

# Quality Of Work Life And Job Satisfaction Of Private Banks Employees In Villupuram District, India

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## Abstract

The Quality of Work Life (QWL) is a generic phrase that is multifaceted and comprehensive in nature. The quality of work life covers a wide range of issues both financial and non-financial relating to work context, work contents and work relations. There was a growing realization that, in reality, behaviour depends upon the dynamic interaction between the individual and the organizational characteristics. the researchers have made an attempt to assess the QWL in the private banks in Villupuram District and give productive ideas to development Quality of Work Life in Banking Sectors. The objective of the study are asses the perception of Quality of Work Life and the level of job satisfaction of select private bank employees working in Villupuram District. For the purpose of the study, representative 150 employees have been selected from three private sector banks namely Karur Viysya Bank, ICICI Bank, City Union Bank by using convenience sampling techniques. The collected data was analyzed using percentage, mean, standard deviation and correlation co-efficient. It is found that the level of satisfaction is high that factors like Opportunities for Growth and Security, Opportunities for Growth and Security and Social Integration and Factors that 'Social Relevance of Working Life is satisfied at low level in the Banks. level of job satisfaction are high factors like Co-Workers Relationship and Working Environment and Factors that 'Health Care Benefit', 'Recognition' and 'recreational facilities' are satisfied low level. There are significant and positively correlated between Job satisfaction and quality of work life.

**Keywords:** Quality of work life, Private Sector Banks, Job Satisfaction,

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## INTRODUCTION

The Indian banking sector has experienced unprecedented growth. The presence of qualified managerial and technical personnel will help significantly to the banking sectors success in the future. The duties and role of the bank employees have shifted dramatically. It is because there has been a structural shift in the social, economic and customer demands towards environmental and social stewardship. Now-a-days environment necessitates firms to adopt sustainable business methods to be able to survive for the long term.

Sustainable development is necessitating participation from all the employees throughout all the functions of an organization. Engaging personnel for the banks long-term sustainability are crucial to success, but the employees have been discovered to be a resource that is underutilised in a bank. The managerial competencies of the human resource assumed to produce long-term results for an organization's competitive edge. Human resource specialists are currently confronted with three major challenges are Recruiting and Retaining Top Talent, Creating Incentive Programs for Outstanding Performance, Improving Critical Competencies. It has been important success elements for implementing sustainable business practises are a long-term vision and mission, A well aligned leadership pipeline, enabling organisational structure and governance procedures, Enabling Human Resource capabilities, A highly engaged and motivated workforce, and Effective change management and organisational learning.

As a result, it has been determined that these criteria must be examined in light of each challenge. Engaging and motivating the workforce has been a significant problem for any firm. In compared to an employee who is demotivated and dissatisfied for any reason, an organisation must expend less effort to keep an engaged, satisfied, and motivated employee. The Indian banking industry has an extremely high attrition rate when compared to other industries in the country. Bank personnel have been under a lot of pressure to perform timely services in order to satisfy organisational goals and maintain customer satisfaction. Growing use of technology and equipment, online transactions, increased customer banking habits, socio-economic developments, government and Reserve Bank of India guidelines and controls, and other factors have worsened the problem of employee work stress, resulting in a reduction in work

life quality. Employee satisfaction, motivation, and engagement, as well as Quality of Work Life, have been discovered to be influenced by a number of factors. It has been discovered that having a good quality of work life reduces stress. Employee turnover can be reduced and absenteeism can be reduced as a result. Thereby, enhancing the quality by retaining talent and engaging the employees towards sustainable business practices. This has resulted in the most effective use of human capital as a result of improved supervisory abilities.

