

**DEMOGRAPHIC VARIABLES AS AN INDICATOR OF QUALITY
OF WORK LIFE: A COMPARATIVE STUDY AMONG PUBLIC
AND PRIVATE SECTOR BANK EMPLOYEES IN KERALA WITH
SPECIAL REFERENCE TO THRISSUR DISTRICT**

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Abstract

Quality of work life has gained deserved prominence in the organizational behaviour as an indicator of the overall human experience in the work place. It expresses a special way of thinking about people, their work, and the organization in which their careers are fulfilled. It is also concerned with the overall climate of work and the impact that the work has on people as well as on organizational effectiveness. This paper intends to study the effect the demographic variables like age, gender, education, income, experience and marital status have on the Quality of work life of employees working in the Banking sector. This study also measures whether any significant difference is there in the quality of work life among the employees working in public and private sector banks. The study reveals that the employees working in banking sector have moderate level of QWL and the employees working in public sector banks are having better QWL compared to the private sector. To test the relationship between demographic variables and quality of work life of employees, an independent sample t test and one-way ANOVA is used. The study suggests that necessary steps are to be taken to improve the QWL of the employees working in the banking sector.

Key Words: Quality of work life, Demographic Variables

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Introduction

To a large extent, the human resources of an organisation is responsible for its productivity and profitability. Efficient human resource management and maintaining higher job satisfaction level in the organisation determine not only the performance of the organisation but also affect the growth and performance of the entire economy. Today the companies have realized that attracting, developing and maintaining a competent and stable workforce is of major strategic importance. Ensuring the Quality of work life of employees in an organisation is a part of this initiative. It comes from understanding and then fully meeting, the needs of all your employees, now and into the future and doing so with continual improvement in efficiency and effectiveness.

The American Society of Training and Development defines QWL as “a process of work organizations which enables its members at all levels to actively participate in shaping the organization’s environment, methods and outcomes. This value based process is aimed towards meeting the twin goals of enhanced effectiveness of organization and improved quality of life at work for employees”. According to this definition, quality of work life is a process of work organisation designed to enhance the effectiveness of an organisation and improve the quality of work life of its employees.

Beinum defines QWL “based on a general approach and an organizational approach. The general approach includes all those factors affecting the physical, social, economic, psychological and cultural well-being of workers, while the organizational approach refers to the design and operation of organizations in accordance with the value of democratic society”.

Review of Literature

Tabassum A and et. al (2011) in their study revealed that a significant difference existed between the local private and foreign commercial bank’s employees perception over QWL and in the following factors of QWL; adequate and fair compensation, work and total life space, opportunity to develop human capacities, flexible work schedule and job assignment, and employee relations. They further suggested that transforming the workplace proactively using a combination of well designed QWL initiatives will yield competitive advantage as it will increase job satisfaction of the employees which will motivate them to perform in superior way, leading the organizations and their stakeholders to a better future by yielding the expected outcome.

Noor S M and Abdullah M A (2012), in their research studied about the quality of work life among factory workers in Malaysia and also investigated the relationship among job satisfaction, job involvement and job security towards QWL. The study revealed that all these factors have significant relationship with quality of work life and job satisfaction is found to have more weightage in explaining the relationship with quality of work life. The study further indicated that the management should appreciate the notion that employees with higher commitment and positive work attitude contribute to firm's success.

Rochita G (2010) in her study examined the relationship between quality of work life and job satisfaction among a group of university employees in Kolkata. Eight variables were used to measure the quality of work life while five variables were used to measure job satisfaction. This study revealed that there exists a positive correlation between QWL and job satisfaction since the satisfaction or dissatisfaction experienced by the employees are highly dependent on the positivity or negativity of the relevant dimensions of QWL.

Significance of the Study

Quality of work life is concerned with the favorableness or unfavorableness of a work environment for the employees working in an organization (Keith (1989)). The employees working in banks are supposed to have work life imbalance since they are having tight schedule of work and they are not getting adequate time to spend with their family. They also feel that they are not getting sufficient pay with regard to the effort they exert in their job. It is in this context, the researcher has undertaken this study. The researcher has studied whether the employees working in both the public and private sector banks have the same level of quality of work life and whether the demographic variables like age, gender, education, income, experience and marital status are influencing the quality of work life of the bank employees.

Dimensions of QWL

Walton's eight dimensions of quality of work life is used in this study which include adequate and fair Compensation, safe and healthy working conditions, career development, fair and equitable treatment, social integration, individual development, total life space and social dependence or relevance of work life (Behzad Jhanmohammadi et al (2015)). With sufficient modifications, these dimensions were used in this study. The QWL was measured using questionnaire having 21 items.

Objectives of the Study

- To identify the level of Quality of work life of employees working in the public and private sector banks.
- To compare the quality of work life of employees working in public sector banks and private sector banks.
- To study whether demographic variables have an effect on the quality of work life of the employees working in the public and private sector banks in Thrissur district in Kerala.

Methodology

The present study is descriptive in nature. Both primary and secondary data are used for the study. Primary data is collected using the structured questionnaire and secondary data is collected from various published sources and websites.

