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CHAPTER – 3
REVIEW OF LITERATURE

3.1 INTRODUCTION

The study is concerned with the “A Comparative Study on Quality of Work Life, Job Satisfaction and Performance of Employees of Selected Public and Private Sector Banks in Gujarat”.

Review of literature is an important step in undertaking research. It helps in clarifying and defining the problem, stating objectives, formulating hypothesis, selecting appropriate design and methodology of research as well as interpreting the results in the light of the research work already undertaken. In this chapter, an endeavour has been made to provide an overview of earlier studies on QWL. The sources referred include various research surveys, articles from different magazines, books, doctoral thesis, different web sites etc. Review of related literature has been done particularly with a view to locate the possible correlates of the variables studied.

3.2 THEORETICAL PERSPECTIVES OF THE VARIABLES

An overview of the literature in the field of psychological, socio-psychological and educational research concerned with the variables selected for the study is presented in this section with a view to draw out the conceptual, theoretical and empirical development of the variables and their assessment. A literature review is both a summary and explanation of the complete and current state of knowledge on a limited topic as found in academic books and journal articles. Thus it refers to the process of reading, analyzing, evaluating, and summarizing scholarly materials about a specific topic.

A literature review was conducted to become well acquainted with the theoretical background regarding quality of work life. General literature regarding quality of work life, its significance and well being was consulted, as well as more specifically quality of work life, job satisfaction and specific components of quality of work life of employees of banking sector. The latter will enable the researcher to identify a set of components to serve as constructs for the study and to be able to define each of the facets of work life.
3.3 LITERATURE REVIEW ON QUALITY OF WORK LIFE (QWL),
JOB SATISFACTION AND PERFORMANCE

To have a good understanding of the concept “Quality of Work Life” (QWL), one must look into the evolutionary stages of the concept. Quality of work life is being used these days by organizations as a strategic tool to attract and retain the talent. QWL policies are increasingly becoming part of the business strategies and focus is on the potential of these policies to influence employees’ quality of working life and more importantly to help them to maintain work-life balance with equal attention on performance and commitment to work. Past scholars have suggested definitions of QWL from various dimensions and have concluded different constructs of QWL. For instance, QWL is a philosophy, a set of principles, which states that employees are the most meaningful resource in the organization and they should be dealt with dignity and respect. The elements important to an individual’s quality of work life include the job, the physical work conditions, social arena within the organization, administrative policies and relationship between life on and off the job.

The quality of work life (QWL) as a human resource intervention has gained significance in the USA and Scandinavia during the 1960s -1970s. The concept “quality of work life” was first discussed in 1972 during an international labor relations conference. It received more attention after United Auto Workers and General Motors initiated a QWL program for work reforms.

Edem and Lawal (1999) conducted a survey on job satisfaction, QWL and productivity in the organisations. The study reveals that the intrinsic job satisfaction dimensions were the greatest influence on the employees among the sample population. However, the extrinsic job satisfaction dimensions which do not influence employees output should not be neglected; rather they could be improved to enhance job satisfaction and QWL raise organization productivity.

Hoque, M. Ekramul, Rahman and Alinoor (1999) conducted a study to assess and compare the quality of working life of industrial workers of organizations of public and private nature in Bangladesh (Dhaka) and to measure whether there is any significant relationship among QWL, job behaviour and demographic variables of the workers. The results revealed that the private sector workers perceived significant and higher QWL.
than their counter parts in the public sector. QWL has significant correlation with performance and negative correlation with absenteeism and accident.

Mankidy, Jacob (2000) observes that the more positive the Industrial relations processes, the greater the possibility of improved QWL. Positive industrial relations should ensure better wages, flexible hours of work, conducive work environment, employment benefits, career prospects, job satisfaction, and meaningful employee involvement in decision making etc. leading to better QWL. The study concluded that the improved QWL will naturally help to improve the family life of the employees and would also improve the performance of the organisation.

