Chapter - 8

SUMMARY OF CONCLUSIONS AND SUGGESTIONS
1.0 INTRODUCTION

Human resources play a very important role in the success of an organization and therefore, management of human resources assumes significance. Varied factors affect the management of human resources. One such factor is Quality of Work Life (QWL). It is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect. The elements that are relevant to an individual's quality of work life include the task, the physical work environment, social environment within the organization, administrative system and relationship between living conditions on and off the job. The banking sector has undergone a structural change over the past two decades, as a result of which a sea change could be observed in the role and responsibilities of bank employees. One important result of this change is the increase in the stress and strain experienced by the bank staff. Bank employees have been facing the maximum work pressures in the process of delivering timely services so as to meet organizational goals and ensure customer satisfaction. Increased use of technologies and equipment, online bank transactions, increased banking habits of customers, socio-economic changes, Government and RBIs guidelines and
controls and so on compounded the problem of work stress of employees leading to the poor quality of work life.

Banking industry offers a wide range of financial products and services to corporate entities and retail customers through a multiplicity of delivery channels and through its specialized subsidiaries and affiliates in the areas of investment banking, life and non-life insurance, venture capital and asset management apart from regular banking business. Bank employees have been facing innumerable problems in successfully delivering these products and services to customers. The problems have been aggravated further with poor quality of work life. Banking hours were increased to facilitate the fulfillment of customers' expectations. In the rapidly changing banking environment, the responsibility of the bank employees increased further and more so than their counterparts in corporate companies. The bank employees who deal in money/finance related products are exposed to higher levels of stress and strain in the changed work environment. It has adverse impact on the physical and psychological health of the employees, resulting in low quality of work life.

Both employers and employees are now recognizing and appreciating the significance of the quality of work life in organizations. Quality of work life is highly imperative to banking business performance as it aims at two objectives - (i) to enhance the productivity and (ii) to increase the satisfaction level of employees. Quality of work life is the quality of the content of relationship between employees and their total working environment with human dimensions added to the provision of services. Bank employees expect several monetary and non-monetary benefits from the bank. Hence, an attempt is made to study the quality of work life of bank employees in the light of current realities.

The study covers the quality of work life: an overview; research design and methodology; select banks: a profile; sample respondents and their demographic and work life characteristics; demographic characteristics and quality of work Life; work life characteristics and quality of work life and sectoral analysis of quality of work Life. The conclusions that emerged from the foregoing analysis are summarized with corrective package of measures for the effective and healthy quality of work life in select banks in particular and public and private sector banks in the country in general.
2.0 CONCLUSIONS

2.1 Relationship between Demographic and Work life characteristics

➢ Private sector banks, namely HDFC bank and ICICI bank, have not recruited the lower cadre employees. These banks are performing their activities only with managerial cadre employees. It is a glaring difference between public sector banks (PSBs) and private sector banks (PRSBS) pertaining to employment. The PRSBS are functioning with lower number of employees when compared to PSBs.

➢ Officers and clerks in PSBs are more than those working in PRSBS. Gender-wise, female cadre employees are relatively more in PSBs. On the whole, the male employees are the dominant category in both public and private sector banks. There is no difference in terms of salary benefits between the male and female employees of select banks.

➢ The promotion policy is responsible for PSBs having higher number of officers in the age group of above 50 years. Officers are directly recruited in PRSBS.

➢ Majority of the employees are Hindus in the two cadres of both the sectors. The rest of the employees belong to Muslim and Christian religions more or less in equal number in public and private sector banks. Hindu employees occupy the first place when compared to the other two religions in the select banks.

➢ Majority of the employees are graduates in PSBs whereas postgraduates are favored for recruitment in PRSBS. It means that people with higher qualification are joining PRSBS with the hope that it could help them progress well in their career. Some of the employees, after their entry, improved their qualification with an eye on future prospects in their career.

