



A Comparison of Satisfaction of Officers and Clerical Staff in PSBs on Factors of QWL

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Abstract

Quality of Work Life (QWL) refers to the favourableness or unfavourableness of a job environment for the people working in an organisation. This study identifies ten factors as factors of Quality of Work Life among bank employees. This paper mainly focus on comparison of the satisfaction of Officers and Clerical staff working in Public Sector Banks in Kerala, on ten factors of QWL identified for the study.

Key Words: QWL: Quality of Work Life, PSBs: Public Sector Banks

Introduction

Globalisation has brought about not only a paradigm shift in the functions and operations of the Indian commercial banks but also has a bearing on the psychology of the employees to adapt to the changing needs of the business and satisfying the expectations of the customers. The introduction of new technologies in banks also necessitated the acquisition of new skills by the bank employees which in turn is said to bring about a change in the quality of work environment called 'Quality Work Life'. The success of banks ultimately depends on customer satisfaction. Forming and sustaining healthy and long term customer relationships have become an important means of competition in the banking sector. Healthy customer relationship comes not only from the varied financial products offered by banks, but also from customer friendly approach and attitude of employees of banks. Customer satisfaction is very much linked with the job satisfaction of employees in banks. Unless the banking staff enjoys good Quality of Work Life, customer satisfaction cannot be achieved. Quality of Work Life (QWL) refers to the favourableness or unfavourableness of a job environment for the people working in an organisation.

Review of Literature

Richard Walton (1976) was a major contributor to the concept of QWL. He propounded eight point criteria for measuring QWL. Kavoussi, N. et al., (1978) in their paper on "The Effects of Unsatisfactory Working Conditions on the Epidemiology of Unauthorised Absenteeism in a Textile Factory", recommended proper care for improving Quality of Work Life in textile industry. Manga and Muggu (1981) studied the influence of QWL of the individual and organisational health of members of public sector organisations in India. Bharadwaj (1983) argues that the quality of working life movement offers India a value frame; leading to task effectiveness in micro-industries through the full utilisation and unfolding of the human potential. Gupta and Khandelwal (1988) conducted a study and found a significant positive relationship between QWL and role efficiency. Venkatachalam (1999) studied to see whether advanced technology has an impact on the QWL of employees. Riyaz Rainaye (2005) made an attempt to scrutinize QWL in two prestigious commercial banks viz., State Bank of India and Jammu and Kashmir Bank. Guna Seelan Rethinam and Maimunah Ismail (2008) through their article reviewed the meaning of QWL, analysed constructs of QWL based on models and past

research from the perspective of IT professionals in many countries and in Malaysia. Daljeet Kaur (2010) studied the working life policies and practices of employees in ICICI Bank Ltd in Chandigarh. Barkha Gupta (2016) has identified various factors that influence the quality of work life in the Private Banks of Indore division.

Through extensive literature review and Confirmatory Factor Analysis the following factors of Quality of Work Life are selected for the purpose of the study.

Factor 1: Adequate and Fair Compensation

Factor 2: Healthy Working Conditions

Factor 3: Stress and Work Life

Factor 4: Opportunity to Use and Develop Human Capacities

Factor 5: Opportunity for Continuous Growth

Factor 6: Social Integration in the Work Organisation

Factor 7: Constitutionalism in the Work Organisation

Factor 8: Work and the Total Life Space

Factor 9: Social Relevance of Work Life

Factor 10: Trade Unions and Work Life

Methodology of the study

Bank Officers and Clerical Staff working in Public Sector Banks in Kerala form the universe of the study. From the result of the pilot study, sample size has been fixed at 345 comprising of 143 officers and 202 clerks. Multi stage stratified random sampling method is adopted for selecting the sample respondents.

Objective of the study

To compare the satisfaction of bank officers and clerical staff on various factors of Quality of Work Life.

Mean satisfaction score of officers and clerks working in Public Sector Banks are shown in table 1

Table 1**Satisfaction of Officers and Clerks of Public Sector Banks on Factors of QWL**

Factors of QWL		Mean and Std. Error	Designation	
			Officers	Clerks
F1	Adequate and Fair Compensation	Mean	18.762	17.564
		Std. Error	.425	.372
F2	Healthy Working Conditions	Mean	20.825	20.634
		Std. Error	.436	.346
F3	Stress and Work Life	Mean	13.392	14.233
		Std. Error	.378	.316
F4	Opportunity to Use and Develop Human Capacities	Mean	18.252	18.149
		Std. Error	.305	.255
F5	Opportunity for Continuous Growth	Mean	14.322	13.767
		Std. Error	.236	.200
F6	Social Integration in the Work Organisation	Mean	17.748	17.203
		Std. Error	.293	.252
F7	Constitutionalism in the Work Organisation	Mean	22.734	22.713
		Std. Error	.408	.356
F8	Work and the Total Life Space	Mean	19.238	22.139
		Std. Error	.507	.401
F9	Social Relevance of Work Life	Mean	27.175	26.574
		Std. Error	.377	.317
F10	Trade Unions and Work Life	Mean	13.706	13.554
		Std. Error	.245	.212

Source: Survey Data

Independent t test is conducted to know significant difference if any between the mean satisfaction scores of officers and clerical staff in PSBs on factors of QWL.