Sirgy et. al., (2001) suggested that the key factors in quality of working life are: need satisfaction based on job requirements, need satisfaction based on work environment, need satisfaction based on supervisory behaviour, need satisfaction based on ancillary programmes and organizational commitment. They defined quality of working life as satisfaction of these key needs through resources, activities, and outcomes stemming from participation in the workplace. Maslow’s needs were seen as relevant in underpinning this model, covering health and safety, economic and family, social, esteem, actualization, knowledge and aesthetics, although the relevance of non-work aspects play down, as attention is focused on quality of work life rather than the broader concept of quality of life.

Yousaf and Anwar (2001): They conducted study to develop a scale for measuring Quality of Working Life of Doctors was through questionnaire, interviews etc., they collected the data required for the construction of the scale. With the help of the scale they arrived at the conclusion that those who were found using their skills and abilities most at work were found enjoying the best possible work life. The extent of feeling of successful work life was found related with quality of work performance and work activities. To have a sense of accomplishment there shall be good supervision too.

Ibrahim Muhammad Faishal (2003) made a study in the subject and stated that quality of work life studies are increasingly gaining the attention of urban planners due to their usefulness in assessing and monitoring public policies. He made an attempt to study the quality of work life of residents staying near industrial estates in Jurong (Singapore), using 18 subjective life indicators to measure the overall life satisfaction and found health, family life and public safety emerged as the most important aspects, while self-
development, religion, and politics were least important. On the satisfaction level, public safety, family life and public utilities were deemed to be among the most satisfied aspects, while consumer goods, politics and environment were considered to be among the least satisfied aspects.

**Wilson (2003)** in his study observed that workers were generally satisfied with the environment in which they worked. The satisfaction rate was high among the public sector workers than the private sector workers. Regarding style of supervision both the categories were satisfied. Both the categories were not satisfied with respect to promotion and involvement in decision making. He also found that public sector employees had more satisfaction than private sector employees with respect to reward, human relations, behaviour of co-workers and nature of job.

**Benarjee and Roja Rani (2004)** made an attempt to present the findings of a case study which describes the impact of QWL on job involvement. Towards this end they have selected a sample of 305 employees on stratified random basis from Visakhapatnam Port Trust. QWL dimensions are selected based on the studies of Klatt, Murdic and Chuster, Herrick and Maccoby, David E.Balch and Robert Blanck. Job involvement was measured by using the Ladahl and Kejner scale. The results revealed that employees who felt that there is QWL in their organizations are highly job involved. It is clear from the data obtained that when there is less menial work, there is high satisfaction regarding all factors of QWL.

**Sarang Shankar Bhola (2003)** made a study of quality of work life in casting and machine shop industry in Kholpur. He found that workers from public limited units and very few workers from private limited units were receiving comparable good wages. Workers working with proprietary units were not receiving good wages He observed that majority of the units under study have not concentrated on the safety aspects of the workers. Almost all units were lacking in basic policy making and its implementation. They are also lagging in defining the goals and mission. He established that the level of the quality of work life did not depend upon the nature of ownership. Public limited, private limited and proprietary units have good or poor quality of work life.

**Triveni. S, Amminabhavi and Vijayalaxmi A. Amminabhavi (2005),** conducted a study titled “A Study of Quality of Work Life of Nationalized and Non Nationalized Bank Employees” to determine scientifically the level of quality of work of nationalized
and non-nationalized bank employees. To achieve the objective, the quality of work life-condition/feelings form was administered on a sample of 78 bank employees of which 39 were from nationalized and 39 from non-nationalized banks in Hubli-Dharwad Corporation area. The obtained responses were scored and subjected to t-test. The results revealed that the nationalized bank employees have significantly higher QWL than those of non-nationalized bank employees in the dimensions like autonomy, work speed and routine, work complexity as well as the composite QWL-Conditions. The incidental analyzes in the study revealed that the bank employees who expressed higher life satisfaction have shown significantly higher QWL with regard to conditions than those who expressed moderate life satisfaction.

