

**A STUDY OF IMPACT OF QUALITY WORK LIFE ON JOB  
SATISFACTION AND ORGANISATIONAL COMMITMENT AMONG  
WOMEN EMPLOYEES IN PRIVATE BANKING SECTOR- A CASE  
STUDY OF HDFC BANK AND ICICI BANK IN DELHI NCR**

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## **CHAPTER 8**

### **FINDINGS AND SUGGESTIONS**

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This chapter represents the discussion of the results described in the previous chapters. This study identifies the effect of worklife quality on employee commitment and job satisfaction among women employees in the private banking sector. The target of this research entitled “A Study of Impact of Quality of Work Life on Job Satisfaction and Organizational Commitment among Women Employees in Private Banking Sector- A Case Study Of HDFC Bank And ICICI Bank in Delhi” was to assess the quality of work life among women employees in the selected banks; to examine the level of Job Satisfaction and Organizational Commitment among employees; to analyze the impact of quality of work life on Job Satisfaction and Organizational Commitment; and to suggest innovations based on the findings of the study for improved quality of work among women employees in the banking sector. A total of four research objectives were developed along with four main hypotheses and eleven sub hypotheses.

In this research QWL of employees were studied by the help of QWL scale developed by Walton (1980). QWL consisted of twelve items which were Job Security, Participative Management, Peer Relationship, Superior-Subordinate Relationship, TimePressure, Work Load, Safety & Harassment, Rewards & Recognition, Workplace Communication, Career Promotion & Development, Pay and Work-Life Balance. A Summated rating scale format was used with five-point likert scale ranging from “Strongly Disagree” to “Strongly Agree”. The second scale was related to Job Satisfaction which was also called Minnesota Satisfaction Questionnaire (MSQ) (Weiss, Dawis, England & Lofquist,1967). This instrument contained 100 items in long form and 20 items in the short form. The third scale was related to Organizational Commitment developed by Allen & Meyer(1996). In a model of commitment developed by Meyer & Allen(1996), the three approaches were labeled as Affective Commitment, Continuance Commitment and Normative Commitment.

The random sampling was adopted in order to choose the sample. The sample included in the study was drawn from Delhi NCR. The sample size for the study consisted of Three hundred sixty six employees from the private banks of Delhi-NCR. The researcher targeted four hundred respondents in total from the banks. Demographic variables like Designation, Marital Status, Age, Qualification, Income and Experience were included in the study. From

the reliability analysis, it was concluded that the measurement scales of QWL, Job Satisfaction and Organizational Commitment used for this study were highly reliable (as the value of chronbach alpha was found to be 0.773) and were validated for conducting the study in the private banking sector.

The findings of the study indicated that the majority of the ANOVA tests on the demographic variables had a statistically insignificant relationship with job satisfaction, organizational commitment and work quality. Nevertheless, there are some noticeable patterns. Quality of work life was found to be highest among employees who were managers, married, having dependents, belonging to the age group of 31-40 years, who have taken a professional course, having 6-10 years of work experience, and salary within the range INR 25000 to 35000. Job satisfaction was found to be highest among employees whose designation was ‘Junior Admin’, married, with dependents, having a professional course degree, belonging to the age group of 31-40 years, having up to 5 years of experience, and salary within the range of INR 25000 to 35000. Affective commitment was highest among officers, who were above the age of 40, unmarried, graduates with no dependents, having 11-15 years of work experience, and whose salary was above INR 45000. Managers, married, belonging to the age group of less than 30, post-graduate with 15 years of work experience, having a salary in the range of INR 35000 to 45000 experience the highest normative commitment towards the organization. Continuance commitment was highest among managers, married, with no dependents, belonging to the age group of 31 to 40, having a professional course, having up to 5 years of experience, and salary in the range of INR 35000 to 45000.

## **8.1 Descriptive Characteristics of the Sample**

The research explained the sample characteristic and conducted reliability and validity analysis of the Quality of Work Life, Organizational Commitment and Job Satisfaction scales used for this study. The Collected data for the study has been analyzed with the help of SPSS version 18.0. Factors of Quality of Work Life, Organizational Commitment and Job Satisfaction have been confirmed with the help of Factor analysis to check the extent of the relationship between the latent variables and manifest variables.

### **8.1.1 Tabulation and Codification of Data**

- To analyse the demographic characteristics of the respondents, following scoring for the variables was used. Designation wise analysis (Clerk=1, Officer=2, Manager=3), Age wise analysis (Up to 30yr =1, 31 to 40 yrs =2, 41 to 50yrs=3, Above 50 yrs =4), Marital

Status wise analysis (Married =1, Un married=2, Any other =3), Education Qualification wise analysis (Graduation =1, Post Graduation =2, Professional Course =3, Any Other =4), Dependents wise analysis (No Dependents =1, Dependents =2), Experience wise analysis (Up to 5 yrs =1, 5 to 10 yrs =2, 11 to 15 yrs =3, Above 15 yrs =4) Monthly salary wise analysis ( Below- 20,000 =1, 20,000- 30,000 =2, 30,000- 40,000=3, Above 40,000 =4) was used for the respective options for the variables.

#### **8.1.2 The coding of the statements used to study the Quality of Work Life**

- Job Security (JS1, JS3, JS4, JS5), Participative Management (PM1, PM2, PM4, PM5, PM6), Peer Relationship (PR1, PR2, PR3), Superior Subordinate Relationship ( SR1, SR2,SR3), Time Pressure (TR2, TR3, TR4, TR5), Work Load (WL1, WL2, WL3), Safety Harassment (SH1, SH2, SH3), Rewards and Recognition (RR1, RR2, RR3), Workplace Communication (C1, C2, C3), Career Promotion & Development (CD1, CD3, CD4, CD5), Pay (P1, P2, P3), Work Life Balance (WL1, WL2, WL3, WL4, WL6, WL7, WL8), and Fringe Benefits (FB1, FB4,FB5,FB6,FB7,FB9,FB11,FB12) were used for respective statements under each variable of the Quality of Work Life.

#### **8.1.3 The coding of the statements used to study the Organizational Commitment**

- Affective Commitment (AC1, AC2, AC3, AC4, AC6), Continuance Commitment (CC1, CC2, CC3, CC4, CC6), and Normative Commitment (NC1, NC2, NC3, NC5, NC6) ) were used for respective statements under each variable of the Organizational Commitment.

#### **8.1.4 The coding of the statements used to study the Job Satisfaction**

- All the statements of Job Satisfaction (JBS1, JBS2, JBS3, JBS5, JBS6, JBS8, JBS9, JBS11, JBS13, JBS14, JBS15, JBS16, JBS18, JBS19, and JBS20) were coded respectively.

### **8.2 Findings of Reliability Analysis, Validity Analysis and Factor Contributing to Quality of Work Life, Organizational Commitment and Job Satisfaction**

The computed Cronbach Alpha value of all the three variables QWL, OC, JS under investigation is 0.773. Since, the value is more than 0.6 it is in the acceptable range. Table 4.11 represents the value of Cronbach alpha for the various constructs from the scale. They are summarized as follows.