Hypotheses

H0: There is no significant difference in the satisfaction of officers and clerks working in PSBs with respect to factors of QWL.

H1: There is significant difference in the satisfaction of officers and clerks working in PSBs with respect to factors of QWL.

Table 2

Independent 't' Test on Satisfaction of Officers and Clerks in Public Sector Banks on Factors of QWL

Factors of QWL	Levene's Test for Equality of Variances		t-test for Equality of Means			Null Hypothesis
	F	Sig.	t	df	Sig. (2-tailed)	
Adequate and Fair Compensation	.370	.543	2.106*	343	.036	Rejected
Healthy Working Conditions	.975	.324	.348	343	.728	Accepted
Stress and Work Life	.108	.743	-1.710	343	.088	Accepted
Opportunity to Use and Develop Human Capacities	.009	.925	.260	343	.795	Accepted
Opportunity for Continuous Growth	.001	.976	1.791	343	.074	Accepted
Social Integration in the Work Organisation	.143	.706	1.407	343	.160	Accepted
Constitutionalism in the Work Organisation	.183	.669	.039	343	.969	Accepted
Work and the Total Life Space	.680	.410	-4.534*	343	.000	Rejected
Social Relevance of Work Life	.543	.462	1.219	343	.224	Accepted
Trade Unions and Work Life	.070	.792	.467	343	.641	Accepted

Source: Survey Data

*Significant at 0.05 sig. Level

Adequate and Fair Compensation: The average satisfaction on adequate and fair compensation of officers working in PSBs (18.762) is higher than that of clerical staff working in PSBs (17.564). The P value of t test is lesser than .05 (.036), hence the null hypothesis is rejected. Therefore officers of PSBs are more satisfied with adequate and fair compensation than clerks of PSBs.

Healthy Working Conditions: With regard to healthy working conditions, both officers (20.825) and clerical staff (20.634) working in PSBs have almost equal satisfaction and the results of independent t test (t value .348, $P > .05$) reveals that the small difference existing is not significant.

Stress and Work Life: 13.392 is the mean score on stress and work life of officers of PSBs and it is 14.233 for clerical staff of PSBs. The difference in means is found insignificant because the t value of -1.710 has significant value of .088 which is higher than .05. Hence, both officers and clerical staff working in PSBs have almost equal level of stress at their work.

Opportunity to Use and Develop Human Capacities: Difference in the mean scores on average satisfaction scores of officers (18.252) and clerical staff (18.149) working in PSBs on opportunity to use and develop human capacities is not significantly different. The independent t test shows a t value of .260 with an associated significant value of .795 which is higher than .05.

Opportunity for Continuous Growth: On opportunity for continuous growth, officers of PSBs have mean satisfaction of 14.322 and the same for clerks of PSBs is 13.767. But this difference is proved to be insignificant as the independent t test result shows a t value of 1.791 with an associated significant value of .074 ($> .05$).

Social Integration in the Work Organisation: The small difference found in the mean satisfaction scores of officers of PSBs (17.748) and clerks of PSBs (17.203) on the factor social integration in the work organisation is not significant at all. It is also confirmed with significant value of .160 of independent t test.

Constitutionalism in the Work Organisation: Officers and clerical staff working in PSBs have equal satisfaction on constitutionalism in the work organisation. The mean score of officers (22.734) and the same of clerks (22.713) do not significantly differ. The t value of independent t test is .039 with P value of .969 (>.05).

Work and the Total Life Space: On work and the total life space, the satisfaction of officers of PSBs (19.238) and clerical staff of PSBs (22.139) significantly differ. P value of independent t test is lesser than .05 (.000). The satisfaction of clerical staff of PSBs on the factor work and the total life space is higher than that of officers of PSBs.

Social Relevance of Work Life: The mean satisfaction scores on social relevance of work life are 27.175 for officers of PSBs and 26.574 for clerical staff and of PSBs. The t value of 1.219 with significant value of .224 (>.05), reveals that the difference in mean scores is not significant.

Trade Unions and Work Life: On the factor trade unions and work life, the mean satisfaction score of PSB officers (13.706) and that of clerical staff (13.554) do not show a significant difference. The results of independent t test have a t value (.467) with a significant value higher than .05 (.641).

Findings

1. Satisfaction on adequate and fair compensation of officers working in PSBs is higher than that of clerical staff working in PSBs
2. On factors of Quality of Work Life like Healthy Working Conditions, Stress and Work Life, Opportunity to Use and Develop Human Capacities, Opportunity for Continuous Growth, Social Integration in the Work Organisation, Constitutionalism in the Work Organisation, Social Relevance of Work Life, Trade Unions and Work Life; there is no significant difference between the satisfaction of Officers and Clerical staff working in Public Sector Banks.
3. The satisfaction of clerical staff of PSBs on the factor work and the total life space is higher than that of officers of PSBs.

Conclusion

A favourable QWL is essential for developing employees with organizational commitment and loyalty. This study made a comparison of satisfaction of Officers and Clerical Staff in PSBs on factors of QWL. On the factor, adequate and fair compensation, satisfaction of Officers working in PSBs is higher than that of clerical staff working in PSBs. But on work and the total life space, the clerical staff are more satisfied than officers.

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