Riyaz Raiaye (2005) made an attempt to scrutinize QWL in two prestigious commercial banks viz., State Bank of India and Jammu and Kashmir Bank. It evaluates the perceptions of the employees of two cadres of both the banks. The objective of this study was to assess the effectiveness of the various facets of quality of work life. For this purpose 18 independent variables were adopted and these variable were classified into four categories: working environment (includes physical working environment, employee welfare, absence of undue job stress and respect for individual); relational factors (includes relations with supervisors, union-management relations, work-group relations and confidence in management); job factors (includes job security, advancement based on merit, employee commitment, on the job development and utilization, employee involvement and influence, employee state of mind, impact on personal lives and absence of developing apathy); and financial factors (included economic well-being and career goal progress). He concluded that, the QWL in the banks under study is to be a fair extent satisfactory. When compared to relational, job and financial factors the working environment factor presents a better picture.

Rishu Roy (2006) in his paper asserted that performance can neither be achieved by external motivation nor by financial and non-financial rewards, rather it comes from the workers and their total working environment. In his paper highlights the impact of QWL on job performance. The pressures in the free economy, the breakdown of trade barriers and globalization are making enormous demands on today’s corporations to complete in every domain. The performance naturally tops out of all the critical items in the Indian industries and therefore, it becomes imperative to understand how the job performance is influenced by the above mentioned factors. The idea is illustrated by doing a survey of 50...
employees who were selected from different press media on a random sampling basis which showed good QWL has a significant positive correlation with job performance.

**Syed Hussain M.M.E, (2006)** an attempt is made to measure the level of perceived quality of work life of the employees of private and public sector banks in Sivagangai District. He identified QWL factors and given rank in order to relating to the perceptional levels of the QWL of employees of banks. He concluded that both private and public sector banks assign almost the same ranks to all the 11 factors contributing to QWL except seniority and merit in promotion and congenial work supervisor relation.

**Rama J. Joshi (2007),** designed a study titled “Quality of Work Life of Women Employees: Role of Trade Unions” to explore the issue of representation of legitimate interests of women workers in its entirety and make suggestions to help the policy makers to improve the quality of work life of women workers. The study was carried out in the services and manufacturing (public) sectors, more specifically in Banking, Insurance, and Hospitals. The study findings reveal that the level of satisfaction of women employees with QWL in their respective organizations was quite high in spite of the overall work life conditions as provided by the company /management being only average (as perceived by them). While the wider issues having implications for the entire workforce were taken care of in their negotiations by the existing union of which they were members the women specific issues were generally ignored (except for in hospitals where the dominant gender was female).

**Md. Zafor Sadique (2007),** in his study on QWL of four sugar mills in Bangladesh investigated that, Designation, experience and age of the sugar mill employees do not alter their rating of the existing and expected quality of work life (QWL). Sugar industry is functioning in an environment, where four major determinants of QWL i.e., participation in decision making, pay and allowance, compensation and career advancement are largely missing and the employees would like to see an environment that includes these determinants. Most of the determinants of QWL do need immediate attention from the government and the concerned authority to improve the quality of work life (QWL).

**Maimunah Ismail (2008)** in his study examined that many factors determine the meaning of quality of work life (QWL), one of which is work environment. A group of workforces that is greatly affected in QWL as a result of dynamic changes in work
environment is information technology (IT) professionals. The constructs of QWL discussed are health and well-being, job security, job satisfaction, competency development, work and non-work life balance.

**Meenakshi Gupta and Vikas Sharma (2009),** undertook a study titled “Quality of Work Life – A Study of bank employees in Jammu region” to determine whether and how the quality of work life affects the satisfaction level of employees of banks. The study found that among the independent demographic variables, the best predictor was annual income followed by marital status, sex, education, family size and job experience. The factor which was ranked as a best factor that was perceived as satisfactory by the employees was opportunities for personal encouragement. However factors as participation in decision making and rewards were found to have a significant impact on employee’s satisfaction. The banking sector should take note of this and should encourage employees’ participation in decision making and they should be rewarded for their performance to attain satisfaction.

