

EMPLOYEE PERCEPTION ON QUALITY OF WORK LIFE TO WARDS JOB SATISFACTION IN BANKING INDUSTRY

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

by

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SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE

Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 115.

April - 2021



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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of ALFIDA ROBLET R (39410006) who have done the Project work entitled Employee perception on quality of work life towards job satisfaction in banking industry on under our supervision from January 2021 to April 2021.

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DECLARATION

I ALFIDA ROBLET R (REG.NO.39410006) hereby declare that the Project Report Employee perception on quality of work life towards job satisfaction in banking industry Done by me under the guidance of **Mr. John Paul M, MBA,MHRM,Mphil,(Ph.D)** is submitted in partial fulfilment of the requirements for the award of Master of Business Administration degree.

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ABSTRACT

The present study examined the employee perception on quality of work life towards job satisfaction in banking industry. Quality of work life is the quality of relationship between the employees and total work environment, concern for the impact of work on individuals as well as on organizational effectiveness and the idea of participation in organizational problem solving and decision making. Quality of work life denotes all the organizational inputs which aim at the employees satisfaction and enhancing organizational effectiveness. The basic purpose is to develop jobs and working conditions that are excellent for employees as well as economic health of organization. Job Satisfaction is all about how a person likes the job. It is actually more of a journey than being a destination. It is of utmost requirement to organizations as it will increase the job involvement level of the employees and decrease the turnover. Convenient sampling method is used in this study for data collection. Survey was conducted and data was analyzed on the basis of responses provided by 120 respondents'. The research is descriptive in nature. Statistical tools such as chi square and ANOVAs have been used to interpret data.

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CHAPTER 1

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION TO THE STUDY

Quality of work life (QWL) towards job satisfaction refers to the level of happiness or unhappiness with one's career. The term was actually introduced in the late 1960's from that period till now the term is going more and more importance everywhere, at every work place. Initially quality of work life was focusing on the effects of employment on the general well being and the health of the workers. But now its focus has been changed

The balance is achieved when an individual's right to a fulfilment life inside and outside paid work is accepted and respected as mutual benefit of the individual business and society. Those who enjoy their careers as said to have a high quality of work life while those who are unhappy will have low quality of work life.

It's believed that people perform better when they are allowed to participate in managing their work and make decisions. Thus QWL towards job satisfaction means having good supervision, good working conditions, good pay and benefits and interesting, challenging and rewarding jobs. The reason behind choosing banking sector for this study is that it plays an important role in our economy. Due to the importance of this industry it's a necessity to evaluate the QWL of the employees in the sector. Because if employees feel that quality of working life is not balance, they may leave the job and seek a better QWL.

The Employees Prospective:

Quality of work life", as a philosophy, holds that employees are the most important resources an organization can have and so seeks to have an important concern for the creation of an environment devoid of stress and management of stress. The concept emphasizes the importance of employees having a positive attitude to work.

Job Satisfaction:

Job satisfaction is a mental feeling of favourableness which an individual has about his job. To the workers, job satisfaction brings a pleasurable emotional state that

often leads to a positive job attitudes. Job satisfaction is an emotion, a feeling, an attitude and a matter of perception. It involves likes and dislikes as well as needs and wants which are internal and external to the employee. Higher financial benefits can be realized by organizations when the employees are committed. A satisfied work force is essential for the success of organizations and their businesses.

Dissatisfied employees make organizations dysfunctional in businesses, damaging their financial performance. Such employees, when unattended, do not have loyalty towards their organizations and there for, making employees behave in a desired manner is extremely important for managers.

“Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction. If you dislike your job intensely, you will experience job satisfaction”. Organizations are social systems where human resources are the most important factors for effectiveness and efficiency and need effective managers and employees to achieve their objectives. Organizations cannot succeed without their personnel efforts and commitment. Job satisfaction is critical to retaining and attracting well-qualified personnel. The term job satisfaction has been conceptualized in many ways. Job satisfaction focuses on all the feelings that an individual has about his/her job. It has been assumed by organizational behavior research that individuals who express high satisfaction in their jobs are likely to be more productive, have higher involvement and are less likely to resign than employees with less satisfaction. It has been already studied by various authors in various spheres. However the researcher has studied job satisfaction of employees in new private sector and select public sector banks specifically in the banking sector of the main metropolitan city named Chennai. Banks are the backbone of our country and therefore their contribution to the nation should be to the fullest. The researcher has done a factor analysis using principle component method to find out the different factors that affect the job satisfaction of banking sectors employees.

Job satisfaction describes how content an individual is with his or her job. The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance; methods include job

rotation, job enlargement and job enrichment. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous work groups. Job satisfaction is a very important attribute which is frequently measured by organizations. The most common way of measurement is the use of rating scales where employees report their reactions to their jobs.

Job satisfaction in regards to one's feeling or state of mind regarding nature of their work. Job can be influenced by variety of factors like quality of one's relationship with their supervisor, quality of physical environment in which they work, degree of fulfilment in their work, etc. Positive attitude towards job are equivalent to job satisfaction where as negative attitude towards job has been defined variously from time to time. In short job satisfaction is a person's attitude towards job. Job satisfaction is an attitude which results from balancing & summation of many specific likes and dislikes experienced in connection with the job- their evaluation may rest largely upon one's success or failure in the achievement of personal objective and upon perceived combination of the job and combination towards these ends.

1.2 INDUSTRY PROFILE:

As per the Reserve Bank of India (RBI). India's banking sector is sufficiently capitalised and well regulated. Today Indian banking is at the crossroads of an invisible revolution. The sector has undergone significant developments and investment in the recent past. Most of banks provide various services such as mobile banking, SMS banking, Net banking and ATMs to their clients. The Indian banking system consists of 12 public sector banks; 22 private sector banks; 46 foreign banks; 56 regional rural banks; 1485 urban cooperative banks and 96000 rural cooperative banks. The Indian banking system has been in existence for two centuries now and the emergence of private sector banking in India was seen after the liberalization in 1991. Since public sector banks have to succumb to political interference and are less profitable, private banking in India has seen a healthy rise in the past decade (a period of 10 year). RBI has been quite liberal with private bankers through direct and indirect control. The private sector banks have lesser NPAs compared to their public

sector counterparts though this factor can be reckoned by a number of theories. In most of private sector banks have shown some surprising immunity towards the general economic slowdown and yet banks like ICICI have looked for turnaround consultants to repair their balance sheets. As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated.

