SUMMARY

STATEMENT OF THE PROBLEM

In a globalization environment, the challenges faced by banks are multiple. In banking led system economy, profitability of commercial banks engages the centre stage in offering a sound, prudent, safe, and sustained banking system. That is precisely the reason why every year and quarter after quarter, corporate sector and society at large is curious to watch how the banks are performing, more in terms of their profitability that has the potential to create stakeholders value.

Public sector banks and private sector banks have become important part of our life. These banks have started expanding geographically by opening new branches in potential areas. Also the workings hours are in banks have increased in recent years to facilitate better customer service. However, to manage growth and continuity in banking business human resources plays an important role. Employees are the stimulus energy that is behind every successful organisation. Mere use of technology and techniques can’t bring success to the organisation. Man is the supreme among all ‘M’s utilized in the business concerns. With rising levels of education and consequent aspirations and growing employee consciousness of their rights, it has become imperative for banking organisations to be more and more concerned about the quality of work life of their employees who are now required to be more skilful, productive, knowledgeable, and customer oriented as well. However, if the employees will be comfortable in their work environment only then they can perform their jobs efficiently and effectively. Today, there is need to improve the performance of banking organisations. All this demand a new work culture and a high level of motivation and commitment to job and the organisational goals on the part of employees which is possible when the quality of work life in banks become better. Thus, quality of work life is assuming great importance in case of banks.
As the Indian banking industry is witnessing an accelerated growth and severe competition, the QWL is the main thrust area in which banks should focus to retain efficient employees and thereby retain the customers by assuring the customers delight. Further, it is important to understand this phenomenon in the context of both public sector banks and private sector banks.

RESEARCH PROBLEM

There is found from the previous studies that the quality of work life is grossly studied in corporate sector, but very less research work has been conducted in the case of banking sector in India. In view of above observations, the topic has been chosen for research on the “Quality of Work Life in Commercial Banks”. In this study different dimension of Quality of Work life have been studied. Also the impact of demographic variables on perceived level of quality of work life among employees has been studied. Thus, the study has been helpful in finding out the overall level of Quality of Work Life in banking sector and ways to improve it.

OBJECTIVES OF THE STUDY

The present study has been carried out to achieve the following objectives:

1. To find out the perceptions of bank employees regarding various dimensions of quality of work life.
2. To find out the overall level of quality of work life in commercial banks.
3. To find out the influence of demographic variables such as age, gender, marital status, designation, education, job experience, income, area of banks etc. on perceived level of quality of work life among employees.
4. To compare the perception of bank employees across the ownership pattern and size of banks regarding various dimensions of quality of work life.
5. To find out the perception of bank employees regarding various components of organisational commitment.
6. To find out the influence of demographic variables such as age, gender, marital status, designation, education, job experience, income, area of banks etc. on perceived level of organisational commitment among employees.
7. To compare the perception of bank employees across the ownership pattern and size of banks regarding various components of organisational commitment.

8. To find out the impact of quality of work life on the overall job satisfaction and organisational commitment of the employees.

9. To make suggestions based on the present study to improve the quality of work life and organisational commitment in the commercial banks.

HYPOTHESES OF THE STUDY

Keeping in view the objectives of the study the following null hypotheses have been formulated which will be tested in research:

**Ho (1)** The perceived level of Quality of Work Life of bank employees do not vary across age, gender, marital status, designation, education, income, area of banks, and experience.

**Ho (2)** There is no significant difference in Quality of Work Life of employees between public sector banks and private sector banks.

**Ho (3)** There is no significant difference in Quality of Work Life of employees between large banks and medium & small banks.

**Ho (4)** The perceived level of Organisational Commitment of bank employees do not vary across age, gender, marital status, designation, education, income, area of banks, and experience.

**Ho (5)** There is no significant difference in Organisational Commitment of employees between public sector banks and private sector banks.

**Ho (6)** There is no significant difference in Organisational Commitment of employees between large banks and medium & small banks.

**Ho (7)** Quality of work life has significant impact on overall job satisfaction and organisational commitment.
SCOPE OF THE STUDY

The Quality of Work Life is a very wide topic to study. It is very difficult to examine each and every aspect of Quality of Work Life. On the basis of previous research studies in this area this study will focus on a few selected variables chosen to study the Quality of Work Life in Commercial Banks. The study covers State Bank of India and Central Bank of India from public sector banks and ICICI Bank and YES Bank from private sector banks. The scope of study in geographical respect is restricted to the State of Haryana only.

