

Quality of Work Life of Indian Bank Employees: A Study in Warangal District, Telangana

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Abstract— *Quality of Work Life has assumed increasing interest and importance in both industrialized and developing countries of the world. In India, its scope seems to be broader than all labour legislations enacted to protect the workers. It focuses on job security and economic growth of employees. The issue of Quality of Work Life within banking services has drawn considerable attention over the past few years. The movement towards the better service has increased the development of the banking industry. Employees of the banks are providing lots of services in order to remain competitive in a rapidly changing market. On the other hand banks are rewarding those employees by providing many benefits. However, which increased working hours, stress and responsibilities many bankers are unable to balance their personal and professional lives. And, it is resulting in delivering of poor service to the customers. In this context it is felt necessary to conduct a detailed investigation on how bank employees manage their work and personal life.*

Keywords— *Quality of Work Life, Stress and Bank Employees.*

I. INTRODUCTION

Organization/institutions are made of people who possess skills, abilities, aptitudes that create competitive advantage for it. Various functions of an institute is planned, executed and controlled by human resource. So it is essential for the institution to do proper management of human resource in order to achieve its objectives efficiently and effectively. The management of human resource plays a key role in opening up new opportunities for promoting the growth of both individual and organization. Through 'Quality of work Life' (QWL) the institute works in the same direction. Now-a-days, jobs are so demanding that it imbalance the family and work life due to job pressure and conflicting interests. So it is essential for the institution to develop quality relation between its employees and working environment. In order to attract and retain employees, an organization has to develop a high quality of work life.

Organizations by adopting QWL program ensure to create excellent work condition and job for its employees. Hence, QWL seeks to create such a work environment where the employees work co-operatively and make positive contribution in achieving organizational objectives.

Quality of work life refers to the favorableness or unfavorableness of a job environment for people. It exposes the quality of relationship between employees and the total working environment. QWL has assumed increasing interest and importance in both industrialized and developing countries of the world. In India, its scope seems to be broader than all labour legislations enacted to protect the workers. It focuses on job security and economic growth of employees. The concept of QWL views works as a process of interaction and joint problems solving by working people – managers, supervisors and workers. This process is cooperative rather than authoritarian rather than rules based, interpersonal rather than mechanistic, problem solving win rather than win lose and based on mutual respect.

II. NEED OF THE STUDY

Indian Banking is essentially a person – to – person business. In service industry like banking, the quality of human resource assumes vital importance, bank customers would normally do business with a bank whose staff are well informed and well disposed. For this reason the best personnel are selected, motivated and trained to conduct marketing function in a better way. Improved efficiency and promotion of personalised services are required on the part of the employees for them to offer from a delicate link between the management and the clerical staff. The success of the bank depends upon the coordination, synchronisation and cooperation of the bank officers with these two very divergent entities. Hence, the job satisfaction of the employees is prime important because only a satisfied and happy officer will be able to balance the life and work in the bank i.e. Quality of Work Life.

The issue of Quality of Work Life within banking services has drawn considerable attention over the past few years. The movement towards the better service has increased the development of the banking industry. Employees of the banks are providing lots of services in order to remain competitive in a rapidly changing market. On the other hand banks are rewarding those employees by providing many benefits. However, which increased working hours, stress and responsibilities many bankers are unable to balance their personal and professional lives. And, it is resulting in delivering of poor service to the customers. In this context it is felt necessary to conduct a detailed investigation on how bank employees manage their work and personal life.

Objectives of the study: The following are the main objectives of the study.

- To examine the quality of work life of bank employees of banks (private and public) in Warangal district
- To measure the time spent in bank by employees both designation wise and gender wise
- To assess the impact of professional life on personal life of employees
- To identify the additional facilities sought by employees.

Methodology of the study

A questionnaire was designed to collect data on issues related to Quality of Work Life in Banking Sector. Variables in the questionnaire were selected based on the working hours per day, time spent with children, feeling tired or depressed due to work, missing quality time, worrying about work when not at work etc., The questionnaire was distributed at work places by using convenience sampling method. Five hundred employees from public and private sector banks in Warangal district responded to the survey.

III. DATA ANALYSIS

This part of the study provides an in-depth analysis of the questionnaire results, which is split down into seven sections namely Respondent profile, Working Hours, Feel or Depressed due to Work, Worry about Work, Miss Quality Time due to Work Pressure, Quality of Work Life and Facilities to Helping Balance Work Life.