➢ Marital status has a significant impact on the QWL of employees in public and private sector banks irrespective of the cadre to which the employee belongs. More number of sample officers have fewer dependents in the PSBs while this situation prevails in the case of clerical cadre of PRSBS.
The majority of the officers of PRSBs have less than 10 years of service. The same situation prevails in the clerical cadre in PSBs. It indicates that the recruitment done for officers in the past one decade is more evident in the new generation PRSBs. PSBs in the same period recruited more clerical employees as this category of employees took voluntary retirement under golden handshake scheme.

Officers of PRSBs got less income when compared to PSBs'. Conversely, clerks in PSBs have received less income than their counterparts in the private sector banks. In other words, there exists an inverse relationship between employees of public and private sector banks with regard to their salary income.

Majority of the sample employees belong to youth category followed by those of the higher age group. The designation-wise analysis points out that about 34.07 per cent of officers are in the age group of above 50 years closely followed by those in the below 30 years age group. The reverse scenario emerged in the clerical cadre.

Majority of the sample employees, both officers and clerks, have 'service sector' as their family background in the banking sector. The family background has no influence on work life characteristics with reference to designation of sample employees. Majority of the select bank employees are have fewer dependents irrespective of the cadre.
2.2 Demographic Characteristics and Quality of Work Life

The emoluments received are on par with abilities, skills, experience and cost of living index. Also the pay and benefits that they get are on par with benefits offered by other competing banks. There is a significant relationship between age and emoluments of two categories of employees of select banks. However, the level of significance is much higher in the case of officers when compared to clerical cadre employees. The young generation is more demanding in respect of emoluments than the older generation officer cadre employees.

The duration of rest time available is very limited, and hence, they expressed their dissatisfaction. Further, most of the employees felt that the sports and games and transport facilities provided are not adequate enough. There is statistically significant relationship between age and safe/healthy working conditions relating to officer cadre employees, while there is no such relationship in the case of clerical cadre employees. The level of satisfaction expressed with regard to safe/healthy working conditions provided by banks by the officer cadre employees is more when compared to that expressed by clerical cadre employees.

The young employees, though, like to maintain good relations with their superiors but they feel that they are being kept out of the decision making process. There is statistically significant relationship between age and social integration of the two categories of employees of the select banks. The level of satisfaction in both the cadres of employees is more or less equal.

There is significant relationship between age and social relevance of work of officer cadre employees, while this relationship is insignificant in the case of clerks. The sample officers of select banks are highly satisfied with the nature of their job as they are respected well by the society. Relatively, satisfaction expressed with regard to social relevance of their job is less in the case of clerks.
The respondents felt that they have no privacy concerning personal matters at work place. The conflict reduction mechanism existing in the select banks seems to be appropriate. There is a significant relationship between age and constitutionalism of officer cadre employees. On the other hand, no statistically significant relationship persists between age and constitutionalism of sample clerks. The sample officers are highly satisfied with the mechanism for resolving conflict. But, the clerks are not satisfied with such mechanism.

Many of the respondents opined that they are provided an opportunity to improve skills on and off the job. There is no significant relationship between the officer cadre employees of different age groups and opportunity to develop their human capabilities. On the other hand, significant relationship exists between age and opportunity to develop human capabilities of clerical cadre employees. In other words, the sample officer cadre employees are not satisfied with the available opportunities to develop their skill set. But, the clerical cadre employees are satisfied with the existing opportunity in the select banks for their skill development.

The respondents responded negatively when questioned about their superior authority preparing a career plan for them. But, many of the respondents pleaded that they would prepare career plan for themselves as banks are not helping much by way of counseling and that career development is self-done. But, majority of the respondents are satisfied with promotional chances and policy of the banks. However, the degree of impact of different variables on career planning, growth and development of the officers of the select banks varies with varying age groups.

There is no statistically significant relationship between different age groups of officer cadre employees and organizational career planning, growth and development of QWL. The officer cadre employees are not satisfied much with career planning when compared to clerical cadre employees.
No effective training is imparted in the new job and hence, job enrichment is less. However, they are not bored as they are allowed to rotate jobs. Further, they felt that they contributed more towards their job than what they knew. There is no significant relationship between age and work with job enrichment of officer cadre employees in select banks. On the other hand, it denotes that significant relationship exists between age and work with job enrichment of clerical cadre employees of select banks. The sample clerks are satisfied with job enrichment as they are imparted proper training and counseling to enrich their jobs when compared to officers.