### **8.2.1 Quality of Work Life**

- The variables of Job Security contain five items (JS1, JS2, JS3, JS4, JS5) with individual reliability, ranging from 0.845 to 0.852 and composite reliability of 0.845 was measured for job security of the employees.
- The six variables of Participative Management with composite reliability of 0.734 (PM1, PM2, PM3, PM4, PM5, and PM6) with individual reliability, ranging from 0.731 to 0.746 was measured for participation of women employees in banks.
- The variables of Peer Relationship was found with composite reliability of 0.764 measured for different Peer Relationship (PR1, PR2, PR3, PR4,) variables whose individual reliability, ranging from 0.764 to 0.778 was measured for the peer relations among women employees. The four variables of Superior-subordinate relationship (SR1, SR2, SR3, and SR4) were ranging from 0.880 to 0.877 with composite reliability 0.876.
- The variables of Time Pressure (TP1, TP2, TP3, TP4, and TP5) had composite reliability of 0.842 with the individual reliability, ranging from 0.841 to 0.856 measured time pressure of women bank employees.
- The four variables of Work Load (WL1, WL2, WL3, WL4) through composite reliability 0.887 and individual reliability are ranging from 0.878 to 0.870 measured work load and pressure of women employees in the bank.
- The variables Safety & Harassment (SH1, SH2, SH3,) composite reliability is 0.912 and individual reliability, ranging from 0.912 to 0.911 measured safeties of women employees in banks.
- The three variables of Reward and Recognition (RR1, RR2, RR3) composite reliability are 0.890 with individual reliability, ranging from 0.888 to 0.889 measured rewards of women employees in banks.
- The three variables of Communication (C1, C2, C3,) are ranging from 0.821 to 0.831 with composite reliability 0.825 measured employee communication within banks. The five variables (CD1, CD2, CD3, CD4, and CD5) of Career Promotion & Development with composite reliability is 0.812 and individual reliability are ranging from 0.809 to 0.819 measured Career growth and development of bank employees.
- The three variables of Pay (P1, P2, P3) through composite reliability 0.784 and individual reliability are ranging from 0.778 to 0.790 measured pay of the employees within banks.

- The nine variables of Work Life Balance (WL1, WL2, WL3, WL4, WL4, WL5, WL6, WL7, WL8, WL9) composite reliability are 0.896 with the individual reliability, ranging from 0.887 to 0.889 measured working life of women employees in banks.
- The twelve variables of Fringe Benefits (FB1, FB2, FB3, FB4, FB5, FB6, FB7, FB8, FB9, FB10, FB12, FB12) composite variables are 0.835 with individual ranging from 0.835 to 0.857 measures fringe benefits of employees.

### **8.2.2 Organizational Commitment**

- The six variables of Affective Commitment (AC1, AC2, AC3, AC4, AC5, AC6) are ranging from 0.754 to 0.746 with composite reliability 0.754 measured the affective commitment of women employees within banks.
- The six variables (CC1, CC2, CC3, CC4, CC5, and CC6) of Continuance Commitment with composite reliability are 0.792 and individual reliability are ranging from 0.790 to 0.799 measured Continuance commitment of bank employees.
- The six variables of Normative Commitment (NC1, NC2, NC3, NC4, NC5, NC6, NC7) through composite reliability 0.768 and individual reliability are ranging from 0.762 to 0.789 measured normative commitments of the employees within banks.

### **8.2.3 Job Satisfaction**

- The twenty composite reliability (more than 0.60 acceptable) range from 0.870 to 0.874 and overall reliability of job satisfaction scale are 0.873, which shows that the scale is highly reliable. The composite reliability of the twenty construct has shown good internal consistency of job satisfaction.

### **8.2.4 The Variable used for Further Analysis**

- Out of the given questions related to Job Satisfaction, Organizational Commitment and Quality of Work Life, certain number of factors were derived for each variable respectively, as the 60-65% of the variance was explained by these factors. Scree plot also suggested the same for each variable and its corresponding factors. A total of 84 statements were used after the other statements were reduced from more than 102 statements.
- The Questionnaire of QWL consisted with 13 variables with 64 items, have been reduced to 54 items Following are the variables used for further analysis:

#### **8.2.4.1 Quality of Work Life**

- Job security with 4 items, Participative Management with 5 items, Peer Relation with 4 items, Superior Subordinate Relation with 3 items, Time Pressure with 4 items, Work Load with 3 items, Safety & Harassment with 3 items, Reward & Recognition with 3 items, Workplace Communication with 3 items, Career Promotion & Development with 4 items, Pay with 3 items, Work Life Balance with 7 items, Fringe Benefits with 8 items.

#### **8.2.4.2 Organizational Commitment and Job Satisfaction**

The Questionnaire of OC consisted 3 variables with 18 items, and Job Satisfaction consisted 20 variables and 20 items, which have been reduced to 15 items. Following are the variables used for further analysis:

- Affective commitment with 5 items , continuance commitment with 5 items, normative commitment with 5 items and job satisfaction consisted with 15 items, have been used for further analysis.

### **8.3 Findings based on Assessment Of Quality of Work Life, Organizational Commitment and Job Satisfaction among Women Employees**

#### **8.3.1 Quality of Work Life**

- The analysis of the results shows that job security level of the employees who participated in the survey was considerably good (Average Mean =3.35). The results further suggest that the respondents of the study were given a chance to participate in decision making and to try something different (Average Mean =3.39). Increased intervention of employees is both important for personal advancement as well as improvement of status in the society. The results show that management of the target population of our study was participative. Also, the peer-relationship amongst the respondents was considerably good in almost all aspects. The peer relationship has always played a critical role in strengthening organizational commitment. The level of understanding increases and feeling of insecurity reduces. Moreover, the superior-subordinate relationship in our study was also respectable. Organizations with decent superior-subordinate relationship develops an inspiring working culture which ultimately impacts the overall progress of the organization (Average Mean= 4.10). However, the respondents who participated in the survey were facing problems related to workload (Average Mean =411) and tight deadlines, leading to increased absenteeism and sickness (Average Mean=4.20). The results further showed that safety of the employees was a high priority for the

management (Average Mean = 3.18). Majority of the employees reported that they feel rewarded the way and are able to see the result of the work they do in terms of rewards and/ or recognition (Average Mean=3.95). The average mean value of 3.62 suggests that workplace communication is open and satisfactory as perceived by the employees. The high mean value of 4.07 indicates that the employees believe that they get satisfactory career promotion and development opportunities in their organization. Additionally, the respondents feels that they receive satisfactory pay and wages for their jobs (Average Mean = 3.20). Additionally, majority of the employees get fringe benefits such as conveyance, tour/ travel expense for official purpose, transport facility, expenditure on employee welfare, contribution by the employer to an approved superannuation fund, house rent allowance and gratuity/ provident fund. Only a few of them get the fringe benefits of medical expenses less than INR 15000 and facility of interest-free or concessional housing loan. Finally, the when work life balance was assessed, majority of the employees showcased an average level of work life balance. Thus, overall the quality of work life amongst the employees was found to be satisfactory.

### **8.3.2 Job Satisfaction**

- The assesment of job satisfaction depicted a considerably high level of job satisfaction amongst the respondents. The results shows that employees experiences satisfactory level of job satisfaction. The results revealed that job satisfaction was high among employees such that the job keeps them busy all the time ( Mean=3.85) and provide them a chance to work alone on the job and do different things (Mean=3.89). Employees also feel that their jobs gives them a chance to do something that makes them use their abilities (Mean=3.37). Employees who participated in the survey were given the chance to use their own judgment while taking decisions (Mean=3.89) and the praise and accomplishment they get from their job (Mean=3.28). The employees also believe that their bosses handle their workers well (Mean=3.47), are competent in making decisions (Mean=3.76) and provide steady employment (X=3.33) thereby enhancing their overall level of job satisfaction.

### **8.3.3 Organizational Commitment**

- The analysis of the results showed that employees held an average level of affective commitment towards their organization (Average Mean = 2.85). However, the mean value of 3.30 indicated that majority of the employees could relate to the problems of the bank and considered them to be their own. Furthermore, normative commitment was such

that employees were found to be guilty to leave their jobs (Average Mean = 3.28). And Continuance commitment was found in the employees such that their life would be disrupted if they leave their job (Average Mean= 3.29). Majority of them felt that it would be very hard for them to leave the bank even if they wanted to ( $X=3.28$ ) and cannot consider working anywhere else ( $X=3.31$ ) Thus, Affective, normative and continuance, all three aspects of organizational commitment was found to be present in employees, the highest being continuance commitment.

