

Quality Of Work Life And Job Performance Of Public Sector Bank Employees In Villupuram District, India

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Keywords: Quality of Work Life, Performance, Social Integration	Abstract Banking industry is a very important tool in the construction of economic structure of any country and it plays a significant role in the economic development of a developing country. Economic development involves investment in various sectors of economy. Now-a-days, the Quality of Work Life (QWL) has become one of the important issues in each and every organization. The success of each and every organization is depending on the conducive work environment perceived by the employees. Service sectors like banks are in the need to improve their employees' quality of work life in order to increase their productivity. For the purpose of the study, 225 respondents have been selected from three public sector Banks namely State Bank of India, Indian Overseas Bank, Indian Bank by using convenience sampling techniques in Villupuram District. The objective of the study are asses the perception of Quality of Work Life and effects on job performance of select public sector bank employees working in Villupuram District. It reveals that level of satisfaction are high that factors like 'Safety and Working Conditions' and 'Opportunities for Growth and Security in the Banks' as mean 4.44 and 4.35 with standard deviation 0.66 and 0.84 respectively. Factors that 'Constitutionalism in the Banks' and 'Social Relevance of Working Life' is satisfied at low level. the impact of quality of work life on Job performance are high in 'Secured Business Transactions', 'High Quality of Customer Service', 'Increase in Individual Productivity', 'Improving the Morale of Employees' and 'Management efficiency has increased' (Mean =, >= 3.50 and < 4.50, the range for high level). It is concluded that quality of work life are positive impact on job performance.
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Introduction

Banking industry is a very important tool in the construction of economic structure of any country and it plays a significant role in the economic development of a developing country. Economic development involves investment in various sectors of economy. The major function of a financial institution is to provide the maximum financial convenience to the public. There are three major responsibilities that such institutions have. First, they are responsible for promoting overall savings by making banks more accessible to the public. Second, they distribute savings in a more efficient manner to those who need it more, from an economic and social perspective. Third, banks are responsible for creating credit and facilitating the transaction of business and trade which ultimately affect the growth of the economy.

Thus, the banks collect savings from the people and mobilize saving for investment in industrial projects. The investors borrow from banks to finance the projects. Special funds are provided to the investors for the completion of projects. The banks provide a guarantee for industrial loan from international agencies. The foreign capital flows to developing countries for investment in projects. Banking sector plays a positive role in augmenting the progress of a country as repositories of community's savings and as purveyors of credit. It is the heart of financial structure since it has the ability to add to the money supply of the nation and thus creates additional purchasing power. Lending, investing and related activities of banks facilitate the economic processes of production, distribution and consumption.

Now-a-days, the Quality of Work Life (QWL) has become one of the important issues in each and every organization. The success of each and every organization is depending on the conducive work environment perceived by the employees. Even though, the organizations are using new and developed technologies, to use such technology the organization is in need of strong man power to utilize it effectively and efficiently. Thus, the QWL became more important to all organizations and at every work place. Earlier, quality of work life focused on the general well-being and the health of the workers. But now, it started focusing on both the financial and

non-financial factors to create a good working environment so that they can retain their employees for a longer period and thus, the organizational goals can be achieved. Service sectors like banks are in the need to improve their employees' quality of work life in order to increase their productivity. The employees are not only expecting the monetary benefits but also the non-monetary benefits like better working conditions, interpersonal conflicts, role conflicts, job pressure, lack of freedom of work, absence of challenging work, etc., In organizations, the management style has been changed from paternalistic to democratic. The change has been made by the organizations to fulfil the imminent needs of the employees to achieve more and more productivity efficiently. Quality of Work Life refers to favourable or unfavourable work environment with which people do their work. If working conditions are healthy then it has fruitfully positive impact on employees' output. Negative experience pertaining Quality of Work Life refers to unhealthy work environment which is negatively or inversely related to one's output and organizational effectiveness.