### **Need for The Study**

The quality of work life is a generic phrase that is multifaceted and comprehensive in nature. It is a measure of the individual and organization interface. Certain working conditions and management practices such as, reasonable pay, healthy physical environment, employee's welfare, job security, equal treatment in job related matters, grievance handling, opportunity to growth and development, good human relation, participation in management decision making and work life balance are some of the key components of this humanistic and life enhancing work environment. The quality of work life covers a wide range of issues both financial and non-financial relating to work context, work contents and work relations. There was a growing realization that, in reality, behaviour depends upon the dynamic interaction between the individual and the organizational characteristics. Due to Liberalization and Globalization policies, today, there is a need to improve the performance of the organizations in India. All these demands a new work culture and high level of motivation and commitment to the job and organizational goals on the part of employees. This cannot be attained unless adequate measures are taken to enhance quality of a work life in work organizations. As the Indian banking industry is witnessing an accelerated growth and severe competition, the QWL as the main thrust area in which banks should concentrate to retain efficient employees and thereby retain the customers by ensuring the customers delight. For this one should understand how the QWL exist in the industry and what are the factors which are highly influencing the QWL in the Indian Banking Industry.

### **REVIEW OF LITERATURE**

**Murugan (2012)** studied the prevailing quality of work life in Salem Steel Plant The result revealed that maximum employees are satisfied with the safety measures, job security, salary, canteen facility etc., but some employees are dissatisfied with the promotion policies of the company. **Shalini et al. (2012)** established the relationship between the quality of work life, career growth opportunities and employee performance by reviewing the past literature. **Nanjundeswaraswamy and Swamy (2013)** considered nine important components to measure QWL namely, Job satisfaction and security, Work environment, Rewards and Compensation, Organization climate and culture, Cooperation and relationship, Autonomy of work, Facilities, Adequacy of resources, Training and development. **Subhashini and Ramani Gopal (2013)** evaluate the quality of work life of women employees working in selected garment factories. The study reveals Women workers of the organization are most satisfied with the Work atmosphere and job security measures of the factory and least satisfied with the Salary and Health and Safety provided by the company. **Kavitha and Prabha (2015)** in their study reveals that work environment, job analysis, satisfaction and motivation are the four major determinants of quality of work life which play the vital role for employees' better performance in the organization. **Shivani (2017)** an attempt to find out the factors that have an impact and significance influence on quality of work life of employees. **Vijay Anand et al (2018)** in their study reveals that there is a significant relationship between Quality of Work Life and Productivity. **Mahesh and Nanjundeswaraswamy (2020)** studied Six quality of work life factors are obtained, including Compensation, Social integration, Work environment and freedom, Growth and security, Training and development programs, and Work-life balance.

### **Statement of the problem**

Employees in the bank face a lot of issues in connection with arrangement of variety of items and administrations and this eventually make helpless work life in Banks. Banking hours is presently expanded to adapt up to the expanded assumption for administrations of clients. The obligation of Bank employees is more when contrasted with other corporate employees. Banking occupations are intended to offer monetary types of assistance in an inventive manner to its clients and it includes responsibility and legitimate documentations. QWL of Bank employees is the nature of content of connection among employees and their all-out workplace

with human aspects added to the arrangement of administrations. It is an overall perception that the employees of private sector banks and public sector banks who are adding to banking business are fixed with long working hours and exorbitant work pressure. Further, it is assumed that the employees of public sector banks appreciate better pay bundles, good work space, sound administration arrangements, more organized work configuration, professional stability and vocation improvement possibilities when contrasted with private sector banks. Hence, the researchers have made an attempt to assess the QWL in the private banks in Villupuram District and give productive ideas to development Quality of Work Life in Banking Sectors.

#### Objective of the study

The objective of the study are asses the perception of Quality of Work Life and the level of job satisfaction of select private bank employees working in Villupuram District

#### METHODOLOGY

The present research work is limited to study the employees' perception on quality of work life and Job Satisfaction in private banks in Villupuram district. For the purpose of the study, representative 150 employees have been selected from three private sector banks namely Karur Viysa Bank, ICICI Bank, City Union Bank by using convenience sampling techniques. The primary data was collected the target respondents through structured questionnaire. The secondary data was collected from different sources such as journals, newspapers, magazines, internet, periodicals, books, reports, etc. The collected data was analyzed using percentage, mean, standard deviation and correlation co-efficient.