## **8.4 Impact of Demographics on Quality of Work Life, Organizational Commitment and Job Satisfaction**

### **8.4.1 Impact of Demographics on Quality of Work Life**

#### **Designation**

The various aspects determining quality of worklife amongst employees holding different positions in the organization was assessed. The results suggested that job security was higher in employees with designation of Junior Admin (3.09). Managers were found to be more involved in the decision making process and hence were more secure than employees holding other positions in the organization (3.14). Furthermore, peer relation was way stronger amongst employees at junior admin profile (3.35) than officers (3.24) or employees at managerial positions (3.23). Both time pressure and workload was highest amongst employees at managerial positions. The Reward /Recognition is higher (3.40) among employees of the designation ‘manager’. The workplace communication was much more frequent and open in the context of officers (3.34)than other employees. Officers (4.24) quality of worklife was highly dependent on promotional opportunities provided by the employee. For junior staff, the salary and wage structure was an important predictor determining their quality of worklife. Work life balance is highest (2.55) among employees of designation ‘junior admin’ and ‘officer’. ANOVA results showed that the overall quality of work life is statistically independent of designation [ $f (366) = 0.677$ ,  $p = 0.509$ ]. This implies that Quality of work life does not differ among employees at different designations.

#### **Age**

The impact of age on employees quality of worklife was assessed and it was found that job security was highest among employees of age group above 40 years (3.11). Participative management was found to be highest among employees of age group 31 - 40 years (3.16). Furthermore, peer relation was almost same among employees of all age groups (3.15) and superior-subordinate relationship was highest amongst employees of 40 years and above

(3.33). Employees in the age group of 31 to 40 years were mostly under time constraints and workload was highest amongst employees above 40 years of age . Reward & recognition was extremely important for employees of age group of 30 years or less and workplace communication was much more open among employees of age group above 40 years. Career promotion was a motivator tool determining their degree of worklife quality for employees of age group of 30 years or less (4.25). Employees of age group 30 years or less were able to manage the overall worklife balance (2.55). And lastly, the fringe benefits was equally important for employees at all age intervals (1.46). Overall, employees belonging to different age groups faces different level of harassment. That is, age was found to be insignificant predictor of quality of worklife.

### **Marital Status**

The impact of marital status on employees quality of worklife was assessed and it was found that job security was highest among employees who are unmarried (3.09). Participative management was found to be highest among employees who are unmarried (3.12). Furthermore, peer and superior subordinate relationship was stronger among employees who were married [(3.17) and (3.32) respectively]. Unmarried employees has higher degree of workload than married. Married employees are more likely to face problems of time constraints . Reward & recognition was a significant motivator for married employees. communication was much more open among employees of age group above 40 years. Workplace communication was much more open among employees who were married. Married employees had higher chances of receiving promotional opportunities. There was hardly any difference in pay of married and unmarried employees. Fringe benefits was equal amongst both the categories of employees. Overall, the p-value of ANOVA test suggested that marital stuatus of employees has a statistically insignificant relationship on their quality of worklife (p=0.937).

### **Education**

The impact of education on employees quality of worklife was assessed and it was found that employees who have taken a professional course experience posseses highest level of job security, participative management, peer relationship, superior-subordinate relationship, workplace communication and receive the most fringe benefits.. Workload, reward and recognition, career promotion, work life balance and safety was highest among employees who have done post-graduation. The Pay was highest among employees who have done graduation. Overall, employees with a degree of professional course experience held more

satisfactory quality of work life. Overall, the p-value of ANOVA test suggested that education level of employees has a statistically insignificant relationship on their quality of worklife ( $p=0.709$ ).

### **Dependents**

When the impact of dependents on employee quality of worklife was studied it was found that job security, participative management, safety, and work life balance was highest among employees who have no dependents whereas employees who have dependents shows superior-subordinate relationship, time pressure, workload, workplace communication, career promotion, and fringe benefits. Also, ANOVA test concluded that quality of worklife and dependents of the employees were statistically independent

### **Work experience**

When the impact of work experience on employee quality of work life was studied it was found that Job security was highest (3.10) among employees who have 6-10 years' experience. While, employees with 11-15 years of experience were more participative than others. Employees with 5 years of experience showcased higher degree of peer relationships whereas superior-subordinate relationships was highest among employees with 11-15 years of experience. Employees with more than 15 years of experience were bounded with time constraints and employees with 11 to 15 years of experience were overloaded with work. Reward and recognition was extremely important for employees upto 5 years of experience and issues concerning harassment were alarming for employees with more than 15 years of experience. Employees with 6 to 10 years of experience were more open to each other than others and were more often to receive promotional opportunities. Work-life balance was highest amongst employees with 6 to 10 years of experience. Additionally, ANOVA results suggested that quality of work life is statistically independent of work experience.

### **Monthly Salary**

When the impact of monthly salary on employee quality of work life was studied it was found that Job security was highest (3.16) among employees with salary above 45000 INR. Employees receiving salary in the interval of between 25000 to 35000 INR were more participative (3.17). Superior-subordinate relationship was highest among employees whose salary was between 25000 to 35000 INR (3.32) and peer to peer relation was highest among employees receiving salary below 25000 INR (3.21). Employees with salary more than 45000 INR were bounded with time constraints (3.40) and workload was highest among

employees receiving salary in the interval of 25000 to 35000 INR (3.50). Reward and recognition was extremely important for employees receiving salary between 25000 and 35000 INR and employees with salary less than 25000 INR were more open with each other. Promotional opportunities, fringe benefits and work life balance was highest among employees with salary above 45000 INR. Additionally, ANOVA results suggested quality of work life does not differ among employees at different salaries.

#### **8.4.2 Impact of Demographics on Job Satisfaction**

##### **Designation**

Job Satisfaction was highest among junior administratives., followed by Officers and Managers in the sequential order. Also, the ANOVA tests concluded that job satisfaction does not differ among employees at different designations [ $p = 0.214$ ].

##### **Age**

Job Satisfaction was highest among employees in the age interval of 31-40 years followed by employees whose age is above 40 years. Also, the ANOVA tests revealed that job satisfaction does not differ among employees at different age groups [ $p = 0.900$ ].

##### **Marital status**

Job Satisfaction was highest among married employees. Also, the ANOVA tests revealed that job satisfaction does not differ among employees based on their marital status [ $p = 0.400$ ].

##### **Education**

Job Satisfaction was highest among who have a professional course followed by those who are graduates. Also, the ANOVA tests revealed that job satisfaction does not differ among employees based on their education level [ $p = 0.900$ ].

##### **Dependents**

Job Satisfaction was highest among employees who have no dependents. Also, the ANOVA tests revealed that job satisfaction does not differ among employees with or no dependents [ $p = 0.177$ ].

##### **Experience**

Job Satisfaction was highest among employees who have up to 5 years of experience followed by employees who have 11-15 years of experience. It is least among employees

who have more than 15 years of experience. Also, the ANOVA tests revealed that job satisfaction differs among employees with different work experience [ $p = 0.039$ ].

### **Salary**

Job Satisfaction was highest among among employees whose salary is 25000 to 35000 INR. Also, the ANOVA tests revealed that job satisfaction does not differ among employees based on their salaries [ $p = 0.400$ ].

### **8.4.3 Impact of Demographics on Organizational Commitment**

#### **Designation**

Affective Commitment was highest among among officers while managers have high normative and continuance commitment.. Also, the ANOVA tests revealed that organization commitment does not differ among employees based on their designation [ $p = 0.216$ ].

