# CONTENTS

## ACKNOWLEDGEMENT

ii

## LIST OF FIGURES

iv

## LIST OF TABLES

v

<table>
<thead>
<tr>
<th>CHAPTER NO</th>
<th>Title</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>QUALITY OF WORK LIFE: AN INTRODUCTION</td>
<td>1-38</td>
</tr>
<tr>
<td>II</td>
<td>REVIEW OF LITERATURE</td>
<td>39-71</td>
</tr>
<tr>
<td>III</td>
<td>RESEARCH METHODOLOGY</td>
<td>72-85</td>
</tr>
<tr>
<td>IV</td>
<td>BANKING INDUSTRY IN INDIA</td>
<td>86-106</td>
</tr>
<tr>
<td>V</td>
<td>QUALITY OF WORK LIFE-AN ANALYSIS</td>
<td>107-175</td>
</tr>
<tr>
<td>VI</td>
<td>ORGANISATIONAL COMMITMENT OF BANK EMPLOYEES-AN ANALYSIS</td>
<td>176-214</td>
</tr>
<tr>
<td>VII</td>
<td>FINDINGS AND SUGGESTIONS</td>
<td>215-236</td>
</tr>
</tbody>
</table>

## BIBLIOGRAPHY

## ANNEXURE: QUESTIONNAIRE
ACKNOWLEDGEMENT

The present research work has been carried out with the cooperation and contribution of many individuals and institutions to which I am very much grateful. The first and foremost, I would like to express my special appreciation and thanks to my Research Guide Dr. Ajay Suneja, Professor, Department of Commerce, Kurukshetra University, Kurukshetra for encouraging my research and for allowing me to grow as a research scholar. My sincere thanks are due to Dr. Ajay Suneja for his inspiring guidance, persistent encouragement, creative suggestions and approachability. My special thanks to Mrs. Shashi Suneja for her constant cooperation extended to me throughout the research period.

I express my profound thanks to Prof. Narender Singh, Chairman, Department of Commerce, K.U.K., who has always motivated me to finish the work at hand. I also express my heartiest thanks to all Professors, Faculty members and staff members of Department of Commerce, K.U.K. for their clear judgments and critical analysis of the research work which helped in bringing the thesis to the present form.

I express my sincere thanks to Prof. B.S. Bodla, Chairman, University School of Management, K.U.K. for his valuable guidance during the research work.

I express my hearty gratitude to Dr. Ashok Chauhan, Associate Professor, Department of Economics, K.U.K. and Dr. Rohtash Singh, Associate Professor, Department of Psychology, K.U.K. for helping me in various aspects of statistical and analytical portions of this investigation.

I am extremely grateful to Prof. A.K. Vashisth, University School of Business Management and Commerce, Panjab University, Chandigarh for providing insight to this research work.

I owe my thanks to all the Branch Managers and staff of banks for providing much needed cooperation and guidance in my survey.
I would like to extend my thanks to the librarians and staff members of Rattan Tata Library and Faculty of Management Studies, Delhi University, New Delhi and Librarian of University School of Business Management and Commerce, Panjab University, Chandigarh for providing me the relevant research material.

A special deep regards to my family. Words cannot express how grateful I am to my parents Sh. Nishi Kant Jasuja and Smt. Nisha Jasuja and parents-in-law Sh. Anil Goel and Smt. Savita Goel for all the sacrifices that they have made on my behalf. Your prayer for me was what sustained me thus far. My special thanks to my brother Mr. Sahil Jasuja for helping me in every possible manner.

My special acknowledging appreciation to my beloved husband Mr. Tarun Goel for supporting me in writing and encouraging me when I was in stress during my research work. My special appreciation is for my son Devansh Goel for keeping me always in light-hearted mood.

Above all, I bow down in front of God Almighty, for blessing me with necessary initiative to carry out my research work successfully.