1.3 NEED FOR THE STUDY:

- There great need to understand the work culture and environment of an organisation in order to motivate and satisfy the employee regarding that
- The study of quality of work life helps to understand this situation well and find out the way on how to overcome it.
- The motivate the employees and generate their interest in the work related activities to increase the organizational as well as individual effectiveness and efficiency.
- Private sector bank use different factors of quality of work life such as promotional schemes, working condition, performance appraisal, job rotation etc., to motivate their employees
- Different employees show different perception and satisfaction towards different factors hence need to study the quality of work life provided by different banks to their employees

1.4 SCOPE OF THE STUDY:

- This study is concentrated on the analysis of employee opinion toward quality of work life of bank employees and to provide various suggestions to improve QWL (Quality of work life) of bank employees the present study covers the employees working in ICICI, SOUTH INDIAN BANK, IDFC, KOTAK MAHENDRA BANK, HDFC, YES BANK, AXIS BANK.
- MOST OF EMPLOYEE are unsatisfied with the environment being provided to them by the organization and this leads to dissatisfaction regarding the work being performed by them and also it demotivate them to work effectively and efficiently.

1.5 OBJECTIVE OF THE STUDY:

1.5.1 PRIMARY OBJECTIVE:

- The main objective of the study is to identify the employee's quality of work life towards job satisfaction in private banks.

1.5.2 SECONDARY OBJECTIVE:

- To analyse the satisfaction level of the working employees conditions, job security and other welfare measures.
- To study the impact of different variables such as the occupational level, age, education, organizational climate and gender on the various factors affecting the overall job satisfaction.
- To identify the factors responsible for satisfaction and non satisfaction of the bank employees.
- To suggest suitable measures to improve the quality of work life among workers.

1.6 LIMITATION OF THE STUDY

While surveying I encounter with employee's perception of job satisfaction.

- This study covers only the private sector banks.
- The response of the respondents may affect the banking employees
- A survey should involve a large sample size otherwise the findings of the survey cannot be generalized. But a large sample size may increase the time and cost of collecting the primary data with the help of questionnaire.
- The study population is limited to 133 respondents for the data collection.

CHAPTER 2

REVIEW OF LITERATURE

2.1 INTRODUCTION

With the growing importance of the subject under study, some literature covering quality of work life has been produced by researchers and practitioners. A literature review is a document or section of a document that collects key sources on a topic and discusses those sources in conversation with each other. The lit review is an important genre in many disciplines, not just literature (i.e., the study of works of literature such as novels and plays). When we say “literature review” or refer to “the literature,” we are talking about the research in a given field.

2.2 REVIEW OF LITERATURE

2.2.1 Job Satisfaction

DR.ROOPALIBTRA, (2016) highlights the basic purpose to develop jobs and working conditions that are excellent for employees as well as the awareness, perception and satisfaction of private and public bank employees towards different parameters of quality of work life.

LALITHA KUMARI, (2012) the study emphasized that each of the WLB factors on its own is a salient predictor of job satisfaction w.r.t various factors of WLB.

ARUNIMA SHRIVASTAVA AND POOJA PURANG,(2009) in this study they examined the job satisfaction level of a public sector and private sector bank employee in India. They also highlighted important satisfiers and dissatisfies present in the job and suggest both the banks to take performance initiatives in the areas where employees have reported reduced satisfaction.

DR.BARKHA GUPTA, (2016) has identified a number of factors contributing to job satisfaction and quality of working life including healthy working environment, motivational climate, stimulating work environment productivity, work redesign, sense of accomplishment, and employee’s democracy enthusiasm at work place.

DEEPTI SINHA (2013) in this study they examined the job satisfaction is largely a matter of an individual comparing to their job. But from the knowledge of being

observed this finding provides strong evidence that people work for purposes other than pay.

2.2.2 Quality Of Work Life

AYESHA TAMBASSUM, TASNUVA RAHMAN AND KUSSIA JAHAN (2011) this study aims to make a comparative learning's of the existing QWL between the males and females of the private commercial bank through quantitative survey.

VIKRAM SINGH, SURESH CHOUDHARY (2017) it consists of opportunity for active involvement in group working arrangements and problems solving that are of mutual benefits to employees or employers.

D.R BIJU ROY AUGUST 2018 in this study examined for the factors determining employees retention Employees are the backbone of an organization. the retention of the employees is an important tool in keeping an organization on track. The study has found that training has significant relationship with employee retention in case of Public sector Banks compared to Private Sector Banks. At the same time, when it is determined for both types of banks (Public as well as Private Sector Banks), it is found that training has a significant impact on employee retention.

DR. VTR. VIJAYAKUMARAND MRS. B. SUBHA This study aims to analyze the impact of rewards and recognition on employees' job satisfaction and motivation in private banks of Tirunelveli city. In this study data were collected from employees of private banks. Human resources are the asset of any organization.

PRIYANKAR SINGHA: Dr. SOUVIK RAYCHAUDHURI The study deals with job satisfaction in private and public sector bank employees of west Bengal. Attempts were also made to assess their sense of well being and level of happiness. private sector and public sector. Each group was consisted respondents having minimum data analysis. Different The data were collected from several private sector banks.

2.2.3Work Life Balance

RAJESH K. YADAV, NISHANT DABHADE Work life balance requires attaining equilibrium between professional work and personal work, so that it reduces friction between official and domestic life. Work life balance requires attaining equilibrium

between professional work and personal work, so that it reduces friction between official and domestic life.

HAROUNASAIBOU This study refers to how job characteristics, work environment, pay satisfaction, and advancement opportunities influence employee's job satisfaction. The study results showed that job clarity, effective communications with management

SHAILLY DIXIT¹, DR. MINI AMIT ARRAWATIA². This research paper puts forward a set of valid hypotheses that talent management practices affect employee performance and satisfaction. This paper seeks to confirm these hypotheses on a survey based on data collected from the employees of the public sector banks in the Indian state of Rajasthan. The study will tender to the talent management literature by pondering how talent management practices affect the organizational outcomes, such as employee satisfaction and performance.

K. M. ANWARULISLAM The purpose of this paper is to present and test a model that identifies employees work related attitudes enhances organizational goals in relationship with the practices of Motivation, job security and job satisfaction in Bangladesh Commerce Bank Ltd. This paper, therefore, aims to identify the relationship among the factors such as motivation, job security.

SHAH ALAM AND KAINATRIZVI the aims of study the data was randomly collected from private and public sector bank employee's Only male population considered in this paper in order to control the gender effect. t-test was used to analyse the data. Results indicated that psychological well-being is higher in public sector as compared to their counterparts in private sector banks.

SUMAN JAIN¹, SEEMA SHARMA² and RACHNA JAIN^{3A} satisfied, happy and hard working employee is the biggest asset of any organization, including banks. Workforce of any bank is responsible to a large extent for its productivity and profitability. Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy.

KH. DEVANANDA SINGH* AND B. D. ONAHRING in this study intention the various development provisions are made by the concern authorities, it leads to the

emergence of entrepreneurial intention as an important factor. The present paper is a humble effort to develop a research model of the relationship between entrepreneurial intention, job satisfaction and organisation commitment.

