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A Study on Work Life Quality of Private Bank Employees

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ABSTRACT: This study looks into how private bank employees feel about their quality of work life (QWL), focusing on areas like job security, work-life balance, salary, recognition, and training. Based on responses from 83 employees across different roles and locations, the research highlights some key concerns. A majority of participants expressed dissatisfaction with job security and training opportunities, and many felt limited in their chances for career growth. Only a small number felt recognized for their efforts. Despite this, over 75% said they would still recommend their bank as a workplace, showing underlying trust in the organization. Statistical tools like Chi-square tests, correlation, regression, and the Mann-Whitney U test were used to explore patterns and relationships. Notably, a strong link was found between satisfaction with training and a sense of job security. The study emphasizes the importance of better HR practices that support employee development, recognition, and work-life balance for a healthier work environment.

I. INTRODUCTION

In today's fast-paced banking environment, private sector banks are playing a key role in driving financial growth and customer service excellence. With increased competition and rising customer expectations, employees in private banks are under constant pressure to perform. While these institutions are known for their efficiency and modern practices, the impact of such high-paced work cultures on employees' well-being is often overlooked.

This study focuses on the concept of Quality of Work Life (QWL), a measure of how happy, secure, and supported employees feel at their workplace. Factors like job satisfaction, career growth, fair salary, recognition, and a healthy work-life balance all come under this umbrella. Unfortunately, private bank employees often face challenges like long working hours, tight deadlines, limited recognition, and job insecurity, which can take a toll on their physical and mental well-being. Understanding these concerns is crucial for banks that aim to retain talent and foster a motivated workforce.

II. REVIEW OF LITERATURE

1. **Thakur and Sharma (2018):** Thakur and Sharma conducted a multidimensional study on QWL and found that factors like interpersonal relationships, supervisor support, and job autonomy played a crucial role in shaping employees' perception of their work life. Their findings emphasized that a positive internal work environment can significantly improve overall satisfaction and performance.

2. **Kumar and Tripathi (2019):** Their research focused on Indian private sector bank employees and highlighted that **work-life balance, job security, and recognition** were the major contributors to employees' perceived QWL. The study recommended that private banks focus more on employee-friendly policies to retain talent.

3. **Agarwal and Rathi (2020):** A comparative analysis of public and private banks revealed that private bank employees generally report **lower QWL** due to high workloads and low job security. They stressed the importance of flexible scheduling and transparent promotion policies.

4. **Sarma and Krishna (2020):** This study looked into the impact of **technology and digitization** on QWL. While automation helped reduce repetitive tasks, it also increased pressure for constant learning and adaptability, contributing to work stress.

5. **Rao and Raju (2021)** : Their findings showed a **positive correlation between QWL and employee performance**, suggesting that better working conditions, recognition, and development opportunities lead to higher motivation and reduced attrition.

NEED OF THE STUDY

In recent years, private sector banks have faced a growing challenge—high employee turnover. Many skilled professionals are leaving their jobs due to long working hours, job stress, and a lack of growth opportunities. This has serious consequences: not only do banks lose talented employees, but they also face rising costs in hiring and training replacements. Moreover, constant staff changes can lower team morale and affect customer service quality. Understanding what drives employee dissatisfaction is essential. This study was undertaken to explore how private bank employees perceive their quality of work life—how supported, secure, and satisfied they feel in their roles. By identifying the key issues affecting employee well-being—like job security, work-life balance, recognition, and salary—this research can help banks design better HR policies. Ultimately, the study aims to support both employees and management in building a healthier, more stable, and productive work environment.

OBJECTIVES OF THE STUDY

- To determine the influence of salary, internal environment, work life balance and recognition of job satisfaction.
- To assess if salary differs from male employees to female employees in private banks.
- To identify the relation between satisfaction level of training and development and job security

SCOPE OF STUDY

1. **Examining various aspects of quality of work life:** This includes job satisfaction, work-life balance, employee well-being (physical, mental, and emotional), work environment (physical and psychological), organizational culture, and job security.
2. **Targeting private bank employees:** The study will focus on employees working in private banks, including those in different roles such as customer service, sales, operations, and management.
3. **Identifying key factors and outcomes:** The study aims to identify the factors that influence quality of work life and its impact on employee outcomes like productivity, absenteeism, and turnover intentions.
4. **Providing insights for improvement:** The study's findings will offer recommendations for improving quality of work life, enhancing employee satisfaction, and promoting organizational effectiveness in the private banking sector.

