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WORKPLACE QUALITY IN PUBLIC SECTOR BANKS: INSIGHTS INTO EMPLOYEE EXPERIENCE

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ABSTRACT
The study aims at assessing the quality of work life of employees of public sector banks. It is an attempt to give an actionable insight for policymakers, bank management, and HR professionals aiming to improve workforce outcomes and institutional performance. The data were elicited from the respondents using structured questionnaire. The Chi-square test was used to test the hypothesis formulated for the study. It is found that there is significant relationship of demographic features such as age, income and occupational status on the level of satisfaction perceived on quality of work life. The findings of the study suggest that the improvement in quality of work life in turn will motivate the employees to perform in superior way, leading the commercial banks to a better future by yielding the expected outcome.

KEYWORDS: *Quality Of Work Life, Work Life Balance*

INTRODUCTION

Quality of Work Life is the existence of a certain set of organizational condition or practices. This definition frequently argues that a high quality of work life exists when democratic management practices are used, employee's jobs are enriched, employees are treated with dignity and safe working conditions exist. Quality of Work Life refers to the level of satisfaction, motivation, involvement and commitment individuals experience with respect to their lives at work. Quality of Work Life is the degree to which individuals are able to satisfy their important personal needs while employed by the firm. Companies interested in enhancing employees Quality of Work Life generally try to instil in employees the feelings of security, equity, pride, internal democracy, ownership, autonomy, responsibility and flexibility. Quality of work life refers to the favourableness (or) unfavourableness of job enrichment for people. If refers to the quality of relationship between employees and the total working environment.

In today's rapidly evolving financial landscape, the human resource component of banking institutions plays a pivotal role in ensuring organizational success. Among the various aspects of human resource management, *Quality of Work Life* (QWL) has emerged as a critical factor influencing employee satisfaction, motivation, performance, and overall well-being. QWL encompasses various dimensions such as job security, work environment, employee involvement, work-life balance, and opportunities for professional growth. In labour-intensive sectors like banking, where employees are often exposed to long working hours, high stress levels, and customer-facing responsibilities, the significance of maintaining a high QWL becomes even more pronounced.

Public sector banks in India, with their large workforce and wide customer base, face unique challenges in fostering a supportive work environment. These banks often operate under stringent regulatory frameworks and bureaucratic structures, which may affect job satisfaction and work engagement. At the same time, they are expected to remain competitive with their private-sector counterparts in terms of service delivery and operational efficiency. In this context, understanding the current state of QWL among public sector bank employees is essential to identify areas for improvement and develop policies that enhance employee morale and productivity.

This study aims to examine the various factors that contribute to QWL in public sector banks, assess employee perceptions, and analyse the impact of QWL on job satisfaction and organizational commitment. By focusing on this specific segment of the banking industry, the research seeks to provide actionable insights for policymakers, bank management, and HR professionals aiming to improve workforce outcomes and institutional performance.

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STATEMENT OF THE PROBLEM

The banking sector has undergone a structural change over the past two decades, which has put new stresses and authenticities in front of the bank employees.Ever-changing technology and increased access to information, has necessitated the studying of organizations with respect to their productivity, efficiency and quality of service rendered. This cannot be attained unless adequate measures are taken to enhance QWL in work organizations. Therefore, we urgently need to enrich our knowledge as what is influencing on the QWL. The rationale of the present study lies in the systematic evaluation and analysis of QWL in commercial banks.

OBJECTIVES OF THE STUDY

The study is conducted with the following objectives:

- To evaluate the quality of work life of public sector bank employees.
- To ascertain the quality of work life among public sector bank employees in relation with their demographic profile.
- To analyze the level of satisfaction on various factors influencing the quality of work life of public sector bank employees.

HYPOTHESIS

The study is based on the following hypothesis:

H_0: There is no significant difference of demographic features such as age, income and occupational status on the level of satisfaction perceived on quality of work life.

METHODOLOGY

a) Sampling

The study is both descriptive and analytical in nature. The quality of work life in public sector banks was assessed by eliciting data using structured questionnaires. Non-Probability sampling process were used for selecting the samples for the study. A sample of 50 bank employees was taken from 6 public sector banks in Ernakulam district were taken.

b) Data Collection

Both primary and secondary data were used for the study. Primary data were collected from the respondents by using structured questionnaires. Secondary data were collected from the websites, newspapers, journals and magazines etc. The opinion of respondents was marked on five-point Likert-type scale.

c) Tools used

The data collected were analysed using SPSS. The Chi-Square test is used to test the hypothesis.