Sample Selection

For this study a sample of 40 employees working in both public sector and private sector banks in Thrissur district were selected. Both male and female employees were included in this study. Employees who completed their probation period of service were included in the study. Employees working in SBI and SBT were included in public sector banks while employees working in CSB and SIB were included in the private sector banks.

Tools Used

The researcher designed a questionnaire for data collection. It comprised of questions for measuring the dimensions of QWL. These factors are observed to be appropriate and reliable within this context of study. A five point Likerts' scale ranging from strongly agree to strongly disagree was used for measuring the responses.

Statistical Analysis

A total of 40 questionnaires were entered in the SPSS for final analysis. The cronbach's alpha of the questionnaire was calculated (0.885) which means it is highly reliable. For assessing the level of QWL, a summated score of all the dimensions of QWL was calculated and was categorized in to three groups (low, moderate and high). An independent sample t test and one way ANOVAs are used to measure the relationship between demographic variables and quality of work life.

Results and Discussion

1. Profile of the Respondents

The profile of the respondents is shown in the table given below. The characteristic of the respondents in terms of their age, education, gender, experience, marital status and their income is given below.

Table 1.1 Type of the Bank

	Frequency	Percent
Public Sector Banks	20	50.0
Private Sector Bank	20	50.0
Total	40	100.0

Source: Primary Data

The table 1.1 shows that 50% employees are from public sector and the remaining 50% employees are from private sector banks.

Table 1.2 Age

	Frequency	Valid Percent
Upto 30 Yrs	14	35.0
30 - 40 Yrs	20	50.0
Above 40 Yrs	6	15.0
Total	40	100.0

Source: Primary Data

Table 1.2 reveals that majority of the bank employees (50%) belongs to the 30 - 40 years age group while 35% belongs to the upto 30 years age group and only 15% belongs to above 40 years age group from which we can conclude that majority of our respondents are youngsters.

Table 1.3 Experience

	Frequency	Valid Percent
Upto 5 Yrs	11	27.5
5 - 10	18	45.0
11 - 15	9	22.5

Above 15 Yrs	2	5.0
Total	40	100.0

Source: Primary Data

From the above table 1.3, it is shown that majority of the respondents (45%) belongs to the second group of having 5 – 10 years of experience, 27.5% are having experience less than 5 years, 22.5% are having experience between 11- 15 years and 5% employees are having experience above 15 years.

Table 1.4 Education

	Frequency	Valid Percent
Pre Degree	2	5.0
Under Graduate	23	57.5
Post Graduate	15	37.5
Total	40	100.0

Source: Primary Data

The above table 1.4 shows that majority of the respondents (57.5%) are under graduated, 37.5% have completed their post graduation and only 5% employees are having Predegree or Higher secondary qualification.

Table 1.5 Gender

	Frequency	Valid Percent
Male	17	42.5
Female	23	57.5
Total	40	100.0

Source: Primary Data

It can be concluded from the above table that 57.5% employees are female while 42.5% belongs to the male category.

Table 1.6 Marital Status

	Frequency	Valid Percent
Married	26	65.0

Unmarried	14	35.0
Total	40	100.0

Source: Primary Data

The above table 1.6 reveals that 65% employees are married while 35% employees are unmarried among the bank employees.

2. Dimensions of QWL

Table 2.1 Dimensions of Quality of Work Life

	Mean	Std. Deviation
Adequate and Fair Compensation	6.45	1.811
Work Environment	8.58	2.194
Opportunity for Individual Development	4.70	2.460
Opportunity for Career Growth	5.43	1.738
Constitutionalism in the Work Place	9.15	2.617
Social Integration	8.88	2.399
Total Life Space	8.03	2.506
Social Relevance	7.50	1.556

Source: Primary Data

The above table 2.1 reveals that constitutionalism or fair treatment of employees in the work place (9.15%) is the major factor contributing to the QWL of the employees followed by social integration (8.88%) and safe and healthy working environment (8.58%). Opportunity for career growth (5.43%) and opportunity for individual development (4.70%) are least contributing to the QWL since the bank employees feel that they are not having adequate opportunities to develop their skills and career as well and they happened to be least contributors.

3. Level of QWL

Table 3.1 Level of QWL

	Frequency	Valid Percent
Low	11	27.5
Moderate	19	47.5
High	10	25.0

Total	40	100.0
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Source: Primary Data

The table 3.1 shows the level of quality of work life experienced by the bank employees. For assessing the level of QWL, a summated score of all the dimensions of QWL was calculated and was categorized in to three groups. The scores ranging from (51 – 56) was considered as low, from (57 – 65) was moderate and from (66 – 84) was considered as high. It can be concluded that majority of bank employees (47.5%) have moderate level of QWL while 27.5% employees are having low level of QWL and the remaining 25% are experiencing high level of quality of work life. Hence we can conclude that majority of the bank employees fall in to the moderate group of qwl.

4. Testing the QWL among Public and Private Sector employees

H_{01} : There is no difference in the level of QWL experienced by the public sector and private sector bank employees.