#### **Age**

Affective commitment was highest among employees above 40 years of age. Normative commitment was highest among employees less than 30 of age and continuance commitment was highest among employees in the age interval of 31 to 40 years. . Also, the ANOVA tests revealed that organizational commitment does not differ among employees belonging to different age groups [ $p = 0.573$ ].

#### **Marital Status**

Affective commitment was highest among unmarried employees. Normative commitment was highest among married employees and continuance commitment was highest among unmarried employees. Also, the ANOVA tests revealed that organizational commitment does not differ among employees based on marital status [ $p = 0.914$ ].

#### **Education**

Affective commitment was highest among employees who have graduation. Normative commitment was highest among employees who have post-graduation and continuance commitment was highest among employees who have taken professional course. Also, the ANOVA tests revealed that organizational commitment does not differ among employees based on education qualification of the employees [ $p = 0.322s$ ].

## **Dependents**

Affective commitment and continuance commitment have been found to be highest among employees who have no dependents. Normative commitment was highest among employees who have dependents. Also, the ANOVA tests revealed that organizational commitment does not statistically differ based on the dependency on employees [ $p = 0.595$ ].

## **Experience**

Affective commitment was highest among employees who have 11-15 years work experience. Normative commitment was highest among employees who have more than 15 years work experience and continuance commitment was highest among employees who have up to 5 years of experience. Also, the ANOVA tests revealed that organizational commitment does not statistically differ based on the work experience of employees [ $p = 0.592$ ].

## **Monthly Salary**

Affective commitment was highest among employees whose salary is above 45000 INR. Normative commitment was highest among employees among employees whose salary is 35000 to 45000 INR. And continuance commitment was highest (3.33) among employees whose salary was between 35000 to 45000 INR. Also, the ANOVA tests revealed that organizational commitment does not statistically differ based on the salary of employees [ $p = 0.944$ ].

## **8.5 Findings based on Measurement of Quality of Work Life Level, Organizational Commitment Level, and Job Satisfaction Level among Women Employees**

### **8.5.1 Levels of Quality of Work Life**

The Quality of Work Life among women employees of the selected bank was assessed. It was found that overall, the quality of work life (Mean=3.10) of the sample was found to be satisfactory by a majority of employees. Employees experienced a considerably high level of Job satisfaction (Mean=3.30) as well as organizational commitment (Mean=3.12). However, while evaluating the different aspects of worklife quality, the worklife balance was found to be low for the employees indicating the fact that majority of women were unable to maintain a balance between their personal commitments and professional lives. Despite this some of the women employees were found to be moderately satisfied with the other aspects of

Worklife Quality including; Job security, Participative Management, Peer relationship, Safety & Harassment, Rewards & Recognition, Workplace communication, and Pay. The results also highlighted some of the key areas that women were highly dissatisfied with including; Time Constraints, Workload, Career Promotion & Development, and Fringe Benefits. Also, the impact of demographics was studied on the various aspects of the Quality of Work Life. Results suggested that employees with different designation had different response level to the superior-subordinate relationship, Workload and Safety & Harassment. Age and Marital Status of the employees had a significant impact on Safety & Harassment and Workload, respectively. The Monthly salary of the employees had a significant impact on the Job Security, Peer relationships and Fringe Benefits. Other demographic variables were not found to have a significant impact on the various aspects of Quality of Work Life.

### **8.5.2. Level of Job Satisfaction & Organizational Commitment**

When the variables measuring Job satisfaction and Organizational commitment were assessed it was found that women employees were moderately satisfied with their jobs. Affective commitment among women in banks was comparatively lower than their normative and continuance commitment. And when the impact of demographics was assessed on the various parameters measuring job satisfaction and organization commitment, that Designation of employees had a significant impact on Affective Commitment while Work Experience had a significant impact on Job Satisfaction of the Employees. For other demographics, it was found that the satisfaction levels were almost similar for the employees among all the different demographic groups. .

## **8.6. Correlation Analysis**

The section explains the findings based on the relationship between Job Satisfaction and Organizational Commitment. The correlation analysis and regression analysis have been conducted between Job Satisfaction and Organizational Commitment.

### **8.6.1 Correlation Analysis between Job Satisfaction and Organizational Commitment**

The results of the correlation analysis suggested that Job Satisfaction and Organizational Commitment were significantly correlated to each other. Additionally, the parameters measuring organizational commitment (Affective, Nomative and continuance commitment) was also found to be significantly correlated with job satisfaction.

## **8.7 Regression Analysis**

### **8.7. 1 Impact of Organizational Commitment on Job Satisfaction**

After examining the relationship between OC and JS, the impact of employee commitment on their overall satisfaction level was assessed and it was found that organization commitment have a significant impact on job satisfaction level for the women employees in the bank. The results further indicated that Affective commitment, Continuance Commitment and Normative Commitment significantly predicted Job Satisfaction for the Women Employees in the Bank.

### **8.7. 2 Impact of Job Satisfaction on Organizational Commitment**

Regression analysis was also used to examine the impact of job satisfaction on employee commitment for women employees in selected list of banks and it was found that Job Satisfaction significantly predicts Organizational Commitment at 0.05 level. Thus, Both these variables were also found to be the most significant predictor of each other .

## **8.8 Findings based on Impact of Quality of Work Life on Job Satisfaction and Organizational Commitment**

The section explains the findings based on the relationship between Job Satisfaction and Organizational Commitment. The correlation analysis and regression analysis have been conducted between Quality of Work Life, Job Satisfaction and Organizational Commitment.

### **8.8.1 Correlation Analysis of JS and OC with QWL**

The correlation analysis was conducted to establish the of Job Satisfaction and Organization Commitment with Quality of Work Life and its various sub-variables. According to the results obtained, majority of the sub-variables of quality of worklife were found to be significantly correlated with job satisfaction. Job Security, Participative Management, Peer Relation, Superior Subordinate Relation, Reward & Recognition, Career & Promotion, Pay and Work Life Balance were found to be positively correlated with job satisfaction while Time Pressure, Work Load and Safety Harassment were found to be negatively correlated with Job Satisfaction. Also, there was a significant correlation found between organizational commitment and Quality of Work Life. Job Security, Participative Management, Peer Relation, Superior Subordinate Relation, Reward & Recognition, Career & Promotion, Pay and Work Life Balance were found to be positively correlated with organizational

commitment and Time Pressure, Work Load and Safety Harassment were found to be negatively correlated.

### **8.8.2 Regression Analysis**

#### **8.8.2.1 Impact of Quality of Work Life on JS**

The results for the prediction of Job Satisfaction with Quality of Work Life suggested that quality of worklife significantly influenced the satisfaction level of the women employees in the bank. The results also highlighted that Fringe Benefits, Time Pressure, Safety Harassment, Reward Recognition, Work Life Balance, Pay, Job Security, Participative Management, Work Load, Peer Relation, Career Promotion, and Superior-Subordinate Relation significantly predicted Job Satisfaction level for women workers in the banks.

#### **8.8.2.2 Impact of Quality of Work Life on OC**

The results for the prediction of Organizational Commitment with Quality of Work Life suggested that quality of worklife significantly predicted the commitment level of the women employees in the bank. The results also highlighted that Fringe Benefits, Time Pressure, Safety Harassment, Reward Recognition, Work Life Balance, Pay, Job Security, Participative Management, Work Load, Peer Relation, Career Promotion, and Superior-Subordinate Relation significantly predicted the coomitment level for women workers in the banks.