2.2.4 Satisfaction Level On Job Performance

ANIS ALI¹*, L.S. BISHT² This paper tries to measure satisfaction level of customers of Public and Private Banks and factors responsible for variation in customers' satisfaction between Private and Public banks in India. The objective of the research is to get the satisfaction level, variations in satisfaction level and reasons responsible for variations in satisfaction level or dissatisfaction in public and private banks. This research is based on primary information's obtained from customers of Public and Private sectors banks in India.

DR.M.G.VARSHNEY AND SANGEETA MALPANI (FEB2014) have been suggested the levels of job satisfaction of SBI employees in Udaipur and rajsamand districts and the factors contributing to job satisfaction. Finally the research concluded that dimensions and degree of job satisfaction of bank employees of Udaipur and rajsamand are not uniform and there is no single dimension.

ANKITA SHARMA ET AL., (AUG. 2014) investigated the level of job satisfaction of public sector bank employees in district Hamirpur. The research concluded that increase in level of salary of employees, performance appraisal system promotional strategies, training and development program improves overall satisfaction of employees.

ACCORDING TO VRINDA N.N. AND NISHA ANN JACOB (FEB. 2015) studied the impact of job satisfaction on job performance. This study investigated the most satisfying event of an employee in the job, why employees stay and leave the organization and also the determination of job satisfaction. The study concluded that job satisfaction and performance was found to be even higher for professional jobs than for less complex jobs.

MBAH AND IKEMEFUNA (2012) [3] analysed job satisfaction and employees' turnover intentions in Nigeria, Lagos state and found that specifically job satisfaction reduces employees' turnover intention and standard pay structure, conducive nature

of work and efficient supervision not only as strategies to reduce employees' turnover but also as the company retention strategy.

ISLAM ET AL., (2012) [4] studied on job satisfaction and morale of commercial banks in Bangladesh and found that morale and job satisfaction played a vital role in overall performance of the employees in the workplace. They also determined that social status, supportive colleagues and feeling secure about the job were the top three best reasons for working in the banks.

YOGANANDAN AND SATHYA (2015) [5] investigated on job satisfaction in State Bank of India in Namakkal district. The research concluded that most of the male employees working in SBI in Namakkal district were not satisfied with their salary and it was suggested that the management needed to increase the salary and recruit more number of female employees for the job. The study also found that the employees had good relationship with their co-workers and top level management.

SAILAJA AND NAIK (2016) [6] studied job satisfaction among employees of selected public and private sector banks in Rayalaseema, Andhra Pradesh. It was found that salary of employees, performance system, promotional strategies, employees' relationship with management and other co employees, training and development program, work burden and working hours were the factors important for enhancing job satisfaction of bank employees.

NGEE (2009) [1] studied on factors influencing job satisfaction in Malaysian Universities and concluded that the major sources of job satisfaction for faculty members are identified to be policy, administration and salary. He found personal achievement, personal growth, interpersonal relations, recognition, responsibility, supervision, the work itself, and the overall working conditions were relevant sources of dissatisfaction.

NADIA (2010) [2] conducted a study on the relationship between work motivation and job satisfaction and found that there was a positive correlation between work motivation and job satisfaction. After introspection of the research studies of the previous years, it is observed that varied variables affect job satisfaction of employees. Factors such as promotion, supervision, fringe benefits, contingent rewards, operating conditions, co-workers, nature of work, communication, training,

work environment, job stress, etc. were found to be the important determinants of job satisfaction and are also considered for further study. It is also observed that the studies also revealed the fact that job satisfaction determinants differ from time to time and also from firm to firm.

2.2.5 Organisational Commitment

KHALED ET AL., (1994) used responses from a questionnaire administered to 442 employees of Saud-Arabia organization to examine the predictive strength of job satisfaction, organizational commitment, value commitment, and continuance commitment with respect to turnover. Each of these variables predicted turnover significantly. When compared with each other, organizational commitment correlated significantly with turnover more than job satisfaction and value commitment, continuance commitment was not as strong in its prediction as expected. Results indicate that expressive orientation has a significant impact on job satisfaction in addition to multiplying the impact of job commitment on job satisfaction. Expressive orientation, professional commitment, and job commitment were found to have positive relationships with job satisfaction, and their inclusion in the model significantly improved its predictive capacity. Expressive orientation also appears to protect workers from the negative effects of bureaucratic and client frustrations. These findings have strong policy implications for those who manage social service. Efforts should be made to select workers who are expressive and professionally oriented, and professionalism should be encouraged. Evidence is presented that the presumption by management that pay is unimportant to social service workers makes them feel exploited and lowers their job commitment.

CAUDRON (2001) has pointed out that in booming economy employees have enough option to find better jobs and if they start thinking that they can do better at other companies, their job dissatisfaction rises. As today's employees are not only looking solely for huge financial rewards as they can easily satisfy their basic needs such as food and clothing but also they are looking for their job to provide the friendships, family support, community, and sense of identity.

JAIN, JABEEN, ET. AL. (2007), in their study "Job Satisfaction as Related to Organizational Climate and Occupational Stress: A Case Study of Indian

Oil" concluded that that there is no significant difference between managers and engineers in terms of their job satisfaction and both the groups appeared almost equally satisfied with their jobs. When the managers and engineers were compared on organizational climate, it was found that both the groups differed significantly. Managers scored significantly high on organizational climate scale than the engineers indicating that the managers are more satisfied due to the empowerment given to them.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

A research design is the arrangement of conditions for collections and analysis of data in a manner that aims to combine relevance to the research purpose with the economy in procedure. Descriptive research design was adopted in order to achieve the objectives of the study. This type of research design is more flexible to carry out the research. The design provides the opportunity for considering different aspects of the problem. The researcher adopted the method of experience survey to collect the data.

3.2 RESEARCH DESIGN

The present study is quantitative in nature. To better understand this style of research we need to break down its major views. They are three: observing and explaining something that happens, collecting information, and analyzing the information. The combination of these three parts is at work when presenting clear and well-researched findings.

This report involves descriptive research and uses percentage analysis to explain analytically. Descriptive research is used to describe characteristics of a population or phenomenon being studied. It does not answer questions about how/when/why the characteristics occurred.

3.3 SAMPLE TECHNIQUE

A method of selecting a sample (random sample) from a statistical population in such a way that every possible sample that could be selected has a predetermined probability of being selected. Random sampling is a part of the sampling technique in which each sample has an equal probability of being chosen.

3.4 SOURCES OF DATA:

3.4.1 Primary data:

Primary data is a fresh data collected for the first time using a research instrument. In this report, the primary data is collected with a Questionnaire. A detailed questionnaire was prepared and data would be collected from 120 respondents from Private Banks

3.4.2 Secondary Data:

Secondary data is collected from existing data sources like books, articles, journals and internet.

3.5 SAMPLING DESIGN

3.5.1 Sample Size

Subjects of the present study on employee perception of job satisfaction on private sector banks. Private sector banks were selected for the study. A total of 133 samples were collected from the employees working in various private banks in Chennai.