METHODS OF DATA COLLECTION

The present study makes use of primary as well as secondary data. The various sources of secondary data used for the study include Annual Report of RBI, report published by Business Standard Banking Annual, The Hindu Survey of Indian Industry, Business Today, websites of RBI and concerned banks’ journals, and newspapers.

The primary data was collected to achieve the objectives of the study. For this purpose the questionnaires (Saklani, 2003) have been used for measuring the quality of work life in commercial banks. For measuring the organisational commitment, the scale given by Meyer and Allen, 1997 have been used.

DEVELOPING THE RESEARCH INSTRUMENT: QUESTIONNAIRE

The measures were selected in accordance with the aims of the study. While selecting the tools, psychometric properties and nature of sample were taken into consideration. The following measuring tools are used in the present study:

Quality of Work Life Scale

This scale was originated by Saklani in 2003 and it is based on thirteen clusters of sixty four items proposed to evaluate quality of work life. Each statement in this scale was based on a five-point disagreement-agreement continuum indicating ‘very poor’ to ‘very good’ status of quality of work life in organisation. A Likert-type Summated Scale was formulated for measuring QWL, an attitudinal concept. After a careful examination of the statements and discussing with the officers of HR department in banking sector, two statements have been neglected
from this scale. These two statements were not applicable in the banking organisations. After modifications, the research instrument comprising of thirteen variables which contains sixty two statements was applied in this present study to measure the quality of work life in commercial banks. The reliability and validity tests were also used for the development of a good measure of the study. An alpha value of 0.594 to 0.852 has represented to be good and generally accepted.

**Organisational Commitment Scale**

Meyer and Allen (1984) initially developed two types of commitment i.e. Affective Commitment and Continuance Commitment. Affective Commitment denoted a sense of belonging and emotional attachment to the organisation, whereas Continuance Commitment emphasized the perceived cost of leaving the organisation. The Organisational Commitment Questionnaire Meyer and Allen (1997) contained 18 items (6 items for each component). The Organisational Commitment Questionnaire has contained both positive and negative statements. The responses were collected on a five point scale of ‘strongly disagree’, ‘disagree’, ‘neutral’, ‘agree’, and ‘strongly agree’ with scores ranging from 1 to 5 for positive statements and 5 to 1 for negative statements. The reliability and validity tests were also used for the development of a good measure of the study. An alpha value of 0.606 to 0.823 has represented to be good and generally accepted.

**SAMPLING PLAN AND SIZE**

**Population of the Study**: The population of the study is full time employees of Public Sector Banks and Private Sector Banks in India. The total number of employees in the scheduled commercial banks in India and in Haryana is shown below in table:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Officers (Frq.)</th>
<th>%</th>
<th>Clerical Staff(Frq)</th>
<th>%</th>
<th>Sub Staff(Frq)</th>
<th>%</th>
<th>Total (Frq)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total no. of Bank Employees in India</td>
<td>502,938</td>
<td>42.80</td>
<td>481,421</td>
<td>40.97</td>
<td>190,790</td>
<td>16.23</td>
<td>1,175,149</td>
<td>100</td>
</tr>
<tr>
<td>Total No. Of Bank Employees in Haryana</td>
<td>15,540</td>
<td>46.85</td>
<td>12,711</td>
<td>38.32</td>
<td>4,919</td>
<td>14.83</td>
<td>33,170</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, March, 2012
Sample Area:

The state of Haryana is chosen as the sample area for the study. In Haryana there exists a well-organized and large network of banks. The private sector banks also have a very good presence in the State.

Sample:

The total number of bank employees in India is 1,175,149 as on 31st March 2012. The population of bank employees is too big and also scattered all over the country. A census study is practically impossible.

Hence, a Stratified Random Sample of bank employees has been taken. The three major categories of employees in the case of Public Sector Banks are (1) the Officers (2) the Clerical Staff and (3) the Sub Staff. After conducting extensive discussions with experts the Sub Staff has been excluded from the sample for major reason i.e. this is one category which gets minimal exposure in banks. As far as the New Private Sector Banks are concerned, there is no Clerical Staff and many banks do not have Sub Staff. Hence, the only one category of employees is Officers that has been taken for study. Thus it was decided to focus the study on three strata of bank employees viz. the Officers, Clerical Staff of the Public Sector Banks and the Officers of the Private Sector Banks.