RESULTS AND DISCUSSION

The fair response of 60 employees from public sector banks in Ernakulam district are collected for the study. Data was found to be reliable with a Cronbach's Alpha above 0.7 of each construct. But data was found to be normally distributed ($p > 0.05$ in KS Test) and hence, parametric procedures were used to draw inferences. The data were analysed using IBM SPSS 22.

FIGURE 1
CHI-SQUARE TEST

Factor	Calculated x2 Value	Table Value	D.F	Remarks
Age	**23.75**	**12.59**	**6**	**Significant at 5% level**

Source: Computed from Survey Data # Chi-square Test

The results obtained from the analysis of the data collected were shown below:

H_{01}: There is no significance difference of demographic feature such as age on the level of satisfaction perceived on quality of work life.

An attempt made to study the difference of demographic feature such as age on the level of satisfaction perceived on quality of work life, Chi-square Test was utilized. Since the calculated chi-square value is greater than the table value and the result is significant at *5%* level, the null hypothesis (H0) is rejected. The hypothesis, "age of the respondents

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and the level of satisfaction" are dependent. From the analysis, it is found that there is a close relationship between the age of the respondents and their level of satisfaction.

FIGURE 2
CHI-SQUARE TEST

Factor	Calculated x2 Value	Table Value	D.F	Remarks
Income	**87.9**	**9.48**	**4**	**Significant at 5% level**

Source: Computed from Survey Data # Chi-square Test

H_{02}: There is no significance difference of demographic feature such as income on the level of satisfaction perceived on quality of work life.

An attempt made to study the difference of demographic feature such as income on the level of satisfaction perceived on quality of work life, Chi-square Test was utilized. As the calculated chi-square value is greater than the table value and the result is significant at 5% level. Hence, the null hypothesis (H0) is rejected. The hypothesis, "income earned by the respondents and the level of satisfaction perceived on quality of work life" are dependent holds good. From the analysis, it is found that there is a close relationship between the income of the respondents and the level of satisfaction perceived on quality of work life.

FIGURE 3
CHI-SQUARE TEST

Factor	Calculated x2 Value	Table Value	D.F	Remarks
Occupational Status	**18.66**	**9.48**	**4**	**Significant at 5% level**

Source: Computed from Survey Data # Chi-square Test

H_{03}: There is no significance difference on the demographic feature such as occupational status on the level of satisfaction perceived on quality of work life.

An attempt made to study the difference on the demographic feature such as occupation on the on the level of satisfaction perceived on quality of work life, Chi-square Test was utilized. Since the chi-square value is greater than the table value and it is significant at 5 percent level. Hence, the hypothesis, "occupational status and level of satisfaction are independent" does not hold good. It is concluded from the analysis that there is a close significant relationship between occupational status and level of satisfaction towards quality of work life.

CONCLUSION

The summary of the salient findings and the empirical evaluation of the hypothesis enable the drawing of conclusion from the study which was aimed at evaluating the quality of work life among the public sector bank employees in Ernakulam district. Both primary and secondary data were used to analyse the data. Sample size of 50 respondents were selected from six public sector banks in Ernakulam through the non-probability sampling method and the same was analysed with the help of appropriate statistical tools like Chi-square Test, percentage and average. The study highlights that the employees perception regarding the quality of work life is relatively fair which was analysed through the various influencing factors like economic aspects, working condition, career growth and development, nature of work atmosphere, work and total life space, social integration, interpersonal relationship. Based on this research, it appears that the Quality of Work Life initiatives to the employees seem to be satisfactory. Bank can increase its quality of work life among the employees by providing more flexibility in the work assignments, working hour and balancing the work loads. Also emphasized that flexibility in work schedule can enhance the employee motivation, which in turn can increase productivity.

To conclude, commercial banks are playing a significant role for economic growth by contributing their knowledge, skills and efforts. Hence, transforming the workplace proactively using a combination of well designed quality of work life initiatives for their employees will yield competitive advantage as it will increase employee job satisfaction. This in turn will motivate the employees to perform in superior way, leading the commercial banks to a better future by yielding the expected outcome.

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