Majority of the bank officers of both the sectors felt that relations among employees would be fair in line and staff organisation structure. Also employees are satisfied with existing communication network in the banks. Further, they opined that they have limited bosses and they believe that they can manage more subordinates and are conscious of both accountability and authority. There is significant relationship between age and organizational structure of two categories of employees of select banks. However, the level of significance is much higher in the case of officers when compared to clerical cadre employees.

The level of satisfaction with the quality of life in banks declines as the employees attain higher age. In other words, the level of satisfaction with quality of life is more pronounced in the lower age groups when compared to the higher age group officers. Majority of the clerks belonging to almost all age groups are not satisfied with the quality of life. In other words, the high degree of satisfaction among the sample employees is found in a very small number of clerical cadre employees only. It means that the select banks have failed to identify the required facilities to improve the quality of work life among the clerical cadre employees.

The satisfaction with respect to emoluments is more in graduates than in the postgraduates. Hence, significant relationship exists between employees' educational qualifications and emoluments received. Differences are noted between less educated and more educated employees, since they are continuing in the same job and receiving maximum compensation based on education. The differences between the
education and emoluments among the perceptions of the respondents are significant.

The satisfaction with the safe / healthy working conditions prevailing in banks is more among the postgraduates when compared to the graduates, thereby indicating that significant relationship exists between educational qualifications and safe / healthy working conditions in select bank officers. The differences between education and safe / healthy working conditions in the perceptions of the clerical cadre respondents are significant.

The post graduates are more satisfied with respect to social integration as against graduates. It implies insignificant relationship between education and social integration of sample officer cadre employees working in the select banks. Thus, the differences between the education and social integration among the perceptions of the respondents are significant.

The satisfaction level with respect to social relevance of work is relatively more in graduate officer cadre employees when compared to post-graduate employees. No significant difference exists between the graduates and post-graduates concerning the QWL dimension i.e., social relevance of work organization. Insignificant relationship is noticed between education and social relevance of work in the perceptions of clerical cadre employees.

The postgraduates are more satisfied with respect to constitutionalism thereby implying that no significant difference persists between educational qualification and constitutionalism of select officer cadre employees working in the select banks. There is no statistically significant relationship between education and constitutionalism among the sample clerks.

The satisfaction level with respect to opportunity to develop human capabilities is slightly more in post-graduate officer cadre employees when compared to graduate employees. The differences in the perceptions of respondents between the said variables are not significant. It is found that there is no statistically significant relationship between the variables concerning the opinions of sample clerks of both bank sectors.
The satisfaction level with respect to career planning, growth and development is more in graduate employees as against post graduate officer cadre employees. No significant difference exists between the graduates and post-graduates concerning the QWL dimension i.e., career planning, growth and development. The significant relationship exists between education and career planning, growth and development. In other words, clerical cadre employees are highly satisfied with career planning initiated by the select banks.

The satisfaction level concerning work with job enrichment is more in the post graduate officer cadre employees when compared to the graduate officers. Hence, no significant relationship exists between educational qualifications and work with job enrichment among sample officers of select banks. The differences in the perceptions of sample clerical respondents between said variables are not significant. It signifies that insignificant relationship is found in the case of these variables.

The satisfaction level with respect to organizational structure is more in post-graduate officers when compared to graduate officers. Hence, no significant difference exists between the graduates and post-graduates concerning the QWL dimension i.e., organizational structure. The differences in the perceptions of clerical cadre respondents between said variables are not significant. There is no statistically significant relationship between education and organizational structure.

