

# QUALITY OF WORK LIFE & ITS KEY DIMENSIONS: A CROSS-SECTIONAL ANALYSIS OF PRIVATE, PUBLIC SECTOR AND FOREIGN BANKS IN INDIA

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## ABSTRACT

*The perceived Quality of Work Life (QWL) is a multi-dimensional construct that significantly influences the various facets of personal interface and professional outcomes of the employees working in an organization. The present empirical study conducted amongst the managers of the private, public sector and foreign banks operating in India performs an in-depth examination of the role of different constituent dimensions of QWL in determining the overall and dimension-wise QWL perceived by the respondents. ANOVA analysis is performed to determine the significance of difference in responses among the managers of private, public sector and foreign banks on the basis of their overall WL and its different constituents. Significant differences were observed amongst the responses of the respondents from the private, public sector and foreign banks; highlighting the differential impact of these constituent dimensions in different organizations in the same industry.*

**Key words: Quality of Work Life, Banking, HRM, India**

## INTRODUCTION

A positive and direct relationship between Quality of Work Life (QWL) and job satisfaction (Taneja and Kumari, 2012); and the performance of employees in the banking sector (Sabarirajan and Geethanjali, 2011) has been observed in different empirical studies. But, in spite of availability of increasing number of studies on QWL, no unifying work has focused upon portraying a comparative analysis with respect to this phenomenon in the private, public sector and multinational (MNC) organizations in the same industry in the Indian context. The present study aims to fill this gap by conducting a comparative study to investigate how the QWL varies across private, public sector and foreign banks operating in India. QWL is a multi-dimensional concept, comprising of a number of interrelated constituents,

therefore it is imperative to understand the role and importance of different dimensions in determining the overall quality of work life of banking professionals. This dimensional analysis conducted in the present study can enable the top management of different forms of banking organizations in designing appropriate interventions and corrective measures to provide augmented QWL for their respective employees for enabling organizational identification, job satisfaction, job involvement, job effort, and job performance (Efraty and Sirgy, 1990).

The present study also highlights the nature and extent of variation of the perceived quality of work life amongst the managers of private, public sector and foreign banks. Dimension-wise variation on the basis of different constituents of QWL has been determined and statistically examined for private, public sector and foreign banks operating in India so as to make pertinent recommendations to different types of banking setups.

## REVIEW OF LITERATURE

The idea of Quality of Work Life was conceived in the 1970's by assimilating the values that were at the heart of earlier reform movements and legislations in early

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twentieth century for the attainment of human needs and aspirations' which according to **Walton (1973)**, is categorised into eight broad dimensions namely: adequate income and fair compensation; safe and healthy working conditions; immediate opportunities to use human capacities; opportunity for continued growth and security; social integration in the work organization; constitutionalism in work organization; work and total life space; and social relevance of working life.

**Taylor (1979)** too presented quality of working life as a holistic approach that includes: basic extrinsic job factors of wages, hours and working conditions; the intrinsic job notions of the nature of the work itself; authority exercised by employees; employee participation in decision making; fair and equal approach at work; social support; utilizing one's present skills; self growth; a relevant scope of future at work; social relevance of the work or product; and effect on extra work activities.

In the present context, QWL has emerged as over-arching conceptual framework that is related to creation of meaningful and satisfying work (**Serey, 2006**) as it comprises of: an opportunity to exercise one's talents and capacities, to face challenges and situations that require independent initiative and self-direction; an activity thought to be worthwhile by the individuals involved; an activity in which one understands the role the individual plays in the achievement of some overall goals; and a sense of taking pride in what one is doing and in doing it well. Numerous studies on work life have proven that what happened in the workplace have significant impact not only on individuals and their families but also on their work performance and achievement of organizational objectives (**Greenhaus and Beutell, 1985; Kossek and Ozeki, 1998; Lewis & Cooper, 1987**).