#### Data Analysis and Interpretation

The study was obtained basically from primary sources collected from select private sector banks in Villupuram District. About 150 questionnaires were administered by the researcher to the randomly selected respondents. Therefore, an attempt is made to assess the perception of the respondents are following tables.

Table - 1 Demographic Variables

S.No	Factor	No. of Respondents	Percentage
<b>Sex</b>			
1	Male	91	60.67
2	Female	59	39.33
	Total	150	100.00
<b>Age</b>			
1	Below 30	12	8.00
2	30-40	57	38.00
3	40-50	49	32.67
4	50-60	32	21.33
	Total	150	100.00
<b>Education</b>			
1	Secondary	13	8.67
2	Higher secondary	31	20.67
3	Graduate	88	58.63
4	professional	18	12.00
	Total	150	100.00
<b>Family Size</b>			
1	Upto 3 members	48	32.00
2	4-5 members	85	56.67
3	6 and above members	17	11.33
	Total	150	100.00
<b>Employee Cadre</b>			
1	Manager	22	14.67
2	Assistant Manager	57	38.00

3	Clerical	45	30.00
4	Sub-staff	26	17.33
	Total	150	100.00
<b>Monthly Income</b>			
1	Below Rs.25000	19	12.67
2	Rs.25000-50000	88	58.67
3	Rs.50000-75000	32	21.33
4	Above Rs.75000	11	7.33
	Total	150	100.00
<b>Experience</b>			
1	0-10 years	24	16.00
2	10-20 years	66	44.00
3	20-30 years	46	30.67
4	30-40 years	14	9.33
	Total	150	100.00

Table-1 shows that 60.67 percent of the respondents are male and 39.33 percent of the respondents are female, most of the selected respondents are male compared with counterpart of female. The age groups of the respondents, 38.00 percent of the respondents are age group between 30- 40, 32.67 percent of the respondents of age between 40-50 and only 8.0 percent of the select respondents are below 30 years. Educational qualifications of the respondents, 58.63 percent of the respondents are degree holder, 8.67 percent of the respondents are secondary level, 20.67 percent were higher secondary and 12.00 percent are professional education. Majority (56.67 percent) of the respondents have 4-5 members in their family and 32.00 percent have below 3 members in their family. Present cadre of the respondents, 14.67 percent of the respondents is manager level, 38.00 percent of the respondents are assistant manager level, 30.00 percent of the respondents are clerical and 17.33 percent of the respondents are sub-staff. Income level of the respondents, 58.67 percent of the respondents belong to income group between Rs.25000-50000, 21.33 percent of the respondents belong to income group between Rs.50000-75000 and only 7.33 percent of the respondents belong to income group above Rs.75000. major portion of the select respondents' work experience are 10-20 years and 30.67 percent of the respondents have been 10-20 years' experience.

Quality of work life by opinion of private bank employees in Villupuram District of Tamil Nadu is measured in the following manner. The levels of categories are very High, High, moderate, Low and Very Low. If the value of mean score is more than 4.50 as considered Very High, mean score between 3.50 to 4.50 is considered High, mean score between 2.50 to 3.50 is considered Moderate level, mean score between 1.50 to 2.50 is considered Low and mean score below 1.50 is considered Very Low. The results are presented in the following Table.

**Table 2 Levels of Satisfaction on Quality of Work Life**

S.No	Factors	Mean	Std. Deviation
1	Adequate Fair Compensation	3.43	0.57
2	Safety and Working Conditions	3.49	0.98
3	Opportunities for the Development of Human Capabilities	4.12	0.84
4	Opportunities for Growth and Security	4.38	0.64
5	Social Integration in the Banks	3.97	0.75
6	Constitutionalism in the Banks	3.41	0.96
7	Social Relevance of Working Life	2.48	0.66
	Overall	3.61	0.77

Sources: Primary data

Table 2 shows quality of work life is measured five-point scale and result that level of satisfaction are high that factors like Opportunities for Growth and Security, Opportunities for Growth and Security and

Social Integration in the Banks as mean 4.38, 4.12 and 3.97 with standard deviation 0.64, 0.84 and 0.75 respectively. Further factors like 'Safety and Working Conditions', Adequate Fair Compensation, 'and 'Constitutionalism in the Banks are moderate level satisfied as mean 3.49, 3.43 and 3.41 with standard deviation 0.98, 0.57 and 0.96 respectively. Factors that 'Social Relevance of Working Life is satisfied at low level.