**Nanthini (2010)** undertook a study entitled “A Study on the QWL and Psychological Well Being among the Women Employees in Indian Private Banks” and this study highlights that the respondents have low and moderate scores in QWL and psychological well being. This indicates that they need to be given adequate attention to improve their QWL. Study indicates that there is a difference existing between the old and new Indian private sector banks.

**Azril, M.S.H et. al., (2010)** in their study discovered whether quality of work life among the agriculture extension employee do have impact on their work performance or not. The study necessarily estimated quality of work life function in enhancing work performance, analyzed the most important factor and variables on this work performance. Results depict that all of the nine qualities of work life studied have significant and positive relationship with work performance where the highest relationship occurred between individual and family life with work performance. Multiple regression analysis demonstrated that five factors which are individual and family life, job satisfaction, organization policy and management style, work environment and remuneration are the main contributors to work performance among government agricultural extension employees.
Ayesha et. Al (2011), They aims to make a comparative learning of the existing QWL between the males and females of the private commercial banks through quantitative survey on 128 male and 64 female employees. The study reveals that a significant difference exists between male and female employees QWL and in the following factors of QWL; adequate and fair compensation, flexible work schedule and job assignment, attention to job design, and employee relations. As a significant number of female participants from the labor force are now entering in the banking sector, this finding may add value to the management of the banks. Thus at the end of the paper recommendations are made to ensure gender equity in the private banking sector of Bangladesh.

Prema Manoharan (2011) studied to find whether employees of banking sector are satisfied from the QWL factors. The factors of QWL chosen for the study are from the definition of Jerome M Rosow, President of the Work in America Institute. He specifies pay, employee benefits, job security, alternative work schedules, occupational stress, participation and democracy in the workplace as the seven factors of quality of work life. The study was conducted by collecting the data from a sample size of 120, comprising of 49 male and 71 female employees of Indian Bank. Questionnaires were used to collect the primary data and the statistical analysis of the data revealed that six of the said factors were satisfactory to both male and female employees but it was found that they experienced occupational stress. Also there was an attempt to find the difference in opinion regarding quality of work life on the basis of sex, experience and age of the respondents and it was found that there was significant difference. Suggestions were made to overcome occupational stress. It was found out that 94.2% of the employees agreed that about job security. Satisfaction from pay was less than average level. Employee benefits such as medical reimbursement, transport, crèche, pension schemes and compassionate job opportunities are found to be less satisfactory. They were satisfied about alternate work schedule and democracy in work place. Trade union participation and participation in decision making was found to be not much satisfactory. Most of them agreed that they experienced stress in occupation. There is difference between male and female respondents with respect to satisfaction of pay, alternative work schedules, occupational stress and democracy in work place. For employee benefit and participation in management factors, there is no significant difference between male and female respondents. The occupational stress (V=69.20) was more for both male (V=69.20) and female (V=77.20) respondents. The study portrays the present scenario in the national banks and the dissatisfaction just after the central government’s pay revision and the
global banks pay scale. Of the seven factors taken for the study, only the pay is said to be the most unsatisfactory issue. The situation may change after the next bi-partite settlement which is expected in near future. Other factors such as job satisfaction, occupational stress, alternative work schedules etc are at the satisfactory level for the bank professional.

Sabarirajan and Geethanjali (2011), made an attempt to investigate the extent to which the QWL among the employees of public and private banks in Dindigul influences the performance of banks in their study titled “A Study on Quality of Work Life and Organizational Performance among the Employees of Public and Private Banks in Dindigul”. Their study revealed that there was a perfect positive relationship between QWL and performance of employees in both the sectors. They concluded that organizational excellence has higher impact on the level of QWL in an organization and the performance of organization can be improved only when the human resources are satisfied with the higher quality of working life. They made a suggestion that the simple method of enhancing QWL may be by improving the existing job environment.

