

Comparative Analysis of Quality of Work Life among Public and Private Sector Bank Employees

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Abstract

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. In quality of work life, quality of life describes a person's or group's standard of living environment, public health, safety and general surroundings while quality of work life encompasses things that affect their well-being such as salary and benefits. Quality of work life is increasingly a significant part of the total benefits package. It is evident from the review of literature that the studies on quality of work life concerning banking sector, particularly of an inter-sectoral approach, are scanty and not adequate enough to arrive at meaningful inferences. The present study is an attempt on QWL in the organized public and private sector banks. It recognizes the various factors involved in the quality of work life of employees in the banking sector.

Key words: *Quality of Work Life, Public Sector Banks, Private Sector Banks*

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 life on and off the job.

The term, "Quality of Work Life" has appeared in research journals and press in USA only in 1970's. The term, "Quality of Work Life" was introduced by Louis Davis. The first International QWL

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conference was held in Toronto in 1972. The International Council for Quality of Work Life was established in 1972. From 1980 onwards QWL was increasingly made past of employee-centered productivity programmes. In the mid 1990s till today faced with challenges of economizing and corporate restructuring, QWL is re-emerging where employees are seeking out more meaning in view of rising educational levels and occupational aspirations. In today's slow economic growth and reduced opportunities for advancement, naturally, there are rising concerns for QWL and for career and personal life planning. In India, QWL offers a value frame and the social technology of organizational change leading to task effectiveness of micro-entities through utilization and unfolding of human potential. Quality is no more a specialized word but has become a necessary and a must for the survival of the best. In this era, quality of human inputs is the greatest asset to any organization. Maintaining the quality of such human inputs raises the quality of work life. Rise in the quality of work life would help employees' well being and, thereby, the well being of the whole organization. This is an attempt to capitalize on the human assets of the organization.

People conceive of QWL as a set of methods, such as autonomous work groups, job enrichment and high-involvement aimed at boosting the satisfaction and productivity of workers⁴. It requires employee commitment to the organization and an environment in which this commitment can flourish. Thus, QWL is a comprehensive construct that includes an individual's job related well-being and the extent to which work experiences are

rewarding, fulfilling and devoid of stress and other negative personal consequences. Also it is a process of joint decision making, collaboration and building mutual respect between management and employee. It, thus, refers to the quality of relationship between employees and the total work environment.

Statement of the Problem

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 coupled with stress and strain. 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 causing declined quality of work life.

Now, 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 the diversity of these products and services to customers. The problems have further aggravated with poor quality of work life. Banking hours were increased

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to facilitate the fulfillment of customers' expectations. In the rapidly changing banking environment, the responsibility of the bank employees extended further and infact more than the other corporate workers. 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.

Need for the Study

In quality of work life, quality of life describes a person's or group's standard of living environment, public health, safety and general surroundings while quality of work life encompasses things that affect their well-being such as salary and benefits. Quality of work life is increasingly a significant part of the total benefits package. It is evident from the review of literature that the studies on quality of work life concerning banking sector, particularly of an inter-sectoral

approach, are scanty and not adequate enough to arrive at meaningful inferences. The present study is an attempt on QWL in the organized public and private sector banks. It recognizes the various factors involved in the quality of work life of employees in the banking sector.

Objectives

The specific objectives set for the study are:

- i) to examine the socio-economic background of employees;
- ii) to compare the dimensions of quality of work life between public and private sector banks.

Hypotheses

Keeping in view the objectives set for the study, the following hypotheses are formulated:

- i) There is no statistically significant relationship between employees' demographic characteristics and their work life characteristics.
- ii) There is no statistically significant relationship between the employee perceptions of quality of work life and the category of banking sector to which the employee belongs.