III. RESEARCH METHODOLOGY

RESEARCH DESIGN

This study follows a descriptive research design to obtain detailed insights into work life quality of private bank employees. The design is suitable as it allows for the exploration of attitudes, preferences, and trends among a diverse consumer group.

DATA COLLECTION METHODS

Both primary and secondary data were used in this study.

PRIMARY DATA: Collected through a structured questionnaire administered to selected respondents. The questionnaire includes both closed-ended and Likert scale- based questions to assess perceptions, preferences, and influencing factors.

SAMPLE DESIGN

1. Population: The population of interest comprises individual who are consumers of E-grocery.
2. Research objective: the objective is to study the consumer satisfaction level of e- grocery.
3. Sampling method: Random sampling
4. Sample size: 83. Sampling technique: convenient.

IV. STATISTICAL ANALYSIS

CHI SQUARE:

NULL HYPOTHESIS: There is no significance between the gender and satisfaction level of recognition.

ALTERNATIVE HYPOTHESIS: There is significance between the gender and satisfaction level of recognition.

SHOWING THE CHI-SQUARE TEST FOR GENDER AND SATISFACTION LEVEL OF RECOGNITION.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.445 ^a	3	0.015
Likelihood Ratio	15.321	3	0.002

INTERPRETATION:

The data suggests that males report higher recognition satisfaction than females, but we cannot conclude causality (i.e., males get more recognition) without deeper analysis, such as qualitative data, recognition records, or performance metrics.

MANN WHITNEY U TEST:

NULL HYPOTHESIS: There is no significance between gender and satisfaction level of salary.

ALTERNATIVE HYPOTHESSIS: There is significance between gender and satisfaction level of salary.

Independent-Samples Mann-Whitney U Test	
Total N	83
Mann-Whitney U	616.000
Wilcoxon W	967.000
Test Statistic	616.000
Standard Error	97.509
Standardized Test Statistic	-1.282
Asymptotic Sig.(2-sided test)	0.200

INTERPRETATION:

The p-value (.200) is greater than the typical significance level of .05. This indicates that there is no statistically significant difference between the two groups being compared (Female and Male) regarding their satisfaction level on the parameter 'Salary'. The observed difference in mean ranks could be due to chance. Therefore, we cannot reject the null hypothesis that the two groups have the same distribution of satisfaction levels regarding salary.

V. FINDINGS

1. A large number of employees (78%) are unhappy with their job security.
2. Many feel unsure about long-term career stability in their current roles.
3. This insecurity may lead to stress, low morale, and employee turnover.
4. There is a need for clear communication about job expectations and contracts.
5. 78% of employees are dissatisfied with training and development initiatives.
6. Young and qualified staff feel there are limited learning opportunities.
7. The absence of skill-building programs may hinder personal and professional growth.
8. Lack of development affects future performance and employee retention.

9. Only 22% of employees feel recognized for their contributions.
10. Recognition efforts appear inconsistent or poorly implemented.

VI. SUGGESTION

Improving Job Security Transparency: To improve job security transparency, it's essential to communicate clearly about job roles, performance expectations, and retention policies. Regular reviews and feedback can help employees understand their standing, and offering contracts or programs that assure stability for strong performers can also be beneficial.

Enhancing Training and Development Programs: Enhancing training and development programs is also crucial. This can be achieved by introducing structured learning paths, certifications, and workshops. Cross-functional training can help build versatile skill sets, and assigning mentors or career coaches can guide employees in their growth.

VII. CONCLUSION

This project has provided valuable insights into the work environment, and satisfaction levels of employees in the private banking sector. The findings highlight key areas of concern, particularly in job security, training and development, recognition, and career growth opportunities. Despite a highly qualified and predominantly young workforce, there is a notable gap between employee expectations and organizational offerings, leading to widespread dissatisfaction across several parameters.

However, the fact that a majority of employees are still willing to recommend their organization as a workplace indicates a strong underlying trust in the institution's potential. This presents a strategic opportunity for the management to address the identified issues through targeted interventions. In summary, this project underscores the importance of aligning human resource practices with employee needs and expectations. Doing so will not only improve individual job satisfaction but also contribute to overall organizational performance and retention in the long run.

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