEST BETWEEN TYPE OF ORGANIZATION AND JOB SATISFACTION

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Job satisfaction	Equal variances assumed	6.000	.015	4.450	242	.000	1.16645	.26213
	Equal variances not assumed			4.475	234.154	.000	1.16645	.26064

* The mean difference is significant at the .05 level.

TABLE 6 (a): LEVEL OF JOB SATISFACTION W.R.T OVERALL QWL OF PUBLIC AND PRIVATE SECTOR BANKS EMPLOYEES

	ORGANISATION	N	Mean	Std. Deviation	Std. Error Mean
Job satisfaction	PUBLIC BANK	125	8.0320	2.26451	.20254
	PRIVATE BANK	119	6.8655	1.78944	.16404

TABLE 7: CORRELATIONS BETWEEN QWL AND JOB SATISFACTION

		Job satisfaction	Quality of work life
Job satisfaction	Pearson Correlation	1	.194(**)
	Sig. (2-tailed)		.006
	N	244	202
Quality of work life	Pearson Correlation	.194(**)	1
	Sig. (2-tailed)	.006	
	N	202	208

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

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