

## Quality of Work Life in Private Sector Banks Employees in Kancheepuram District

**N. Pattabi**

Ph.D Research Scholar, PG & Research Department  
of Commerce, Bishop Heber College (Autonomous)  
(Affiliated to Bharathidasan University)  
Tiruchirappalli, Tamilnadu, India.

**Dr. A. Ravikumar**

Associate Professor and Research Supervisor  
PG & Research Department of Commerce  
Bishop Heber College (Autonomous)  
(Affiliated to Bharathidasan University)  
Tiruchirappalli, Tamilnadu, India.

### ABSTRACT

This study examines the Quality of Work Life (QWL) among employees in private sector banks in the Kancheepuram District. QWL refers to the overall well-being of employees in the workplace, shaped by factors such as job satisfaction, work environment, career growth, and interpersonal dynamics. The research aims to understand employees' perceptions of their work conditions and identify key influences on their job experience. Data were collected through structured questionnaires and analyzed using statistical methods, including percentage analysis, factor analysis, and ANOVA. The findings offer insights into how banks can enhance employee engagement and improve workplace practices.

**KEYWORDS:** Quality of Work Life, Work Environment, Career Prospects, Employee Attitude.

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### 1. INTRODUCTION

The performance of the banking sector relies heavily on its human resources, making employee satisfaction a strategic priority. In private sector banks, where competition and customer expectations are high, cultivating a positive work environment is essential. Quality of Work Life (QWL) encompasses various elements that contribute to employee well-being and job satisfaction—such as meaningful job roles, growth opportunities, manageable stress levels, and a healthy work culture. Modern employees not only expect financial rewards but also seek psychological and social fulfillment in the workplace. Therefore, banks must design roles and develop systems that promote both professional development and work-life balance. Recognizing this need, the present study focuses on employees of private sector banks in the Kancheepuram District. It explores their perceptions of QWL and identifies the primary factors that shape their work experience. By doing so, it provides insights that can guide human resource strategies and organizational policies in the sector.

#### The Indian Banks Association

The Indian Banks Association (IBA) was established on 26th September 1946 with 22 member banks. As of March 2012, the IBA had over 173 members, including public sector banks, private sector banks, foreign banks operating in India, urban co-operative banks, development finance institutions, federations, merchant banks, mutual funds, housing finance corporations, and more. The Banking Regulation Act empowered the Reserve Bank of India (RBI) to regulate, supervise, and inspect banks operating within the country, ensuring a more structured and secure financial environment.

#### Private Sector Banks

Banks in India can be broadly categorized into commercial banks, regional rural banks, private sector banks, foreign banks, co-operative banks, and non-banking financial institutions, including

housing finance companies. Among these, private sector banks have emerged as a major force within the Indian banking landscape. The rapid growth of private sector banks can be largely attributed to their superior customer service. Services such as opening deposit accounts and granting loans have been brought closer to the customers—something rarely experienced in earlier banking models. This customer-centric approach has been a major driver of their success. However, the same focus on service excellence has created new challenges, particularly in Human Resource Management (HRM). These challenges span the entire HR cycle: identifying, recruiting, training, shaping, motivating, and retaining talent. Effective HR practices have become critical for sustaining the competitive edge of private sector banks. Over the past two decades, private banks have shifted from traditional banking methods to modern, technology-driven systems. Financial liberalization has allowed these banks considerable autonomy to innovate, restructure operations, and redesign their product lines. Nonetheless, they continue to be governed by guidelines and regulations issued by the Ministry of Finance, the Reserve Bank of India, and the Indian Banks Association.

### **Quality of Work Life in Banking Sector**

Two critical factors—enhancement of Quality of Work Life (QWL) and employees' growing desire to exercise autonomy over their personal and professional success—underscore the importance of adopting more employee-centered, team-based approaches to bank management. Banks today aim not only for short-term profitability but also for long-term improvements that directly link productivity to competitive advantage through improved service quality. Close observation of bank employees suggests that productivity can be significantly enhanced by improving QWL through greater employee involvement. The Indian banking sector is currently experiencing unprecedented growth. The availability of skilled managerial and technical personnel in India is expected to contribute significantly to the sector's continued success. Quality of Work Life encompasses a wide range of both financial and non-financial aspects, including the context and content of work, as well as workplace relationships. Given the dynamic evolution of the banking industry, there is a pressing need to investigate the QWL of employees in this sector more comprehensively.