**Krimand Arthur (1989)** observed that QWL activity distinguishes itself as more complex in the public sector than in the

private sector. **Karrir and Khurana (1996)** found a significant correlation of Quality of Work Life of managers from three sectors of industry viz., Public, Private and cooperative, with all of the motivational variables like job satisfaction and job involvement. Comparative analysis of quality of work life in public sector and private sector banks by **Anitha and Subba Rao (1998)** revealed that quality of work life for employees of both the sectors differ on economic and HRD aspects, whereas they had the same degree of agreement in all other aspects of quality of work life.

**Sekaran (1985)** found that Quality of work Life amongst the Indian (Nationalized) banking professionals was not that high because of the recruitment of overqualified personnel for rather routine job, inequitable reward system which demotivate the better performing employees, frustration experienced due to lack of alternative job avenues, scarce chance of promotion, alienation from work etc.

**Hoque and Rahman (1999)** observed that the private sector workers perceived significant and higher Quality of Work Life than their counterparts in the public sector.

**Dzeba (2011)** too found that although job security is higher in the public sector; yet the quality of work life was perceived to higher in the private sector than in the public sector among Croatian employees because of: advancement prospects, good and fair pay capable management, favorable working conditions and participation in decision making.

**Lehal et al (2012)**, in their study to develop comparative analysis of the QWL among six public sector and private bank employees also observed that QWL is better in private banks in some of the cases.

On the contrary, **Gupta (2014)** in a comparative study of QWL in public sector and private banks observed that Quality of work life in Nationalized and Private Banks employees differ and is significantly higher in case of Nationalized Banks employees because of factors like job security and status.

The nationalized bank employees have significantly higher QWL than those of non-nationalized bank employees in the dimensions like- autonomy, Work speed and Routine, Work complexity as well as the composite QWL-Conditions (**Triveni et al** (2005)).

**Bhatt** (2011) too observed that the public sector employees are relatively more satisfied with their working conditions, their job, relations with the peers etc. and thus find it easy to balance their work life than the private sector employees.

On similar lines, **Tabassum et al** (2011), in their comparative analysis of QWL among the employees of the local private and foreign commercial banks in Bangladesh found a significant difference between the perception of the employees of local private and foreign commercial banks over QWL on the following factors of QWL: adequate and fair compensation, work and total life space, opportunity to develop human capacities, flexible work schedule, job assignment, and employee relations.

However, **Reddy and Reddy** (2013) observed that no significant relationship persists between nature of bank/sector on five of the nine variables of quality of work life in the case of officer cadre employees, for six of the nine variables in the case of clerical cadre employees. On the contrary, **Kumari and Khanna** (2007) who investigated QWL in relation to mental health of bank employees observed significant difference between the quality of work life of the employees of public and private sector banks; significant positive correlation between QWL and mental health. Private sector bank employees were found to be more mentally healthy than the employees of public sector banks.

Satisfaction rate in general was observed to be high among the public sector workers than the private sector workers with respect to reward, human relations and behavior of co-workers and nature of job (**Wilson**, 2003). In terms of salary satisfaction, there exists a significant difference between public

sector and private sector organization in Indian context; employees in public sector organization have greater degree of salary satisfaction in comparison to private sector employees and salary dissatisfaction decreases job satisfaction, motivation, performance, and increases absenteeism, turnover intentions, which are indicators of quality of work life (**Sharma and Bajpai**, 2011).

**Mishra** (1997) observed that public relations officers of public sector experienced significantly higher occupational stress on the dimensions of role ambiguity, role conflict, unreasonable group and political pressures, powerlessness, poor peer relations at work, intrinsic impoverishment, low status and strenuous working conditions as compared to public relations officers of private sector. **Kumari** (2011) too observed significant differences with respect to impact of stress on the morale of bank officers at entry and middle level of private and public sector banks in Uttarakhand.

The key findings and observations from different empirical studies cited above do not present a unifying account of the prevalence of QWL in the private, public sector and multinational organizations operating in the same industry. Thus, warranting a comprehensive examination with respect to role of different constituents of QWL in determining overall quality of work life.