In the second stage, total population of full time employees of banking sector are divided into two groups i.e. public sector banks and private sector banks. On the basis of volume of business (sum of advances and deposits) the public sector banks and private sector banks are categorized into two groups i.e. Large Banks, and Medium & Small Banks as described in Table as follows:

**Grouping of Banks**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Groups</th>
<th>Volume of Business (in Rupees Crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Large Bank</td>
<td>Above 4,00,000</td>
</tr>
<tr>
<td>2</td>
<td>Medium &amp; Small Bank</td>
<td>Less than 4,00,000</td>
</tr>
</tbody>
</table>
One large bank i.e. State Bank of India from public sector banks and one from private sector banks i.e. ICICI Bank has been chosen for the study. The Central Bank of India from public sector bank and Yes Bank from private sector banks has been chosen from Medium & Small Banks. The total number of bank employees in Haryana is 33,170. The sample is decided 1.5% of that which comes to 510. A total sample of 510 has been divided between two groups in proportion of number of branches in Haryana of chosen Public Sector Banks and Private Sector Banks. A total of 510 respondents comprised the total sample of the study, 365 employees are from Public Sector Banks and 145 employees are from Private Sector Banks.

In the third stage, number the branches from where the respondents are to be selected also are decided. 15 percentage of total number of branches in Haryana of each bank have been taken for the study. Sample Branches have been decided as follows:

**Total Bank Branches in Haryana and Sample Branches of Selected Banks**

<table>
<thead>
<tr>
<th>Name of the Bank</th>
<th>Branches in Haryana</th>
<th>Sample Branches</th>
<th>Name of the Bank</th>
<th>Branches in Haryana</th>
<th>Sample Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Bank of India</td>
<td>347</td>
<td>50</td>
<td>ICICI Bank</td>
<td>127</td>
<td>20</td>
</tr>
<tr>
<td>Central Bank of India</td>
<td>133</td>
<td>20</td>
<td>Yes Bank</td>
<td>52</td>
<td>10</td>
</tr>
</tbody>
</table>

Source: www.prokerala.com

In the fourth stage, six districts having highest number of branches in aggregate of four banks under reference of study were taken. These districts were Gurgaon, Faridabad, Ambala, Kurukshetra, Karnal, and Panipat. In the fifth stage 100 branches of banks under consideration were selected from the six districts using simple random sampling. At the final stage, two lists of employees, separately for Officers and Clerical Staff serving in each branch selected at stage fifth were prepared and the sample was taken from these lists by using simple random sampling method.
STATISTICAL TECHNIQUES APPLIED

After collecting the primary data, in order to get meaningful inferences regarding the hypotheses composed for the present study, various statistical tools and techniques were applied. Firstly, the coding of responses was done in which numerical codes or other character symbols were attributed to individual responses. The data from questionnaire was transmitted manually into the computer through excel software program. The rows of the excel sheet presents the individual respondent and the column exhibits variables undertaken for the study. The responses to the demographic profile of the respondents were coded from 1 to 2 for gender (1 for male and 2 for female), 1 to 4 for educational qualification (1 for up to senior secondary, 2 for graduation, 3 for post graduation, and 4 for other qualification i.e L.L.B., C.A., CAIIB, etc.), 1 to 2 for marital status (1 for married and 2 for unmarried), 1 to 4 for age (1 for less than 30 years, 2 for 30 to less than 40 years, 3 for 40 to less than 50 years, and 4 for 50 years & above), 1 to 4 for the gross salary per month (1 for less than ₹ 25,000, 2 for ₹ 25,001 to ₹ 40,000, 3 for ₹ 40,001 to ₹ 55,000 and 4 for ₹ 55,001 & above), 1 to 4 for the job experience (1 for less than 5 years, 2 for 5 to less than 15 years, 3 for 15 to less than 25 years and 4 for 25 years & above), 1 to 2 for designation (1 for officers and 2 for clerical staff), 1 to 3 for the area where bank is situated (1 for rural, 2 for urban, and 3 for semi-urban), 1 to 2 for size of banks (1 for large banks and 2 for medium & small banks), and 1 to 2 for the ownership pattern of banks (1 for public sector banks and 2 for private sector banks).

The responses on statements concerning ‘quality of work life’ were evaluated on a 5 point scale, where 1 denotes ‘strongly disagree’ and 5 denote ‘strongly agree’. A statement presenting the overall job satisfaction was assessed with a scale ranging from 1 for ‘strongly disagree’ and 5 ‘strongly agree’. The responses on statements relating to ‘organisational commitment’ were also measured on a 5 point scale, where 1 presents ‘strongly disagree’ and 5 presents ‘strongly agree’. The code for negative statements regarding ‘organisational commitment’ was entered in a reverse order, 1 for ‘strongly agree’ and 5 ‘strongly disagree’. The questionnaires were checked for ensuring coding accuracy.
For the further analysis, the raw data was exported to statistical package for social science (SPSS) Data Editor (21.0). In order to examine the data collected from survey, statistical tools viz. descriptive analysis, ANOVA, T-test and multiple regression were applied. The descriptive statistics were calculated. Mean Score, Standard Deviation, rank, t-value, and p-value were conducted on each statement of thirteen dimensions of quality of work life.