3.5.2 Sample Area:

The present study covers the employees working in ICICI, SOUTH INDIANBANK, IDFC, KOTAKMAHENDRA BANK, HDFC, YESBANK; AXISBANK. Study will be conducted in private sector banks

3.5.3 Sampling Methods & Type

Convenient sampling method is adopted to collect samples for questionnaire from respondents

3.5.4 Structure of Questionnaires

In this study, the primary data is collected through questionnaire from the respondents directly. A questionnaire consists of a number of questions printed or

typed in a definite order on a form. Here, open ended and close ended questions rank order and rating scale are used in the questionnaire.

3.5.5 Research Instrument

Questionnaires will be circulated to the employees through Google form.

3.5.6 Population

Population describes whole universe of the study. In this study the population is all the employees of private banks.

3.5.7 Target Respondents

The target respondents for this study are the employees of Private Banks

3.5.8 STATEMENT OF THE PROBLEM

- To understand that employees are really satisfied with their jobs or not.(if not, why reason out???).
- Since the banking sector plays critical role in the development of our country. The work life balance must be maintained effectively to ensure that all employees are running at their peak potential and free from stress and strain.
- The quality of work life can affect things as employees timing, work output, leaves that are available etc.
- Hence, the present study entitled “Employee perception on quality of work life towards job satisfaction in banking industry” has been undertaken.
- So that it will serve as an opening for the workers to come out with their suggestions and an opportunity to know about the difference in QWL among private banks.
- This will be the main focus of problem in this paper.
- The area covered is Chennai city and the study is limited to the employees working in private sector banks.

3.6 PERIOD OF STUDY

The period of time taken to conduct the survey and prepare the research paper in 3 month.

3.7 ANALYTICAL USED:

The following tests and statistical tools were used for the analysis of the data.

- ✓ Descriptive analysis method
- ✓ Chi-square method
- ✓ One Way ANOVA

CHAPTER- 4

DATA ANALYSIS & INTERPRETATION

4.1 DESCRIPTIVE ANALYSIS

Table No 4.1.1: table showing the age of the respondents

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
18-25 Years	37	30.8
26-35 Years	31	25.8
36-45Years	36	30.1
46&Above	16	13.3
Total	120	100

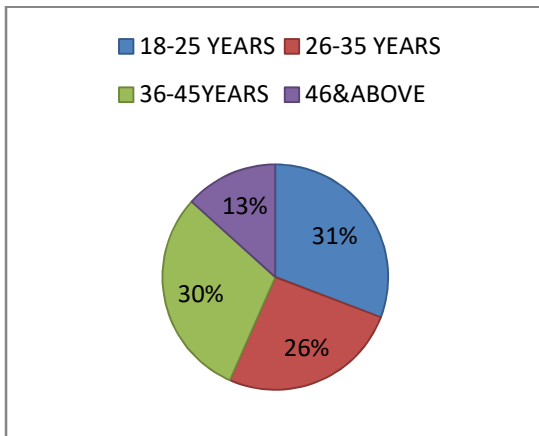


Chart No 4.1.1: chart showing age of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents between 18-25 is 31%, 26-35 is 26%, 36-45 is 30% and 46& above is 13%

INFERENCE:

Majority (32%) of the respondents are 18-25 years.

Table No 4.1.2: table showing gender of the respondents

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Male	81	67.5
Female	39	32.5
Total	120	100

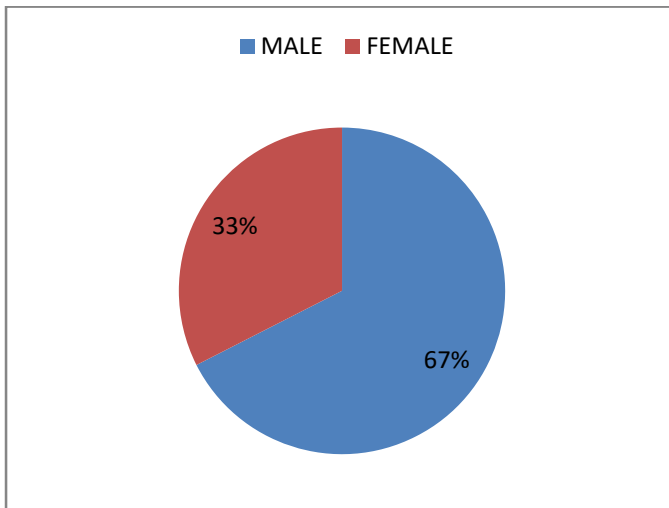


Chart No 4.1.2: chart showing gender of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents from male is 67% and female is 33%

INFERENCE:

Majority (67%) of the respondents are from male staffs.

Table No 4.1.3: table showing marital status

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Married	72	60
Unmarried	45	37.5
Not to say	3	2.5
Total	120	100

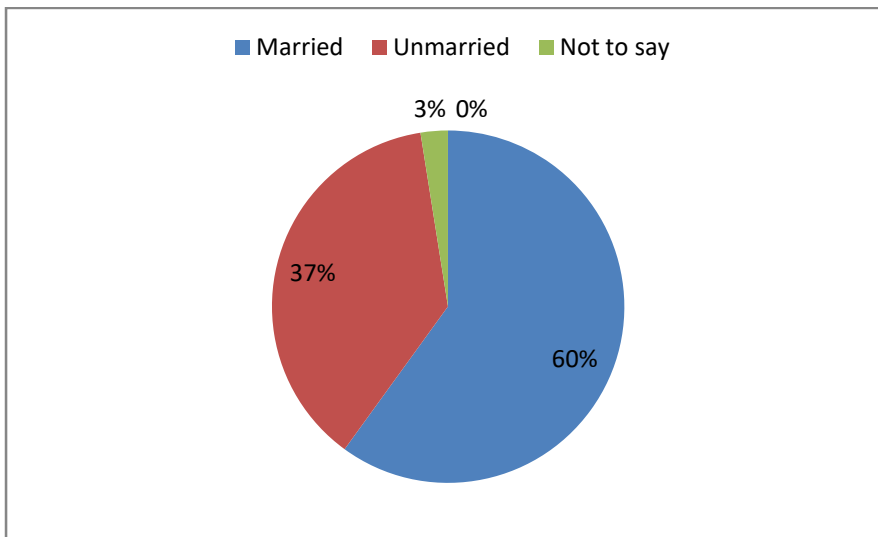


Chart no 4.1.3: chart showing marital status of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents from married staff is 60%, unmarried staff is 37% and not to say is 3%

INFERENCE:

Majority (60%) of the respondents are from married staff

Table No 4.1.4: table showing education qualification

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
PG	66	55
UG	44	36.7
High School	5	2.5
Diploma	3	2
Higher Degree	2	2
Total	120	100