Officer cadre post graduates have high level of satisfaction with their QWL while majority of the graduates are moderately satisfied. There exists variation in satisfaction levels based on the status of education. The level of satisfaction with quality of life is low in clerks of all the three types of educational status. However, a meager number of sample clerks belonging to these three categories of education are highly satisfied. In other words, there is no correlation between the educational status and level of satisfaction with reference to QWL.
Significant relationship exists between male and female employees with respect to emoluments received in select banks. The satisfaction level with respect to emoluments in officer cadre is more in female employees than male employees. The satisfaction level concerning emoluments received is more in the male clerical cadre employees when compared to the female clerical cadre employees. Consequently, no significant relationship exists between two genders and emoluments among sample clerks of select banks.

The level of satisfaction with safe / healthy working conditions is relatively more in the male employees when compared to the female employees. Hence, no significant relationship exists between the genders and safe / healthy working conditions among sample officers of select banks under public and private sectors.

The male officer cadre employees are more satisfied with respect to social integration when compared with female employees. The female clerical employees are more satisfied with respect to social integration than male employees. No significant difference persists between gender and social integration of sample employees working in the select banks.

The satisfaction level concerning social relevance of work in officer cadre employees is higher in the female employees when compared to the male employees. As a result, significant relationship exists between gender and social relevance of work among sample officers of select banks. The satisfaction level concerning social relevance of work in clerical cadre employees is more in the male employees when compared to the female employees. Hence, no significant relationship exists between gender and social relevance of work among sample clerks of select banks.

The female officer cadre employees are highly satisfied with respect to constitutionalism. And the male clerical cadre employees are more satisfied with respect to constitutionalism. So, no significant difference exists between gender and constitutionalism of sample officer and clerical cadre employees working in the select banks.
The satisfaction level with respect to opportunity to develop human capabilities is more in male officers when compared to female officer cadre employees. Thus, no significant difference exists between the male and female employees concerning this QWL dimension i.e., opportunity to develop human capabilities. The satisfaction level with respect to opportunity to develop human capabilities is more in male clerical cadre employees when compared to female clerical cadre employees.

The satisfaction level with respect to career planning, growth and development is more in male employees when compared with female employees. No significant difference exists between male and female employees concerning the QWL dimension, career planning, growth and development.

The satisfaction level concerning work with job enrichment is comparatively more in the male employees than female employees. There is no statistically significant association between gender and work with job enrichment in both the cadres of employees of select banks. In other words, the level of satisfaction is low among the male and female employees with regard to job enrichment.

The satisfaction level with respect to organizational structure is more in female employees when compared to male employees. There is no significant difference between male and female employees concerning the QWL dimension i.e., organizational structure. In other words, there is no significant relationship between gender and organizational structure in the perceptions of sample employees.

The satisfaction levels in QWL widely differ in the case of male officers when compared to female officers. Majority of the female clerks have low level of satisfaction with reference to the QWL when compared to male category clerical employees. In other words, select banks have not adequately provided the required amenities to female category clerical employees which indicate insufficient attention paid to them by the management of select banks.
2.3 Work Life Characteristics and Quality of Work Life

There is no significant relationship between length of service and emoluments relating to officer cadre employees. But, in the case of clerical cadre employees there is statistically significant relationship between length of service and emoluments. Clerks are satisfied with the emoluments provided by banks. However, the level of satisfaction is low in the case of officer cadre employees.

The level of satisfaction is high in respect of safe / healthy working conditions provided by banks as far as officer cadre employees are concerned. In other words, officers are provided better safe / healthy working conditions.

There is a significant relationship between length of service and social integration of two categories of employees in select banks. However, the level of significance is much higher in the case of officers when compared to clerical cadre employees. It means that the officers are socially more integrated than clerks.

The sample officers of select banks are highly satisfied with their nature of job as they are respected well by the society. Relatively, social relevance is less in the case of clerks. Employees with lower level experience have good inter-personal relationship with more experienced employees.

There is a significant relationship between length of service and constitutionalism of two categories of employees of select banks. However, the level of significance is much higher in the case of officers when compared to clerical cadre employees. It indicates that officers are satisfied with the existing constitutionalism in select public and private sector banks.