Need for The Study

Human Resource is primary and fundamental to Banking sector and therefore the Banking Industry takes all measures to upskill its employees from time to time. QWL is largely influenced by the importance given by Banks to have a high Quality of Work life for all its employees. The policies of the banks designed towards its Human Resource shall address to all major dimensions of QWL. The policies shall be in harmony with establishing a balance between work and family life. This will keep an employee satisfied and motivated to work with all enthusiasm. This will positively influence the performance and productivity of the banking sector. The present study makes an attempt to investigate and examine the dimensions of select public sector bank employees in Villupuram district and the extent of their impact on Quality of Work life.

Review of Literature

Normala and Daud (2010) investigated the relationship between quality of work life and organizational commitment, the seven quality of work life variables were examined namely, growth and development, participation, physical environment, supervision, pay and benefits and social relevance. The results showed that there is a greater relationship between aspects of quality of work life like pay and benefits and organizational commitment. Indumathy and Kamalraj (2012) in their study exposed that major factors that influence and decide the quality of work life are attitude, environment, opportunities, nature of job, people, stress level, career prospects, challenges, growth and development and risk involved in the work and rewards. Nkpah and Young Aakpege (2018) assessed the impact of work family interface on quality of work life of selected bank employees. The study revealed that external variables affect the condition of work-family interface and quality of work life in the studied banks. Tanusree Chakraborty and et al (2019) investigates the relationships between job satisfaction and quality of work life among the employees of commercial banking sector. The results indicated that job satisfaction has a positive relationship with quality of work life and there are a few elements which happen to be the most important perceived determinants for job satisfaction.

Joao Leitao and et al (2019) in their study on the relationship between quality of work life and the employee's perception of their contribution to organizational performance. It is positive and significant relationship between quality of work life and organization performance. Kanchana (2019) in her comparative Study on Quality of Work Life of Bank Employees in Private sector and Public sector banks,". The results revealed that employees in public sector banks enjoy a better work life compared to employees in private sector banks. Babitha. K.C and G. Murugesan (2021) in their study on the relationship between the Emotional intelligence and quality of work life of employees at public sector banks. it is found that very high correlation between emotional intelligence and quality of work life. Oreyo, and et al (2021) is investigated the effects of quality of work life on organizational commitment in the banking sector. Result of multiple regressions revealed that quality of work life programs jointly and independently influenced organizational commitment in the banking sector. Mohammad Ishfaq and et al (2022) in their study on Quality of Work Life and Its Impact on the Performance of the Banking Industry, the results shows that a correlation between the average gaps of all dimensions and that they are significantly and positively correlated.

Statement of the problem

Employees in the bank face a lot of issues in connection with arrangement of variety of items and administrations and this eventually make helpless work life in Banks. Banking hours is presently expanded to adapt up to the expanded assumption for administrations of clients. The obligation of Bank employees is more when contrasted with other corporate employees. Banking occupations are intended to offer monetary types of assistance in an inventive manner to its clients and it includes responsibility and legitimate documentations. QWL of Bank employees is the nature of content of connection among employees and their all-out workplace with human aspects added to the arrangement of administrations. It is an overall perception that the employees of private sector banks and public sector banks who are adding to banking business are fixed with long working hours and exorbitant

work pressure. Further, it is assumed that the employees of public sector banks appreciate better pay bundles, good work space, sound administration arrangements, more organized work configuration, and professional stability and vocation improvement possibilities when contrasted with private sector banks. Hence, the researchers have made an attempt to assess the QWL in the public sector banks in Villupuram District and give productive ideas to development Quality of Work Life in Banking Sectors.

Objective of the study

The objective of the study are asses the perception of Quality of Work Life and effects on job performance of select public sector bank employees working in Villupuram District.

Methodology

The study focuses on the perceived opinion of public sector bank employees in Villupuram district with regard to Quality of Work Life and effects on job performance parameters. The information for the study is collected through using a questionnaire with the help of eight broad variables developed by Richard E Walton. The variables are adequate and fair compensation, safe and working conditions, opportunity to develop human capacity, opportunity for growth and security, social integration in the bank, constitutionalisation in the bank, work and quality of life space, and social relevance of work life. The views and opinions on broad issues have been collected from select the bank employees in the study area. The perception of bank employees working in Villupuram District is the main source of information for this study. For the purpose of the study, representative 225 respondents have been selected from three public sector Banks namely State Bank of India, Indian Overseas Bank, Indian Bank by using convenience sampling techniques.