Sample design

Multi-stage sampling is adopted for selecting the banks and bank employees for the purpose of the present study. Under stage one, it is identified that there are about 35 banks (22 public sector and 13 private sector banks) operating in Chittoor district of Andhra Pradesh. The branch network of 35 banks constitutes 268 branches (226 public sector and 42 private sector). In the second stage, banks with the highest number of branches alone are considered for selection. Accordingly, 4 banks each are selected from the public

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and private sectors in the urban areas of the Chittoor district. The selected 4 public and 4 private sector banks have 49 and 13 branches respectively totaling 62 branches. The third stage involves selection of employees for the sample. The employee strength works out to 492 and 174 respectively totaling 666 employees in the 62 branches of select public and private sector banks. About 60 per cent of employees are selected at random for a detailed investigation covering all the 8 banks and their branches. Therefore, the sample constitutes 400 employees.

Data Collection

The study makes use of both primary and secondary sources. The primary data are collected by administering the interview schedule to the different cadres of employees working in selected bank branches. The schedule contains two parts. First part deals with the collection of demographical and work life characteristics of respondents, and the second part the dimensions influencing quality of work life of the bank employees. First part of the schedule enlists dimensions like age, gender, marital status, monthly salary, designation, qualification, and experience in the bank. The second part of schedule relates to quality of work life on nine facets like, emoluments, safe and healthy

working conditions, social integration, social relevance of work, constitutionalism, opportunities to develop human capabilities, career planning, growth and development, work and quality of work life and organization structure. The secondary data are also collected from NASSDOC and Annual Reports of the concerned banks. RBI bulletins, letters, magazines, journals, periodicals, and websites have also been consulted.

Data Analysis

The present study is based on empirical evidence. The collected data are analysed by using the statistical techniques like mean, chi-square test, t-test for drawing meaningful inferences. Statistical Package for Social Science (SPSS) version 16.0 is used for tabulation and analysis.

Socio-economic background of the sample respondents

Table – 1 depicts the socio-economic background of the sample respondents of the select banks. The socio-economic background of respondents is measured with five important elements i.e., gender, age, educational qualification, length of service and monthly income. It may be observed that more than 70 per cent of sample respondents are male category employees, remaining are female category employees.

TABLE-1

Socio-economic background of the Respondents

S. No.	Demographics	Frequency	Percentage
1	Gender:		
	Male	285	71.00
	Female	115	29.00
2	Age (years):		

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	below 30	114	36.00
	21 -40	59	15.00
	41-50	84	21.00
	Above 50	113	29.00
3	Educational qualification :		
	Under Graduation	13	4.00
	Graduation	153	38.00
	Post-graduation	234	58.00
4	Length of service : (Years)		
	Below 10	168	42.00
	11-20	76	19.00
	21-30	115	29.00
	30 above	41	10.00
5	Monthly Income: (in 'Rs.)		
	20,000 or Below	106	27.00
	20,001 – 30,000	105	26.00
	30,001 – 40,000	48	12.00
	40,001 – 50,000	105	26.00
	Above 50,000	36	9.00
	Total	400	100

Source: Primary data.

NATURE OF BANK AND QUALITY OF WORK LIFE OF SAMPLE EMPLOYEES

1. Emoluments and Sector-wise Relationship

Table 2 discloses the while comparing the QWL dimension, emoluments of officer and clerical cadre employees' of public and private sector banks.

TABLE – 2
Nature of Bank and Emoluments

QWL Dimension	Cadre	Nature of Bank	Mean	N	Total Mean	Std. Deviation	t - value	Sig. (2-tailed)
Emoluments	Officer	PSBs	37.38	146	36.88	8.39	1.291	0.19

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	s							8 ^{NS}
		PRSBs		80	38.29	6.63		
	Clerks	PSBs	36.37	149	35.63	6.91	3.452	0.001**
		PRSBs		25	40.76	6.65		

Source: Primary data

NS: Not Significant at 0.05 level

**Significant at 0.01 level

The mean values of the Public sector banks (PSBs) and private sector banks (PRSBs) are registered at 36.88 and 38.29 respectively in the case of officer cadre employees. The mean value of public sector banks is less than the total mean value of 37.38. It indicates that the satisfaction level with respect to emoluments is less in the public sector banks than the private sector banks. The 't' value 1.291 is not significant at 5 per cent significance level. It may be said that no significant difference persists between the officers of both the sector concerning emoluments received. The mean value of both the sectors relating to clerks are recorded at 35.63 (PSBs) and 40.76 (PRSBs). It is clear that the mean value of private sector bank clerical cadre employees (40.76) is more than the total mean value of 36.37. It relates that the private sector bank clerks are highly satisfied than the public sector bank

employees relating to emoluments. The 't' value of 3.452 is significant at one per cent level of significance. It may be noted that significant difference exists between the public and private sector bank clerical employees concerning the emoluments received. It may be concluded that on the whole the sample respondents of PRSBs' are much satisfied than PSBs' employees with regards to emoluments. In other words, PRSBs are paying necessary 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.