T-test was applied to determine the significant difference between mean of two groups such as employees of public sector banks and private sector banks, employees of large banks and medium & small banks, gender of the respondents, marital status of the respondents, officers of public sector banks and private sector banks, officers and clerical staff of public sector banks.

To compare the various factors of quality of work life and organisational commitment across the four age groups, four groups of educational qualification, four employee groups based on job experience, four groups based on income, and three groups based on the area of the banks where the employees work, the data has been studied by using one way analysis of variance (ANOVA). Further, Post Hoc Analysis has been used to find out the significant difference between four age groups, four groups of educational qualification, four employee groups based on job experience, four groups based on income, and three groups based on the area of the banks.

The Multiple Regression analysis was used to find out the relative contribution of each of the thirteen dimensions of quality of work life influencing overall job satisfaction and organisational commitment. It is a statistical method for analyzing associative relationship between a dependent variable and one or more independent variables. This method is adopted to ascertain whether the independent variables explicate a significant variation in the dependent variable. It also analyse the variation in the dependent variable explained by independent variables. It also determines the form of relationship and enables in anticipating values of dependent variable.
LIMITATIONS OF THE STUDY

The present study has certain limitations. The primary data collected through survey, where the possibility of respondents personal biasness. However, special care was adopted to get unbiased responses from employees of banking sector. The rationale and objectives were apparently explained to respondents. It was being ensured to them that their responses and details were only utilised for academic purpose only. The present study is restricted to the employees of public sector banks and private sector banks, the foreign banks are not part of the study. Also, the study has been conducted only in the state of Haryana.

CHAPTER SCHEME

The study contains seven chapters:

- **Chapter I**  
  Quality of Work Life: An Introduction

- **Chapter II**  
  Review of Literature

- **Chapter III**  
  Research Methodology

- **Chapter IV**  
  Banking Industry in India: An Introduction

- **Chapter V**  
  Quality of Work life: An Analysis

- **Chapter VI**  
  Organisational Commitment: An Analysis

- **Chapter VII**  
  Findings and Suggestions

FINDINGS

Findings related to profile of the respondents

- The profile of the respondents exhibited that the majority of respondents are male in case of Public Sector Banks and Private Sector Banks. Out of total 510 respondents 364 (71.4%) are male and 146 (28.6%) are female. In case of Public Sector Banks, out of 365 respondents 268 (73.4%) are male and 97 (26.6%) are female. The table depicts that in case of Private Sector Banks, out of 145 respondents 96 (66.2%) are male and 49 (33.8%) are female.
• Out of 365 respondents of public sector banks, 290 (79.5%) are married and only 75 (20.5%) are unmarried. In case of private sector banks 78(53.8 %) are married and 67 (46.2%) are unmarried.

• Regarding educational qualification of the respondents, out of 510 bank employees, 258 respondents are post graduates i.e., 50.6 per cent. In case of public sector banks respondents 161 (44.1%) are post graduates, 132 (36.2%) are graduates, 51 (13.9%) are qualified up to senior secondary level and remaining 21 (5.8%) have other qualifications (C.A., CAIIB, LLB etc.). The sample profile depicted that no respondent has upto secondary education in case of private sector banks. The majority of respondents from private sector banks are post graduate 97(66.9%) followed by 41(28.3%) are graduate and 7(4.8%) have other qualification.

• The sample described the majority of respondents are in the age group of less than 30 years (47.3%). In the case of public sector banks majority of the respondents are in the age group of less than 30 years 137 (37.5%) followed by 50 years and above i.e., 128 (35.1%). 58 (15.9%) respondents are in the age group of 40 to less than 50 years, and the remaining 42 (11.5%) are in the age group of 30 to less than 40 years. 104 (71.7%) respondents in the private sector banks are in the age group of less than 30 years, 34 (23.5%) in the age group of 30 to less than 40 years and only 7 (4.8%) in the age group of 40 to less than 50 years. As far as the private banks are concerned no respondent is in the age group of 50 years and above. It shows that the majority of young generation employees are working in private sector banks as compared to public sector banks.