Data Analysis and Interpretation

The study was obtained basically from primary sources collected from select public sector banks in Villupuram District. About 225 questionnaires were administered by the researcher to the selected respondents. Therefore, an attempt is made to assess the perception of the respondents are following tables.

Table – 1 Demographic Characteristics of the Respondents

S.No	Factor	No. of Respondents	Percentage
Sex			
1	Male	137	60.89
2	Female	88	39.11
	Total	225	100.00
Age			
1	Below 30	19	8.44
2	30-40	85	37.78
3	40-50	74	32.89
4	50-60	47	20.89
	Total	225	100.00
Educational Qualification			
1	Secondary	17	7.56
2	Higher secondary	46	20.44
3	Graduate	134	59.56
4	professional	28	12.44
	Total	225	100.00
Size of the family			
1	Upto 3 members	75	33.33
2	4-5 members	125	55.56
3	6 and above members	25	11.11
	Total	225	100.00
Cadre of Employee			
1	Manager	32	14.22
2	Assistant Manager	85	37.78
3	Clerical	67	29.78
4	Sub-staff	41	18.22
	Total	225	100.00

Monthly Income			
1	Below Rs.25000	28	12.44
2	Rs.25000-50000	97	43.11
3	Rs.50000-75000	78	34.67
4	Above Rs.75000	22	9.78
	Total	225	100.00
Working Experience			
1	0-10 years	34	15.11
2	10-20 years	88	39.11
3	20-30 years	69	30.67
4	30-40 years	34	15.11
	Total	225	100.00

Source: Primary Data

Table-1 shows that 60.89 percent of the respondents are male and 39.11 percent of the respondents are female, most of the selected respondents are male compared with counterpart of female. The age groups of the respondents, 37.78 percent of the respondents are age group between 30- 40, 32.89 percent of the respondents of age between 40-50 and only 8.44 percent of the select respondents are below 30 years. Educational qualifications of the respondents, 59.56 percent of the respondents are degree holder, 7.56 percent of the respondents are secondary level, 20.44 percent were higher secondary and 12.44 percent are professional education. Majority (55.56 percent) of the respondents have 4-5 members in their family and 33.33 percent have below 3 members in their family. Present cadre of the respondents, 14.22 percent of the respondents is manager level, 37.78 percent of the respondents are assistant manager level, 29.78 percent of the respondents are clerical and 18.22 percent of the respondents are sub-staff. Income level of the respondents, 43.11 percent of the respondents belong to income group between Rs.25000-50000, 34.67 percent of the respondents belong to income group between Rs.50000-75000 and only 9.78 percent of the respondents belong to income group above Rs.75000. major portion of the select respondents' (88 respondents) work experience are 10-20 years and 30.67 percent of the respondents have been 20-30 years' experience.

Table 2 Levels of Satisfaction on Quality of Work Life

S.No	Factors	Mean	Std. Deviation
1	Adequate Fair Compensation	3.59	0.96
2	Safety and Working Conditions	4.44	0.66
3	Opportunities for the Development of Human Capabilities	3.51	0.77
4	Opportunities for Growth and Security	4.35	0.84
5	Social Integration in the Banks	3.71	0.64
6	Constitutionalism in the Banks	2.79	0.75
7	Social Relevance of Working Life	2.58	0.57
	Overall	3.57	0.74

Sources: Primary data

Quality of work life by opinion of private bank employees in Villupuram District of Tamil Nadu is measured in the following manner. The level of categories as high, moderate and low. If the value is more than mean 4.31 (overall mean + standard deviation = 3.57 + 0.74) is considered as high-level satisfied. If the values less than mean 2.83 (over all mean – standard deviation = 3.57 - 0.74) is considered as low level of awareness. If the value is in between high and low is considered as moderate level. Table 2 shows quality of work life is measured five-point scale and result reveals that level of satisfaction are high that factors like 'Safety and Working Conditions' and 'Opportunities for Growth and Security in the Banks' as mean 4.44 and 4.35 with standard deviation 0.66 and 0.84 respectively. Further factors like 'Adequate Fair Compensation', 'Opportunities for the

Development of Human Capabilities' and 'Social Integration in the Banks' are moderate level satisfied as mean 3.59, 3.51 and 3.71 with standard deviation 0.96, 0.77 and 0.64 respectively. Factors that 'Constitutionalism in the Banks' and 'Social Relevance of Working Life' is satisfied at low level.