2. Safe / Healthy Working Conditions and Sector – wise Relationship

Table 3 shows the relationship between nature of bank and safe / healthy working conditions of select public and the private sector banks.

TABLE – 3

Nature of bank and Safe and Healthy Working Conditions

QWL Dimension	Cadre	Nature of Bank	Total Mean	N	Mean	Std. Deviation	t - value	Sig. (2-tailed)
Safe and Healthy	Officers	PSBs	75.52	146	75.23	10.76	0.609	0.543 ^{NS}
		PRSBs		80	76.06	7.98		

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Working Conditions	Clerks	PSBs	70.08	149	69.95	10.95	0.375	0.708 ^{NS}
		PRSBs		25	70.84	11		

Source: Primary data

NS: Not Significant at 0.05 levels

It is evident that total mean value is recorded at 75.52 for officer cadre employees. The mean values are registered at 75.23 and 76.06 in public sector banks and private sector banks respectively. Further, it may be observed that the mean value pertaining to private sector bank officers is more than the total mean value. The 't' value is 0.609 which is not significant at 5 per cent level of significance. The mean value of both the sectors relating to clerks are recorded at 69.95 (PSBs) and 70.84 (PRSBs). It is clear that the mean value of private sector bank clerical cadre employees is more than the total mean value of 70.08. It discloses that the private sector bank clerks are more satisfied than the public sector bank clerks with respect to safe / healthy working conditions. The 't' value is 0.375 which is not significant at 5 per cent level of significance. It may be said that no significant difference persists between the two sectoral bank officers and clerks

concerning their safe and healthy working conditions. It may be inferred that from the sector – wise analysis PRSBs are providing better safe and healthy working conditions to their employees as against PSBs. The cadre wise analysis points out that both the cadres have no satisfaction in respect of safe/healthy working conditions provided by the select banks.

3. Social Integration and Sector – wise Relationship

Table 4 discloses the while comparing the QWL dimension, social integration of officer and clerical cadre employees' of public and private sector banks. The mean values of the PSBs and PRSBs are registered at 32.84 and 31.24 respectively in the case of officer cadre employees. The mean value of public sector banks is more than the total mean value of 32.27. It indicates that the satisfaction level with respect to social integration is less in the private sector banks than the public sector banks.

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TABLE – 4

Nature of bank and Social Integration

QWL Dimension	Cadre	Nature of Bank	Total Mean	N	Mean	Std. Deviation	t - value	Sig. (2-tailed)
Social Integration	Officers	PSBs	32.27	146	32.84	5.87	2.052	0.041*
		PRSBs		80	31.24	5.06		
	Clerks	PSBs	31.25	149	31.34	3.96	0.644	0.520 ^{NS}
		PRSBs		25	30.76	5.09		

Source: Primary data

*Significant at 0.05 level

NS: Not Significant at 0.05 level

The 't' value 2.052 is significant at 5 per cent significance level. It may be noted that significant difference exists between the public and private sector bank officers concerning to social integration. It is said that the mean value of both the sectors relating to clerks are recorded at 31.34 (PSBs) and 30.76 (PRSBs). It is clear that the mean value of public sector bank clerical employees (31.34) is more than the total mean value of 31.25. It deduced that the public sector bank clerks are more satisfied than the private sector bank clerks with respect to social integration. The 't' value is 0.644 is insignificant at 5 per cent level of significance. It may be denotes that no significant difference exists between the two sectoral bank clerks concerning to their social integration. It may be concluded from the sector – wise analysis that social

integration as a QWL dimension is more pronounced in the case of PSBs when compared to PRSBs. When viewed from the cadre wise analysis, it may be deduced that 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 clerical cadre employees of select banks.