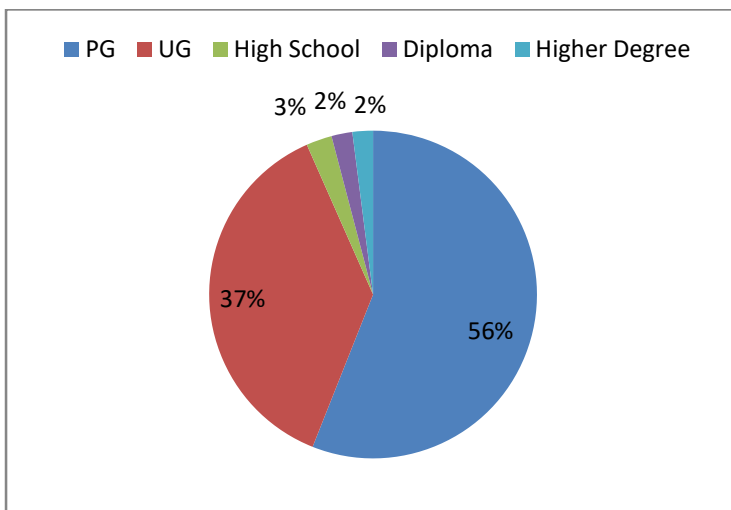


Chart No 4.1.4: chart showing education qualification of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents from High school is 3%, under graduation is 37%, Post graduation is 56%, higher degree is 2% and diploma is 2%

INFERENCE:

Majority (56%) of the respondents are from post graduation

Table No 4.1.5: table showing type of banks

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Traditional	89	73.5
Foreign	18	15.4
New Generation	13	11.1
Total	120	100

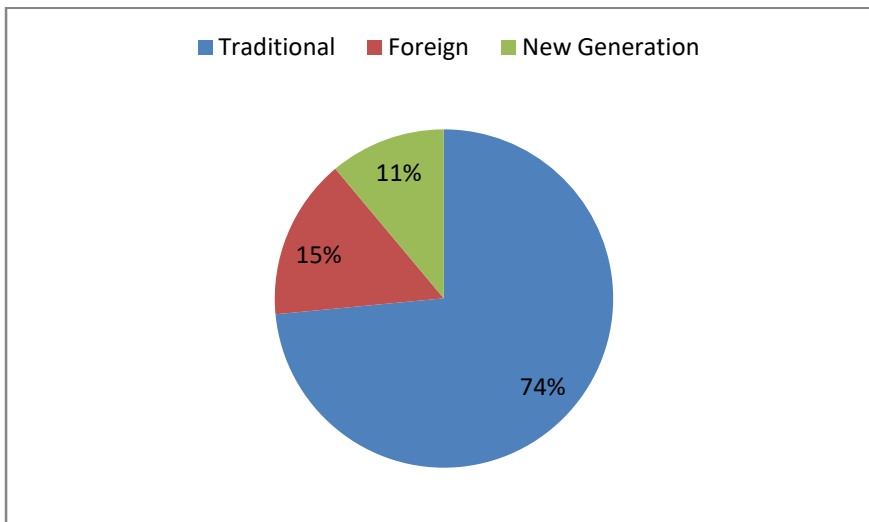


Chart No 4.1.5: chart showing type of bank of the respondents

INTERPRETATION:

From the above table it's interpreted that the number of respondents from Traditional bank is 74%, foreign bank is 15% and new generation bank is 11%

INFERENCE:

Majority (74%) of the respondents are from Traditional bank

Table No 4.1.6: table showing work experience of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Less than 2 years	18	15
2-10 years	52	43.7
10-20 years	31	25.8
Above 20 years	18	15
Total	120	100

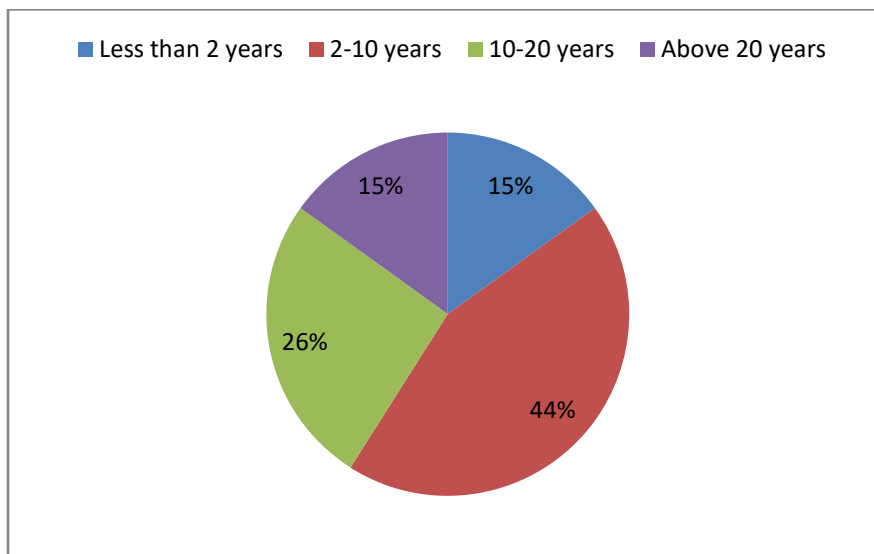


Chart No 4.1.6: chart showing work experience of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents from Work experience less than 2 years is 15%, 2-10 years is 44%, 10-20 years is 26% and above20 years is 15%

INFERENCE:

Majority (44%) of the respondents are between 2-10 years of work experience.

Table No 4.1.7: table showing salary and incentives of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Highly Satisfied	45	37.5
Satisfied	61	50.8
Neutral	10	8.3
Dissatisfied	3	2.5
Highly Dissatisfied	1	0.5
Total	120	100

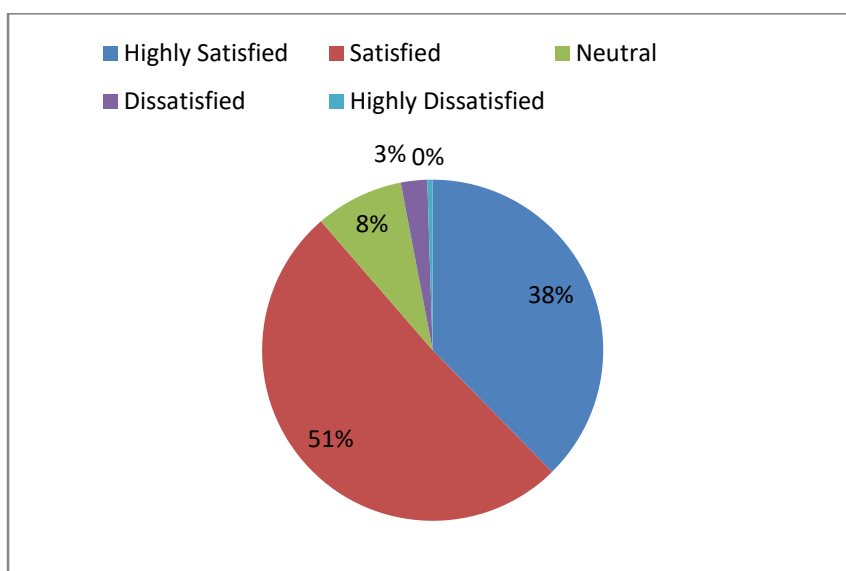


Chart No 4.1.7: chart showing salary and incentives of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents who are highly satisfied are 38%, satisfied are 51%, neutral are 8%, dissatisfied are 3% and highly dissatisfied is nil.