## **2. STATEMENT OF THE PROBLEM**

Quality of Work Life refers to the presence of good supervision, favorable working conditions, appropriate compensation and benefits, and a job that is engaging, challenging, and rewarding. A high level of QWL is pursued through a labor relations philosophy that promotes structured initiatives, giving employees greater opportunities to influence their roles and their contributions to the organization's overall performance. It is imperative that management actively cultivate a culture of QWL to mitigate the adverse effects of low job satisfaction. As banking remains a high-contact service industry, where consistent interaction between employees and customers is essential, employee well-being plays a direct role in service delivery. This study aims to examine the Quality of Work Life of employees specifically in the context of private sector banks.

## **3. REVIEW OF RELATED LITERATURE**

Daljeet Kaur (2010), in her study *"Quality of Work Life in ICICI Bank Ltd, Chandigarh,"* observed that while employees were generally satisfied with the working conditions, they expressed dissatisfaction with the performance appraisal system. Furthermore, the study noted a lack of managerial flexibility toward employees' social obligations, which contributed to lower overall job satisfaction.

Pranee C. (2010), in the article *"Quality of Work Life for Sustainable Development,"* emphasized that QWL initiatives primarily focus on addressing employees' basic needs—such as safety, welfare, and job security—while also aiming to improve job content and employee participation in decision-making. The study highlighted that motivation, morale, and strong workplace relationships are essential components of sustainable QWL programs.

Subrahmanian and Anjani (2010), in their research *"Constructs of Quality of Work Life—A Perspective of Textile and Engineering Employees,"* compared QWL across two industrial sectors in Coimbatore. They concluded that engineering industry employees generally reported a higher quality of work life than their counterparts in the textile sector, despite both sectors playing a vital role in regional economic development.

Tabassum, Rahman, and Jahan (2010), in their study *"Quality of Work Life Among Male and Female Employees of Private Commercial Banks in Bangladesh,"* found that male employees perceived a higher quality of work life than female employees. This gender-based disparity suggested the need for more inclusive workplace policies.

Dr. T. G. Vijaya and R. Hemamalini (2012), in their article *"Impact of Work-Life Balance on Organizational Commitment among Bank Employees,"* established a positive correlation between work-life balance and organizational commitment. The study identified affective and continuance commitment as key variables linked to QWL.

Barkha Gupta (2012) conducted a comparative study on the QWL in nationalized and private banks in Indore District. The findings revealed a significant difference in QWL between managerial and non-managerial staff, with managerial employees generally enjoying a higher quality of work life.

Zeynel Esra (2012) carried out a survey assessing the impact of motivation on QWL among bank employees. The study concluded that a sense of belonging and recognition significantly enhanced motivation, which in turn improved employee productivity, job satisfaction, and institutional effectiveness. The research also highlighted that compensation, promotional opportunities, and career growth were crucial determinants of QWL, particularly in the private banking sector.

The reviewed literature shows that Quality of Work Life (QWL) is influenced by factors like work conditions, management support, motivation, career growth, gender inclusivity, and work-life balance. While studies highlight the link between these factors and employee satisfaction across sectors, there is limited research focused on local contexts such as Kancheepuram District. This study aims to address that gap by exploring the specific experiences of private sector bank employees in the region, providing a more localized understanding of QWL.

#### **4. OBJECTIVES OF THE STUDY**

This research is driven by the following specific objectives:

1. To examine the factors affecting the Quality of Work Life of employees in private sector banks within the study area.
2. To recommend effective measures to enhance the Quality of Work Life in private sector banks

#### **5. RESEARCH METHODOLOGY**

To explore and obtain a comprehensive understanding of the Quality of Work Life (QWL) among bank employees, the researcher adopted a quantitative research design. A systematic approach was employed to collect quantifiable data regarding the QWL of employees in the banking sector. The collected data were presented in numerical form and analyzed using statistical techniques to examine the relationships and effects of various factors on bank employees within the study area. The respondents selected for the study included Branch Managers, Probationary Officers, Clerks, and Cashiers. Ten branches from each financial institution were chosen using a convenient sampling method. The total number of employees in the selected branches was approximately 1,589. To ensure that every individual in the population had an equal chance of selection, the researcher applied random sampling techniques within the convenience sample. A sample of 25 bank employees from the private sector was surveyed. By

studying this sample, the researcher aimed for a 95% confidence level that the findings would fall within an acceptable margin of error. The questionnaire development was guided by a thorough review of literature on Quality of Work Life, pooling together relevant constructs related to employee well-being. Additionally, items related to various dimensions of QWL were adapted from related studies, resulting in an initial pool of 52 statements representing different factors influencing Quality of Work Life. Data collection was conducted throughout 2022, primarily during lunch breaks and after banking hours to minimize disruption. All necessary formalities were observed while administering the questionnaire. Respondents were assured of confidentiality and given adequate time to understand and respond to all items carefully.