The level of satisfaction with opportunities created by banks in developing the human capabilities is higher among clerical cadre employees than officer cadre employees.
There is a significant relationship between length of service and career planning, growth and development of officer cadre employees. On other hand, no statistically significant relationship is seen between length of service and career planning, growth and development of sample clerks. The sample officers are highly satisfied with the career planning opportunities provided by the select banks.

The differences in the perceptions of employees between the length of service and work with job enrichment are very significant. There is significant relationship between length of service and work with job enrichment of two categories of employees of select banks. However, the level of satisfaction is much higher in the case of officers than clerical cadre employees.

The differences in the perceptions of employees between the length of service and organizational structure are very significant. There is a significant relationship between length of service and organizational structure of two categories of employees of select banks. Precisely, the level of significance is much higher in the case of officers when compared to clerical cadre employees.

The officers who completed 30 years of service expect more facilities for better QWL. The select banks did not provide desired work life amenities to them. Only a small number of sample clerical employees are highly satisfied with the work life amenities irrespective of length of service. On the whole, the level of satisfaction with respect to length of service is less pronounced in many of the sample respondents. In other words, the select banks have not adequately provided required work life amenities based on their length of service.

The differences in the perceptions of employees between monthly income and emoluments are very significant. There is a significant relationship between monthly income and emoluments of two categories of employees of select banks. The level of satisfaction is relatively higher in the case of officers when compared to clerical cadre employees.
The level of satisfaction with safe/healthy working conditions provided by select banks to their officer cadre employees is higher than the level of satisfaction of clerical cadre employees.

The differences in the perceptions of employees between the monthly income and social integration are very significant. There is significant relationship between monthly income and social integration of two categories of employees of select banks. Significant relationship exists between low income groups and high income groups of officers and clerical cadre employees in select banks.

The differences in the perceptions of employees between monthly income and social relevance of work are very significant. Strong relationship is established between monthly income and social relevance of work of two categories of employees of select banks.

The differences in the perceptions of employees between the monthly income and constitutionalism are very significant. There is close relationship between monthly income and constitutionalism of two categories of employees of select banks. But, the level of significance is higher in the case of officers when compared to clerical cadre employees.

The differences in the perceptions of employees between the monthly income and opportunity to develop human capabilities are very significant. Hence, there is a significant relationship between monthly income and opportunity to develop human capabilities in the two categories of employees of select banks. The level of satisfaction is more in the case of clerks. The clerical cadre employees are given more opportunities to develop human capabilities.

The differences in the perceptions of employees between monthly income and career planning, growth and development are very significant. There is significant relationship between monthly income and career planning, growth and development of the two categories of employees of select banks. Relatively, the level of significance is more in the case of officers when compared to clerical cadre employees.

There is strong relationship between monthly income and work with job enrichment of two categories of employees of select banks. The level of
satisfaction with monthly income is higher in the case of officers than that of the clerical cadre employees.

The differences in the perceptions of employees between the monthly income and organizational structure are very significant. There is significant relationship between monthly income of both the cadres of employees and organizational structure of select banks.

The level of satisfaction with QWL is more pronounced in the middle income group sample officers than the employees in the other two extreme income ranges. Banks would provide minimum facilities to low income groups. The facilities provided by the banks did not reach the expectations of high income officers. Majority of clerks are moderately impressed with the work life facilities provided in the select banks. Even among the majority of clerical employees, those belonging to high income groups are not happy with the facilities provided by select banks.

3.4 Sectoral Analysis of Quality of Work Life

Significant difference exists between the public and private sector bank clerical employees concerning the emoluments received. On the whole, the sample respondents of PRSBs' are more satisfied than PSBs' employees with regard to emoluments. In other words, PRSBs are paying attractive emoluments to their employees when compared to PSBs'. Further, the clerks are more satisfied with the emoluments than officer cadre employees working in these two sectors.

No significant difference persists between the two sectoral bank officers and clerks concerning their safe / healthy working conditions. PRSBs are providing better safe and healthy working conditions to their employees as against PSBs. Both the cadres have no satisfaction with the level of safe/healthy working conditions provided by the select banks.

