

QUALITY OF WORK LIFE OF INDIAN BANK EMPLOYEES: A STUDY IN MADURAI DISTRICT TAMILNADU

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ABSTRACT

Quality of Work Life is becoming increasingly popular and important in both developed and developing countries. Its breadth appears to be larger in India than all labour laws intended to safeguard workers. It focuses on employee job security and economic growth. Over the last few years, the problem of Quality of Work Life in banking has gotten a lot of attention. The banking business has grown as a result of the trend for improved service. To be competitive in a continually changing industry, bank employees provide a wide range of services. Banks, on the other hand, are rewarding such personnel with several benefits. However, many bankers are unable to combine their personal and professional life due to increased working hours, stress, and responsibility. As a result, clients are receiving bad service. In this context, it is deemed necessary to conduct a thorough study of how bank personnel balance work and personal obligations.

Keywords: Quality of work life, Bank employees, Stress, Working Hours.

I. INTRODUCTION

Organizations/institutions are made up of people with talents, abilities, and aptitudes that provide them a competitive edge. Human resources plan, execute, and control the various functions of an institute. As a result, appropriate human resource management is critical for the institution to achieve its goals efficiently and effectively. Human resource management is critical in creating new chances for both individual and organizational advancement. The institute works in the same direction through 'Quality of Work Life' (QWL). Because of workplace pressure and competing interests, today's jobs are so demanding that they disrupt family and work life. As a result, it is critical for the institution to foster positive relationships between its personnel and their working environment. An organization must have a good quality of work life in order to attract and retain people. Organizations that use the QWL programmed ensure that their employees have excellent working conditions and jobs. As a

result, QWL strives to create a work atmosphere in which employees collaborate and contribute positively to the achievement of organizational goals.

The favorableness or unfavourability of a work environment for people is referred to as quality of work life. It reveals the level of trust between employees and the overall working environment. Both developed and developing countries are becoming increasingly interested in and concerned about QWL. Its breadth appears to be larger in India than all labour laws intended to safeguard workers. It focuses on employee job security and economic growth. Work is viewed as a process of interaction and shared issue resolution by working people — managers, supervisors, and workers – according to the QWL paradigm. This technique is founded on mutual respect and is cooperative rather than dictatorial, interpersonal rather than mechanistic, problem-solving win rather than win loss.

Need of the Study: Indian banking is primarily a person-to-person transaction. In a service industry like banking, the quality of human resources is critical; clients are more likely to conduct business with a bank whose employees are well-informed and pleasant. As a result, the best employees are chosen, motivated, and taught to improve the marketing function. Employees must improve their productivity and promote personalized services in order to benefit from a delicate relationship between management and clerical staff. The bank's success is dependent on the bank officers' coordination, synchronization, and cooperation with these two quite different entities. Thus, employee job satisfaction is critical since only a satisfied and happy officer would be able to combine life and work at the bank, resulting in Quality of Work Life. Over the last few years, the problem of Quality of Work Life in banking has gotten a lot of attention. The banking business has grown as a result of the trend for improved service. To be competitive in a continually changing industry, bank employees provide a wide range of services. Banks, on the other hand, are rewarding such personnel with several benefits. However, many bankers are unable to combine their personal and professional life due to increased working hours, stress, and responsibility. As a result, clients are receiving bad service. In this context, it is deemed necessary to conduct a thorough study of how bank personnel balance work and personal obligations.

II. REVIEW OF LITERATURE

Employee work load, family life, transportation management, and retirement benefits have all had a favourable impact on employee work life (Baitul, 2012). Furthermore, a study of the Indian banking system found that subsistence orientation, self-determination, and professional orientation are three distinct aspects that can help middle managers enhance their working

conditions (Sinha, 2012). Organizational commitment, HR department atmosphere, salary benefits, job enrichment, job expansion, job security, and incentive system, according to Hyde and Gupta (2018), can be the best deterministic method to effective development of employee work life.

Hyde & Gupta (2018), and a study conducted by Thalang et al. (2010) in Thailand looked at the role of corporate social responsibility as a most important indicator for QWL, which includes economic environment, sociability, and compensation career growth. The research of Lablebici (2012), Asher & Talbot (2006), and Anbarasan (2010) examines the work environment of public and private banking sector employees and assesses the difference in quality of life between managerial and non-managerial employees. According to Gupta (2016), the employee QWL in the banking sector is heavily influenced by the working environment, employee productivity, employee excitement for work, job redesign, and motivating factors. Furthermore, organisational commitment to moderate to low job involvement is discouraged by employee/managerial role conflicts (Igbaria et al., 1994). Long work hours, workplace demands, and family expectations and demands all have a detrimental impact on employee work life, while excellent support and an autonomous work style have had a good impact (Fontinha et al., 2019). To ensure optimal organisational performance, a better work-life balance, both formal and informal, boosts worker confidence and satisfaction (Eberman et al., 2019). Employee productivity and skill development can be improved by improving employee work life at work, according to Bhende et al. (2020).