### **8.9 Influential Impact of Quality of Work Life on OC and JS**

According to the results obtained in the data analysis, the influential impact of quality of worklife was found to be high on Organizational Commitment and Job Satisfaction. With respect to the sub variables, the impact of Quality of Work Life was found to be high on affective commitment, moderate on normative commitment and high on continuous commitment. Additionally, the impact of sub-variables of Quality of worklife was also observed. The impact of Job Security was found to be moderate on Affective Commitment, High on Normative Commitment and Continuous Commitment. The impact of Participative Management was found to be moderate on Affective Commitment, low on Normative Commitment, and High on Continuous Commitment. However, Peer Relationship was found to have a high impact on Affective Commitment and Normative Commitment and moderate on Continuous Commitment. Superior Subordinate Relationship was found to have a low impact on Affective Commitment and moderate impact on Normative Commitment and Continuous Commitment. The impact of Work Load was found to be moderate on Affective

and continuous Commitment, low on Normative Commitment. The Impact of Safety & Harassment was found to be moderate on Organizational Commitment and Job Satisfaction while the impact of promotional opportunities was found to be low. The impact of Rewards & Recognition was found to be moderate on Affective, Normative and Continuous Commitment. Finally the work life balance was found to have a high impact on organization commitment and job satisfaction.

At the end the impact of Quality of Work Life on Job Satisfaction and Organizational Commitment was summarized. It was found that there is a positive and strong impact of Quality of Work Life on Organizational Commitment and Job Satisfaction.

## **8.10 Hypotheses testing**

- To test the Hypothesis “**H<sub>01A</sub>**: There is no significant relationship between quality of work life (QWL) and Job Satisfaction”, There was a significant correlation found between Job Satisfaction and Quality of Work Life ( $r=0.652$ ,  $p=0.032$ ). There was a positive correlation found which was fairly strong between the two variables. Hence the null hypothesis is rejected. The summary of hypothesis testing is shown in Table 8.1.

**Table 8.1 Summary of Hypothesis Result**

	<b>NULL Hypothesis</b>	<b>Result</b>
<b>A</b>	<b>Association between QWL and Job Satisfaction</b>	
<b>H<sub>01A</sub></b>	There is no significant relationship between quality of work life (QWL) and Job Satisfaction.	Rejected
<b>H<sub>02A</sub></b>	There is no significant relationship between different dimensions of quality of work life (QWL) and Job Satisfaction.	Rejected
<b>H<sub>03A</sub></b>	There is no significant impact of quality of work life (QWL) on Job Satisfaction.	Rejected
<b>B</b>	<b>Association between QWL and Organizational Commitment</b>	
<b>H<sub>01B</sub></b>	There is no significant relationship between quality of work life (QWL) and Organizational Commitment.	Rejected
<b>H<sub>02B</sub></b>	There is no significant relationship between different dimensions of quality of work life (QWL) and different dimensions of Organizational Commitment.	Rejected
<b>H<sub>03B</sub></b>	There is no significant impact of quality of work life (QWL) on Organizational Commitment.	Rejected

<b>C</b>	Association of Demographic variables with job satisfaction (JS) and organizational commitment (OC)	
<b>H<sub>01C</sub></b>	There is no significant relationship between demographic variables of employees and their perception towards job satisfaction.	Partially Accepted
<b>H<sub>02C</sub></b>	There is no significant relationship between demographic variables of employees and their perception towards organizational commitment.	Partially Accepted
<b>D</b>	<b>Association between Job Satisfaction and Organizational Commitment</b>	
<b>H<sub>01D</sub></b>	There is no significant relationship between Job Satisfaction & Organizational Commitment.	Rejected
<b>H<sub>02D</sub></b>	There is no significant impact of Job Satisfaction on Organizational Commitment.	Rejected
<b>H<sub>03D</sub></b>	There is no significant impact of Organizational Commitment on Job Satisfaction.	Rejected

- **H<sub>02A</sub>:** There is no significant relationship between different dimensions of Quality of Work Life (QWL) and Job Satisfaction. The result from ANOVA revealed that all dimensions of quality of work life (QWL) have a significant relationship between Quality of Work Life and Job Satisfaction. So the null hypothesis is rejected.
- **H<sub>03A</sub>:** There is no significant impact of quality of work life (QWL) on Job Satisfaction, has been rejected. Both Quality of Work life and their sub-variables are significant predictors of Job Satisfaction. Based on the regression results it was found that Quality of Work Life significantly predicts Job Satisfaction at 0.05 level,  $R^2 = 0.643$ ,  $F (1,364) = 3.970$ ,  $p < 0.05$  for the Women Employees in the Bank.
- **H<sub>01B</sub>:** There is no significant relationship between quality of work life (QWL) and Organizational Commitment. There was a significant correlation found between Organizational Commitment and Quality of Work Life ( $r=0.689$ ,  $p=0.003$ ). There was a positive correlation found which was fairly strong between the two variables. Hence the null hypothesis is rejected.
- **H<sub>02B</sub>:** There is no significant relationship between different dimensions of quality of work life (QWL) and different dimensions of Organizational Commitment. The result from ANOVA revealed that all dimensions of quality of work life (QWL) have significant

relationship between Quality of Work Life and organizational Commitment. So the null hypothesis is rejected.

- **H<sub>03B</sub>:** There is no significant impact of quality of work life (QWL) on Organizational Commitment, has been rejected. Both Quality of Work Life and its sub-variables are significant predictors of the Organizational Commitment. Based on the regression results it was found that Quality of Work Life significantly predicts Organizational Commitment at 0.05 level,  $R^2 = 0.670$ ,  $F (1,364) = 3.342$ ,  $p < 0.05$  for the Women Employees in the Bank.
- **H<sub>01C</sub>:** There is no significant relationship between demographic variables of employees and their perception towards job satisfaction. The majority of the ANOVA tests reveal that demographic variables have a statistically insignificant relationship with job satisfaction. While the Job satisfaction was found to be highest among employees whose designation is ‘Junior Admin’, married, with dependents, having a professional course degree, belonging to age group of 31-40 years, having up to 5 years of experience, and salary of INR 25000 to 35000. Hence the null hypothesis is Partially Accepted.
- **H<sub>02C</sub>:** There is no significant relationship between demographic variables of employees and their perception towards organizational commitment. The majority of the ANNOVA tests reveal that demographic variables have a statistically insignificant relationship with organizational commitment. But we found affective commitment is highest among officers, who are above age of 40, unmarried, graduates with no dependents, having 11-15 years of work experience, and whose salary is above INR 45000. Managers, married, belonging to the age group of less than 30, post-graduate with 15 years of work experience, having a salary in the range of INR 35000 to 45000 experience the highest normative commitment towards the organization. Continuance commitment is highest among managers, married, no dependents, belonging to the age group of 31 to 40, having a professional course, having up to 5 years of experience, and salary in the range of INR 35000 to 45000. Hence the null hypothesis is partially accepted.
- **H<sub>01D</sub>:** There is no significant relationship between Job Satisfaction & Organizational Commitment. There was a significant correlation found between Job Satisfaction and Organization Commitment ( $r=0.564$ ,  $p=0.028$ ). There was a positive correlation found which was fairly strong between the two variables. Therefore, the Null Hypothesis, **H<sub>01D</sub>:** There is no significant relationship between Job Satisfaction & Organizational

Commitment has been rejected. There was a significant relation found between Job Satisfaction with Organizational Commitment and its sub-variables.

- **H<sub>02D</sub>:** There is no significant impact of Job Satisfaction on Organizational Commitment has been rejected. There was a significant correlation found between Job Satisfaction and Organization Commitment ( $r=0.564$ ,  $p=0.028$ ). There was a positive correlation found which was fairly strong between the two variables.
- The Null Hypothesis **H<sub>03D</sub>:** There is no significant impact of Organizational Commitment on Job Satisfaction., has been rejected as both Organizational commitment and its sub-variables are found to be significant predictors of the Job Satisfaction. Based on the regression results it was found that Organization commitment significantly predicts Job Satisfaction at 0.05 level,  $R^2 = 0.539$ ,  $F (1,364) = 2.520$ ,  $p < 0.05$  for the Women Employees in the Bank.