The satisfaction level with respect to social integration is less in the employees of private sector banks than the public sector banks. Social integration as a QWL dimension is more pronounced in the case of PSBs
than PRSBs. The officers of select banks have more social integration when compared to clerical cadre employees. In other words, inter-personal relationships are more established in the officer cadre employees than among clerical cadre employees of select banks.

Significant difference persists between the public and private sectors concerning the social relevance of work life. Social relevance of work as a QWL dimension is felt equally in both the sectoral banks. Officers have much higher level of satisfaction with dignity and respect offered by their status in the society than clerical cadre employees.

The satisfaction level with respect to constitutionalism is higher in public sector bank officer cadre employees than their private sector counterparts. The mechanism of constitutionalism is effective in the officer cadre of PSBs, while it is highly effective for clerical cadre employees in the case of PRSBs. In other words, conflict resolution is more effective for the said cadres in public and private sector banks respectively.

No significant difference exists between the two sectoral officers and clerks concerning the QWL dimension i.e., opportunity to develop human capabilities. Both the public & private sector banks are not encouraging either the officer or clerical cadre employees to develop new skills.

The satisfaction level of public-sector officers is more than that of the private sector officers with respect to career planning, growth and development. No significant difference exists between officers and clerks of the two sectors concerning the QWL dimension, viz., 'career planning, growth and development'. The promotion and career counseling facilities are not adequate in the select PSBs and PRSBs with respect to career planning, growth and development.

No significant difference persists between the bank employees of the two sectors concerning work with job enrichment. Work with job enrichment as a QWL dimension is given equal importance in both the public and private sector banks. Both the cadres of sample employees are not satisfied with work with job enrichment in select banks.
The public sector bank officers have less satisfaction than the private sector bank officers with respect to organisation structure. The satisfaction level of private sector bank clerks is more than that of the public sector bank clerical cadre employees relating to organizational structure. The organizational structure is well designed in the case of PRSBs when compared to PSBs. In other words, the line and staff functions and communication network are more effective in the former when compared to the latter. The sample employees of both the cadres of select banks belonging to the two sectors are satisfied with the organizational structure. Between the cadres, officers have more satisfaction with regard to organizational structure of select banks when compared to clerical cadre employees.

The majority of the officers belonging to private sector banks are highly satisfied when compared to the officers working in PSBs. The PRSBs show greater concern in providing work life facilities to their officer cadre employees than the PSBs. The facilities provided to the clerical cadre employees by PRSBs are neither up to the desired level nor adequate. The level of satisfaction with QWL among the clerks differs between PSBs and PRSBs. The PRSBs are relatively better at providing the required facilities to their employees than PSBs.

2.5 Factor Analysis

The Eigen values suggest the 3 factor solution explaining 77.993 per cent of overall variance. Three factors are underlying employees' perception of emoluments received. They are: remuneration, perceived remuneration and income and expenditure factors.

The Eigen values suggest the 9 factor solution explaining 75.350 per cent of the overall variance. Nine factors underlying the employees' perception of safe and healthy working conditions are organizational stress, individual stress, extra-organizational stress, group level stress, support facilities, leisure facility, gender exploitation, water facility and work load and fatigue factors.
The Eigen values suggest the 3 factor solution that explains at 70.239 per cent of the overall variance. The three factors indicate employees' perception of social integration in banks. They are inter-personal relations, working relationship and chatting and expectation factors.

The Eigen value suggests the 2 factor solution explaining 58.388 per cent of the overall variance. These two factors underlay the employees' perception of social relevance of work. They include social dignity and personal time factors.

The Eigen values suggest the 3 factor solution explaining 67.150 per cent of the overall variance. The three factors that underlay employees' perception of constitutionalism includes formal relations, conflict and harmony factors.

The Eigen value suggests 2 factor solution explaining 72.843 per cent of the overall variance. The two factors underlay employees' perceptions of opportunity to develop human capabilities in banks. They are: skill development and decision making factors.

The Eigen value suggests the 3 factor solution explaining 72.524 per cent of the overall variance. The three factors such as Career path, Career development and self - career planning factors underlay employees' perception of career planning, growth and development.