4. Social Relevance of Work and Sector – wise Relationship

Table 5 depicts the relationship between the QWL dimension, social relevance of work and of officer and clerical cadre employees' of public and private sector banks.

TABLE – 5

Nature of bank and Social Relevance of Work

QWL Dimension	Cadre	Nature of Bank	Total Mean	N	Mean	Std. Deviation	t - value	Sig. (2-tailed)
Social Relevance of Work	Officers	PSBs	18.60	146	18.35	2.240	2.144	0.033*
		PRSBs		80	19.05	2.540		
	Clerks	PSBs	17.91	149	17.88	2.680	0.413	0.680 ^{NS}
		PRSBs		25	18.12	2.800		

Source: Primary data

* Significant at 0.05 level

NS: Not Significant at 0.05 level

The mean values of the PSBs and PRSBs are registered at 18.35 and 19.05 respectively in the case of officer cadre employees. The mean value of PRSB officers (19.05) is more than the total mean value of 18.60. It shows that the level of satisfaction with respect to social relevance of work is more in the private sector officers when compared to the public sector officers. The calculated 't' value 2.144 is significant at 5 per cent significance level. It may be said that significant difference persists between the public and private sectors concerning the dimensions, social relevance of work life. The mean values of both the PSBs and PRSBs pertaining to clerical cadre employees are recorded at 17.88 and 18.12 respectively. It indicates that the mean value of private sector bank clerks (18.12) is more than the total mean value 17.91. It signifies satisfaction level of private sector clerks is more than the public

sector clerks with respect to social relevance of work. The 't' value 0.413 is not significant at 5 per cent significance level. It may be noted that no significant difference exists between two sector clerks concerning the QWL dimension social relevance of work. It may be concluded that social relevance of work as a QWL dimension is felt equally in both the sectoral banks. The cadre-wise analysis indicates that officers have much satisfaction in terms of dignity and respect in the society when compared to clerical cadre employees.

5. Constitutionalism and Sector – wise Relationship

Table 6 indicates that while comparing the QWL dimension constitutionalism of officer and clerical cadre employees' with respect to the select public and private sector banks.

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TABLE – 6

Nature of bank and Constitutionalism

QWL Dimension	Cadre	Nature of Bank	Total Mean	N	Mean	Std. Deviation	t - value	Sig. (2-tailed)
Constitutionalism	Officers	PSBs	27.33	146	28.18	5.02	3.374	0.001**
		PRSBs		80	25.79	5.22		
	Clerks	PSBs	27.18	149	26.86	3.37	2.963	0.003**
		PRSBs		25	29.12	4.39		

Source: Primary date

** Significant at 0.01 level

The mean values of the PSBs and PRSBs are registered at 28.18 and 25.79 respectively in the case of officer cadre employees. The mean value of PSB officers (28.18) is more than the total mean value of 27.33. It relates that the satisfaction level with respect to this dimension is high in public sector bank office cadre employees when compared to private sector bank officer cadre employees. The 't' value 3.374 is highly significant at 1 per cent significance level. The mean value of both the sectors concerning to clerks are recorded at 26.86 (PSBs) and 29.12 (PRSBs). It is clear that the mean value of private sector bank clerical cadre employees (29.12) is more than the total mean value of 27.18. It relates that the satisfaction level with respect to this dimension is high in private sector bank clerical cadre employees when compare to public sector bank clerical cadre employees. The 't' value 2.963 is highly

significant at 1 per cent significance level. It may be said that significant difference persists between the two sectors concerning the QWL dimension constitutionalism in select banks. It may be concluded that the mechanism of constitutionalism is effective in the officer cadre of PSBs, while the mechanism is so effective for clerical cadre employees in the case of PRSBs. In other words, the conflict resolution is more effective for the said cadres in public and private sector banks respectively.

6. Opportunity to Develop Human Capabilities and Sector – wise Relationship

Table 7 divulge that while comparing the QWL dimension, opportunity to develop human capabilities of officer and clerical cadre employees' with respect to the public and private sector banks.