Profile of the respondents

For the present study, 500 respondents were selected from the two public sector and two private sector banks in Warangal city, the respondents consists of employees belonging to managerial cadre and clerical cadre. Out of these, 132 respondents were from State Bank of India (SBI), 126 are Andhra Bank (AB), 118 are from Housing

Development Finance Corporation (HDFC) and 124 are from Industrial Credit and Investment Corporation of India (ICICI).

From the table 2, it can be observed that 34% of the respondents are above 50 years followed by 28% respondents who below 30 years. 22% respondents fall under 41-50 years age group. Only 16% respondents are 31-40 years old. With respect to gender, 70% respondents are male and the remaining 30% were females. Regarding the marital status, 80% respondents are married and 20% are unmarried. About the occupation, 50% each belonged to managerial cadre and clerical cadre respectively.

Working Hours of the Respondents

Table 3 has brought to light that 42% respondents work for 9 – 10 hours per day while 24% respondents work for 7 – 8 hours. 20% respondents work for more than 10 hours and 14% respondents work for 8 – 9 hours per day. Thus it found that most of the respondents work for 9-10 hours per day. It signifies that work pressure is more on employees.

With regard to managers, almost all of them i.e., 49% work for more than 9 hours and only 12% of them work for 7-8 hours. Regarding the respondents belonging to clerical level, most of them (20%) work for 7 – 8 hours. 14% each work for more than 10 hours and 8 – 9 hours. Only 2% work for 9 – 10 hours. Therefore it can be observed that the managerial level employees are having the more work than clerical level employees in banks. It indicates that the managerial level employees have more responsibility.

Table 4 shows that most of the respondents (48%) spend less than 3hours per day with children. Another 20% are either unmarried or their children are married and are living independently. 16% respondents spend 4-5 hours and 8% respondents each spend 3-4 hours and more than 5hours respectively. It can be observed that most of the employees spend less than 3hours with their children. The reason is that bank employee's work for longer hours in the bank and thus they have less time to spend with children. If working hours per day is concerned, out of the total employees working for 7-8hours, 50% of them spend less than 3hours per day with their children. 40% employees are either unmarried or their children are married. Around 8% employees each spend 3-4hours and more than 5hours. Regarding employees working for 8-9hours, most of them (43%) spend less than 3hours. Around 29% spend 4-5 hours while around 14% of them get 3-4hours to spend with their children. For the remaining 14% it is not applicable. Out of the respondents working for 9-10hours, majority i.e. around 67% spend less than 3hours with their children. The next majority (14%) constitutes more than 5hours. Only 10%

spend 4-5hours. About the employees working for more than 10hours, most of them (40%) spend 4-5 hours with their children, 20% spend 3-4hours, while 10% spend less than 3hours per day with their children.

Feeling or Depressed due to Work

Table 5 reveals that majority of the respondents i.e. 28% each get depressed due to work often and always while 24% employees said that they rarely get tired or depressed. 12% said they get tired or depressed, whereas only 8% said they never feel so. Thus, it can be understood that majority of the employees feel tired or depressed due to work often and always. The reason for this may be existence of more work pressure in banks. About the employees working for 7-8 hours, majority of them (67%) rarely feel tired or depressed due to work. Around 17% often feel tired or depressed while around 8% feel so sometimes and always. Regarding employees working for 8-9hours, majority of them (around 57%) said they never feel tired or depressed. Around 29% said they always feel tired or depressed. 14% employees said they rarely feel. Out of the total employees working for 9-10hours, around 38% said they always feel tired or depressed due to work. 33% said they often feel tired or depressed whereas 14% each said they feel so rarely and the other 14% said they feel like that sometimes. When respondents working for more than 10hours are concerned, 50% of them often feel tired or depressed whereas 30% feel so always.20% respondents said they sometimes feel tired or depressed due to work.

Further, an attempt is also made to one way analysis of variance (i.e. ANOVA) test has been applied to test whether significant difference exists between working hours per day of employees and their feeling Tired or Depressed due to work.

Null Hypothesis (H0): There is no significant deference among respondents belonging to working hours per day of employees and their feeling Tired or Depressed due to work.