SWATI
<table>
<thead>
<tr>
<th>Table No.</th>
<th>Title</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>WRKLFQUAL: A Quality of Work Life Model</td>
<td></td>
</tr>
<tr>
<td>1.2</td>
<td>Dimensions of Quality of Work Life</td>
<td></td>
</tr>
<tr>
<td>4.1</td>
<td>Banking Structure in India</td>
<td></td>
</tr>
<tr>
<td>4.2</td>
<td>Products and Services of State Bank of India</td>
<td></td>
</tr>
<tr>
<td>4.3</td>
<td>Products and Services of Central Bank of India</td>
<td></td>
</tr>
<tr>
<td>4.4</td>
<td>Products and Services of ICICI Bank</td>
<td></td>
</tr>
<tr>
<td>4.5</td>
<td>Products and Services of YES Bank</td>
<td></td>
</tr>
<tr>
<td>Table No.</td>
<td>Title</td>
<td>Page No.</td>
</tr>
<tr>
<td>----------</td>
<td>----------------------------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>1.1</td>
<td>QWL Viewed By Researchers in Variety Ways</td>
<td></td>
</tr>
<tr>
<td>1.2</td>
<td>QWL Definitions in the Last 30 Years</td>
<td></td>
</tr>
<tr>
<td>3.1</td>
<td>Reliability Indices for the QWL Research Instrument</td>
<td></td>
</tr>
<tr>
<td>3.2</td>
<td>Reliability Indices for the Organisational Commitment Research Instrument</td>
<td></td>
</tr>
<tr>
<td>3.3</td>
<td>Total Number of Bank Employees in India and Haryana</td>
<td></td>
</tr>
<tr>
<td>3.4</td>
<td>Grouping of Banks</td>
<td></td>
</tr>
<tr>
<td>3.5</td>
<td>Total Bank Branches in Haryana and Sample Branches of Selected Banks</td>
<td></td>
</tr>
<tr>
<td>4.1</td>
<td>State Bank of India at a Glance (FY 2013 vs. FY 2014)</td>
<td></td>
</tr>
<tr>
<td>4.2</td>
<td>Central Bank of India at a Glance (FY 2013 vs. FY 2014)</td>
<td></td>
</tr>
<tr>
<td>4.3</td>
<td>ICICI Bank at a Glance (FY 2013 vs. FY 2014)</td>
<td></td>
</tr>
<tr>
<td>4.4</td>
<td>YES Bank at a Glance (FY 2013 vs. FY 2014)</td>
<td></td>
</tr>
<tr>
<td>5.1</td>
<td>Ownership Pattern of Banks-Wise Composition of Respondents</td>
<td></td>
</tr>
<tr>
<td>5.2</td>
<td>Size of Banks-Wise Composition of the Respondents</td>
<td></td>
</tr>
<tr>
<td>5.3</td>
<td>Banks and Gender Profile of the Respondents</td>
<td></td>
</tr>
<tr>
<td>5.4</td>
<td>Banks and Marital Status of the Respondents</td>
<td></td>
</tr>
<tr>
<td>5.5</td>
<td>Banks and Education-Wise Composition of Respondents</td>
<td></td>
</tr>
<tr>
<td>5.6</td>
<td>Banks and Age-Wise Composition of Respondents</td>
<td></td>
</tr>
<tr>
<td>5.7</td>
<td>Banks and Income-Wise Composition of Respondents</td>
<td></td>
</tr>
<tr>
<td>5.8</td>
<td>Banks and Categories-Wise composition of Respondents</td>
<td></td>
</tr>
<tr>
<td>5.9</td>
<td>Banks and Job Experience-Wise Composition of Respondents</td>
<td></td>
</tr>
<tr>
<td>5.10</td>
<td>Banks and Location-Wise composition of Respondents</td>
<td></td>
</tr>
<tr>
<td>5.11</td>
<td>Perception of Bank Employees regarding ‘Adequate and Fair Compensation’</td>
<td></td>
</tr>
<tr>
<td>5.12</td>
<td>Perception of Bank Employees regarding ‘Fringe Benefits and Welfare Measures’</td>
<td></td>
</tr>
<tr>
<td>5.13</td>
<td>Perception of Bank Employees regarding ‘Job Security’</td>
<td></td>
</tr>
<tr>
<td>5.14</td>
<td>Perception of Bank Employees regarding ‘Safe and Healthy Physical Environment’</td>
<td></td>
</tr>
<tr>
<td>5.15</td>
<td>Perception of Bank Employees regarding ‘Work Load’</td>
<td></td>
</tr>
<tr>
<td>No.</td>
