



# A STUDY OF QUALITY OF WORK LIFE OF NATIONALIZED AND NON NATIONALIZED BANK EMPLOYEES

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## Abstract

The objective of the present study is to determine scientifically the level of quality-of-work-life (QWL) of nationalized and non-nationalized bank employees and also to find out the significance of difference between nationalized and non-nationalized bank employees in their QWL. To achieve this objective, The Quality of Work Life-Condition/Feelings form was administered on a sample of 78 bank employees of which 39 are from nationalized and 39 from non-nationalized banks in Hubli-Dharwad Corporation area. The obtained responses were scored and subjected to t-test. The results revealed that 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. The incidental analyses in the study revealed that the bank employees who expressed higher life satisfaction have shown significantly higher QWL with regard to conditions than those who expressed moderate life satisfaction.

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## Introduction

Work plays a significant role in the overall psychological development of an individual. Each individual's quality of life is determined by his/her quality of work life (QWL). Therefore, the growth and development of any organization depends upon the quality of work life of its employees. Hence, this necessitates some empirical studies on quality of work life of the employees in various organizations from time to time.

Sharma (1973) contended that the workers are increasingly concerned about their ego and social needs. Prakash Sinha (1982) concluded from his studies that quality of work life and quality of life are positively correlated and he also identified job satisfaction as an indicator of quality of work life. Intrinsic motivation, control, job involvement and job attractiveness are the factors which potentially influence both quality of work life and quality of life.

Among the factors that contribute to the quality of work life are psychological distress and morale for teachers (Hart 1994), for technical and secretarial employees its new office information technology that contribute to their job quality (Long Richard 1993). Baba and Jamal (1991) observed that nurses who worked on routine shifts perceived higher level of quality of work life than those who worked in non-routine shifts. Efraty, Sirge and Clairborne (1991) studied alienation and organizational identification and stated that their results moderately supported the QWL model and also said that life satisfaction has an effect on organizational identification. Bannett and Sunderland (1997) suggest that increasing the recognition and reward may reduce burnout and enhance QWL in the work setting.

From the review of literature it can be noted that most of the studies are on different groups. Therefore an attempt is made in the present study to understand the quality of work life of bank employees since they are contributing significantly for the economic functioning and the development of the country. The objective of the present study is to know the level of quality of work life of nationalized and non-nationalized bank employees and the significance of difference (if any) among these two groups in their quality of work life.

## Method

### Sample:

The present study includes a sample of 78 bank employees of which 39 are from nationalized and rest 39 from non-nationalized banks. Among the total sample 25 were female and 53 are male. The age of the sample ranges from 23 years to 57

years and the educational qualification from S.S.L.C to P.G. The nationalized bank employee's sample was chosen from various branches of State Bank of India, Syndicate Bank and Dena Bank. Whereas non-nationalized Bank employees' Sample Includes the employees working in Karnataka Bank, Arya Vaishya Bank, Hubli Urban Co-operative Bank and Maratha bank which are situated in Hubli-Dharwad Corporation area. Care was taken to equate the two groups of nationalized and non-nationalized bank employees in terms of their age, educational level length of service and cadre.

### **Measure**

The quality of work Life Conditions /Feelings (QWL-C/F) developed by Sashkin and Lengermann (1984), was used to assess the QWL of Bank employees sample. The instrument consists of 2 parts i.e., QWL-Conditions and QWL- Feelings. The QWL –C forms consists of 25 items each having 4 alternative responses. These 25 items are categorized under 5 dimensions that gives the QWL-C score. The second part i.e., QWL-F form consists of 10 items having 5 alternative responses ranging from strongly disagree to strongly agree. The total of all 10 items will give a single score of QWL-F.

The QWL-C/F scale show very high reliability with Cronbach's (1961) alpha equal to 0.925 and item to scale correlation ranging from 0.64 and 0.85 (Mean=0.78).