Test	F - Value	P-Value	Result
ANOVA Test	1.142	.361	Accepted (H0)

Source: Compiled from Table 5.

The above table shows that the calculated value of F (1.142) is greater than the critical value P (.361). Thus the farmed null hypothesis is accepted. Hence, there is no significant difference among respondents belonging to working hours per day of employees and their feeling tired or Depressed due to work.

Worry about Work

Table 6 reveals that most of the respondents (34%) said they always worry about work when they are not at work. 20% respondents have said that they often worry about work when they are not working, while 18% said they worry about work sometimes only. 18% have said they rarely worry about work whereas 12% respondents said they never bother about work after they come out of bank. Thus we can understand that most of the bank employees worry about work even after their working hours. It may be due to more work pressure in the banks and thus the employees concentrate more on their work.

When the age group is taken into consideration, most respondents i.e. 34% are above 50years, followed by 28% respondents who are below 30years. 22% are fall in the age group of 41-50 years. 31- 40 years age group constitutes the least number with only 16% respondents. Out of the respondents who are above 50years, most of them (34%) said they always worry about work even when not working. It is followed by 24% respondents who said they often worry about work while the other 24% said they never worry about work. 17% respondents said they never worry about work when they are not working. Among the respondents who are below 30 years, majority of them (36%) said they always worry about work when not working, while 22% said they worry often when not at work. 14% respondents said they worry sometimes, the other 14% said rarely worry about work and the remaining 14% said they never worry about work when they are not working.

Regarding the respondents who fall in the age group of 41-50years, 27% said they always worry about work when they are not working. The next 27% said they worry about work often while the other 27% said they worry rarely. The remaining 19% have said that when they are not working get worried about work only sometimes. Coming to the respondents of 31-40 years age group, around 38% said even when they are not working, they always get worried about work. The other 38% said they rarely worry about work when not working. The remaining 25% said they worry about work sometimes when they are not working.

Missing Quality Time due to Work Pressure

Table 7 shows that majority (36%) of the respondents feel that they always miss quality time due to work pressure. The next majority of them (28%) felt they often miss quality time due to work. 18% respondents felt they rarely miss quality time whereas 5% said it happens rarely. The remaining 8% said they sometimes miss quality time due to work. Thus, it can be known that majority of the

respondents' miss quality time due to work. As the bank employees work for longer hours, they will not get much time to spend for other activities, even for important works. Among the respondents working for 7-8 hours, majority of them i.e. 33% felt they always miss quality time due to work. The next majority constitutes 25% respondents who felt they often miss quality time whereas the other 25% felt it happens rarely. 8% respondents said that they sometimes miss quality time while the other 10% respondents felt they rarely miss quality time due to work. Regarding the respondents working for 8-9 hours, there is a mixed picture. 29% respondent said they always miss quality time due to work. The other 29% said they miss quality time often, whereas another 29% said it happens sometimes. The remaining 13% said they sometimes miss quality time due to work. Out of the total respondents working for 9-10hours, majority of them (33%) opine that they often miss quality time due to work. 24% respondents constituting the next majority opine that due to work, they always miss quality time. 19% said that they rarely miss quality time; other 19% said they never missed any quality time. The remaining 5% opined they sometimes miss quality time due to work. About the respondents working for more than 10hours, those who feel that they always miss quality time due to work constitute a vast majority of 70%. The next majority constitutes only 20% who feel they often miss quality time because of work. The remaining 10% feel they sometimes miss quality time due to work. In this category, there are no respondents who never miss quality time or at least feel so only sometimes.

Quality of Work Life

Table 8, it can be understood that majority of the respondents (56%) respondents feel that their work life balance is poor, followed by 24% respondents who feel it is average. The remaining 10% respondents feel that their work life balance is good. Thus, it is observed that most of the respondents feel that their work life balance is poor. This is because the bank employees spend most of their time in the bank; they don't have much time to look after their personal works.

Out of the total respondents working for 7-8hours, most of them (50%) said that their work life balance is poor. 33% respondents said it is average. The remaining 17% said their work life balance is good. About the respondents working for 8-9 hours, 57% of them who constitute the majority opine that their work life balance is poor while 29% opined that it is poor. The rest of them (14%) felt their work life balance is poor. Coming to the category respondents working for 9-10hours, majority (48%) of them perceive

that their work life balance is poor. The perception of the next majority (28%) is that their work life balance is average. 24% respondents perceive that their work life balance is good. Regarding the employees working for more than 10 hours, a huge majority of them consisting of 80% are of the opinion that their work life balance is average. 10% are of the opinion that it is average and the remaining 10% presented the opinion that their work life balance is good.