III. METHODOLOGY OF THE STUDY

A questionnaire was created to collect information on concerns linked to the Banking Sector's Quality of Work Life. Working hours per day, time spent with children, feeling exhausted or unhappy as a result of work, missing quality time, worrying about work when not at work, and other variables were used to construct the questionnaire. A simple random selection procedure was used to distribute the questionnaire at work. In Madurai district, 250 staff from public and private banks replied to the poll.

Objectives of the Study: The study's key goals are as follows:

- To investigate the working conditions of bank personnel in Madurai district
- To keep track of how much time employees spend at the bank by job title and gender.
- To determine the impact of employees' professional lives on their personal lives.
- To determine which additional service employee require.

IV. DATA ANALYSIS

This section of the study delves deeper into the questionnaire results, which are divided into seven sections: Respondent profile, Working Hours, Feeling or being depressed as a result of work, worrying about work, missing quality time owing to work pressure, work life quality, and facilities to assist in balancing work life.

Respondents' profiles

For this study, 250 respondents were chosen from two public and two private banks in Madurai, with staff from both the managerial and clerical cadres. 66 respondents worked for State Bank of India (SBI), 63 for Indian Bank (IB), 59 for Housing Development Finance Corporation (HDFC), and 62 for Industrial Credit and Investment Corporation of India (ICICI).

Table 1: Sample Size

Banks	Respondents	%
Public Sector Banks		
State Bank of India (SBI)	66	26
Indian Bank (IB)	63	25
Private Sector Banks		
Housing Development Finance Corporation (HDFC)	59	24
Industrial Credit and Investment Corporation of India (ICICI)	62	25
Total	250	100

Source: Primary Data.

Demographic profile: 34% of respondents are over 50, with 28% being under 30. 22% of those surveyed are between the ages of 41 and 50. Only 16% of those polled were between the ages of 31 and 40. 70% of men and 30% of women responded. 80% of respondents are married, while 20% are single. The managerial and clerical cadres each accounted for 50% of the occupation.

Respondents' Working Hours: According to Table 2, 42% of respondents work 9–10 hours each day, whereas 24% work 7–8 hours. Twenty percent of respondents work more than ten hours every day, and fourteen percent work between eight and nine hours. As a result, it was discovered that the majority of respondents labour between 9 and 10 hours each day. It means employees are under higher stress at work. Almost all managers, or 49%, work more than 9 hours per day, with only 12% working 7-8 hours each day. Most clerical respondents (20%) work 7–8 hours per day. Each of the 14 percent work more than 10 hours and 8–9 hours every week. Only 2% work 9–10 hours per day. As a result, managers in banks have more work than clerical workers. It implies that personnel at the managerial level are in charge of more.

Table 2: 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	10 (12%)	0 (0%)	100 (40%)	15 (9%)	125 (100%)
Clerk	50 (20%)	35 (14%)	05 (2%)	35 (14%)	125 (100%)
Total	60 (24%)	35 (14%)	105 (42%)	50 (20%)	250 (100%)

Source: Primary Data.

Table 3 demonstrates that the majority of respondents (48%) spend less than three hours each day with their children. Another 20% are either single or have children who are married and live independently. 16 percent of respondents spend 4-5 hours, while 8% spend 3-4 hours and more than 5 hours, respectively. The majority of employees spend less than 3 hours with their children, as can be seen. The explanation for this is that bank employees work longer hours and consequently have less time to spend with their children. In terms of working hours per day, 50 percent of employees working 7-8 hours per day spend less than 3 hours per day with their children. 40% of employees are either single or have children who are married. Approximately 8% of employees work 3-4 hours per day and more than 5 hours per day. The majority of employees working 8-9 hours spend less than 3 hours (43 percent). Around 29% spend 4-5 hours with their children, while 14% spend 3-4 hours with their children. It does not apply to the remaining 14% of the population. The bulk of responders, roughly 67 percent, spend less than 3 hours with their children while working 9-10 hours. The following majority (14%) takes up more than 5 hours. Only 10% of people devote 4-5 hours. When it comes to employees who work more than 10 hours per day, the majority (40%) spend 4-5 hours with their children, 20% spend 3-4 hours, and 10% spend less than 3 hours per day with their children.