<td>Perception of Bank Employees regarding ‘Opportunity to Use and Develop Human Capacity’</td>
<td></td>
</tr>
<tr>
<td>-----</td>
<td>--------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>5.16</td>
<td>Perception of Bank Employees regarding ‘Opportunity for Continued Growth’</td>
<td></td>
</tr>
<tr>
<td>5.17</td>
<td>Perception of Bank Employees regarding ‘Human Relation and Social Aspect of Work Life’</td>
<td></td>
</tr>
<tr>
<td>5.18</td>
<td>Perception of Bank Employees regarding ‘Participation in Decision Making’</td>
<td></td>
</tr>
<tr>
<td>5.19</td>
<td>Perception of Bank Employees regarding ‘Reward and Penalty System’</td>
<td></td>
</tr>
<tr>
<td>5.20</td>
<td>Perception of Bank Employees regarding ‘Equity, Justice and Grievance Handling’</td>
<td></td>
</tr>
<tr>
<td>5.21</td>
<td>Perception of Bank Employees regarding ‘Work and Total Life Space’</td>
<td></td>
</tr>
<tr>
<td>5.22</td>
<td>Perception of Bank Employees regarding ‘Image of Organisation in Society’</td>
<td></td>
</tr>
<tr>
<td>5.23</td>
<td>Educational Qualification-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Quality of Work Life of Bank Employees</td>
<td></td>
</tr>
<tr>
<td>5.24(A)</td>
<td>Level of Education-Wise Comparison of Dimensions of Quality of Work Life.</td>
<td></td>
</tr>
<tr>
<td>5.24(B)</td>
<td>Post Hoc Analysis</td>
<td></td>
</tr>
<tr>
<td>5.24(C)</td>
<td>Age-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Quality of Work Life of Bank Employees.</td>
<td></td>
</tr>
<tr>
<td>5.25 (A)</td>
<td>Age–Wise Comparison of Dimensions of Quality of Work Life.</td>
<td></td>
</tr>
<tr>
<td>5.25 (B)</td>
<td>Post Hoc Analysis</td>
<td></td>
</tr>
<tr>
<td>5.26 (A)</td>
<td>Income-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Quality of Work Life of Bank Employees.</td>
<td></td>
</tr>
<tr>
<td>5.26 (B)</td>
<td>Income–Wise Comparison of Dimensions of Quality of Work Life.</td>
<td></td>
</tr>
<tr>
<td>5.26 (C)</td>
<td>Post Hoc Analysis</td>
<td></td>
</tr>
<tr>
<td>5.27 (A)</td>
<td>Job Experience-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Quality of Work Life Of Bank Employees.</td>
<td></td>
</tr>
<tr>
<td>5.27 (B)</td>
<td>Job Experience—Wise Comparison of Dimensions of Quality of Work Life.</td>
<td></td>
</tr>
<tr>
<td>Table No.</td>
<td>Title</td>
<td>Page No.</td>
</tr>
<tr>
<td>----------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>5.27 (C)</td>
<td>Post Hoc Analysis</td>
<td></td>
</tr>
<tr>
<td>5.28 (A)</td>
<td>Area of Bank-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Quality of Work Life of Bank Employees.</td>
<td></td>
</tr>
<tr>
<td>5.28(B)</td>
<td>Area of Bank–Wise Comparison of Dimensions of Quality of Work Life</td>
<td></td>
</tr>
<tr>
<td>5.28(C)</td>
<td>Post Hoc Analysis</td>
<td></td>
</tr>
<tr>
<td>5.29</td>
<td>Gender–Wise Comparison of Dimensions of Quality of Work Life</td>
<td></td>
</tr>
<tr>
<td>5.30</td>
<td>Marital Status-Wise Comparison of Dimensions of Quality of Work Life</td>
<td></td>
</tr>
<tr>
<td>5.31</td>
<td>Comparison of Officers and Clerical Staff of Public Sector Banks regarding various Dimensions of Quality of Work Life</td>
<td></td>
</tr>
<tr>
<td>5.32</td>
<td>Comparison of Officers of Public Sector Banks and Private Sector Banks regarding various Dimensions of Quality of Work Life</td>
<td></td>
</tr>
<tr>
<td>5.33</td>