• Income-wise profile of sample exhibited that in case of Public Sector Banks 107 (29.3%) respondents have monthly income ₹ 55,001 and above, followed by 103 (28.3%) respondents having monthly income ₹25,001 to ₹ 40,000, 79 (21.6%) respondents having monthly income less than ₹ 25,000, and 76 (20.8%) respondents with monthly income ₹40,001 to ₹55,000. As seen in the sample profile of the Private Sector Banks, the majority of respondents i.e. 74(51.0%) have monthly income are less than ₹25,000. The
sample comprised that in case of private sector banks, 43 (29.7%) respondents have monthly income of ₹25,001 to ₹40,000, followed by 18 (12.4%) respondents having monthly income ₹40,001 to ₹55,000 and only 10 (6.9%) respondents have monthly income ₹55,001 and above.

- The Category-wise sample profile presents that majority of respondents are found to be working as officers in case of public sector banks and private sector banks. 188 (51.5%) officers and 177 (48.5%) clerical staff are from public sector banks. 145 (100%) officers have been taken from private sector banks. Due to non-availability of clerical staff in many new generation banks of private sector the same are excluded from the study.

- The Ownership Pattern of banks-wise composition of the respondents exhibits that the total sample size of 510 respondents comprise of 365 that is 71.6 percent from the public sector banks and 145 that is 28.4 percent from the private sector banks. Among the public sector banks, State Bank of India and Central Bank of India have contributed 265 (72.6%) and 100 (27.4%) to the list of respondents. The respondents from private sector banks are 100 (69.0%) from ICICI Bank and 45 (31.0%) from YES Bank.

**Findings related to Quality of Work Life**

The perception of bank employees regarding sixty-two statements of quality of work life has been analysed with the help of mean score, standard deviation, rank and t-value. These 62 statements have been grouped into thirteen dimensions viz. adequate and fair compensation, fringe benefits and welfare measures, job security, safe and healthy physical environment, work load, opportunity to use and develop human capacity, opportunity for continued growth, human relations and social aspect of work life, participation in decision making, equity, justice & grievance handling, reward and penalty system, work and total life space, and image of organisation in society. The results of two tailed t-test conducted in order to test mean scores of each of the statements against the null hypothesis of no significant difference from middle scale value (3) brings out the following:
• The first dimension ‘adequate and fair compensation’ comprises of five statements in which statement number 1, 2, 3 has been observed to the higher side of hypothetical value (3) and also found to be significant at 1 percent level of significance. It depicts that the employees have obtained higher extent of agreement on gross emoluments offered by their organisation enable them to maintain reasonable living standard, gross emoluments are commensurate with its ability to pay, and the main reason for one's financial pressures in this organisation is other than the level of gross emoluments available here. On the other hand, the mean scores of statement number 4 and 5 have not been found significant. Also the employees have lower extent of agreement on gross emoluments offered by their organisation are equivalent with one's responsibility, education, training and experience, and emoluments compare well with the gross emoluments offered by other organisations.

• The second dimension ‘fringe benefits and welfare measure’ comprises of three statements. The results indicate that the mean values of each of the statements have been found significant at 1 percent level of significance and the mean score is also on the higher side of hypothetical value in case of all the three statements. It indicates that the fringe benefits and welfare measures available in their organisation take care of the interest of employees and their families, cover a wide range of issues concerning employees and compare well with those available in other organisations.

• Regarding the dimension ‘job security’, the mean value of each of the three statements has been found significant at 1 percent level of significance and found to the higher side of hypothetical value. It means that technological changes are not likely to render the employees jobless, employees cannot be terminated on flimsy grounds and there is no need to worry about the termination of job anytime in their banking organisation.

• The fourth dimension ‘safe and healthy physical environment’ comprises of three statements the mean values of which have been found significant at 1 percent level. The mean values are also found to the higher side of
hypothetical value (3). It depicts that employees agree with the overall physical environment comfort from the view point of space, temperature level, lighting, neatness, cleanliness, and the environment of their organisation being free from air and noise pollution.

- Regarding the dimension ‘work load’ the mean values of each of the five statements have been obtained significant at 1 percent level of significance and the mean values also exhibited that the extent of agreement is ‘neutral’ about the work load faced by the employees while working in banking organisation.

- Regarding the dimension ‘opportunity to use and develop human capacity’ the highest mean score has been obtained on the statement i.e. job responsibility is clearly defined and communicated to employees in the organisation. The mean score of statement numbers 21, 22, 23 and 24 have been found to be significant at 1% level of significance. It shows that the level of agreement of employees is on higher side of hypothetical value while, the mean score of statement number 25, 26, 27 have not been found significant and extent of agreement is neutral regarding work assigned cannot be handled with routine procedures and knowledge of job, there is least interference from the boss while handling a given job, and work assignments are not confined to operations of routine and repetitive nature.