INFERENCE:

Majority (51%) of the respondents are satisfied with their salary and incentives on job satisfaction.

Table No 4.1.8: table showing working hours of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
9am-4pm	70	58.3
10am-5pm	46	38.3
Flexible(in8hrs)	4	3.4
Total	120	100

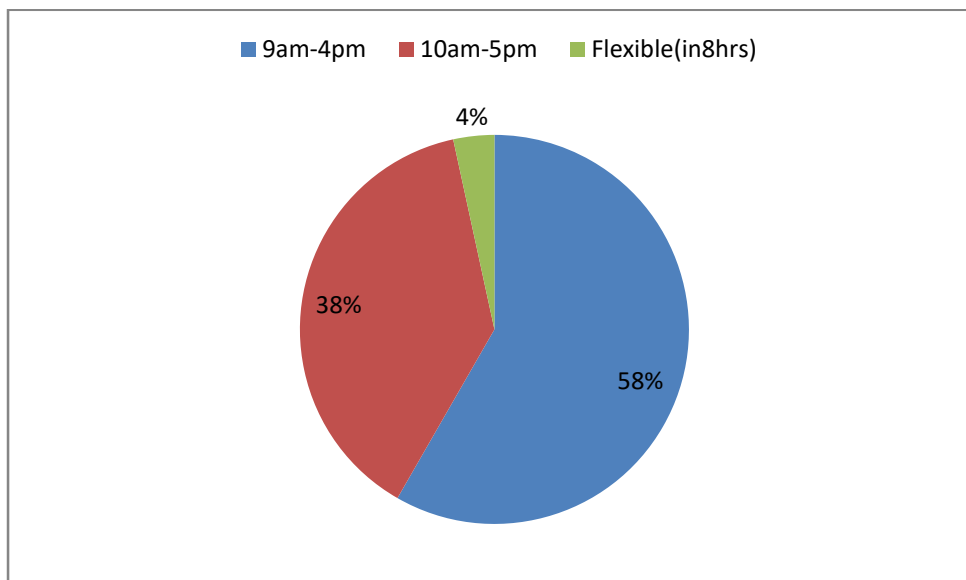


Chart No 4.1.8: chart showing working hours of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents who are working from 9am-4pm are 58%, 10am-5pm are 38% and flexible (in 8 hours) are 4%

INFERENCE:

Majority (58%) of the respondents are working from 9am-4pm

Table No 4.1.9: table showing work life balance of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	46	38.3
Agree	60	50
Neither Agree nor Disagree	8	6.7
Disagree	2	1.7
Strongly Disagree	4	3.3
Total	120	100

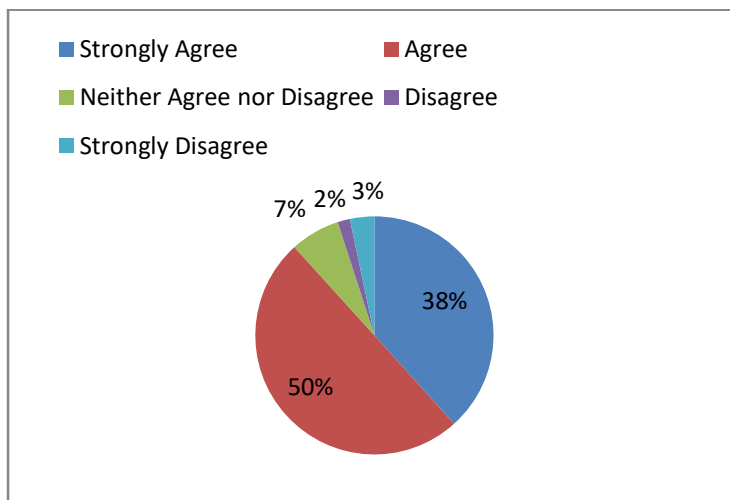


Chart No 4.1.9: chart showing work life balance of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 38%, agree are 50%, neither agree nor disagree are 7% , disagree is 2% and strongly disagree are 3% for work life balance enables people to work better.

INFERENCE:

Majority (50%) of the respondents have agreed that the work life balance enables people to work better.

Table No 4.1.10: table showing job satisfaction according to the nature of the job of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Highly Satisfied	46	38.3
Satisfied	58	46.7
Neutral	11	9.2
Dissatisfied	2	1.7
Highly Dissatisfied	3	2.5
Total	120	100

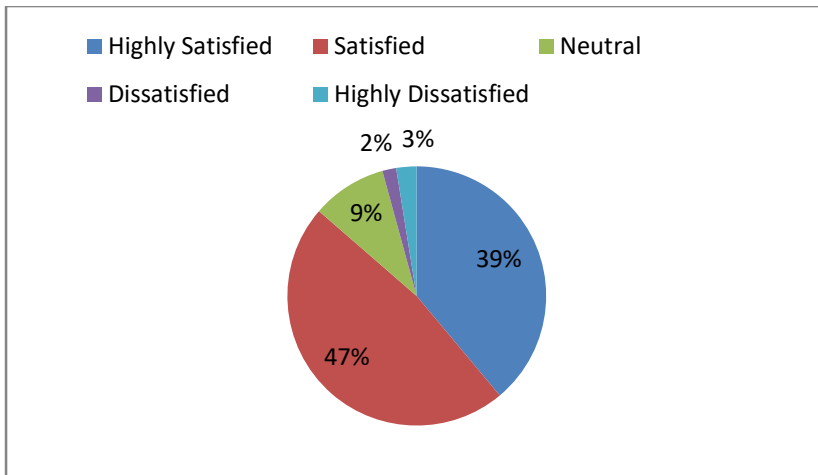


Chart No 4.1.10: chart showing job satisfaction according to the nature of the job of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents who are highly satisfied are 39%, satisfied are 47%, neutral are 9%, dissatisfied are 2% and highly dissatisfied is 3%

INFERENCE:

Majority (47%) of the respondents are satisfied with their salary and incentives on job satisfaction.