**Objective 1:** To study the work life culture of women employees in some of the selected banks.

The Quality of Work Life among women employees of the selected bank was assessed. It was found that overall, the quality of work life of the sample was found to be satisfactory by majority of employees. Employees experienced a considerably high level of Job satisfaction as well as organizational commitment. Quality of work life had a mean level of 3.1015, while Job Satisfaction had a mean level of 3.3040 and Organization Commitment had a mean of 3.1287 (Table 5.17). There was no major negative satisfaction levels were found among the bank employees.

Considering the various aspects of Quality of Work Life, the various components were assessed and was found that each item was rated high, moderate and low based on the response of the participants. A few items were also rated Very High and Very Low based on the mean scores obtained on a scale of 1 to 5 The summary of result suggests that Work life Balance was found to be low for the employees, which is not a good sign with respect to quality of work life of employees. The majority of the women were not happy with the balance between their professional and personal life. Job Security, Participative Management, Peer Relationship, Safety & Harassment, Rewards & Recognition, Workplace communication, and Pay attributes were found to be moderately satisfying for the women employees. There were few High attributes that were selected as well, which were Superior-Subordinate relationship, Time Pressure, Workload, Career Promotion & Development, and

Fringe Benefits. High workload and time pressure is a major concern, but they were also satisfied with high relationship with peers, good career promotion and better fringe benefits (Table 6.1).

Also, the impact of demographics was studied on the various aspects of the Quality of Work Life. The result of impact of demographics on the Quality of Work life and its various parameters was studied at 95% confidence interval. It was found that employees on different designation had different response level to the superior-subordinate relationship, Workload and Safety & Harassment. Age and Marital Status of the employees had a significant impact on Safety & Harassment and Workload, respectively. The Monthly salary of the employees had a significant impact on the Job Security, Peer relationships and Fringe Benefits. Other demographic variables were not found to have a significant impact on the various aspects of Quality of Work Life (Table 6.2). The findings under this objective are in accordance with the previous studies, like (Asgari and Dadashi, 2011; Kermansaravi et al, 2015; Monga et al, 2015; Saif et al, 2016).

Thus, Objective 1 was fulfilled as the assessment of Quality of Work life was done extensively.

**Objective 2: To examine the level of job satisfaction and organizational commitment among the respondents.** The level of Job Satisfaction and Organizational commitment were assessed along with their variables. The Job Satisfaction & Organizational Commitment levels were found to be moderate for the women employees. Affective Commitment was found low and women employees were found not to be really committed to their organizations. Normative and Continuance commitment were moderate (Table 6.3).

Also, the impact of demographics was studied on the various aspects of the Organizational Commitment and Job Satisfaction. The result of impact of demographics on the Job Satisfaction, Organizational Commitment and its various parameters was presented at 95% Confidence Interval. It was summarized that Designation of employees had a significant impact on Affective Commitment while Work Experience had a significant impact on Job Satisfaction of the Employees. For other demographics, it was found that the satisfaction levels were almost similar for the employees among all the different demographic groups (Table 6.4).

The correlation and regression analysis were also conducted between the Job Satisfaction and Organizational commitment. It was found that Job Satisfaction is strongly and positively

correlated to the Organizational Commitment and its various components. It was also found that Job Satisfaction is a significant predictor of Organizational Commitment. On the other side, Organizational commitment and its various components were also found to be significant predictors of the Job Satisfaction (Table 6. To 6.11). The findings under this objective are in accordance with the previous studies, like (Rathinam and Ismail, 2007; Sinha, 2012; Talebi and PakdelBonab, 2012; Mazloumi et al., 2014; Sajjad and Abbasi, 2014; Swamy et al., 2015; Almarshad, 2015).

Therefore, the objective 2 was fulfilled with the help of descriptive analysis, correlation and regression analysis.

**Objective 3: To analyze the impact of quality work life on job satisfaction and organizational commitment.**

The impact of the quality of work life on Job Satisfaction and Organizational Commitment was measured through correlation and regression analysis (Table 7.1 to 7.13). Workplace communication was not correlated with either Job Satisfaction or Organizational Commitment. Time Pressure, Work Load, and Safety & Harassment were found to be negatively correlated with Job Satisfaction and Organizational commitment. This implies that as the time pressure, work load or harassment at the workplace increases for the employees, their satisfaction and commitment level with their job decreases. Apart from these, the other variables of Quality of Work Life were found to be strongly and positively correlated with Job Satisfaction and Organizational Commitment.

Workplace communication was not a significant predictor of either Job Satisfaction or Organizational Commitment. Time Pressure, Work Load, and Safety & Harassment were found to be significant predictors of Job Satisfaction and Organizational commitment, but their coefficients were found to be negative. Apart from these, the other variables of Quality of Work Life were found to be significant predictors of Job Satisfaction and Organizational Commitment, with a positive beta coefficient. This implies that given the parameter values of Quality of Work Life for the women employees in the bank, their Satisfaction and Commitment level for their Job can be determined by a fair amount of predictability. The findings under this objective are in accordance with the previous studies, like (Sajjad and Abbasi, 2014; Afsar, 2014; Bakhshayesh et al, 2015; Sivalogathasan and Edirisinghe, 2015; Mahmoudi, 2015; Daud et al, 2015; Alzalabani, 2017).

Thus, objective 3 was satisfied with the help of correlation and regression analysis.

## **8.11 Discussion**

As discussed before, a lot of research has been conducted on the various variables chosen for the study independently and some in relation to others. Though the relationship between quality of work-life practices and job satisfaction along with organizational commitment, per se, has been theorized in several studies, however, it lacked empirical foundation. The current study was designed to fill the research gap in literature on the relationship between the three variables specifically in the context of women employees working in private banks in Delhi-NCR, India and replicate a number of previous findings. As discussed earlier, there is just one major aspect of Employer strategy for retention; provide good work life to employees so that they stay committed and satisfied with their existing job. The current study focused on the relevance of quality of work-life practices towards their satisfaction and commitment levels. While several researches have already been undertaken to bring to light the changing attitude of employees towards maintaining a healthy balance between their professional and personal lives, yet the relationship has not been thoroughly assessed for women employees in the banking sector. The results of this study point towards a significant relationship between the two variables of quality of work-life practices and employer's retention strategy through improving the employee experience by increasing their satisfaction and commitment levels.

The study was also successful in formulating a precursor-successor model relating to quality of work-life practices, job satisfaction, and organizational commitment. Given the scarcity of skilled workers in the workforce pool, the mediator role of employee's demographics between the relationship of quality of work-life practices & organizational commitment and job satisfaction has high implications for human resource management.