- The result regarding the dimension ‘opportunity for continued growth’ exhibited that the mean scores of all the five statements (Sr. no. 28 to 32) have been found significant at 1 percent level and the mean scores are to also to the higher side of hypothetical value. It means that employees working in banking sector agree with the statements viz. promotion implies simultaneous improvement in pay scale, designation, type of job handled etc.; knowledge acquired through current activities are used in future assignments of higher order; training and development programs, career planning programs and advancement opportunities are available in their banking organisation.
The dimension of ‘human relations and social aspect of work life’ is also an important determinant of quality of work life. The mean score of seven statements of this dimension have been found on the higher side of hypothetical value and significant at 1 percent level of significance. The lowest mean score has been obtained on the statement number 40, in which employees disagree with the statement that get-together, joint tours etc. are regular features of work life. It is because these types of activities are not performed by the banking organisations.

The perception of bank employees regarding the dimension ‘participation in decision making’ has been found on the higher side of neutral level of agreement. Regarding the statement number 41, 42, 43 and 44 the mean scores have found to be significant at 1% level and its mean are also on the higher side of hypothetical value. It shows that employees neither agree nor disagree with the statements viz. that the management consult with union representatives, while making important decisions affecting employees; office bearers also ensure that due weightage is given to the views of ordinary members; suggestions made by employees are duly considered by the management; and the management consults employees whenever a decision affecting their day-to-day work life is made. Regarding the statement of ‘there is no fear of reprisal when it comes to dissenting/disagreeing from the views of management’ the mean score has been found significant at 5% level of significance and it depicts that the mean value is significantly different from the neutral level of agreement.

Regarding the dimension ‘reward and penalty system’, the mean value of each of the statements have found on the higher side of hypothetical value and also found significant at 1 percent level of significance. It shows that employees agree with the statements viz. employees in their organisations are very particular about matters relating to punctuality, attendance, conduct etc.; people caught in committing serious offences and irregularities are not left with minor punishment; it is not difficult for meritorious employees to move to the positions of higher order; and hard work and achievements are
recognized appropriately in various ways.

- ‘Equity, justice and grievance handling’ are also important dimensions of quality of work life. The mean scores of each statement has been found on higher side of hypothetical value and also the mean values have been found significant at 1% level of significance. It depicts that employees agree with the statements viz. the rules are equally applicable to all; grievances handling procedure available in their organisation enables to sort out grievances effectively; the grievance handling procedure available in the organisation enables to sort out grievance amicably and smoothly.

- Regarding the dimensions ‘work and total life space’ the highest mean score has been observed for the statement i.e. terms of job in this organisation and career demands do not require frequent transfer. The mean value has not been found significant at 5% level of significance. The bank employees neither agree nor disagree with the statement ‘while working in this organisation one can attend to their families and social obligations without many problems’. Its mean value has been found significant at 1% level of significance. Regarding the statement ‘there is enough time for pursuing hobbies while working in this organisation’ the mean value has been found at 1% level by significance and its mean is also to the lower side of hypothetical value which showing disagreement with this statement.

- The mean value of each of the statement of the dimension ‘image of organisation in society have been found significant at 1% level of significance and its mean scores are also to the higher side of hypothetical value showing the agreement of employees regarding statements concerning the quality of service rendered by their banks, their banking organisation are highly concerned about issues relating to protection of environment, promotion of sports, education, culture, justice, equality; and employment practices are not biased in favour any particular community based on religion, sex, caste etc.
Findings related to Comparative Analysis of Dimensions of Quality of Work Life

- The significant difference in the mean score across the four educational qualification-wise groups was found regarding two dimensions viz. Job Security and Image of Organisation in Society. In case of both dimensions the highest mean score has been obtained by the respondents up to senior secondary and lowest mean score has been observed by the respondents of qualification group i.e. graduation, however, no significant difference has been found regarding remaining eleven dimensions of quality if work life across the educational qualification-wise groups.

- The result indicate that the significant difference has been found out among the respondents of four age-wise groups regarding the four dimensions i.e. job security, reward and penalty system, work and total life space, and image of organisation in society. The highest mean score has been obtained in case of age group belonging to 40 to less than 50 years on two dimensions viz. reward and penalty system and image of organisation in society. The lowest mean score have been obtained by the respondents of the age group of 50 years and above on the dimension ‘work and total life space’ and by respondents of age group less than 30 years in the two dimensions ‘reward and penalty system’ and ‘image of organisation in society’.