Table No 4.1.11: table showing satisfaction level of work and personal life balance of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	50	41.7
Agree	58	48.3
Neither Agree nor Disagree	6	5
Disagree	4	3.3
Strongly Disagree	2	1.7
Total	120	100

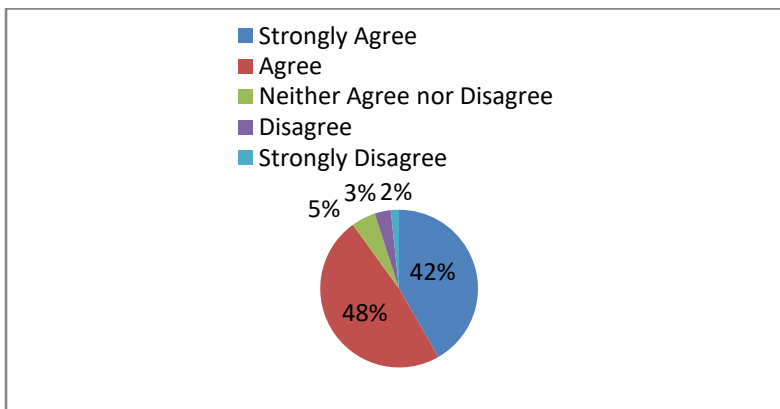


Chart No 4.1.11: chart showing satisfaction level of work and personal life balance of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 42%, agree are 48%, neither agree nor disagree are 5% and disagree is 3% and strongly disagree is 2% for job satisfaction to balance the work and personal life

INFERENCE:

Majority (48%) of the respondents have agreed that the job satisfaction to balance work and personal life

Table No 4.1.12: table showing the specification of who is available and supportive of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Senior Employees	36	30.6
Colleague or Peers	31	25.6
Team Leaders	21	17.4
Mentors	16	13.2
Working Environment	16	13.2
Total	120	100

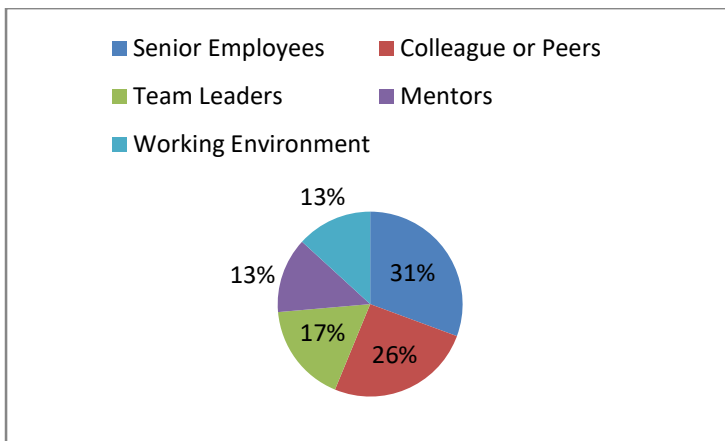


Chart No 4.1.12: chart showing the specification of who is available and supportive of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents who are supportive and available are mentors 13%, team leaders 17%, senior employs 31%, colleague or peers 26% and working environment 13%

INFERENCE:

Majority (31%) of the respondents have agreed that the senior employs are available and supportive

Table No 4.1.13: table showing the opportunities to carry out meaningful and challenging tasks of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Yes	112	93.3
No	8	6.7
Total	120	100

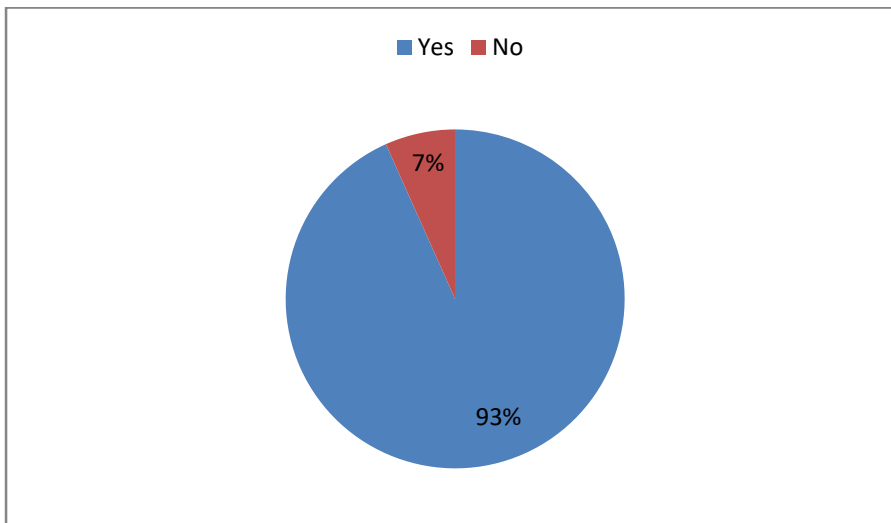


Chart No 4.1.13: chart showing the opportunities to carry out meaningful and challenging tasks of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents who agree that the opportunities to carry out meaningful and challenging tasks are 93% yes and 7% no

INFERENCE:

Majority (93%) of the respondents have agreed that the opportunities to carry out meaningful and challenging tasks

Table No 4.1.14: table showing the effectiveness of training and development program of the respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	32	26.7
Agree	72	60
Neither Agree nor Disagree	11	9.2
Disagree	3	2.5
Strongly Disagree	2	1.7
Total	120	100

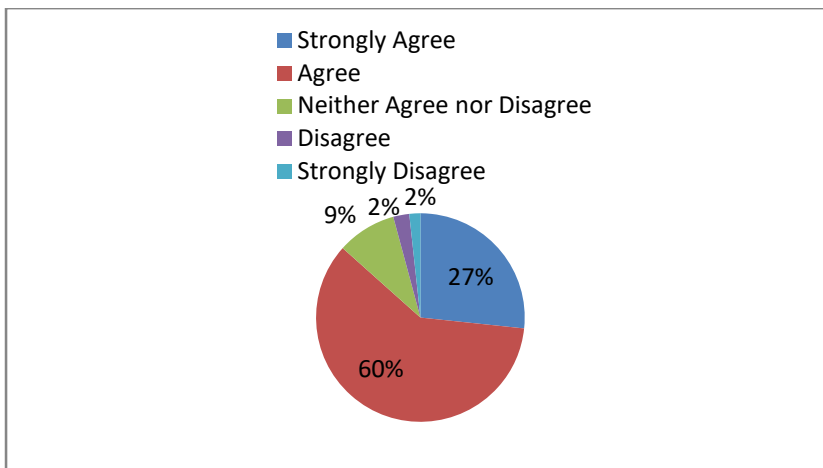


Chart No 4.1.14: chart showing the effectiveness of training and development program of the respondents

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 27%, agree are 60%, neither agree nor disagree are 9% , disagree is 2% and strongly disagree are 2% for effectiveness of training and development program.

INFERENCE:

Majority (60%) of the respondents have agreed that the effectiveness of training and development program that conducted on regular basis in our organization.