Mohammad Hadi Asgari and Mohammad Ali Dadashi (2011), undertook a research to determine the relationship between the quality of work life and organizational commitment of Melli Bank staff in west domain of Mazandaran in 2009-2010. The research method was descriptive and of the correlation type. The population of the research was all the workers of Melli Bank in west of Mazandaran with total number of 467, out of which 210 individuals were selected as the sample according to Morgan’s table. In order to collect data two questionnaires were used: Walton's quality of work life questionnaire, and Allen-Meyer's organizational commitment questionnaire. In data analysis SPSS software, stepwise regression, and Pearson's correlation coefficient were used. The results showed that:

1. There is a relationship between quality of work life and organizational commitment of the staff (r=0.183) 2. There is a relationship between quality of work life and affective commitment of the staff (r=0.165).
2. There is a relationship between quality of work life and continuance commitment of the staff (r=0.250).
3. There is a relationship between quality of work life and normative commitment of the staff (r=0.207).
Indumathy. R and Kamalraj. S (2012), attempted to look into the Quality of Work Life among workers with special reference to textile industry in Tirupur District—A textile hub. The research design chosen is descriptive in nature. The sample size taken to conduct the research is 60 workers. For this study, the sampling technique chosen is convenient sampling. Structured interview schedule was used for primary data collection. Secondary data was collected from earlier research work, various published journals, magazines, websites and online articles. Simple percentage analysis, chi-square analysis and weighted average score analysis are the tools used for data analysis. The investigation has remarkably pointed out that the major factors that influence and decide the quality of work life are attitude, environment, opportunities, nature of job, people, stress level, career prospects, challenges, growth and development and risk involved in the work and rewards. Chi-square analysis shows that there was no significant relationship between total work experience and salary and between gender and overall job satisfaction. There was significant relationship between total work experience and overall job satisfaction and between educational qualification and salary.

Divya Negi and Seema Singh (2012), endeavors to explore the challenges associated with managing professional and personal life of employees of banking sector. They also tries to find causes and consequences of imbalance on the basis of gender, demographics, level of hierarchy at organizational level, welfare policies, growth pattern, family and societal commitments. The study concluded that work life balance has become a quest for professionals of banking industries and also that employees work better when they do make time for family and personal interests.

Sairam Subramaniam and Saravanan (2012), attempted to test the factors influencing on quality of work life of bank employees in his study titled “Empirical study on factors influencing on quality of work life of commercial bank employees”. This study was conducted in the Coimbatore city of Tamil Nadu, with the sample size of 100 and it has been collected from 23 branch networks of public and private sector commercial banks. A structured questionnaire has been administered to collect data from the respondents by using simple random sampling techniques. This study laid focus on the factors influencing quality of work life, socio-economic background of respondents, expectations of employees in the work place. Simple percentage analysis, factor analysis and chi-square test were used to draw analysis and inference of the study. This study concluded that the employees were facing poor work life quality in the work place. Hence banking employees ought to pay more attention on bringing more work life quality policy and its implementation.
Vinita Sinha and K. S. Subramanian (2013), Quality of work life is the extent to which workers can satisfy important personal needs through their experiences in the organization. It focuses strongly on providing a work environment conducive to satisfy individual needs. It is assumed that if employees have more positive attitudes about the organization and their productivity increases The present piece of work was conducted to examine whether work related factors have any relationship with the perception of quality of work life and also to compare the relationship between quality of work life in total of 60 employees from private sector, public sector employees and entrepreneurs. This study examines the differences found between entrepreneurs, government and private association's employees' ratings of their quality of work life experience. The results are thoroughly analyzed and discussed. The results highlights that work related factors have significant and differential relationship with perception of quality of work life among three sectors.