Table 3 shows the canonical functions produced by canonical correlation analysis relating to aspects of quality of work dimension with demographic characteristics of the respondents. From the information of the table, it is understood that there are seven canonical correlation functions. Out of the seven canonical functions all except the last one is significant at 1 per cent level ( $p < 0.01$ ). However, canonical correlation is more than 0.30 for first five functions. The shared variance between canonical variants of the first, second, third, fourth and fifth functions are 37.18 per cent, 34.39 per cent, 24.32 per cent, 19.56 per cent and 15.59 per cent respectively.

**Table 3 Canonical Functions Produced by Canonical Correlation Analysis Relating to perception on quality of work life with Demographic Characteristics of the Respondents**

Canonical Function	Canonical R	Canonical R <sup>2</sup> (Eigenvalue)	Chi-Square	df	p-Value	Wilks Lambda
0	0.6015	0.3718	805.86	95	0	0.2045
1	0.5779	0.3439	577.44	76	0	0.3205
2	0.4827	0.2432	370.71	54	0	0.4813
3	0.4308	0.1956	235.76	44	0	0.6277
4	0.3822	0.1559	131.29	31	0	0.7708
5	0.2857	0.0916	51.02	15	0	0.9027
6	0.1322	0.0168	7.68	6	0.2764	0.9832

Source: Computed from Primary Data

As the canonical correlation is greater than 0.30 for the first functions, the canonical loadings of criterion and predictor variables with these five functions are obtained and portrayed in Table 4

**Table 4 Canonical Loadings of Various dimension of quality of work life and Demographic Variables with Significant Canonical Function**

With Significant Canonical Function						
S.No	Variables	Canonical Loadings				
		First Function	Second Function	Third Function	Fourth Function	Fifth Function
Criterion Variables						
	Various Dimension of Quality of Work Life					
1	Adequate Fair Compensation	-0.5758	0.2341	-0.0072	0.2753	-0.6031
2	Safety and Working Conditions	0.3676	-0.6886	0.2574	0.1082	0.2111
3	Opportunities to Develop Human Capacities	0.3266	0.3144	-0.5544	0.4654	-0.0687
4	Opportunity for Growth and Security	-0.0297	0.3092	-0.6699	0.0697	0.1627
5	Social Integration in the bank	0.0042	-0.7191	0.3112	0.313	0.6373
6	Constitutionalism in the bank	-0.1617	0.1754	-0.2911	0.5548	0.0097

7	Work and Quality of Life	0.0945	0.1822	0.2698	-0.2884	-0.0835
8	Social Relevance of Working Life	-0.7251	0.0047	-0.0129	-0.0145	0.1042
<b>Predictor Variables</b>						
	<b>Demographic Characteristics</b>					
1	Sex	-0.4405	-0.1178	-0.4822	-0.0679	0.3007
2	Age	0.1736	-0.5714	0.3193	-0.6075	-0.2272
3	Education	0.5329	0.1162	-0.6586	0.0194	-0.5142
4	Family Size	0.5804	0.4399	0.1977	0.3556	0.0553
5	experience	0.1151	-0.0265	0.0929	-0.5962	-0.5532
6	Carde of employee	0.1493	-0.2156	-0.5184	0.0745	0.1764
7	Monthly Income	-0.1216	0.0064	0.0374	-0.6377	0.3513