Table 4.1 QWL and Type of Bank

		Mean	Std. Deviation	t value	p value
QWL	Public Sector	60.50	12.305	0.864	0.030
	Private Sector	56.90	11.002		

Source: Primary Data

An independent sample t test is used to test whether there is any difference in the level of qwl experienced by the public and private sector bank employees. Table 4.1 reveals that the p value (0.030) is less than 0.05 and hence rejects the null hypothesis, H_{01} : There is no difference in the level of QWL experienced by the public sector and private sector bank employees. Hence conclude that the QWL experienced by the Public sector and Private sector bank employees are different. From the mean score it is evident that the employees working in public sector banks (60.50) are having better QWL compared to the private sector banks.

5. Testing the QWL and Demographic Variables

1. H_{02} : There is no difference in the quality of work life experienced by the married and unmarried bank employees.

Table 5.1 QWL and Marital Status

		Mean	Std. Deviation	t value	p value
QWL	Married	58.54	11.580	0.846	0.038
	Unmarried	59.00	12.254		

Source: Primary Data

An independent sample t test is used to test whether any difference is there in the QWL among married and unmarried bank employees. Table 5.1 indicates that the p value (0.038) is less than 0.05 and hence rejects the null hypothesis, H_{02} : There is no difference in the quality of work life experienced by the married and unmarried bank employees. So it can be concluded that the QWL experienced by the married and unmarried employees are different and the mean score indicates that unmarried employees (59) are having better QWL compared to the married employees.

2. H_{03} : There is no difference in the level of QWL among male and female employees.

Table 5.2 QWL and Gender

		Mean	Std. Deviation	t value	p value
QWL	Male	61.29	9.465	2.282	0.139
	Female	56.78	12.923		

Source: Primary Data

To test whether any difference in the QWL level among the male and female employees, an independent sample t test is used. From table 5.2 it can be seen that the p value (0.139) is greater than 0.05 and hence null hypothesis, H_{03} : There is no difference in the level of QWL among male and female employees is accepted. So we can conclude that the QWL experienced by both the male and female employees are same and from the mean score it is evident that male employees (61.29) are having better QWL than female employees.

3. H_{04} : Education does not influence the quality of work life of employees

Table 5.3 One-way ANOVA QWL & Education

Education	Mean	Std. Deviation	F value	p value
Pre Degree	63.00	2.828	0.292	0.748

Under Graduate	57.61	11.492		
Post Graduate	59.80	12.846		

Source: Primary Data

One-way ANOVA is used here to test whether education influences the quality of work life of employees. Table 5.3 indicates the p value (0.748) is greater than 0.05 and hence the null hypothesis is accepted which means education has no role in the quality of work life of the employees. From the mean score the employees who have only qualified Pre degree (63) are having higher QWL compared to the post graduated and graduated ones.

4. H_{05} : Age of the employees has no role in determining the quality of work life of the employees.

Table 5.4 One-way ANOVA QWL & Age

Age	Mean	Std. Deviation	F value	p value
Upto 30 Yrs	60.71	11.204	3.457	0.047
30 - 40 Yrs	58.30	9.696		
Above 40 Yrs	55.33	8.404		

Source: Primary Data

To test the significance of age in determining the quality of work life of employees, one-way ANOVA is used here. The above table reveals that the p value (0.047) is lesser than the 0.05 and hence the null hypothesis, H_{05} : Age of the employees has no role in determining the quality of work life of the employees, is rejected which means age has role or it influences the quality of work life of the employees. From the mean score, we can conclude that the first age group up to 30 years (60.71) is having the better QWL compared to the other age groups.

5. H_{06} : Work Experience does not influence the quality of work life of the employees.

Table 5.5 One-way ANOVA QWL & Experience

	Mean	Std. Deviation	F value	p value
Upto 5 Yrs	58.27	17.573		
5 - 10	58.06	8.530	0.107	0.956
11 - 15	59.67	10.137		
Above 15 Yrs	62.50	10.607		

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Source: Primary Data

One-way ANOVA is used here to test whether work experience influences the quality of work life of the employees. Since the p value (0.956) is greater than 0.05, the null hypothesis H_{06} : Work Experience does not influence the quality of work life of the employees is accepted. Hence conclude that experience does not influence the quality of work life of the employees. From the mean score it is evident that employees having work experience above 15 years are having better QWL compared to others.

Conclusion

From the results above we can conclude that the employees working in banks are having moderate level of quality of work life. While comparing the QWL, the employees working in public sector banks are having better quality of work life compared to the private sector. Besides the employees are not having adequate opportunities for improving their individual capabilities and their career as well. They are having a tight schedule of work which in turn affects their work life quality. The study also reveals that the employees are satisfied with their work environment and are proud to be a part of their organization. The unmarried employees are having a better quality of work life than the married employees since the married employees have to undertake more responsibilities in their family life. The study further reveals that age influences the quality of work life of the employees while experience and education does not have relationship with the work life quality of the employees. From the results we can conclude that the banking authorities should take adequate measures to improve the quality of work life of the bank employees along with providing sufficient opportunities for developing their talents and career. The bank employees are to be trained properly to make them familiar with the sophisticated technologies and thereby motivating them. Moreover necessary steps are to be taken to reduce their work load thereby enabling them to spend more time with their family.

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