### **Need and Significance for the present study:**

As the review of literature has revealed, there is a dearth of research studies on QWL in Indian banking sector from a comparative perspective of the private, public sector and foreign banks. Secondly, no unanimity was observed with respect to impact of nature of bank on the quality of work life perceived by the employees. The contradictions in the outcomes from the research studies in this domain fail to present a cohesive conclusion. The ownership variation can create a differentiation in the working style of the banks, therefore its important to understand how this difference

impacts the quality of work life of employees in same industry.

Thus, it calls for further in-depth examination of this phenomenon of QWL from a comparative perspective to examine how different constituents of QWL affect the overall perceived QWL. The present study aims to fill this gap in existing literature and can be a significant addition to existing body of knowledge.

### **RESEARCH METHODOLOGY**

The research question, objective of the present study, variables considered in the study, hypotheses formulated for testing in the study, data collection procedure, sample and sampling technique for present study are as follows.

#### **RESEARCH QUESTION:**

The research questions investigated for the present study are: Is there any significant difference among the employees of private, public sector and foreign banks on the basis of perceived QWL? What is the role of different constituent dimensions of QWL in determining overall perceived quality of work life?

#### **RESEARCH OBJECTIVES**

The specific objectives of the present study are as below:

1. To examine whether there exists any significant difference in perceived quality of work life among the managers of private, public sector and foreign banks in India.
2. To find out whether there is any significant difference on the various dimensions of quality of work life among the managers of private, public sector and foreign banks in India.

#### **STATEMENT OF HYPOTHESIS**

Following null hypotheses are statistically tested to derive pertinent conclusions with respect to objectives of the study:

- 1 No significant difference exists among the managers of the private, public sector and foreign banks on overall score of

quality of work life.

- 2 No significant difference exists among the managers of the private, public sector and foreign banks on dimension wise scores quality of work life.

### **RESEARCH INSTRUMENT**

The research instrument developed by Saklani (2004) with 13 components of QWL was customized for making it relevant for managers of banking industry. The original 63 items of the QWL scale were reduced and merged into 36 statements representing 6 key dimensions namely: health and well being; job security; Job satisfaction; competency development and career growth; work life balance; and job demands, control and social support. This was done based on initial feedback from respondents as some of these items were found to be irrelevant in view of current practices and nature of job of managers of the banks.

Five of these dimensions viz. health and well being; job security; Job satisfaction; competency development and career growth; and work life balance are widely used constructs of QWL in various studies conducted across QWL sphere. Researchers like Fujigaki, Asakura and Haratani, (1993) in Japan, Lau et al., (2001) in Singapore, Bahaman, Malaysia, (2004), Rethinam et al (2008) in Malaysia, Jayaraman and Chandran (2010), Bagga et al, (2008) and Reddy and Reddy (2010) in India used these constructs in their studies.

High job demands, such as quantitative workload (Geurts, Rutte, and Peters, 1999) and long working hours have been associated with work-home interference. The job demands can be detrimental to individual health, thus leading to psychological distress and health complaints (Karasek and Theorell, 1991; Cheng *et al.*, 2000). Empirical studies have also recognized the importance of employees' degree of control over how they perform their jobs and manage their multiple responsibilities (Moen, Kelly and Huang, 2008). Fenwick and Tausig (2001) too found schedule control to be a stronger predictor of wellbeing.

Poor social support, long hours of work, work overload and other extrinsic factors are associated with psychological ill health (Michie and Williams, 2003). Spence et al (2001), maintain that the personal support aspect of supervision aims to optimize motivation, morale, commitment, and to minimize work-related stress, burnout and mental health problems of the employee. Thomas and Ganster (1995) found that support from the supervisor reduced work-family conflict. Support from colleagues can help to get the work done in time and may therefore alleviate the impact of work overload on strain, including burnout (Kilfedder, Power and Wells, 2001; Van Der Doef and Maes, 1999). Therefore, Job Demands, Control and Social Support was added as a single sixth dimension in the present study to the widely used five dimensions of QWL.