Table 3 Canonical Functions Produced by Canonical Correlation Analysis Relating to Perception on Quality of Work Life with Demographic Characteristics of the Respondents

Canonical Function	Canonical R	Canonical R ² (Eigenvalue)	Chi-Square	df	p-Value	Wilks Lambda
0	0.6012	0.3614	804.81	98	0	0.2043
1	0.5776	0.3336	576.39	79	0	0.3203
2	0.4824	0.2327	369.66	57	0	0.4811
3	0.4305	0.1853	234.71	47	0	0.6275
4	0.3819	0.1458	130.24	34	0	0.7706
5	0.2854	0.0815	49.97	18	0	0.9025
6	0.1319	0.0174	6.63	9	0.2689	0.9831

Source: Primary Data

Table 3 shows the canonical functions produced by canonical correlation analysis relating to factors of quality of work with demographic characteristics of the respondents. From the information of the table, it is understood that there are seven canonical correlation functions. Out of the seven canonical functions all except the last one is significant at 1 per cent level ($p < 0.01$). However, canonical correlation is more than 0.30 for first five functions. The shared variance between canonical variants of the first, second, third, fourth and fifth functions are 36.14 per cent, 33.36 per cent, 23.27 per cent, 18.53 per cent and 14.58 per cent respectively. As the canonical correlation is greater than 0.30 for the first functions, the canonical loadings of criterion and predictor variables with these five functions are obtained and portrayed in Table 4

Table 4 Canonical Loadings of Various Factors of Quality of Work Life and Demographic Variables with Significant Canonical Function

S.No	Variables	Canonical Loadings				
		First Function	Second Function	Third Function	Fourth Function	Fifth Function
Criterion Variables						
	Various Dimension of Quality of Work Life					
1	Adequate Fair Compensation	-0.5545	0.2653	-0.0688	0.3265	0.3143
2	Safety and Working Conditions	-0.1711	0.0696	0.1626	-0.6298	0.3091
3	Opportunities to Develop Human Capacities	0.3111	0.3129	0.6372	0.0041	-0.7192
4	Opportunity for Growth and Security	-0.2912	0.5547	0.0096	-0.1618	0.1753
5	Social Integration in the bank	0.3111	0.3129	0.6372	0.0041	-0.7192
6	Constitutionalism in the bank	0.2912	0.5547	0.0096	-0.1618	0.1753
7	Work and Quality of Life	-0.5697	-0.2885	-0.0836	0.0944	0.1821

8	Social Relevance of Working Life	-0.0133	-0.0146	0.1041	-0.7252	0.0046
Predictor Variables						
	Demographic Characteristics					
1	Sex	0.3555	0.0552	0.5803	0.5398	0.1976
2	Age	0.5963	-0.5533	0.1115	-0.0266	0.0928
3	Education	0.0744	0.1763	0.1492	-0.2157	-0.5185
4	Family Size	-0.1378	0.3512	-0.1217	0.6063	0.0373
5	experience	-0.0681	0.3006	0.5406	-0.1179	-0.4823
6	Cadre of employee	0.6076	-0.2273	0.1735	-0.2715	0.3192
7	Monthly Income	0.0193	-0.5143	0.5328	0.1161	-0.6587