The Eigen value suggests the 3 factor solution explaining 73.067 per cent of the overall variance. Three factors underlying employees' perception of work with job enrichment consist of work, environment, job enrichment and boredom and enjoyment factors.

The Eigen values suggest the 3 factor solution explaining 59.599 per cent of the overall variance. The three factors such as organizational climate, social communication and communication policy factors underlay employees' perception of organizational structure.

3.0 RESULTS OF HYPOTHESES TESTED

Significant relationship exists between five of the eight demographic characteristics and work life characteristics. Hence, the formulated hypothesis that "there is no statistically significant relationship between
employees' demographic characteristics and their work life characteristics", is rejected.

- It is evident that significant relationship exists between age and six of the nine variables of QWL in officer and clerical cadre employees each. Hence, the null hypothesis stating that "no significant relationship between age and QWL dimensions of the employees of the select banks", is rejected.

- It is apparent that no significant relationship persists between education and seven of the nine variables of QWL in the case of officer cadre employees, and five of the nine variables of QWL in the case of clerical cadre employees. Hence, the formulated null hypothesis that "there is no significant relationship between education and QWL dimensions of officer and clerical cadre employees", is accepted.

- It is obvious that significant relationship is established between gender and eight of the nine variables of QWL in officer and clerical cadre employees each. Hence, the posited hypothesis that "there is no significant relationship between gender and QWL dimensions of officer and clerical cadre employees" is rejected.

- It is evident that significant relationship exists between length of service and seven of the nine variables of QWL in officer cadre employees, while it is so in the case of five of the nine variables of QWL in clerical cadre employees. Hence, the formulated null hypothesis that "there is no statistically significant relationship between the officer and clerical cadre employees' length of service and perceptions of quality of work life" is rejected.

- It is apparent that significant relationship is observed between monthly income and all nine variables of QWL concerning officers and eight of the nine variables of QWL pertaining to clerical cadre employees. Hence, the null hypothesis stating that "there is no statistically significant
relationship between the sample employees’ monthly income and perceptions of quality of work life”, is rejected.

- It is apparent that no significant relationship persists between nature of bank/sector and five of the nine variables of QWL in the case of officer cadre employees, while it is so with regard to six of the nine variables of QWL in the case of clerical cadre employees. Hence, the formulated null hypothesis that “there is no statistically significant relationship between the employee perceptions of quality of work life and the category of banking sector” is accepted.

4.0 SUGGESTIONS

- The young generation employees need to be provided reasonable emoluments. The emoluments shall be revised for every five years without delay in tune with the changes in inflation rates.

- The employees have expressed their dissatisfaction with regard to duration of rest time available. Hence, duration of the rest time shall be increased from the present 30 minutes to 45 minutes so that employees can relax and more work effectively.

- Sports and games and other physical fitness activities shall be conducted for the employees for improving their physical fitness, mental happiness and harmony. To this end, adequate sports and games facilities shall be provided.

- Subsidized transport facilities shall be arranged particularly for lower cadre employees to reduce their financial burden and improve their efficiency. Further, adequate medical facilities shall be provided to the clerical cadre employees on par with the officer cadre employees.

- The working hours are more in the case of private sector banks. The working hours shall be fixed as per the labour laws. In other words, working hours in the banks shall not be more than 8 hours so as to improve the efficiency of the employees.
Awareness about safe/healthy working conditions shall be created among the bank employees. In this connection, the trade unions and the managements shall initiate necessary steps to educate them about these facilities to reduce stress and improve their level of satisfaction through improving the quality of work life.

The young employees are allowed to participate in the decision making process, so that, new ideas are floated by these groups to improve the performance of banks.

The conflict reduction mechanism shall be strengthened in the case of clerical cadre employees as existing mechanism is not effective.

The officer cadre employees shall be provided an opportunity to improve skills on and off the job. Skill development programmes like orientation and refresher programmes shall be conducted so as to improve new skills. With the development of new skills, they can improve the performance of the banks to the expected levels in the competitive environment. As a result, the managements of the banks shall improve the QWL of their employees.