**Table 1.1 Dimensions taken for the present study:**

S. No	Dependent Variable	Independent Variable
1	QWL	Health and Well-being
2	QWL	Job Security
3	QWL	Jab Satisfaction
4	QWL	Competency Development & Career Growth
5	QWL	Work Life Balance
6	QWL	Job Demands Control and Social Support

Likertscale was used to get responses on a five-point scale on the 36 statements representing various dimensions of QWL.

**Pilot study: Reliability and Validity of the Instrument**

A pilot study was conducted to assess the reliability of the instrument comprising of 36 statements using Cronbach’s Alpha and also to ascertain the validity of the data collection. 60 respondents, 20 each from public, private and foreign banks working in the various banks located in different parts of Chandigarh and Tricity were selected from a population similar to those who were later

surveyed in the main study. The data collected from the pilot study was subjected to reliability test using Cronbach’s Alpha to check the internal consistency. The overall reliability coefficient alpha is .887. Variable wise reliability scores are mentioned below.

**Table 1.2 Variable wise reliability scores calculated using Cronbach’s Alpha**

Dimension	Cronbach’s Alpha	Items
Competency Development & Career Growth	0.751	8
Health Well Being	0.616	2
Work Life Balance	0.662	5
Job Security	0.532	4
Job Demand Control & Social Support	0.677	7
Job Satisfaction	0.723	10

**Sample: Descriptive Statistics**

Present study is carried out on 270 respondents 90 each from public sector, private and foreign banks from the Tricity of Chandigarh (Chandigarh, Mohali, Panchkula) working as permanent employees at managerial positions with a minimum of one-year experience with the current organization in the domain of sales, sales support, operations and branch banking.

There were 186 male and 84 female respondents. 48 males and 42 female respondents were in public sector banks, in private sector banks male respondents were 60 and female respondents were 30 and in foreign sector banks male respondents were 78 and female respondents were 12.

75 respondents had experience of less than three years and 195 respondents were with more than three years of experience. In public sector bank 36 respondents had experience less than three years and 54 respondents had experience of more than 3 years. For private sector banks there were 18 respondents had experience of less than three years and 72 respondents possessed experience more than three years and in foreign sector banks respondents with

experience of less than three years were 21 and respondents with experience more than three years were 69.

various dimensions of the quality of work life.

### TESTING OF HYPOTHESIS

#### Distribution and Symmetry of Sample:

**Table 1.3 Dimension wise Mean, Standard Deviation, Skewness and Kurtosis for entire sample**

Sr	Dimension	Mean	Standard Deviation	Skewness	Kurtosis
1	Competency Development and Career Growth	20.32	4.113	.402	-.573
2	Health and Well being	4.96	1.381	.448	-.429
3	Work Life Balance	15.77	3.724	.104	-.428
4	Job Demands, Control and Social Support	18.40	3.204	.210	-.257
5	Job Security	10.27	1.907	-.362	.413
6	Job Satisfaction	24.63	4.852	.317	.255
7	TQWL	94.34	14.668	.058	.147

#### MAJOR FINDINGS AND ANALYSIS

ANOVA analysis was employed to compare the scores of the respondents from private, public sector and foreign banks on the

Ho1: There is no significant difference among the managers of public, private and foreign banks on their overall score of quality of work life.

**Table 1.4 Mean scores and Standard Deviations of dimensional and total quality of work life score of managers from public, private and foreign banks**

Dimension	Bank	N	Mean	Std. Deviation	F - Test
Competency development and career growth	Public	90	21.23	4.925	
	Private	90	18.50	2.813	4.793*
	Foreign	90	21.23	3.821	
Health and Well Being	Public	90	5.70	1.725	
	Private	90	4.50	.938	7.635*
	Foreign	90	4.67	1.061	
Work – Life Balance	Public	90	17.80	3.044	
	Private	90	15.27	4.152	8.519*
	Foreign	90	14.23	3.014	
Job Security	Public	90	11.00	1.597	
	Private	90	9.77	1.960	3.684*
	Foreign	90	10.03	1.974	
Job Demands, Control and Social Support	Public	90	19.13	3.521	
	Private	90	17.83	2.829	1.305
	Foreign	90	18.23	3.191	
Job Satisfaction	Public	90	26.77	6.168	
	Private	90	23.63	4.672	4.720*
	Foreign	90	23.50	2.301	
Total Quality of Work Life	Public	90	101.63	16.061	
	Private	90	89.50	13.436	6.464*
	Foreign	90	91.90	11.678	

ANOVA values for the dimensions for which the significant difference was recorded in the mean scores are tabulated as follows in Table 1.5.