Source: Primary Data

From the perusal of the table 4, it is understood that of the criterion variable set, “Adequate and Fair Compensation” and “Social Relevance of Working Life” (with Negative sign) are highly loaded on canonical variate of first function. Of the predictor variable set, “sex and family size” (negative) followed by education” (positive) have high loadings on the first canonical variate. Similarly, the second canonical variate has high loadings of criterion variables – “Safety and Working Conditions” and “Social Integration in the bank” (positive) and of predictor variables – “age” and “family size” (positive). The canonical variate of the third function is loaded high with “Opportunities to Develop Human Capacities” and “Opportunity for Growth and Security” (negative) in the criterion set and “Cadre of employee” (positive) and “Education” (negative) in the predictor set. With canonical variate for the fourth function, “Opportunities to Develop Human Capacities” and “Constitutionalism in the working banks” among criterion set ‘Age’, ‘experience’ and ‘Monthly Income’ set have Negative loadings. On the canonical variate of the fifth function, the loadings of criterion variables, “Adequate and Fair Compensation”, (Negative) and “Social Integration in the Work of processing units” (negative) and the loadings of predictor variables, “Education” and “Experience” are Negative.

From the loadings of the criterion and predictor variables with canonical variates of significant canonical functions, the following findings are made: (1) Male with high graduate and profession education employees having large family size of respondents have low perception towards quality of work life as “Adequate and Fair Compensation” and Social Relevance of Working Life”, (2) elders employees with more number of members in their family have low perception that “Safety and Working Conditions” and “Social Integration in the bank”, (3) the sub-staff with low education having less perception towards “Opportunities to Develop Human Capacities” and “Opportunity for Growth and Security”, (4) Youngers with low experience and low income employees have high perception that ‘Opportunities to Develop Human Capacities’ and Constitutionalism in the banks’ and (5) the school level education with low experience employees have high perception that quality of work life is for “Social Integration in the Working banks” and low perception on “Adequate and Fair Compensation”.

The level of job satisfaction is measured in the following manner. The level of satisfaction categories classified as high, moderate and low. If the mean value is more than 4.09 (overall mean + standard deviation = 3.20 + 0.89) is considered as high level satisfied. If the values less than mean 2.31 (over all mean – standard deviation = 3.20 - 0.89) is considered as low level of satisfaction. If the value is in between high and low is considered as moderate level. The results are presented in Table 5

**Table 5 Level of Job Satisfaction**

S.No	Factor	Mean	Standard Deviation
1	Compensation	3.99	0.79
2	Health Care Benefit	2.29	0.84
3	Recreational Facilities	1.81	1.01

4	Work Load	2.87	1.06
5	Working Environment	4.17	0.69
6	Fair Performance Appraisal	2.83	0.99
7	Flexibility of Working Hour	3.89	0.73
8	Job Security	3.68	0.87
9	Co-Workers Relationship	4.49	0.82
10	Recognition	1.98	0.68
	Overall	3.20	0.89

Table 5 shows that job satisfaction is measured five-point scale and result that level of satisfaction are high factors like Co-Workers Relationship and Working Environment as mean 4.49 and 4.17 with standard deviation 0.82, 0.69 respectively. Further factors like 'compensation', Work Load, 'Fair performance appraisal', 'Flexibility of working hour and Job Security' are moderate level satisfied as mean 3.99, 2.87, 2.83, 3.89 and 3.68 with standard deviation 0.79, 1.06, 0.99, 0.73 and 0.87 respectively. Factors that 'Health Care Benefit', 'Recognition' and 'recreational facilities' are satisfied low level.

The inter-correlation matrix of explanatory variables namely compensation (X1), Health Care Benefit (X2), Recreational Facilities (X3), Work Load (X4), Working Environment (x5), Fair Performance Appraisal (X6), Flexibility of Working Hour (X7), Job Security (X8), Relationship with Co-Workers (X9) and Recognition (X10) with dependent variable Quality of work life (QWL) is furnished in the table given below table 6