- The study reveals that significant difference has been found in the perception of respondents in relation to their income on the three dimensions viz. ‘adequate and fair compensation’ ‘work and total life space’ and ‘image of organisation in society’. The lowest mean score on two dimensions viz. ‘adequate and fair compensation’, and ‘image of organisation in society’ have found in case of income group less than ₹25,000 and higher agreement has been exhibited on the dimension ‘work and total life space’ by the income group (less than ₹25,000). The highest mean score has been found in case of income group ₹40,001 to ₹55,000 on two dimensions viz. ‘adequate and fair compensation’, and ‘image of organisation in society’. No significant difference has been found in the mean scores across four income-wise groups on the remaining ten dimensions of quality of work life.
The study exhibits that gender-wise significant difference have been found in the mean score on the dimension ‘human relations and social aspect of work life’. The female employees are more satisfied with the environment available in their bank where people are always ready to work in collective manner, provide socio-emotional support, union management relations are based on trust and there is a spirit of accommodation in their banks.

The significant difference have been found between the married and unmarried employees regarding the four dimensions viz. ‘opportunity to use and develop human capacity’, ‘reward and penalty system’, ‘work and total life space’, and ‘image of organisation in society’. Married employees have obtained higher agreement than single employees on three dimensions viz. ‘opportunity to use and develop human capacity’, ‘reward and penalty system’, and ‘image of organisation in society’. Thus, only on the dimension ‘work and total life space’ the respondents of unmarried group have obtained higher extent of agreement. Regarding the remaining nine dimensions no significant difference has been found between the mean scores of married and unmarried employees.

Ownership pattern of bank-wise results depict that there exists significant difference in the mean scores of two groups i.e. public sector banks and private sector banks on seven dimensions of quality of work life. The private sector bank employees have obtained higher agreement on the four dimensions viz. ‘adequate and fair compensation’, ‘fringe benefits and welfare measures’, ‘work load’, and ‘work and total life space’. While, the employees of public sector banks are more satisfied with job security, reward and penalty system, and image of organisation in society.

Findings related to Organisational Commitment

The perception of the respondents regarding the ‘Normative Commitment’ has been found on the higher side of hypothetical value which depicts that the employees in banking organisation are loyal to their organisation and owe a great deal to this organisation. Further, the agreement level has been found on neutral level regarding the statements viz. the employees would not
leave this organisation right now because they have a sense of obligation to the people in it, they feel obligation to remain with their current employer, and they would feel guilty if they leave their organisation now.

• Regarding the aspect ‘Affective Commitment’ the higher agreement level has been found on each of the statements which exhibits that the employees really feel that their organisation’s problems are their own, their organisation has a great deal of personal meaning for them, they feel like a part of family at their organisation, they would be very happy to spend rest of their career with their organisation, they feel a sense of belonging to their organisation, and feel emotionally attached to their organisation.

• The results regarding ‘Continuance Commitment’ exhibited that the employees agree that staying with their organisation is a matter of necessity as much as desire; and too much of their life would be disrupted if they decided to leave this organisation now; it would be very hard for employees to leave their banks, they have to few options to consider leaving this bank; and they have put so much of themselves into this organisation.

Findings related to Comparative Analysis of Dimensions of Organisational Commitment

Findings of comparative analysis made in order to find out whether there exists any significant difference in the perceived organisational commitment across qualification, age, income, job experience, gender, designation, area of banks, and marital status are given as follows:

• The results of ANOVA reveal that there is significant difference in the mean scores across the four education-wise groups regarding each of the components of organisational commitment. The highest agreement has been exhibited by the respondents up to senior secondary group towards each of three components of organisational commitment. In contrast, highly qualified Post Graduates have the lowest level of agreement on ‘Normative Commitment’ and ‘Affective Commitment’.

• The study reveals that the significant difference has been exhibited in the
mean scores across the four age-wise groups on three components of organisational commitment. The lowest agreement level has been accorded by the respondents belonging to the age group of less than 30 years on ‘Normative Commitment’, ‘Affective Commitment’ and ‘Continuance Commitment’, while the highest extent of agreement has been found in case of the respondents of group 50 years and above on ‘Normative Commitment’ and ‘Continuance Commitment’.

- The result exhibits that significant differences were observed in the mean scores across the four income-wise groups of respondents on all three components of organisational commitment. The respondents belonging to monthly income of less than ₹25,000 have the lowest level of agreement on ‘Normative Commitment’, ‘Affective Commitment’, and ‘Continuance Commitment’. The respondents of the income group of ₹40,001 to ₹55,000 have obtained the highest agreement on ‘Normative Commitment’, and ‘Continuance Commitment’. Regarding the component of ‘Affective Commitment’, the highest agreement has been found with the respondents of income group i.e. ₹55,001 and above.

- The result depicts that no significant differences have been obtained in the mean values between male and female employees regarding each of the three components of organisational commitment.