Facilities for Helping Balance Work Life

Table 9 reveals that the support from boss is the main facility helping to balance work life. The next facility is attributed to the Support from colleagues at work. Flexible working hours, Time-off for family engagement/events and Different Kinds of Leaves occupies 3rd, 4th and 5th places respectively. 6th place is attributed to Working from home. Holidays/Paid time offs, parenting and Pregnancy Policies occupies the next two places. Finally, Being able to bring Children to work is occupies the last place.

Contribution

- Our findings suggest that working hours should be maintained for this purpose shift wise working system should be implemented.
- The vast majority of the managerial level employees are ready to share their responsibility with every employee of the bank.
- Most of the employees are preferred 5 day week because most of them spend less than 3 hours per day with their children. The reason is that bank employees work for longer hours in the bank and thus they have less time to spend with children.
- A break of 15 minutes for every 2 hours is desired by many employees in order to avoid fatigue.
- Health camps and Yoga class should be conducted to maintain physical and mental health.
- Most of the respondents miss quality time due to work. So that the banks should provide flexible working hours and Time-off for family engagement/events to employees.
- Many employees felt that Support from the boss is critical in balancing work life followed by Support from colleagues at work, Flexible working hours, Time-off for family engagement/events and Different Kinds of Leaves and facility of Working from home.

IV. CONCLUSION

This study brings out some of the issues related to quality of work life of public and private sector banks employees in Warangal district indicating the Indian context. The study

indicates that quality of work life issues here are quite similar to those in the West countries. While most countries developed have put in place family friendly work practices, the same is yet to be seen in good measure in India public sector banks.

With the increase in number of dual career couples in Warangal district, it is but natural that such practices must be adopted here too, as they would go a long way towards improving productivity and enhancing quality of work and family life. Flex time, home working, child care facilities and the option to work part time are facilities that need to be introduced. Building a supportive work environment is yet another important initiative to be addressed.

The study relies on the responses of the sample employees. The results of the study are affected by these responses and are subject to varying in a bigger or different sample. These limitations need to be addressed in future studies. Future research can focus on a wider sample in order to get more generalized results. Moreover, it should be directed at understanding individual differences so that employee specific initiatives to improve work life balance could be implemented by organizations.

Table 1: Sample Size

Banks	Respondents	%
Public Sector Banking Sector		
State Bank of India (SBI)	132	26
Andhra Bank (AB)	126	25
Private Sector Banks		
Housing Development Finance Corporation (HDFC)	118	24
Industrial Credit and Investment Corporation of India (ICICI)	124	25
Total	500	100

Source: Primary Data.

Table 2: Demographic Profile of the Respondents

	No. of Respondents	%
Age		
Below 30 years	140	28
31- 40 years	80	16
41-50 years	110	22
Above 50 years	170	34
Gender		
Male	350	70
Female	150	30
Marital Status		

Married	400	80
Unmarried	100	20
Occupation of the Respondents		
Manager	250	50
Clerk	250	50

Source: Primary Data.

Table 3: Designation of the Employees Vs Working Hours per Day

Designation of the Employees	Working Hours Per Day				Total
	7- 8 hours	8 - 9 hours	9 - 10 hours	More than 10 hours	
Manager	20 (12%)	0 (0%)	200 (40%)	30 (9%)	250 (100%)
Clerk	100 (20%)	70 (14%)	10 (2%)	70 (14%)	250 (100%)
Total	120 (24%)	70 (14%)	210 (42%)	100 (20%)	500 (100%)

Source: Primary Data.