**Table 1.5 Summary of ANOVAs – Dimensional and Total QWL scores of Managers of Public, Private and Foreign Banks**

Dimension	Comparison Group	Sum of Squares	Df	Mean Square	F
Competency Development & Career Growth	Between Groups	149.422	2	74.711	4.793
	Within Groups	1356.233	267	15.589	
	Total	1505.656	269		
Health and Well Being	Between Groups	25.356	2	12.678	7.635
	Within Groups	144.467	267	1.661	
	Total	169.822	269		
Work Life Balance	Between Groups	202.067	2	101.033	8.517
	Within Groups	1032.033	267	11.862	
	Total	1234.100	269		
Job Security	Between Groups	25.267	2	12.633	3.684
	Within Groups	298.333	267	3.429	
	Total	323.600	269		
Job Satisfaction	Between Groups	205.067	2	102.533	4.720
	Within Groups	1889.833	267	21.722	
	Total	2094.900	269		
TQWL	Between Groups	2477.156	2	1238.578	6.464
	Within Groups	16671.167	267	191.623	
	Total	19148.322	269		

\* P < .05 \*\* P < .01

Summary of Post hoc analysis showing, which two groups differ significantly from each other on their mean score is presented as below in Table 1.6.

**Table 1.6 Mean difference for multiple comparisons at LSD**

Mean Differences				
S No	Dimension	Public – Private	Public Foreign	Private Foreign
1	Competency Development and Career Growth	2.733*		
2	Health and Well Being	1.200*	1.033*	-.167
3	Work Life Balance	2.533*	3.567*	1.033
4	Job Security	1.233*	.967	-.267
5	Job Satisfaction	3.313*	3.267*	.133
7	Total Quality of Work-Life	12.133*	9.733*	-2.400

\*mean difference is significant at .05 level

The analysis of the results reported in the tables 1.4 and 1.5 shows null hypothesis (Ho1) stands rejected as **F-test = 6.464**,  $p < 0.05$ , at 0.05 level of significance. It implies that a statistically significant difference exists among the respondents from the private, public sector and foreign banks on their overall scores for the Quality of Work Life.

The analysis further depicts that the respondents from the public sector banks have significantly higher mean score (101.63) than the respondents from the foreign and private banks 91.90 ( $p = 0.001$ ) and 89.50 ( $p = 0.008$ ) respectively.

The post-hoc analysis in table 1.6 shows that there exists a significant difference between

respondents from public sector and private banks (12.133) as well as between respondents from public sector and foreign bank with mean difference score of 9.733. However, the difference recorded between foreign and private banks on the overall score of quality of work life is insignificant.

The results depict that managers of public sector banks experience a significantly better quality of work life in comparison to their peers in foreign and private sector banks. Similar findings were reported by **Triveni et al** (2005); **Gupta, B.** (2014) where perceived quality of work life in public sector and private bank employees was observed to differ significantly and QWL was found to be significantly higher in case of public sector banks employees than those working in private banks. But, the results are quite different from observations of **Tabassum et al** (2011) who found significant difference between the perception of local private and foreign commercial bank employees with respect to their overall QWL.

**Ho2:** There is no significant difference among the managers of private, public sector and foreign banks on dimension-wise scores of quality of work life.

When ANOVA was administered to statistically validate the hypothesis at 0.05 level of significance; the null hypothesis (H02) was rejected for all but one dimension of QWL as statistically significant difference was observed among the respondents from the public, private and foreign banks on the following dimensions of QWL: Job satisfaction (F-test=4.720,  $p < 0.05$ ); competency development and career growth (F-test = 4.793,  $p < 0.05$ ); health and well-being (F – test = 7.635,  $p < 0.05$ ) and work life balance (F – test = 8.519,  $p < 0.05$ ). The null hypothesis (H02) was accepted only for constituent dimension of Job Demand, Control and Social Support with F – test = 1.305,  $p > 0.05$ , at 0.05 level of significance, where no statistically significant difference was recorded among the respondents from the public, private and foreign banks on their scores for the Job Demands, Control and

Social Support.