A comprehensive list of variables has been used to measure Quality of work life, Organization commitment and job satisfaction and the interdependency between the three variables. Three different sets of questionnaires were prepared and distributed to employees to gather their perception about the respective constructs hypothesized in the research framework. Validity and reliability of the tool was done to confirm the appropriateness, accuracy and usefulness of the contents of the instrument. The reliability of all the variables in the current study was in the acceptable range and viable enough to conduct the analysis further. While all of the individual hypothesis is not supported with the literature, the overall model holds reasonably well in the context of women in the banking sector. With increasing percentage of women in public and private banks it has become extremely vital for bankers to

understand the aspects of worklife quality leading to higher job satisfaction and employee commitment, to retain women workforce as well as encourage them to assume increased responsibilities in the banking sector. Descriptive analysis reveals satisfactory level of worklife quality for women in banks in India. Furthermore, descriptive analysis showcased a considerably high level of Job satisfaction as well as organizational commitment among working women. The mean value for majority of the items of quality of worklife were found to be greater than three suggesting that the overall the quality of work life amongst the employees was found to be satisfactory. Descriptive analysis also suggested that women employees in the banks experienced adequate level of job satisfaction. Women working in banks were found to hold all the three aspects of organizational commitment, highest being continuance commitment. Demographic analysis revealed that quality of work life does not differ among employees based on their designation, marital status, education level, dependents, work experience and salary. The quality of worklife was only found to differ among employees belonging to different age intervals. Demographic analysis also showed that job satisfaction does not differ among employees at different designations, age groups, marital status, education, salary. Only employees with different years of experience were found to have different level of job satisfaction. Further as per the results, Work life Balance was found to be low for the employees. Majority of the women were not happy with the balance between their professional and personal life. On the other hand, the Job Satisfaction & Organizational Commitment levels were found to be moderate for the women employees. Correlation analysis revealed a significant correlation between Organization Commitment and Job Satisfaction and as per the results derived from regression analysis Organizational commitment and its sub-variables were found to be significant predictors of the Job Satisfaction. On similar grounds, QWL and its sub-variables was found to be significant predictor of job satisfaction and Organization Commitment.

The respondents responses towards satisfaction from work-life balance practices based solely on benefit availability and perception of its use, made possible the analysis of employee attitudes towards their organization based purely on the existence of these practices in the organization. The reliability of the results was increased by the few expert interviews conducted as part of the validation of this study, wherein HR personnel confirmed which benefits were available to the employees of the organization these surveys were conducted.

India needs to increase women's participation in the workforce to global average of 48 per cent in next 10 years as it will add another USD 700 billion to the GDP growth. It is not

possible for India to grow at high rates of 9-10 per cent if half of the population is not in the workforce, and necessarily, that responsibility falls on men to ensure that women get into position of leadership. Women have to play a very critical role because by next decade we will have 75 million women getting into the workforce in India. At present, India has only about 27 per cent women in the workforce and we have to take it to the world average of 48 per cent. And if we are able to take it to 48 per cent, we will be adding close of USD 700 billion to India's economy. Wherever, opportunities were given to women, they have done better than men in India. And therefore, even Niti Aayog's view has been that there is a need to create entrepreneurship amongst women.

Also, specifically within banking sectors the causes behind the job disparity are commonly attributed to the gender pay gap or the lack of safety in the workplace. In addition to factors like a decline in job creation and skills mismatch that affects the entire labour force in the country; women also face unique challenges that convolute the problem further. These challenges include,

- Lack of agency – women do not have the freedom or support to make decisions regarding their education or career. This limits their ability to pursue independent choices and cater to the demands of their jobs. Often, the lack of agency results in them quitting the workforce or opting for positions below their qualifications.
- Occupation segregation – Owing to the limitations set by their families and society in general, women are educated and skilled in certain specific sectors like the beauty industry, teaching etc. As a result, while women dominate these sectors, it further excludes them other opportunities. The increased competition to work in these limited sectors also leads to reduction in wages, and limited career growth.
- Socio-economic status of the women – The economic and social background plays an essential role in defining the education and job prospects available to women. In most situations, women from low economic backgrounds have limited access to education and training but are allowed to work to add to the household income. However, women from affluent families are allowed to pursue education at their will but do not have a similar freedom with respect to pursuing a career.

Therefore, there needs to be such researches conducted in future also to see what all problems exist for women in banking sector and other sectors too. With this, human resource

department can address the concerns and come up with innovative solutions to retain workforce.

## **8.12 Suggestions and Recommendations**

In the previous chapters, the perception of the women towards their employment environment was studied through the variables like the work life quality, job satisfaction and employee commitment. There were several important points emerged during the conduction of this study, which needs attention from the employer side towards the women employees within the Banking Sector.

Following are few of the suggestions which must be addressed at the earliest for the women employees by Bank Management.

### **1. Improving Work Life Balance**

- Managing work life balance within the banking sector has been one of the major concerns found amongst the women employees. The results suggest that the employees experience an average level of work life balance. The work life balance was assessed with variables like job interference, difficult to cope up with work and family, number of breaks given, working hours, time taken off to take care of personal or family matters and work from home facilities. The employees were satisfied with all work life balance aspects ( $X=2.63$ ).
- It was found tough for the women employees to manage the personal as well as professional life. Most of them demanded ease in the professional life to have better productivity at the work. For the same, the organizations are advised to have work centers to be built around places which can have more in-house services to give support to the women employees.
- Otherwise, the location of the office can be shifted towards an area where such allied services can be found within the walking distance so that personal aspect can be covered up well. The major inclusion of child care facilities and good medical facilities in-house or within the walking distance of the premise can be really helpful for the women.

### **2. Managing excessive Work Pressure**

- Work pressure was also one of the concerns found for the women employees amongst banks. The results depicted that majority of the women working in the bank were facing issues of excessive And if the workload at work crosses the level of convenience, employees are unwilling forced to work over time or take work from home, which further

interferes with their personal lives and overall-wellbeing. The majority of the employees believe that the workload is such that it is spoiling the workplace ( $X=4.26 \pm \sigma_{\bar{x}}= 1.115$ ), causes errors in the work ( $X=4.19 \pm \sigma_{\bar{x}}= 1.141$ ) and results in burnout situations ( $X=3.89 \pm \sigma_{\bar{x}}= 1.245$ ).

- If excessive work pressure can be eased off, it will help the women employees in managing a good work life balance as well as will improve the Organization Commitment. Flexible working hours and telecommuting can help in easing the pressure. Moreover, better project management and deadline management can also help the women employees in bank to cope up with the work life in a better manner.

### **3. Commuting to the office**

Office commutation from home has been one of the major issues with the employees in Indian context. It has been a serious concern within the women employees of Indian Banks as well. Their quality of work life is impacted by the inappropriate facilities for the office commutation. So, the banking organizations need to build and create infrastructures related to commutation to the organization. If common cabs or buses could be arranged within the organization for the employees, it will certainly give safety and commitment to the women employees. Organizations must spend revenue on this aspect of the employees.

The fringe benefits demanded by the employees from the organization suggested that the Majority of the employees get fringe benefits such as conveyance (25-75%), tour/ travel expense for official purpose, transport facility (30-70%), expenditure on employee welfare (35-65%), contribution by the employer to an approved superannuation fund (40-60%), house rent allowance (20-80%) and gratuity/ provident fund (30-70%). Only a few of them get the fringe benefits of medical expenses less than INR 15000 (28-72%) and facility of interest-free or concessional housing loan (22-78%). Majority of the Fringe Benefits are demanded by the women employees from their respective organizations. For most of the benefits, on an average 60-70% women feel that the benefit must be provided to them. For some benefits HRA, the percentage of the demand is even higher.

### **4. More number of Fringe Benefits**

According to the results of the study, majority of the employees were receiving fringe benefits including conveyance, tour/ travel expense for official purpose, transport facility, expenditure on employee welfare, contribution by the employer to an approved

superannuation fund, house rent allowance and gratuity/ provident fund. Only a few of them were receiving medical expenses. Women employees are more particular about the fringe benefits specific to them. It may not be applicable to the male employees of the organization. Better fringe benefits are directly linked to higher Job Satisfaction and Organizational Commitment. Certain benefits not offered by the various organizations are related to maternity leaves and maternal care infrastructure. Also, child care leaves and child education facilities needs to be taken into consideration by the organization. Crèche facilities and various festivities related leaves/ work flexibilities must be provided by the organizations. This will certainly help in more committed women employees having higher satisfaction levels with good quality of work life. Thus, banks should focus on providing more medical benefits, especially to women employees to motivate them to generate higher productivity. Also, banks must increase provision of housing loan facilities for its employees to help employee develop a sense of belongingness for the firm and develop a positive attitude towards the organization.