Table 3: 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%)	20 (8%)	15 (6%)	05 (2%)	20 (8%)	60 (24%)

8 – 9 hours	15 (6%)	05 (2%)	10 (4%)	0 (0%)	05 (2%)	35 (14%)
9 – 10 hours	70 (28%)	10 (4%)	10 (4%)	05 (2%)	10 (4%)	105 (42%)
More than 10 hours	20 (8%)	10 (4%)	05 (2%)	0 (0%)	15 (6%)	50 (20%)
Total	120 (42%)	20 (8%)	40 (16%)	20 (8%)	50 (20%)	250 (100%)

Source: Primary Data.

Work-related feelings or depression: Table 4 shows that the majority of respondents, 28 percent, are depressed frequently or always as a result of their jobs, whereas 24 percent say they are rarely weary or depressed. Only 8% claimed they never feel tired or depressed, whereas 12 percent indicated they do. As a result, it is understandable that the majority of employees are exhausted or depressed as a result of their jobs. It's possible that this is due to increased job pressure at banks. Employees who work for 7-8 hours rarely feel fatigued or unhappy, according to the majority (67 percent). Around 17% of people are tired or depressed on a regular basis, while 8% are tired or depressed occasionally or always. The majority of employees (about 57 percent) indicated they never felt fatigued or melancholy while working for 8-9 hours. Around 29% claimed they were always fatigued or depressed. Employees make up 14% of the workforce. Around 38% of individuals who work 9-10 hours a day claimed they are always weary or unhappy as a result of their jobs. 33 percent indicated they are frequently weary or depressed, while 14 percent said they are rarely tired or depressed, and the remaining 14 percent said they are occasionally tired or depressed. When asked how often they feel exhausted or depressed after working more than 10 hours, 50% said they do so frequently, while 30% said they do so always. Work causes 20% of respondents to feel fatigued or melancholy on sometimes.

Table 4: 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%)	40 (67%)	05 (8%)	10 (17%)	05 (8%)	60 (100%)

8 – 9 hours	20 (57%)	05 (14%)	0 (0%)	0 (0%)	10 (29%)	35 (100%)
9 – 10 hours	0 (0%)	15 (14%)	15 (14%)	35 (33%)	40 (38%)	105 (100%)
More than 10 hours	0 (0%)	0 (0%)	10 (20%)	25 (50%)	15 (30%)	50 (100%)
Total	20 (8%)	60 (24%)	30 (12%)	70 (28%)	70 (28%)	250 (100%)

Source: Primary Data.

Work-related concerns: Table 5 shows that the majority of respondents (34%) always worry about work when they are not at work. Twenty percent of respondents indicated they worry about work frequently while they are not working, while 18 percent said they worry about work just occasionally. 18% of respondents claimed they rarely worry about work, while 12% said they never worry about work after they are out of the bank. As a result, we can understand why most bank employees are concerned about work even after hours. It could be due to increased job pressure in banks, causing staff to focus more on their work. When it comes to age, the majority of respondents, 34 percent, are over 50 years old, followed by 28 percent who are under 30 years old. The age group of 41-50 years accounts for 22% of the population. The age group of 31 to 40 years old had the smallest number of respondents (16%). The majority of respondents over the age of 50 (34%) indicated they worry about employment even when they are not working. Following that, 24% of respondents said they worry about work frequently, while the remaining 24% claimed they never worry about work. When asked if they ever worry about work when they are not working, 17% replied they never do. The majority of respondents under 30 years old (36%) said they always worry about work when they are not working, while 22% said they worry frequently when they are not working. When asked how often they worry about work, 14 percent said they worry occasionally, 14 percent said they rarely worry about work, and 14 percent said they never worry about work when they are not working. While it comes to respondents between the ages of 41 and 50, 27% indicated they are always worried about work when they are not working. The following 27% indicated they worry about work frequently, while the remaining 27% said they worry occasionally. The remaining 19 percent say they are only occasionally concerned about work when they are not working. Around 38 percent of respondents in the 31-40 age bracket indicated they are always anxious about work, even when they are not working. When they are not working, the remaining 38% say they

rarely think about work. The remaining 25% admitted to worrying about work when they are not working.

Table 5: 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	10 (14%)	10 (14%)	10 (14%)	15 (22%)	25 (36%)	70 (28%)
31 -40 years	0 (0%)	15 (38%)	10 (24%)	0 (0%)	15 (38%)	40 (16%)
41 –50 years	0 (0%)	15 (27%)	10 (19%)	15 (27%)	15 (27%)	55 (22%)
Above 50 years	20 (24%)	0 (0%)	15 (17%)	20 (24%)	30 (35%)	85 (34%)
Total	30 (12%)	40 (16%)	45 (18%)	50 (20%)	85 (34%)	250 (100%)

Source: Primary Data.

