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
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

<table>
<thead>
<tr>
<th>Factors of QWL</th>
<th>Officers</th>
<th>Clerks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean and Std. Error</td>
<td>Mean</td>
<td>Std. Error</td>
</tr>
<tr>
<td>F1 Adequate and Fair Compensation</td>
<td>18.762</td>
<td>.425</td>
</tr>
<tr>
<td>F2 Healthy Working Conditions</td>
<td>20.825</td>
<td>.436</td>
</tr>
<tr>
<td>F3 Stress and Work Life</td>
<td>13.392</td>
<td>.378</td>
</tr>
<tr>
<td>F4 Opportunity to Use and Develop Human Capacities</td>
<td>18.252</td>
<td>.305</td>
</tr>
<tr>
<td>F5 Opportunity for Continuous Growth</td>
<td>14.322</td>
<td>.236</td>
</tr>
<tr>
<td>F6 Social Integration in the Work Organisation</td>
<td>17.748</td>
<td>.293</td>
</tr>
<tr>
<td>F7 Constitutionalism in the Work Organisation</td>
<td>22.734</td>
<td>.408</td>
</tr>
<tr>
<td>F8 Work and the Total Life Space</td>
<td>19.238</td>
<td>.507</td>
</tr>
<tr>
<td>F9 Social Relevance of Work Life</td>
<td>27.175</td>
<td>.377</td>
</tr>
<tr>
<td>F10 Trade Unions and Work Life</td>
<td>13.706</td>
<td>.245</td>
</tr>
</tbody>
</table>

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>
<thead>
<tr>
<th>Factors of QWL</th>
<th>Levene's Test for Equality of Variances</th>
<th>t-test for Equality of Means</th>
<th>Null Hypothesis</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig.</td>
<td>t</td>
</tr>
<tr>
<td>Adequate and Fair Compensation</td>
<td>.370</td>
<td>.543</td>
<td>2.106*</td>
</tr>
<tr>
<td>Healthy Working Conditions</td>
<td>.975</td>
<td>.324</td>
<td>.348</td>
</tr>
<tr>
<td>Stress and Work Life</td>
<td>.108</td>
<td>.743</td>
<td>-1.710</td>
</tr>
<tr>
<td>Opportunity to Use and Develop Human Capacities</td>
<td>.009</td>
<td>.925</td>
<td>.260</td>
</tr>
<tr>
<td>Opportunity for Continuous Growth</td>
<td>.001</td>
<td>.976</td>
<td>1.791</td>
</tr>
<tr>
<td>Social Integration in the Work Organisation</td>
<td>.143</td>
<td>.706</td>
<td>1.407</td>
</tr>
<tr>
<td>Constitutionalism in the Work Organisation</td>
<td>.183</td>
<td>.669</td>
<td>.039</td>
</tr>
<tr>
<td>Work and the Total Life Space</td>
<td>.680</td>
<td>.410</td>
<td>-4.534*</td>
</tr>
<tr>
<td>Social Relevance of Work Life</td>
<td>.543</td>
<td>.462</td>
<td>1.219</td>
</tr>
<tr>
<td>Trade Unions and Work Life</td>
<td>.070</td>
<td>.792</td>
<td>.467</td>
</tr>
</tbody>
</table>

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 result 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.
References