TABLE – 7

Nature of bank and Opportunity to Develop Human Capabilities

QWL Dimension	Cadre	Nature of Bank	Total Mean	N	Mean	Std. Deviation	t - value	Sig. (2-tailed)
Opportunity to Develop Human Capabilities	Officers	PSBs	14.97	146	15.10	3.08	0.878	0.381 ^{NS}
		PRSBs		80	14.73	3.12		
	Clerks	PSBs	12.92	149	12.87	2.39	0.719	0.473 ^{NS}
		PRSBs		25	13.24	2.54		

Source: Primary data

NS: Not Significant at 0.05 level

The mean values of the PSBs and PRSBs are registered at 15.10 and 14.73 respectively in the case of officer cadre employees. The mean value of public sector banks is more than the total mean value of 14.97. It portrays that the public sector bank officers are more satisfied than the private sector bank officers. The 't' value 0.878 is not significant at 5 per cent significance level. The mean values of both the PSBs and PRSBs relating to clerical cadre employees are recorded at 12.87 and 13.24 respectively. It indicates that the mean value of private sector bank clerks (13.24) is more than the total mean value 12.92. It depicts that the private sector bank clerks are more satisfied than the public sector bank clerks. Thus, the 't' value is 0.719 which is not significant at 5 per cent

significance level. It may be concluded that no significant difference exists between the two sectoral officers and clerks concerning the QWL dimension opportunity to develop human capabilities. Further, It may be inferred that the banks are not encouraging more to develop new skills in both the officer and clerical cadre employees of public and private sector banks.

7. Career Planning Growth And Development and Sector – wise Relationship

Table 8 reveals that relationship between career planning, growth and development and officer and clerical cadre employees' with respect to the public and private sector banks.

TABLE – 8
Nature of bank and Career Planning, Growth and Development

QWL Dimension	Cadre	Nature of Bank	Total Mean	N	Mean	Std. Deviation	t - value	Sig. (2-tailed)
Career Planning Growth and Development	Officers	PSBs	24.94	146	25.18	4.31	1.033	0.303 ^{NS}
		PRSBs		80	24.50	5.38		
	Clerks	PSBs	23.59	149	23.39	3.44	1.885	0.061 ^{NS}
		PRSBs		25	24.80	3.58		

Source: Primary data

NS: Not Significant at 0.05 level

The mean values of the PSBs and PRSBs are registered at 25.18 and 24.50 respectively in the case of officer cadre employees. The mean value of public sector banks is more than the total mean value of 24.94. It indicates that the satisfaction level of public sector officers is more than the private sector officers with respect to career planning growth and development. The 't' value 1.033 is not significant at 5 per cent significance level. The mean value of both the sectors relating to clerks are recorded at 23.39 (PSBs) and 24.80 (PRSBs). It is clear that the mean value of private sector bank clerical cadre employees (24.80) is more than the total mean value of 23.59. It indicates that the satisfaction level of private sector clerks is more than the public sector clerks with respect to career planning

growth and development. The 't' value is 1.885 which is not significant at 5 per cent significance level. It may be noted that no significant difference exists between two sector officers and clerks concerning the QWL dimension career planning growth and development. It may be concluded that the promotion and career counseling facilities are not adequate in both the cadres of select PSBs and PRSBs in respect to career planning, growth and development.

8. Work With Job Enrichment and Sector – wise Relationship

Table 9 shows that while comparing the QWL dimension, work with job enrichment of officer and clerical cadre employees' with respect to the public and private sector banks.