Workplace stress causes you to miss out on quality time: Table 6 demonstrates that the majority of respondents (36%) believe they always miss quality time because of work pressure. The majority of them (28 percent) believed that job causes them to miss out on quality time. 18% of respondents indicated they rarely miss quality time, while 5% said it happened on occasion. The remaining 8% responded that work causes them to miss out on quality time. As a result, it is clear that the majority of respondents miss out on quality time owing to their jobs. Because bank workers work longer hours, they will have less time for other activities, including vital tasks. The majority of respondents (33%) who worked for 7-8 hours thought they always missed quality time. The next majority consists of 25% of respondents who believe they miss quality time frequently, while the remaining 25% believe it happens just rarely. 8 percent of respondents indicated they occasionally miss quality time because of work, while 10% said they rarely miss quality time because of work. There is a mixed picture when it comes to respondents who work for 8-9 hours. Due to work, 29% of respondents claimed they always miss valuable time. Another 29% said they miss quality time frequently, while another 29% said it happens occasionally. The remaining 13% stated that work causes them to miss out on quality time. The majority of respondents (33 percent) believe they frequently miss valuable

time due to work. The next majority, 24 percent of respondents, believe that they always miss quality time because of work. Only 19 percent indicated they rarely miss quality time, while the other 19 percent stated they never miss any. The remaining 5% claimed that work causes them to miss out on quality time. The huge majority of 70 percent of respondents who work more than 10 hours a day believe they always miss valuable time because of work. Only 20% of the remaining respondents believe they frequently miss valuable time due to work. The remaining 10% believe that work causes them to miss out on quality time. There are no responses in this category who never or only occasionally miss quality time.

Table 6: 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	05 (8%)	15 (25%)	05 (8%)	15 (25%)	20 (34%)	60 (24%)
8 – 9 hours	0 (0%)	10 (29%)	05 (13%)	10 (29%)	10 (29%)	35 (14%)
9 – 10 hours	20 (19%)	20 (19%)	05 (5%)	35 (33%)	25 (24%)	105 (42%)
Morethan 10 hours	0 (0%)	0 (0%)	05 (10%)	10 (20%)	35 (70%)	50 (20%)
Total	25 (10%)	45 (18%)	20 (8%)	70 (28%)	90 (36%)	250 (100%)

Source: Primary Data.

Work-Life Balance Facilities: Table 7 shows that the boss's support is the most important factor in achieving work-life balance. The following capability is attributed to co-worker support. Flexible working hours, time off for family engagements/events, and various types of leaves rank third, fourth, and fifth, respectively. Working from home is ranked sixth. The following two positions are taken by vacations/paid time off, parenting, and pregnancy policies. Finally, the ability to bring children to work ranks last.

Contribution

- Our findings indicate that working hours be maintained and a shift-based work arrangement be created.

- The vast majority of bank executives are willing to share their responsibilities with all bank personnel. Because most employees spend less than 3 hours per day with their children, the majority of employees want a five-day workweek. Because bank workers work longer hours, they have less time to spend with their children.
- Many employees prefer 15-minute break every two hours to avoid becoming fatigued.
- To maintain physical and mental wellness, health camps and Yoga classes should be held.
- Due to work, the majority of responders miss out on quality time. As a result, banks should provide staff flexible working hours and time off for family engagements/events.
- Many employees believe that support from the employer is the most important factor in combining work and personal life, followed by support from co-workers, flexible working hours, time off for family engagements/events, various types of leaves, and the ability to work from home.

Table 7: Facilities Helping to Balance Work Life

Facilities Helping to Work Life Balance	Yes	No
Flexible working hours	(64%)	(36%)
Different Kinds of Leaves	(44%)	(56%)
Holidays/Paid time offs	(36%)	(64%)
Time-off for family engagement/events	(52%)	(48%)
Parenting and Pregnancy Policies	(34%)	(66%)
Working from home	(48%)	(52%)
Technological like cell phones/ laptops	(52%)	(48%)
Being able to bring Children to work	(24%)	(78%)
Support from colleagues at work	(80%)	(20%)
Support from Boss	(88%)	(12%)

Source: Primary Data.

v. CONCLUSION

This research highlights some of the concerns surrounding the quality of work life of public and private sector bank employees in Warangal, India. According to the survey, quality of work life difficulties in the Philippines are very comparable to those in Western countries. While most industrialised countries have implemented family-friendly work policies, the same is yet

to be observed in India's public sector banks. With the rise in the number of dual-career couples in Madurai, it's only logical that similar practises be followed here as well, since they'll help boost productivity and improve the quality of work and family life. Facilities like as flex time, home working, child care, and the option to work part-time should be introduced. Another essential issue to address is creating a supportive work environment. The research is based on the replies of a sample of employees. These replies have an impact on the study's findings, which may vary in a larger or different sample. Future research should overcome these shortcomings. Future research could concentrate on a larger sample size to obtain more generalised results. Furthermore, it should be aimed at identifying individual variations so that firms can implement employee-specific programmes to enhance work-life balance.

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