## 6. DATA ANALYSIS AND INTERPRETATION

### 6.1 Coefficients of Variation

The coefficient of variation (CV) is a statistical measure that expresses the standard deviation as a percentage of the mean. It provides a normalized measure of data dispersion, allowing comparison of variability regardless of the unit of measurement. A higher coefficient of variation indicates greater variability and less stability or uniformity within the data set, while a lower CV suggests less variability, greater stability, and uniformity. In this study, the researcher aimed to identify and measure the key factors influencing the Quality of Work Life (QWL) of employees in the banking sector using the coefficient of variation. The findings indicate that several factors significantly impact QWL, including remuneration, recognition, interpersonal relationships, morale, career development, job security, training and development, and leadership. Among these factors, job security emerged as the most influential element affecting the Quality of Work Life of employees in private sector banks. This suggests that employees place a high value on the assurance of continued employment, which strongly shapes their overall work-life experience.

**Table 1: Factors Affecting Quality of Work Life of Employees in Private Sector Banks**

Factors	Mean	Std. Deviation	Coefficient of Variation	Rank
Job Security	13.74	1.16	8.43	1
Training and Development	7.60	0.89	11.66	2
Inter Personal Relationship	28.84	3.43	11.89	3
Career advancement	13.37	1.99	14.85	4
Leadership	13.51	2.17	16.07	5
Remuneration	15.14	2.52	16.65	6
Morale	6.98	1.18	16.90	7
Autonomy	9.74	1.70	17.48	8
Recognition	14.28	2.61	18.25	9
Work Environment	16.24	4.02	24.76	10

Source: Primary Data

### 6.2 T-Test

Levene's Test for Equality of Variances is used to assess whether the variances of different groups are approximately equal with respect to the dependent variable. If the Levene's Test value is significant (i.e., the "Sig" value is less than 0.05), it indicates that the variances differ significantly. Conversely, if the Levene's Test is not significant, we conclude that the variances do not differ substantially and can be considered approximately equal. Following this, the results of the Independent Samples Test are interpreted. The statistical hypotheses tested are:

Null hypothesis ( $H_0$ ):  $\mu_1 = \mu_2$  (means are equal)

Alternative hypothesis ( $H_1$ ):  $\mu_1 \neq \mu_2$  (means are different)

From the Levene's Test results, it was found that there is no significant difference in the variances for factors such as remuneration, recognition, work environment, management, and career advancement. Similarly, factors like training and development, job security, and autonomy showed no significant variance differences. However, the test revealed that interpersonal relationships and morale have significant variance differences. Therefore, these factors show a considerable distinction between the independent variables and the dependent variable, Quality of Work Life, suggesting they have a notable impact on employees' perceived work life quality.

## 7. DISCUSSION

The analysis of the Coefficient of Variation reveals that employees in private sector banks often perceive their jobs as insecure. Although adequate training is provided to support career development, employees' performance continues to be under scrutiny, which adversely affects their morale and diminishes their capacity for innovation. Leadership in these banks tends to restrict autonomy, requiring subordinates to follow prescribed procedures rather than encouraging independent decision-making. This limitation hinders employees' ability to complete tasks creatively and effectively. On a positive note, private banks offer satisfactory infrastructure, contributing to employees' favorable perception of their work environment. From the Levene's Test results, significant values were observed to be less than 0.05 for factors such as remuneration (.000), recognition (.041), work environment (.000), management (.000), career development (.001), and training and development (.000). This suggests that these factors do not significantly influence the Quality of Work Life of bank employees. However, the test revealed significant values below 0.05 for job security (.005) and autonomy (.000), indicating that these two factors have a notable impact on the employees' perceived Quality of Work Life.

## 8. CONCLUSION

This study emphasizes the vital role of Quality of Work Life (QWL) in the effectiveness and success of private sector banks. A supportive and enriching work environment not only benefits employees but also enhances overall institutional performance. By investing in QWL initiatives such as employee development programs, wellness activities, and team-building exercises, banks can cultivate a more engaged and productive workforce. Creating a workplace where employees feel valued and empowered fosters better interpersonal relationships, reduces stress, and increases motivation. These positive outcomes contribute to improved service quality and talent retention in a competitive banking industry. As the sector continues to evolve, prioritizing QWL will remain crucial for achieving both employee satisfaction and sustainable organizational growth.

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