TABLE –9
Nature of bank and Work with Job Enrichment

QWL Dimension	Cadre	Nature of Bank	Total Mean	N	Mean	Std. Deviation	t - value	Sig. (2-tailed)
Work with Job Enrichment	Officers	PSBs	29.46	146	29.61	4.02	0.652	0.515 ^{NS}
		PRSBs		80	29.19	5.63		
	Clerks	PSBs	29.75	149	29.75	3.14	0.022	0.983 ^{NS}
		PRSBs		25	29.76	3.76		

Source: Primary data

NS: Not Significant at 0.05 levels

The mean values of the PSBs and PRSBs are registered at 19.61 and 29.19 respectively in the case of officer cadre employees. The mean value of public sector banks is more than the total mean value of 29.46. It discloses that the public sector bank officers are more satisfied than the private sector bank officers with respect to work job enrichment. The 't' value 0.652 is not significant at 5 per cent level of significance. The mean value of both the sectors concerning to clerical cadre employees are recorded at 29.75 (PSBs) and 29.76 (PRSBs). It is denotes that the mean value of private sector bank clerical cadre employees (29.76) is little more than the total mean value of 29.75. It discloses that the private sector bank clerks are a little more satisfied than the public sector bank clerks with respect to work with job

enrichment. The 't' value 0.022 is not significant at 5 per cent level of significance. It may be noted that no significant difference persists between the two sectoral bank employees concerning the work with job enrichment. It may be concluded that work with job enrichment as a QWL dimension is equally treated 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.

9. Organization Structure and Sector – wise Relationship

Table 10 depicts that while comparing the QWL dimension, organization structure of officer and clerical cadre employees' with respect to the public and the private sector banks.

TABLE – 10
Nature of bank and Organization Structure

QWL Dimension	Cadre	Nature of Bank	Mean	N	Mean	Std. Deviation	t - value	Sig. (2-tailed)
Organization Structure	Officers	PSBs	24.36	146	23.71	3.67	3.400	0.001**
		PRSBs		80	25.54	4.18		
	Clerks	PSBs	22.43	149	22.22	3.39	1.975	0.050*
		PRSBs		25	23.68	3.6		

Source: Primary data

** Significant at 0.01 level

* Significant at 0.05 level

The mean values of the PSBs and PRSBs are registered at 23.71 and 25.54 respectively in the case of officer cadre employees. The mean value of private sector banks (25.54) is more than the total mean value of 24.36. It discloses that the public sector bank officers are less satisfaction than the private sector bank officers with respect to organization structure. The 't' value is 3.400 is significant at 1 per cent level of significance. The mean value of both the sectors concerning to clerks are recorded at 22.22 (PSBs) and 23.68 (PRSBs). It is clear that the mean value of private sector bank clerical cadre employees (23.68) is more than the total mean value of 22.43. The 't' value is 1.975 is significant at 5 per cent level of significance. It states that the satisfaction level of private sector bank clerks are more satisfied than the public sector bank clerical cadre employees relating to organization structure. It may be noted that significant difference exists between the public and private sector bank employees concerning to their organization structure. It may be concluded that the

organization 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 later sector. The cadre wise analysis points out that the sample employees of both the cadres of select banks belonging two sectors are satisfied with the organization structure. Between the cadres, officers have much satisfaction with regards to organization structure of select banks when compared to clerical cadre employees.

Results of hypothesis tested

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 six of the nine variables of QWL in the case of clerical cadre employees. Hence, the formulated null hypothesis "there is no statistically significant relationship between the employee perceptions of quality of work life and the category of banking sector" is accepted. (See Table – 7.11)

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**Table – 7.11
Results of Hypothesis**

Relationship between		Cadre	
Independent variable	Dependent Variables	Officers	Clerks
Nature of Bank / Sector	Emoluments	NS	*
	Safe/healthy working conditions	NS	NS
	Social Integration	*	NS
	Social Relevance of work	*	NS
	Constitutionalism	*	*
	Opportunity to develop human capabilities	NS	NS
	Career planning, growth and development	NS	NS
	Work with Job enrichment	NS	NS
	Organisation Structure	*	*

NS: Not Significant at 0.05 level.

*Significant at 0.01 level

Conclusion

The study is related to public and private sector banks operating in the Chittoor district of Andhra Pradesh. The study confines its scope to various factors involved in the quality of work life of employees in relation to banks only and it covers the core aspects of quality of work life. The young generation employees need to be provided reasonable emoluments. The emoluments shall be revised for every five years without delay to interface with the changes in inflation rates. 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 and concern in

bringing effective work life quality policy. The higher authorities of banking industry shall initiate necessary steps for effective implementation of the insights of the policy of QWL.

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