G. Susila, Dr. R. Mathivanan, K. Maruthadurai (2013 conducted study on Quality of work life of cement industry They taken variable safety, healthy work environment, adequate and fair compensation and social relevance are undedicated by the internal stakeholders (Employees). The study was descriptive in nature. The objective of the study was to find out the existing level of Quality of Work Life perceived by the employees in cement industry The researcher used primary data from the concerned industry respondents with the help of questionnaire. The data which is to be collected from the respondents on random basis. The companies which are included in this survey are TANCEM, BIRLA and RAMCO. The sample size which is a determined for the study is 300 from all three companies. The collected data which is analyzed with the help of ANOVA. It was concluded that that private companies give more importance to social relevance than the public limited companies. Because, for private companies brand identity is must and for building brand identity, they work hard and one among their efforts is social relevance. Among the different variables of quality of work life, social integration becomes top priority given by the employees followed by development of human capacities, quality of work-life feeling, growth and security, and constitutionalism. However, respondents do not favor of total life space and gave poor response to safe and healthy work environment, adequate and fair compensation, and social relevance.
P. Rathamani and Dr. Rameshwari Ramchandra (2013), the study focused on the factor influences QWL of employees, level of satisfaction of employees on present level of QWL and the influence of QWL. 50 employees of textile units of equal capacity have taken as samples. Motivational insights are the important factor that influences the QWL of employees and their life. Higher compensation has been prime expectation of the employees to improve their life. QWL of employees had an influence on the employees’ productivity. The research findings revealed the fact that motivational insight viz., promotion, insurance protection, training, awards, recognition has been influencing factor of Quality of work life. Quality of work life includes job security, good working conditions, adequate and fair compensation and monetary rewards. In the study respondents have given favourable response on the Job Satisfaction, Safety and healthy working conditions, Opportunities to develop human capacities and Opportunities for continued growth and security of their organization. Employee respondents have expected higher compensation from their employers. Quality of work life had an influence on employees’ productivity. 40% of the respondents have stated that due to QWL their productivity has been increased. 36% of employee respondents have said that their morale has been improved and 20% of the respondents’ level of commitment to their work and organization has been increased because of the organizations’ quality of work life. 40% of the respondents have stated that due to QWL their productivity has been increased. 36% of employee respondents have said that their morale has been improved and 20% of the respondents’ level of commitment to their work and organization has been increased because of the organizations’ quality of work life. There has been no difference of opinion among the respondents on the social interaction in work force. Salary of an employee does not have any influence on the social interaction in work force.

G.S. Sandhya Nair (2013) had undertaken study to explore the relationship between the quality of work life (QWL) and its effect on organizational citizenship behaviour. The report findings were based on the review of literature on the relationship between the QWL & OCB combined with a survey among College Teachers in and around Thrissur Dist. Based on the findings, the report also offers an insight and advice on the ways to enhance the QWL among College Teachers. According to Ray Kroc “The Quality of an Individual is reflected in the Standards they set for themself”, it is also a realized fact that the qualities of human inputs are the greatest asset to any organization. Thus this paper aims to contribute to the academic community and add on to the existing body of
literature relating to the effect of QWL on OCB. The analysis showed that on an average the women show a better satisfaction level with regard to the adequate and fair compensation, safe and healthy environment, growth and safety, social integration, social relevance and total life span. Men showed better satisfaction level in constitutionalism and development of human capabilities. There was a significant difference in the effect of the QWL on the OCB between men and women. The women reported to show higher level of job dedication when compared to men. On the basis of hypothesis testing, it was found that there was significant relationship between the quality of work life and organizational citizenship behaviour based on altruism. There was significant relationship between the quality of work life and organizational citizenship behaviour based on conscientiousness.