**TABLE- 6 Relationship Between the Various Factors of Job Satisfaction and Quality of Work Life**

		X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	QW L
X1	Pearson Correlation	1	.005	.180*	.086*	.145*	.186*	.118*	.128*	.136*	.100*	.146*
	Sig. (2-tailed)		.901	.000	.034	.000	.000	.004	.002	.001	.014	.000
X2	Pearson Correlation	.005	1	-.015	.250*	.132*	.167*	.123*	.153*	.066	.052	.132*
	Sig. (2-tailed)	.901		.719	.000	.001	.000	.003	.000	.106	.201	.001
X3	Pearson Correlation	.180*	-.015	1	.126*	.136*	.098*	.200*	.153*	.180*	.169*	.140*
	Sig. (2-tailed)	.000	.719		.002	.001	.016	.000	.000	.000	.000	.001
X4	Pearson Correlation	.086*	.250*	.126*	1	.021	.236*	-.028	-.002	.003	.075	.126*
	Sig. (2-tailed)	.034	.000	.002		.605	.000	.494	.959	.946	.067	.002
X5	Pearson Correlation	.145*	.132*	.136*	.021	1	.115*	.107*	.046	.116*	.087*	.141*
	Sig. (2-tailed)	.000	.001	.001	.605		.005	.009	.262	.004	.034	.001
X6	Pearson Correlation	.186*	.167*	.098*	.236*	.115*	1	-.015	.070	.103*	.095*	.109*

	Sig. (2-tailed)	.000	.000	.016	.000	.005		.706	.089	.012	.020	.008
X7	Pearson Correlation	.118*	.123*	.200*	-.028	.107*	-.015	1	-.027	.190*	-.047	.113*
	Sig. (2-tailed)	.004	.003	.000	.494	.009	.706		.504	.000	.247	.006
X8	Pearson Correlation	.128*	.153*	.153*	-.002	.046	.070	-.027	1	.093*	-.002	.157*
	Sig. (2-tailed)	.002	.000	.000	.959	.262	.089	.504		.022	.953	.000
X9	Pearson Correlation	.136*	.066	.180*	.003	.116*	.103*	.190*	.093*	1	.096*	.194*
	Sig. (2-tailed)	.001	.106	.000	.946	.004	.012	.000	.022		.019	.000
X10	Pearson Correlation	.100*	.052	.169*	.075	.087*	.095*	-.047	-.002	.096*	1	.167*
	Sig. (2-tailed)	.014	.201	.000	.067	.034	.020	.247	.953	.019		.000
QWL	Pearson Correlation	.146*	.132*	.140*	.126*	.141*	.109*	.113*	.157*	.194*	.167*	1
	Sig. (2-tailed)	.000	.001	.001	.002	.001	.008	.006	.000	.000	.000	

\*\* . Correlation is significant at the 0.01 level (2-tailed). \* . Correlation is significant at the 0.05 level (2-tailed).

It is seen from the above table 6 found that the correlation between the explanatory variables such as namely Compensations, Health Care Benefit, Recreational Facilities, Work Load, Work Independently, Working Environment, Fair Performance Appraisal, Flexibility of Working Hour, Job Security, Relationship with Co-Workers and Recognition are significant and positively correlated with the dependent variable quality of work life.

## CONCLUSION

Quality of work life has become a predominant factor among the corporates of the country. In this aspect, the quality of work life of private sector bank employees is greatly questionable when compared to the work life of the public sector bank employees. The employees of the public sector enjoy better working hours, better benefits, better salary and lesser work stress while private sector banks are overwhelmed with employee turnover every financial year due to excessive work stress and deteriorating work atmosphere. The study has been conducted with a focus on this problem and aims at identifying crucial factors that might help in improving the quality of work life of private sector bank employees. Considering the present working conditions in private banks with focus on work life balance, it was observed that the job status is highly volatile indicating there is no job security, Private sector bank employees are constantly required to participate in fieldwork with strict targets which elevates the work stress and the monetary benefits couple with non-monetary benefits are nowhere in par with public sector employees leading to a high employee turnover employee turnover every year. When the quality of work life improves, job satisfaction also improves significantly leading to enhanced performance among employees. Commitment of the bank towards its employees, better upward communication channels ensuring the employees feedback is heard, better working conditions, and rewards and recognitions significantly improve job satisfaction among employees



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