## INFERRED STATISTICS

Respondents from the private and foreign banks have significantly lower scores with respect to health and well-being 4.50 ( $p = 0.001$ ) and 4.67 ( $p = 0.003$ ) respectively then the respondents from the public banks i.e. 5.70. Further, the post-hoc analysis of findings in table 1.6 reveal that the mean differences of scores of respondents on this dimension for public – private is 1.200 while public - foreign is 1.033 and foreign – private is 0.167 meaning thereby that managers of public sector banks feel significantly better on health and well being dimension in comparison to their foreign and private counterparts. However, managers of foreign and private banks do not differ much on this dimension of QWL.

Similarly, the respondents from the private and foreign banks have significantly lower scores i.e. 15.27 ( $p = 0.005$ ) and 14.23 ( $p = 0.0001$ ) respectively on the dimension of work-life balance than the respondents from the public banks i.e. 17.80. Post hoc results supports that there is significant difference between public – foreign (3.557), public – private (2.533), meaning thereby that public sector banks managers perceive significantly better work life balance in comparison to their peers in private and foreign banks. However, no significant difference was recorded again between private and foreign banks on this dimension.

It was inferred that the respondents from the public sector banks have significantly higher scores i.e. 26.77 than the respondents from the private and foreign banks i.e. 23.63 ( $p = 0.011$ ) and 23.50 ( $p = 0.008$ ) respectively on the dimension of job satisfaction. Post hoc analysis in table 1.6 shows that mean differences of public banks is higher both from private and foreign counterparts. Hence, a job satisfaction level of managers in public sector banks is higher than their counterparts in private and foreign banks.

It is also observed that with respect to Competency Development and Career



Growth the respondents from the public and foreign banks have significantly higher mean scores (21.23) than the respondents from the private banks (18.50). Further post-hoc analysis in table 1.6 shows that the mean differences of scores of respondents from public and foreign banks are more than the scores of private counterpart, meaning thereby that managers of these two groups perceive higher Competency Development and Career Growth options and hence managers of these banks perceive better quality of work life on this dimension.

### RECOMMENDATION

As respondents from the private and foreign banks reported significantly lower scores with respect to **health and well-being** dimension of QWL, these banks need to look into issues that lead to this perception and implement interventions that can create a feeling that these organizations care for the health and overall well being of their employees and their family members. Similarly, the respondents from the private and foreign banks reported significantly lower scores on the dimension of **work-life balance**. Policies like: sticking to time schedule, mandatory leaves for employees for certain number of days per year at a stretch, Leave Travel Allowance, etc. can be put in practice to enable the employees to spend quality time with their family members and attain better work-life balance.

Respondents from private sector reported lower scores on competency development and career growth. This is a serious concern and must be addressed by augmenting investment in human capital. This will not only build capacity amongst the employees to perform their tasks more proficiently but it will also lead to enhanced job satisfaction and better organization performance, which also have been reported as a cause of concern by them.

Reported lower job satisfaction scores by the employees of foreign banks again highlight the fact that job satisfaction is not an equivalent of pay satisfaction and monetary compensation alone is not a panacea for

attracting, retaining and keeping the employees satisfied.

### DIRECTIONS FOR FUTURE RESEARCH

Further micro-level research by taking one dimension of QWL at a time and examining its impact and influence on overall QWL would enable better understanding of this complex and multi-dimensional phenomenon. Further research studies can be conducted on the following themes:

- 1 To find out the effect of various dimensions on quality of work life and its relationship with employee performance and organizational productivity.
- 2 To understand the degree of effectiveness of various interventions for addressing the challenges associated with health and well-being, work-life balance for the employees working in the highly demanding and hyper competitive sectors like banking.

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