### **Data Collection**

The researcher met all the respondents personally at their work places. Then the QWL-C/F form was administered after instructing them properly. More than 110 questionnaires were distributed out of which only 78 were completed and retained for analysis. Along with the above mentioned measure, some other information like age, sex, education, length of service, cader etc., were collected on the bio-data sheet. Information about job satisfaction and life satisfaction were collected by asking direct questions with three options i.e., to what extent are you satisfied with your job?

- High
- Moderate
- Low.

### **Scoring**

The obtained data were scrutinized properly and scored according to the keys. Thus the dimension wise scores and composite QWL-C as well as QWL-F scores

were obtained. Expressed job satisfaction and life satisfaction were scored on a priori basis.

### **Analysis of Data**

Mean, SD, SEM, Mean difference and SEM difference were calculated for the score of both the group for each dimension and composite score. Further these results are subjected to 't' test. Incidentally, by combining nationalized and non-nationalized bank employees samples the influence of Age, Sex, Expressed job satisfaction and Life satisfaction were also analyzed in the same manner. For this purpose the subgroups were equated on certain variables. For example, to see the influence of age on QWL the groups were equated on cadre and sex by taking equal number of samples in each. Same strategy is used to see the impact of sex, expressed job satisfaction and life satisfaction on quality of work life.

## **Result and Discussion**

### **Discussion**

An observation of Table 1 reveals that there is a significant difference in the total QWL-C scores of the nationalized and non-nationalized bank employees. Nationalized bank employees have significantly higher QWL-C than that of the non-nationalized bank employees ( $t=2.49$ ,  $P<0.05$ ). Dimension wise analysis reveals that nationalized bank employees have shown significantly higher scores than the non-nationalized bank employees in the dimensions like Autonomy ( $t=4.18$ ,  $P<0.01$ ), Work speed and routine ( $t=3.33$ ,  $P<0.01$ ) and work complexity ( $t=5.20$ ,  $P<0.01$ ). It may be due to the fact of prevailing relatively more flexible nature of work in case of nationalized banks as compared to non-nationalized banks. While the two groups do not differ significantly in other two dimensions such as Personal growth opportunity ( $t=0.32$ ;  $P=0.05$ ) and task related interaction ( $t=0.45$ ;  $P<0.05$ ) as well as QWL-F also ( $t=0.85$ ;  $P<0.05$ ). The observed significant difference in QWL-feelings of nationalized and non-nationalized bank employees may be due to the fact that, both groups have shown relatively higher QWL-F (40.89 and 39.87 respectively). It indicates that both types of bank employees have more or less same kind of feelings towards their work.

Table No.2 shows the analysis of QWL scores in relation to age. It reveals that there is no significant impact of age on QWL of bank employees. In other words, Adults (below 40 years) and Elderly (41 years and above) group of bank employees do not differ significantly in both the aspects of QWL i.e., Conditions ( $t=1.62$ ;  $P<0.05$ ) and Feelings ( $t=0.74$ ;  $P<0.05$ ).

A look at Table No.3 reveals that there is no significant sex difference in the QWL-C and F of bank employees.

A perusal at Table No.4 reveals that there is no significant difference in the QWL scores of bank employees with job satisfaction and those with moderate job satisfaction in terms of QWL-Conditions ( $t=0.36; P<0.05$ ) and QWL- Feelings ( $t=1.57; P<0.05$ )

Further, an inspection of Table No.5 reveals that in case of QWL Conditions, the employees with high life satisfaction are differing significantly from moderately satisfied bank employees ( $t=2.17; P<0.05$ ). It means the employees with high life satisfaction have shown significantly higher QWL (with regards to conditions), while these two groups do not differ significantly as far as QWL-Feelings is concerned ( $t=1.53; P<0.05$ ).