The banks shall help their employees in preparing the career plans by way of counseling and training since, the career plans are self-prepared.

The promotional policies shall be modified and redesigned more particularly in the case of public sector banks to influence the level of satisfaction of employees and thereby QWL.

The officers of the select banks are not satisfied much with career planning. Hence, innovative career planning methods shall be adopted for career growth and development of this cadre of employees. Job enrichment is less in the case of officer cadre employees. Hence, proper training and counseling shall be imparted to the officers in enriching their jobs.

The respective managements of banks need to identify the requisite facilities to improve the quality of work life among the clerical cadre employees particularly and also that of the higher age group employees working in these banks.
Due weightage in terms of monetary benefits shall be given based on the educational status of the employees of these banks irrespective of the cadre. As a result, QWL of the employees shall be improved.

The management of banks shall provide required amenities to female category employees to improve their quality of work life and to avoid the feeling that they are women.

In terms of length of service the level of satisfaction is low with regard to emoluments in the case of officer cadre employees, while safe/healthy working conditions are less in the case of clerical cadre employees. Hence, emoluments shall be fixed based on the length of service of the officers. Better safe/healthy working conditions shall also be provided to clerks based on length of service.

It is clear that the level of satisfaction of many of sample employees is low when length of service is taken in to consideration. Therefore, the management of the select banks shall provide desired work life amenities based on their length of service. For instance, the officer cadre employees shall be given more opportunities for improving their personality development. In the case of clerks, proper training and counseling facilities shall be provided in bringing the awareness with regard to career planning, job enrichment and organizational structure. Similar work life amenities shall be provided to the officers and clerical cadre employees based on the income levels.

The employees belonging to PSBs shall be given the emoluments on par with the emoluments given to PRSB employees to face the severe competition prevailing between two sectors on the one hand and to improve the quality of life of the public sector employees on the other.

The management of both the sectors shall provide better safe/healthy working conditions to improve the QWL. Moreover, public sector banks shall have to take more steps to provide these facilities to their employees.

The inter-personal relationship between superiors and subordinates shall be adequately established in PRSBs. More awareness shall be created in
the case of clerical cadre employees for establishing good inter-personal relationships among them.

The conflict resolution mechanism shall be strengthened for officer cadre employees in the case of PRSBs. In other words, they shall adopt a regular and scientific system for redressal of the grievances of their employees.

The banks in both the sectors shall encourage their employees to develop new skills from time to time as more advanced and innovative techniques are introduced by banks as time passed by.

The career development shall be given top priority in both the sectors. To develop their career, proper counseling facilities shall be provided on the one hand, and promotion chances are made free and fair on the other.

Job enrichment is a more important factor than job enlargement. Since, both the cadres of sample employees are not satisfied with job enrichment in select banks, the management of these banks shall adopt required measures to improve job enrichment. It could help the overall quality of life of the employees and improve the performance of the banks as well.

The organizational structure shall be properly designed in the case of public sector banks. In addition, the communication network shall be made more effective in the banks under public sector.

The PSBs shall provide the amenities on par with the PRSBs to improve the QWL of their employees so that the overall performance of the PSBs shall be improved. The improved QWL of the employees could help the management of PSBs to compete with the PRSBs.

The banking industry ought to pay more attention to formulating an effective work life quality policy. The higher authorities of banking industry shall initiate necessary steps for effective implementation of insights of the policy of QWL.
5.0 SCOPE FOR FURTHER RESEARCH

The present study is focused on the QWL in public and private sector banks operating in Chittoor district of Andhra Pradesh. The emerging areas for further research are:

- Quality of work life in private sector banks: An inter-bank study.
- Quality of work life in public sector banks: An inter-bank study.
- Quality of work life in banks: Region-wise analysis.
- Quality of work life in Indian and foreign banks.
- Quality of work life in other service sectors like hospitals, Municipal corporations educational institutions and the like.
- Quality of work life in profit making organizations.