Source: Primary Data

From the perusal of the table 4, it is understood that of the criterion variable set, “Adequate and Fair Compensation” and “Work and Quality of Life” (with Negative sign) are highly loaded on canonical variate of first function. Of the predictor variable set, “Age and “cadre of Employee” (positive) have high loadings on the first canonical variate. Similarly, the second canonical variate has high loadings of criterion variables – “Opportunity for Growth and Security” and “Constitutionalism in the bank” (positive) and of predictor variables – “age” and “monthly income” (Negative). The canonical variate of the third function is loaded high with “Opportunities to Develop Human Capacities” and “Social Integration in the bank” (positive) in the criterion set and “experience” and “sex” (positive) in the predictor set. With canonical variate for the fourth function, “Safety and Working Conditions” and “Constitutionalism in the working banks” among criterion set ‘sex’ and ‘family size’ set have positive loadings. On the canonical variate of the fifth function, the loadings of criterion variables, “Opportunities to Develop Human Capacities”, (Negative) and “Social Integration in the bank” (negative) and the loadings of predictor variables, “Education” (positive) and “Income” are Negative.

From the loadings of the criterion and predictor variables with canonical variates of significant canonical functions, the following findings are made: (1) Elders with managerial cadre of employees have low perception towards quality of work life as “Adequate and Fair Compensation” and “Work and Quality of Life”, (2) youngers with low income employees have High perception that “Safety and Working Conditions” and “Social Integration in the bank”, (3) male with more experience employees having less perception towards “Opportunities to Develop Human Capacities” and “Social Integration in the bank”, (4) female having large family size employees have low perception that ‘Safety and Working Conditions’ and ‘Social Relevance of Working Life’ and (5) Graduate with low income employees have low perception that quality of work life is for “Opportunities to Develop Human Capacities” and ‘Social Relevance of Working Life’.

Impact of Quality of Work Life on Job Performance

The respondents have different factors that impact on their quality of work life in the banking sector. For this purpose of the study, factors could be classified in to ten categories like Increase in Individual Productivity, Management efficiency has increased, Improving the Morale of Employees, Reduce Organizational Stress, Improve Interpersonal relationship, Strengthen Workplace Learning, High Quality of Customer Service, Higher work commitment and job involvement, Better teamwork and communication and Secured Business Transactions. The distribution of the sample respondents according to the factors that impact on quality of work life of workers are shown in Table 5

Table – 5 HRD Climate Impacts on Job Performance

S.NO	Variable	Mean	Std. Deviation
1	Increase in Individual Productivity	4.22	0.65
2	Management efficiency has increased	4.02	0.71
3	Improving the Morale of Employees	4.21	0.86
4	Reduce Organizational Stress	2.44	0.93
5	Improve Interpersonal relationship	3.46	0.65
6	Strengthen Workplace Learning	3.33	0.45
7	High Quality of Customer Service	4.26	0.62
8	Higher work commitment and job involvement	3.22	0.84
9	Better teamwork and communication	4.12	0.79
10	Secured Business Transactions	4.49	0.43
	Average	3.93	0.693

The Table-2 indicates that the employees' opinion of public sector banks in Villupuram District towards the impact of quality of work life on Job performance are high in 'Secured Business Transactions', 'High Quality of Customer Service', 'Increase in Individual Productivity', 'Improving the Morale of Employees' and 'Management efficiency has increased' (Mean =, ≥ 3.50 and < 4.50 , the range for high level), further reveals that impact of quality of work life on Job performance are moderate levels in 'Improve Interpersonal relationship', 'Strengthen Workplace Learning', and 'Higher work commitment and job involvement' (Mean =, ≥ 2.50 and < 3.50 , the range for moderate) and Reduce Organizational Stress are in low level.

Inter-Correlation Matrix

The inter-correlation matrix of explanatory variables namely Increase in Individual Productivity (X1), Management efficiency has increased (X2), Improving the Morale of Employees (X3), Reduce Organizational Stress (X4), Improve Interpersonal relationship (X5), Strengthen Workplace Learning (x6), High Quality of Customer Service (X7), Higher work commitment and job involvement (X8), Better teamwork and communication (X9) and Secured Business Transactions (X10) with dependent variable impact on quality of work life (IQWL) is furnished in the table given below table 6