Table 4: Working Hours per Day Vs Spending Time with Children

Working Hours Per Day	Spending Time with Children					Total
	Less than 3 hours	3 - 4 hours	4 - 5 hours	More than 5 hours	Not Related	
7- 8 hours	0 (0%)	40 (8%)	30 (6%)	10 (2%)	40 (8%)	120 (24%)
8 - 9 hours	30 (6%)	10 (2%)	20 (4%)	0 (0%)	10 (2%)	70 (14%)
9 - 10 hours	140 (28%)	20 (4%)	20 (4%)	10 (2%)	20 (4%)	210 (42%)
More than 10 hours	40 (8%)	20 (4%)	10 (2%)	0 (0%)	30 (6%)	100 (20%)
Total	240 (42%)	40 (8%)	80 (16%)	40 (8%)	100 (20%)	500 (100%)

Source: Primary Data.

Table 5: Working Hours per Day Vs Feeling Tired or Depressed due to Work

Working Hours Per Day	Working Hours Per Day					Total
	Never	Rarely	Sometimes	Often	Always	
7-8 hours	0 (0%)	80 (67%)	10 (8%)	20 (17%)	10 (8%)	120 (100%)
8-9 hours	40 (57%)	10 (14%)	0 (0%)	0 (0%)	20 (29%)	70 (100%)
9-10 hours	0 (0%)	30 (14%)	30 (14%)	70 (33%)	80 (38%)	210 (100%)
More than 10 hours	0 (0%)	0 (0%)	20 (20%)	50 (50%)	30 (30%)	100 (100%)
Total	40 (8%)	120 (24%)	60 (12%)	140 (28%)	140 (28%)	500 (100%)

Source: Primary Data.

Table 6: Age of Respondents Vs Worrying about Work when not at Work

Working Hours Per Day	Worrying about Work when not at Work					Total
	Never	Rarely	Sometimes	Often	Always	
Below 30 years	20 (14%)	20 (14%)	20 (14%)	30 (22%)	50 (36%)	140 (28%)
31-40 years	0 (0%)	30 (38%)	20 (24%)	0 (0%)	30 (38%)	80 (16%)
41-50 years	0 (0%)	30 (27%)	20 (19%)	30 (27%)	30 (27%)	110 (22%)
Above 50 years	40 (24%)	0 (0%)	30 (17%)	40 (24%)	60 (35%)	170 (34%)
Total	60 (12%)	80 (16%)	90 (18%)	100 (20%)	170 (34%)	500 (100%)

Source: Primary Data.

Table 7: Working Hours per Day Vs Missing Quality Time due to Work

Working Hours Per Day	Missing Quality Time due to Work					Total
	Never	Rarely	Sometimes	Often	Always	
7-8 hours	10 (8%)	30 (25%)	10 (8%)	30 (25%)	40 (34%)	120 (24%)
8-9 hours	0 (0%)	20 (29%)	10 (13%)	20 (29%)	20 (29%)	70 (14%)
9-10 hours	40 (19%)	40 (19%)	10 (5%)	70 (33%)	50 (24%)	210 (42%)
More than 10 hours	0 (0%)	0 (0%)	10 (10%)	20 (20%)	70 (70%)	100 (20%)
Total	50 (10%)	90 (18%)	40 (8%)	140 (28%)	180 (36%)	500 (100%)

Source: Primary Data.

Table 8: Working Hours per Day Vs Work Life Balance

Working Hours Per Day	Work Life Balance			Total
	Good	Average	Poor	
7-8 hours	20 (17%)	40 (33%)	60 (50%)	120 (24%)
8-9 hours	10 (14%)	20 (29%)	40 (57%)	70 (14%)
9-10 hours	60 (28%)	50 (24%)	100 (48%)	210 (42%)
More than 10 hours	10 (10%)	10 (10%)	80 (80%)	100 (20%)
Total	100 (20%)	120 (24%)	280 (56%)	500 (100%)

Source: Primary Data.

Table 9: Facilities Helping to Balance Work Life

Facilities Helping to Work Life Balance	Yes	No
Flexible working hours	320 (64%)	180 (36%)
Different Kinds of Leaves	220 (44%)	280 (56%)

Holidays/Paid time offs	180 (36%)	320 (64%)
Time-off for family engagement/events	260 (52%)	240 (48%)
Parenting and Pregnancy Policies	170 (34%)	330 (66%)
Working from home	240 (48%)	260 (52%)
Technological like cell phones/ laptops	260 (52%)	240 (48%)
Being able to bring Children to work	120 (24%)	380 (78%)
Support from colleagues at work	400 (80%)	100 (20%)
Support from Boss	440 (88%)	60 (12%)

Source: Primary Data.

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