### **8.13 Future Scope of Work**

There are various research directions for the other researchers to follow w.r.t. the current study.

- Longitudinal study can be conducted to assess the changing satisfaction and commitment levels of the women employees for more samples and more number of organizations across different regions of the country. Currently 366 responses were recorded at just one point of time rather than considering their opinion over a certain period of time.
- The impact of Quality of Work Life can be extended beyond the study of Satisfaction and Commitment levels. More concepts like attrition reasons, absenteeism, employee productivity, and psychological well-being of the employees should be considered from research point of view.
- Future research should also replicate this study in the context of other organizations to ensure greater variance in the variables pertaining to organizational sources of need satisfaction.
- The study has conceptualized the perception of employees working in two private banks. Future researches can take into account the perception of public banks as well. Also, the current study has included banks from Delhi-NCR region only. To conceptualize the

result to overall banking sector, future researches should expand the scope of the research in terms of research area.

- Also the QWL measure may be modified somewhat as a direct function of the study findings. Specifically, the results of this study failed to support the notion that satisfaction with aesthetic needs contributes to satisfaction in community life, cultural life, the environment, as well as job life.
- Future research using our QWL measure should focus on external validity considerations. We need to be able to establish norms for QWL standards in relation to different types of organizations, e.g., universities, banks, hospitals, and on. In so doing, researchers have to demonstrate generalizability, i.e., ensure that the sample is representative of the employee of the organization ensure that the organization is representative of the population of organizations in question, etc.
- Finally, other forms of validation are encouraged. For example, other QWL and non-QWL measures can be administered together with our QWL measure and tests of convergence and discriminant validity can be conducted. Multitrait-multimethods type of construct validation can be attempted and are highly welcomed.

## **8.14 Limitations of Work**

- Any research study is not complete in all respects. This study also had few limitations with respect to the research design and process. The sampling technique used for this study is not an ideal one. While every effort was made to conduct the survey through probability sampling, the current sampling technique was taken up only after the request for grant of permission for conducting a survey was rejected by employers on grounds of being “classified” information.
- The non-probability sampling technique may have influenced the results and decreased the statistical accuracy of this research. While the sample size ( $N=366$ ) is fairly large from a convenience sampling method, the sample did not generate sufficient numbers within the industry sector for an intra-industry comparison of data thus collected.
- A self-report measure of benefits offered by the organization was used for the study. There may be cases where employees are not acutely aware of what benefits are available within the organization and as such may respond based on assumptions and hearsay.

- A study by Thomas and Ganster (1995) found no major differences in organizational informant reports of company benefit policies and employee reports. However it notes that individual perception of organizational environment are the most likely causes of differences between actual benefits offered and employee report of benefits offered. Reliance of self-report measures to gauge perception is hence a difficult issue to address.
- While Longitudinal research may most likely address this concern, the present study used triangulation method, comparing survey responses with information collected through few interviews conducted with HR managers across Industry sectors. The comparison of data thus collected revealed that most benefits were correctly identified. However, while BFSI sector does not offer Flexible scheduling of work due to the nature of work involving public interface, the employees' perception of the organizations offering flexi-support (Work Options) indicates an assumption based response by the respondents.
- This indicates a lack of communication of available benefits by the employer to the employee. As discussed above, the study tried to address this limitation with Triangulation, however a longitudinal study in this respect would have been given more conclusive results.
- Additionally, the measurement of employee retention would have been more relevant if this research could focus on satisfaction based on usage of work-life balance practices. As such, the responses were based on general perception of work-life balance practices and satisfaction based on the same. This, in turn, would have allowed a more conclusive analysis of the role of Work-family culture in the usage of these practices.

## **8.15 Implications of Work**

Changing family structures, the proliferation of technology in our lives and changing demographics in the workforce have prompted changes in the way human resources are looked at and managed. While HR practices were essentially targeted towards productivity and efficiency; today, they fulfill a larger role of creating, projecting and sustaining an organization as a brand in terms of both, its current and prospective employees.

The overall findings of this study indicate that the women employees' satisfaction with quality-life balance practices has important outcomes for an organization. While previous studies link the presence of work-life balance benefits to commitment and turnover, the study establishes that satisfaction with the usage of work-life balance practices creates an enhanced

retention experience for the employees. This experience translates into enhanced organizational commitment of an employee and reduces their intentions to quit, thus translating into successful retention.

Research has noted the importance of successful retention for organization's business success. Employer branding is a strategy that organizations employ to attract and retain the best of the talent from the available pool of high-skill workforce. While it has been discussed in many studies that the importance of recruitment strategies to attract talent, the strategy is incomplete without the creation of a good organizational culture with best work life practices. Hence, the success of an employer branding strategy in projecting themselves as an 'employer-of-choice' is highly dependent on the perceptions of the employees of the organization. Their experiences not only translate into important outcomes for the organization but also create a word-of-mouth publicity and credibility in the external stakeholders of the organization, are it the potential applicants or the customers of the organization.

The study also highlights the practices which are related to various outcomes for an organization. These will help organizations in formulating policies on what should constitute an ideal package of work-life balance practices as part of their policy. While previous research has noted the various family-friendly benefits offered to employees, not much research is dedicated to industry specific practices. This study supports that there is no "one size fits all" solution for work-life balance issues. Hence, a study of demographic characteristics of the workforce in view of the nature of work in an industry is necessary for the development of an organization's policy.

The analysis of the level of satisfaction and organization commitment of respondents from the banking sector shows that various worklife factors produce different impact on their satisfactory levels. While for some job security, peer-relationship, supervisor guidance is way beyond satisfactory than other things like rewards and recognition, promotional opportunities etc.

To summarize, Work-life balance practices have a potential to significantly improve employee morale, reduce absenteeism, and retain organizational knowledge, particularly during difficult economic times. In the current scenario, where companies are 'going global', while trying to reduce costs, the responsibility of the human resource professionals towards employees' needs for work-life balance is significant more than ever. Investing in these

practices can save organizations from losing critical knowledge when employees leave organizations for other opportunities. Hence, work-life balance practices offer a win-win situation for both, employers and employees. Organizations which choose to ignore these issues as critical for business success, may save costs in the short run, but will find themselves floundering for talent in the long run.

## **8.16 Conclusion**

This study aimed to find out the difference in level of Quality of Work Life (QWL), Job Satisfaction (JS) and Organizational Commitment (OC) on the basis of different demographic factors and also study the impact of QWL on JS, QWL on OC and the relationship between JS and OC. According to the framework proposed in the research work, Quality of Work Life and its related dimensions are the independent variable of the study and Job Satisfaction and organizational Commitment are the dependent variables of the study. Demographic Factors are the controlling variables of the study. It was found that QWL, JS and OC are significantly related to each other for the Women employees of the Banks in Delhi-NCR, India.

Women are now getting recognized professionals in the Multinational Companies within India. Gone are those days, when women were a victim of malpractices and were confined to the homely activities by the society. Now they have progressed well and doing great within their professional commitments. However, there is still certain aspect which needs to be focused upon by the various employers. The most important being the Work-life balance activities as they still need to take care of personal life rigorously along with their professional life. The commitment levels of women are high towards any organization, if they can be provided with good quality of work life at their respective organizations. With high job satisfaction and good organizational commitment, women employees can help in reducing the attrition rate within the organizations and hence can help in reducing the manpower cost within the industry.