- Finding also exhibited that significant differences have been found in the perception of married and unmarried employees regarding each of the three components of organisational commitment. The married employees have exhibited higher level of agreement than the unmarried employees regarding all the three components viz. ‘Normative Commitment’, ‘Affective Commitment’, and ‘Continuance Commitment’.

- The results indicate that regarding each of the components i.e. Normative Commitment, Affective Commitment and Continuance Commitment, the mean scores have been found significantly different between the Officers of Public Sector Banks and Private Sector Banks. In case of each of the components of Organisational Commitment, the Officers of Public Sector
Banks are more committed to their banks than the Officers of Private Sector Banks. It may be due to attractive pay scales, allowances, and a better image of bank in society.

**SUGGESTIONS**

- Considering the differences in the level of agreement among four employees’ groups based on educational qualification, the lowest level of agreement with regard to the job security, and image of organisation in society dimensions of quality of work life has found in case of the employees who are Graduate. It is suggested that the banking organisation need to pay more attention towards the graduates in order to improve their quality of work life. Therefore, suitable measures need to be adopted to improve the aspects like ‘job security’, and ‘image of organisation in society’ as now graduates has become a commonly prevalent qualification.

- Further, the banking organisations should devote more emphasis on quality of work life activities targeted at younger employees (less than 30 years) to retain them in the banks. The lowest level of agreement has been found in case of the employees less than 30 years with regard to the dimensions viz. reward and penalty system and image of organisation in society. However, the employees belonging to the age group of less than 30 years should be provided adequate and fair compensation, participation in decision making, opportunity to use and develop human capacity, fringe benefits and welfare measures, equity, justice & grievance handling, and opportunity for continued growth to meet their aspirations. For ensuring their better quality of work life and commitment, banks need to communicate them about the role their bank play in society so that they feel proud about image of their bank in the society. Employees above 50 years need to be given counselling for finding ways to deal with their ‘work and total life space’ related issues.

- Attention needs to given to income group of less than ₹25,000 to deal with their compensation and perception of image of bank in the society related issues. Many of these persons are young, i.e. below the age of 30 years and hence when dealt properly will become committed to the bank.
• The Indian banking organisations have made a great contribution in economic development of a country. Human resources play pivotal and sensitive position in banking sector. So, the banking organisations should focus on the both male and female employees by providing them equal opportunities for participation in decision making, promotion, pay package, reward and penalty system, and welfare facilities etc.

• The public sector banks need to increase the agreement level of their employees regarding work and total life space, adequate and fair compensation, participation in decision making, and fringe benefits & welfare measures. The public sector banks should raise the new recruitment in their banks so that work pressure of the existing employees can be reduced and thus it can ensures better quality of work life in the banks. Appropriate pay package and performance based increments should be provided to the employees.

• The research has brought out the main dimensions responsible for having low level of agreement of employees of private sector banks are ‘job security’, ‘reward and penalty system’, ‘work load’ and ‘work and total life space’. The private banks need to concentrate on providing permanent job to the employees and the employees should be encouraged to give their suggestions for making important decisions for the improvement in the organisation. In addition to this, performance evaluation should be the basis of increment in order to give a better quality of work life to the employees.

• The young employees (age less than 30 years) and new recruited employees (experience less than 5 years) are less committed to their banks. The banking organisation should provide monetary and non-monetary benefits, so that the commitment is positively impacted. The measure taken to improve the quality of work life will also contribute in this pursuit.

• The organisational commitment in commercial banks on the basis of marital status of the employees has been found significantly different between married and unmarried employees. The unmarried employees have obtained lower level of agreement on all the three components of organisational
commitment. So, suitable measures need to be taken to improve the commitment level of married employees. It can be improved by providing them job security, and opportunity for develop through interactions and discussions of important issues with the employees, giving them reasonable work load to facilitate work and total life space management.

- In order to improve overall job satisfaction of employees in commercial banks, their participation in decision making needs to enhance. These may include that the suggestions of the employees are considered by the management while taking important decisions and whenever a decision affecting their day to day life. Also measures to improve reward and penalty system should be initiated. It can improve with the help of these ways i.e. hard work and achievements of employees are recognized appropriately, and the employees caught in committing serious offences are not left with minor punishment.

- Organisational Commitment can be improved by taking care of issues concerning ‘work and total life space’, ‘safe and healthy physical environment’, ‘work load’, and ‘participation in decision making’ in the commercial banks. The banking organisations should adopt suitable measures by providing them physical environment i.e. neat, clean, free from air and noise pollution, reasonable work load to facilitate the employees to fulfil their family and social obligations, and providing them opportunity to take decisions through interactions and discussions on important issues with the employees.