D. Manjula & Dr. M. Selvakumar Marimuth (2014) in their study applied the discriminant analysis to find which factor absolutely predicts job satisfaction of employees. For that purpose the factor analysis was applied and the factor scores were treated as independent variable in discriminant analysis. The study is based on both primary and secondary data. The primary data have been collected from the employees of private sector commercial banks in Virudhunagar District with the help of questionnaire. The population selected for this particular study is employees from private sector commercial banks in Virudhunagar District. Private sector banks comprise of Karur Vaysya Bank, Lakshmi Vilas Bank, City Union Bank, HDFC, Axis, ICICI, Federal, Tamilnadu Mercantile Bank, South Indian Bank, Catholic Syrian Bank, and Indusind Bank. Questionnaire were distributed and collected personally by the researcher. 413 responses collected for the studies which were received. A discriminant analysis is conducted to analyse the discriminating variables of employees’ job satisfaction in private sector banks. Predictor variables are, organisational culture and climate (.757), self development (.376), social integration (.285), fair payment (.275), career development (.237), benefits and facilities (.104), work life balance (-.136) and constitutional guarantees (-1.230). There is a chance to increase the number of dissatisfied employees in private sector banks in Virudhunagar District. The Kruskal Wallys Test shows that there is strong statistical evidence for a significant difference in the satisfaction level of employees in different private sector banks.

Shobha. B. Hangarki (2014), the aim of this study was to identify the quality of work life of the bank employees, due to high level of work pressure, working with different
culturally diversified colleagues, bridging generation gap, women employees issues, professional career development, health issues and performance pressure causing stress. For conducting this research 500 bank employees were selected from nationalized banks of HKR and questionnaires were used to collect primary data from employees of different age group and it was found that employees experienced performance pressure causing heavy stress.

Radha Yadav, and Ashu Khanna (2015), in their paper they studied participative management, grievance handling procedure, health care facilities, fringe benefits, rewards and recognitions etc., used as variable to identified the satisfaction of employees' towards the quality of work life offered by the organization and return on net worth, return on assets, dividend per share and net profit margin are used to determine the organization's performance. 150 questionnaires were distributed among the branches of SBI which touched the East Uttar Pradesh. The objective of the study was: to find out the quality of work life of employees are growing with the organization's growth. The result indicates that performance of the SBI is highly satisfactory than the quality of work life offered to the employees'. Financial performance of the state bank of India is much satisfactory than the quality of work life. It shows that the employees' is satisfied with the overall quality of work life offered by the organization. There are some issues in the QWL like grievance handling procedure is not well established in the branches of SBI which affects the individual life. 69 % Employees' are not satisfied with the salary as well as with the participative management. Welfare facility of the branches of the SBI is not well maintained with result of more than 70% employees'.

3.4 CONCLUSION FROM LITERATURE REVIEW AND GAPS IN LITERATURE

In today's context it becomes important to recognize the factors that constitute and influence the quality of work life in an organization and employees' perception about it. World economies have recently recovered from recession blues and the continued downsizing and reorganization in the post recession scenario have created havoc for HR managers as they have to struggle with preserving employee morale and their job satisfaction. In this scenario high quality of work life is essential for organizations to continue, to attract and to retain employees. This is the reason QWL concept has gained momentum recently and researches are going on worldwide to find out inputs for framing effective QWL strategies. In India a National seminar was convened in the year
1982 to enquire into the direction of QWL activities in India and prepared an action plan for implementing the QWL concepts. Various researchers undertook survey to study the QWL practices in the Indian industries. They covered both manufacturing and service sectors.

Literature review discussed above supports the relationship between QWL, employee performance and career growth aspects. As learned from the literature above a set of dimensions of QWL were identified. Researchers have developed various components of QWL on the basis of their survey. It is clear from the above literature review that the studies on QWL in commercial banks are limited. The researchers put their efforts to measure QWL of nationalized and non-nationalized bank employees, to investigate the factors influencing QWL, to estimate the influences of these determinants on the performance of banks, to determine how the QWL affects the satisfaction level of employees, to gain an insight into current working life policies and practices of bank employees and to ascertain the relationship of QWL with organizational commitment and job burnout between Government and private bank employees. Similarly only limited number of studies were conducted regarding the stress level and work life balance of bank employees. All these studies were conducted among both male and female bank employees.

The past research results indicate the need and importance of QWL in various sectors like industrial, services and public utility. Researches confirm that QWL improves job satisfaction, employee commitment, loyalty there by contributing to work performance and productivity in the respective organizations studies. From past research, it is an established reality that there is a dire need for organizations providing needed QWL to employees and hence indicating the importance of QWL.
References