Table 6 Correlation between Quality of Work Life and Impact on Job Performance

		X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	QWL
X1	Pearson Correlation	1	.169**	.189**	.195**	.091	.163**	.304**	.156**	.059	-.082	.151**
	Sig. (2-tailed)		.000	.000	.000	.052	.001	.000	.001	.211	.081	.001
X2	Pearson Correlation	.169**	1	.235**	-.039	-.005	.196**	.145**	.125**	.232**	.014	.254**
	Sig. (2-tailed)	.000		.000	.403	.922	.000	.002	.008	.000	.765	.000
X3	Pearson Correlation	.189**	.235**	1	-.030	-.034	.262**	.108*	.104*	.125**	.011	.127**
	Sig. (2-tailed)	.000	.000		.522	.476	.000	.022	.027	.008	.821	.007
X4	Pearson Correlation	.195**	-.039	-.030	1	.034	.041	.235**	.053	.118*	-.042	.177**
	Sig. (2-tailed)	.000	.403	.522		.477	.383	.000	.257	.012	.371	.000
X5	Pearson Correlation	.091	-.005	-.034	.034	1	-.055	.054	-.025	.127**	.105*	.139**
	Sig. (2-tailed)	.052	.922	.476	.477		.244	.249	.602	.007	.027	.003
X6	Pearson Correlation	.163**	.196**	.262**	.041	-.055	1	.057	.069	.071	.048	.137**
	Sig. (2-tailed)	.001	.000	.000	.383	.244		.229	.144	.132	.311	.004
X7	Pearson Correlation	.304**	.145**	.108*	.235**	.054	.057	1	-.002	.015	-.081	.184**
	Sig. (2-tailed)	.000	.002	.022	.000	.249	.229		.966	.748	.085	.000
X8	Pearson Correlation	.156**	.125**	.104*	.053	-.025	.069	-.002	1	.140**	.176**	.173**
	Sig. (2-tailed)	.001	.008	.027	.257	.602	.144	.966		.003	.000	.000
X9	Pearson Correlation	.059	.232**	.125**	.118*	.127**	.071	.015	.140**	1	.058	.236**
	Sig. (2-tailed)	.211	.000	.008	.012	.007	.132	.748	.003		.223	.000
X10	Pearson Correlation	-.082	.014	.011	-.042	.105*	.048	-.081	.176**	.058	1	.146**
	Sig. (2-tailed)	.081	.765	.821	.371	.027	.311	.085	.000	.223		.002
QWL	Pearson Correlation	.151**	.254**	.127**	.177**	.139**	.137**	.184**	.173**	.236**	.146**	1
	Sig. (2-tailed)	.001	.000	.007	.000	.003	.004	.000	.000	.000	.002	

** . Correlation is significant at the 0.01 level (2-tailed). * . Correlation is significant at the 0.05 level (2-tailed).

It is seen from the above table 6 found that the correlation between the explanatory variables such as namely Increase in Individual Productivity, Management efficiency has increased, Improving the Morale of Employees, Reduce Organizational Stress, Improve Interpersonal relationship, High Quality of Customer Service , Strengthen Workplace Learning, High Quality of Customer Service , Higher work commitment and job involvement, Better teamwork and communication, Secured Business Transactions are significant and positively correlated with the dependent variable impact on quality of work life. It is concluded that quality of work life are positive impact on job performance.

Conclusion

In the present study, it is ascertained that Quality of Work Life is very significant for the employees of Banking Sector. The administration should realize this and continuously make every effort to improve it. The investments should also be made for conducting different programmes, workshops which will provide new ways of working methods familiarising the workers with technology as well as addressing the issues concerning their family life. The working of the employees can be more productive if they are given good environment to work. Autonomy, Freedom and Recognition is also the dimension which is significant for the employees at the place of work. New dimensions shall also emerge with changing times and some of the old dimensions can become insignificant. The Quality of Work Life is the primary constituent in Banking Sector. Adequate time given to complete the task enhances Freedom and Recognition. Grievances in organisations have to be addressed fairly and have to be resolved with a good approach. The study also shows that organisation must continue to take initiatives to manage Work Life Balance of employees. Such good policy measures will boost the welfare of employees. Effective quality of Work Life leads to high productive work in an organisation. Team work is required in an organisation for efficiency and optimum output. Realising the need and importance, the study of Quality of Work Life, there has to be an unending work, as it directly affects the Human Resource and the employees.

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