**Table 1. Showing the Scores of nationalized and non-nationalized bank Employees on Quality-of-Work Life Dimensions (N=39 in each group)**

Sl. No	Dimensions	Groups	Mean	SD	SEM	Mean diff.	SEM diff.	t-ratio
1	Autonomy	Nationalized Non-Nationalized	13.85 10.92	3.62 2.39	0.58 0.38	2.93	0.7	4.18**
2	Personal growth opportunity	Nationalized Non-Nationalized	13.31 13.51	2.77 2.66	0.44 0.43	0.20	0.61	0.32
3	Work speed and Routine	Nationalized Non-Nationalized	13.38 11.18	3.47 2.24	0.55 0.36	2.22	0.66	3.33**
4	Work Complexity	Nationalized Non-Nationalized	15.46 12.23	2.95 2.53	0.47 0.40	3.23	0.62	5.20**
5	Task Related Interaction	Nationalized Non-Nationalized	18.69 18.99	2.87 2.95	0.46 0.47	0.30	0.66	0.45
	Total QWL-C Scores	Nationalized Non-Nationalized	69.11 64.44	1.76 4.01	1.76 0.64	4.67	1.87	2.49*
	QWL-F Scores	Nationalized Non-Nationalized	40.89 39.87	5.97 4.85	0.96 0.77	1.02	1.23	0.82

\*\*  $P<0.01$  highly significant

\*  $P<0.05$  significant

**Table 2. Showing the QWL Scores of Adult and Elderly Groups of Bank Employees. (N=34 in each group)**

Dimensions	Group	Mean	SD	SEM	Mean diff.	SEM diff.	t-ratio
QWL-C	Adult	65.50	7.5	1.28	3.56	2.20	1.62
	Elderly	69.06	10.44	1.79			
QWL-F	Adult	37.70	5.79	0.99	1.03	1.39	0.74
	Elderly	38.73	5.70	0.98			

**Table 3. Showing the Sex Difference in terms of QWL Scores of Bank Employees. (N =25 in each group)**

Dimensions	Group	Mean	SD	SEM	Mean diff.	SEM diff.	t-ratio
QWL-C	Male	67.20	8.08	1.62	2.20	2.87	0.77
	Female	69.40	11.87	2.37			
QWL-F	Male	36.60	5.90	1.18	1.40	1.79	0.78
	Female	38.00	6.78	1.35			

**Table 4. Showing the QWL Scores of Bank Employees in Relation to their Job Satisfaction. (N=28 in each group)**

Dimensions	Group	Mean	SD	SEM	Mean diff.	SEM diff.	t-ratio
QWL-C	Highly Satisfied	68.35	10.75	2.03	0.99	2.76	0.36
	Moderately Satisfied	67.36	9.90	1.77			
QWL-F	Highly Satisfied	40.14	5.42	1.02	2.32	1.48	1.57
	Moderately Satisfied	37.82	5.67	1.07			

**Table 5. Showing the QWL Scores of Bank Employees in Relation to their Life Satisfaction. (N= 23 in each group)**

Dimensions	Group	Mean	SD	SEM	Mean diff.	SEM diff.	t-ratio
QWL-C	Highly Satisfied	72.26	12.2	2.55	7.09	3.27	2.17
	Moderately Satisfied	65.17	9.87	2.06			
QWL-F	Highly Satisfied	38.65	6.30	1.32	2.44	1.59	1.53
	Moderately Satisfied	41.09	4.28	0.89			

## Conclusions

1. Nationalised bank employees have significantly higher QWL-Conditions than non-nationalized bank employees.
2. Age, Sex and job satisfaction have no significant impact on QWL of bank employees.
3. Bank employees with higher (expressed) life satisfaction have significantly higher QWL- Conditions than the bank employees with moderate life satisfaction. While the expressed life satisfaction of bank employees has no influence on their QWL-Feelings.

To arrive at a more definite conclusion in this regard, however, the researcher suggests carrying out further studies of this kind on a larger sample. It is also suggested that such studies can be extended to multinational banks and banks in metropolitan cities in order to have clear understanding of nature of quality of work life of bank employees.

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