<td>Ownership Pattern of Bank-Wise Comparison of Dimensions of Quality of Work Life</td>
<td></td>
</tr>
<tr>
<td>5.34</td>
<td>Size of Bank-Wise Comparison of Dimensions of Quality of Work Life</td>
<td></td>
</tr>
<tr>
<td>6.1</td>
<td>Perception of Bank Employees regarding Normative Commitment</td>
<td></td>
</tr>
<tr>
<td>6.2</td>
<td>Perception of Bank Employees regarding Affective Commitment</td>
<td></td>
</tr>
<tr>
<td>6.3</td>
<td>Perception of Bank Employees regarding Continuance Commitment</td>
<td></td>
</tr>
<tr>
<td>6.4 (A)</td>
<td>Educational Qualification-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Organisational Commitment of Bank Employees</td>
<td></td>
</tr>
<tr>
<td>6.4 (B)</td>
<td>Level of Education–Wise Comparison of Components of Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.4 (C)</td>
<td>Post Hoc Analysis</td>
<td></td>
</tr>
<tr>
<td>6.5 (A)</td>
<td>Age-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Organisational Commitment of Bank Employees</td>
<td></td>
</tr>
<tr>
<td>6.5 (B)</td>
<td>Age–Wise Comparison of Components of Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>Table No.</td>
<td>Title</td>
<td>Page No.</td>
</tr>
<tr>
<td>----------</td>
<td>-----------------------------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>6.5 (C)</td>
<td>Post Hoc Analysis</td>
<td></td>
</tr>
<tr>
<td>6.6 (A)</td>
<td>Income-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Organisational Commitment of Bank Employees</td>
<td></td>
</tr>
<tr>
<td>6.6 (B)</td>
<td>Income–Wise Comparison of Components of Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.6 (C)</td>
<td>Post Hoc Analysis</td>
<td></td>
</tr>
<tr>
<td>6.7 (A)</td>
<td>Job Experience-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Organisational Commitment of Bank Employees</td>
<td></td>
</tr>
<tr>
<td>6.7 (B)</td>
<td>Job Experience–Wise Comparison of Components of Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.7 (C)</td>
<td>Post Hoc Analysis</td>
<td></td>
</tr>
<tr>
<td>6.8 (A)</td>
<td>Area-Wise Aggregate of Mean Score, Average of Mean Score, and Standard Deviation of Organisational Commitment of Bank Employees</td>
<td></td>
</tr>
<tr>
<td>6.8 (B)</td>
<td>Area–Wise Comparison of Components of Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.9</td>
<td>Gender–Wise Comparison of Components of Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.10</td>
<td>Marital Status–Wise Comparison of Components of Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.11</td>
<td>Comparison of Officers and Clerical Staff of Public Sector Banks regarding Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.12</td>
<td>Comparison of Officers of Public Sector Banks and Private Sector Banks regarding Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.13</td>
<td>Comparison of Public Sector Banks and Private Sector Banks regarding Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.14</td>
<td>Size–Wise Comparison of Banks regarding Organisational Commitment</td>
<td></td>
</tr>
<tr>
<td>6.15</td>
<td>Model Summary of Step–Wise Regression Analysis</td>
<td></td>
</tr>
<tr>
<td>6.16</td>
<td>Regression Coefficients</td>
<td></td>
</tr>
<tr>
<td>6.17</td>
<td>Model Summary of Step–Wise Regression Analysis</td>
<td></td>
</tr>
<tr>
<td>6.18</td>
<td>Regression Coefficients</td>
<td></td>
</tr>
</tbody>
</table>