Table No 4.1.15: table showing the scope of participation and space

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	34	28.3
Agree	75	62.5
Neither Agree nor Disagree	10	8.3
Disagree	1	0.5
Strongly Disagree	0	0
Total	120	100

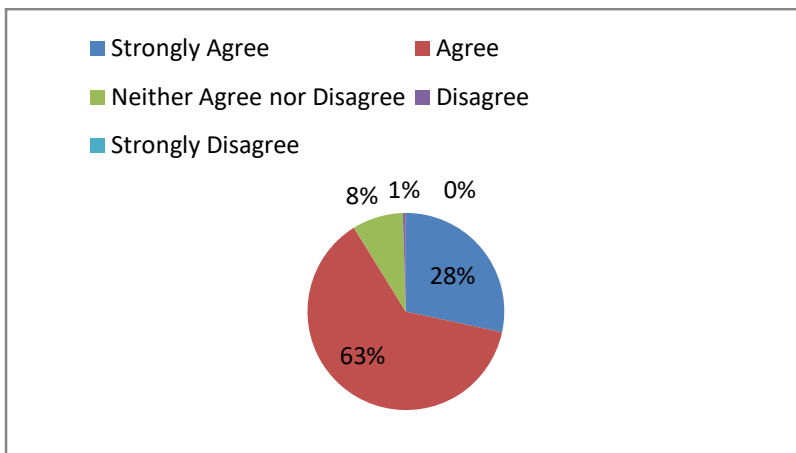


Chart No 4.1.15: chart showing the scope of participation and space

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 28%, agree are 63%, neither agree nor disagree are 8% , disagree is 1% and strongly disagree are 0% for the scope of participation and space.

INFERENCE:

Majority (63%) of the respondents have agreed that the scope of participation and space for contribution in managerial decisions making.

Table No 4.1.16: table showing the amount of safe and healthy working

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	37	30.8
Agree	71	59.2
Neither Agree nor Disagree	8	6.7
Disagree	2	1.7
Strongly Disagree	2	1.7
Total	120	100

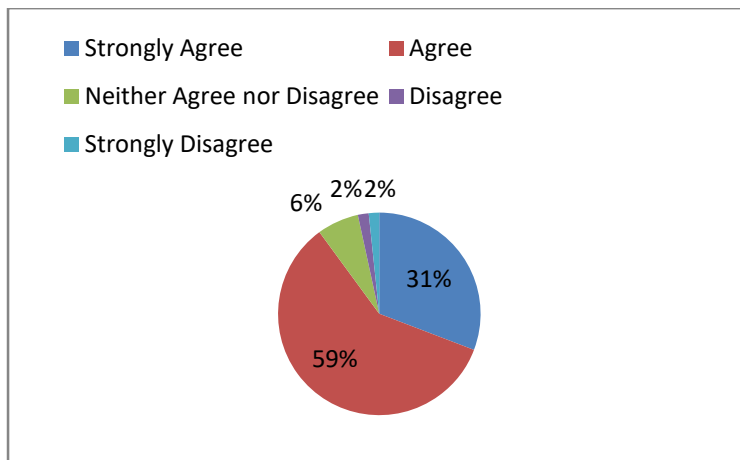


Chart No 4.1.16: chart showing the amount of safe and healthy working

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 31%, agree are 59%, neither agree nor disagree are 6%, disagree is 2% and strongly disagree are 2% for the amount of safe and healthy working atmosphere.

INFERENCE:

Majority (59%) of the respondents have agreed the amount of safe and healthy working atmosphere.

Table No 4.1.17: table showing the factors lead for dissatisfaction

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Peer Pressure	43	36.1
Departmental Politics	35	28.7
Unfair Distribution of Rewards to undeserving team members	16	13.9
Too much work experience	14	11.5
Lack of motivation and supportiveness	12	9.8
Total	120	100

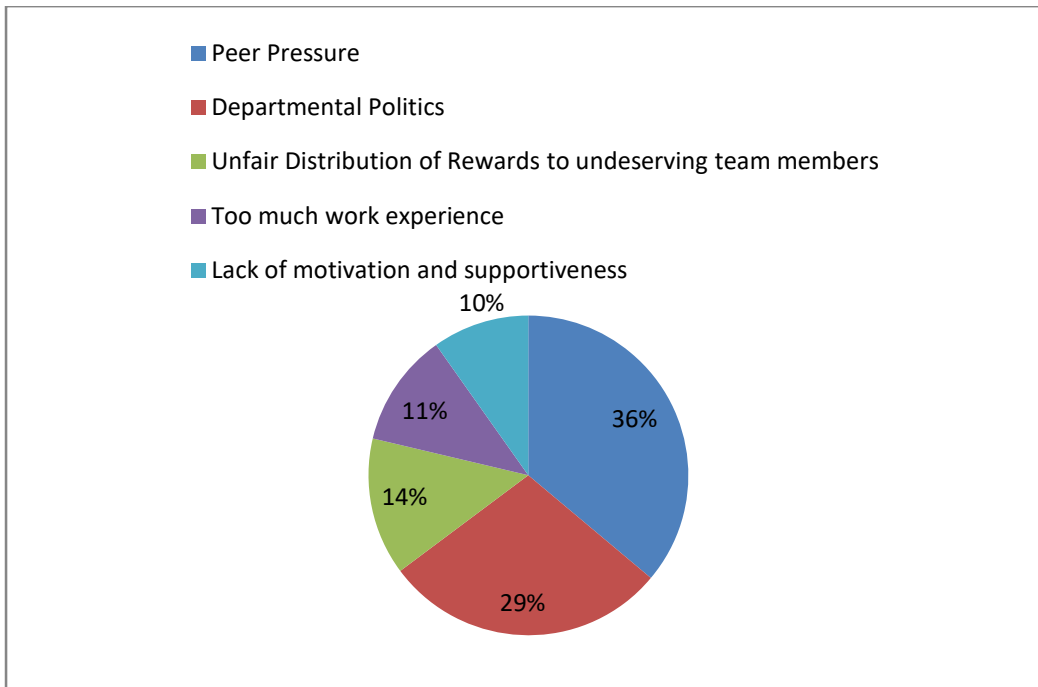


Chart No 4.1.17: chart showing the factors lead for dissatisfaction

INTERPRETATION:

From the above table its interpreted that 36% of the respondents have chosen peer pressure, 29% have chosen departmental politics, 14% have chosen unfair distribution of rewards to undeserving team members, 11% have chosen too much work experience and 10% have chosen lack of motivation and supportiveness.

INFERENCE:

Majority (36%) of the respondents have chosen peer pressure.

Table No 4.1.18: table showing the factors that helps for personal growth

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Increased use of technology	36	29.5
Lack of role and goal clarity	30	25.4
Job satisfaction/ no abrupt layoffs	24	20.5
Pace of promotion and career growth is slow	18	15.6
Cooperation and Coordination with team work	12	9
Total	120	100

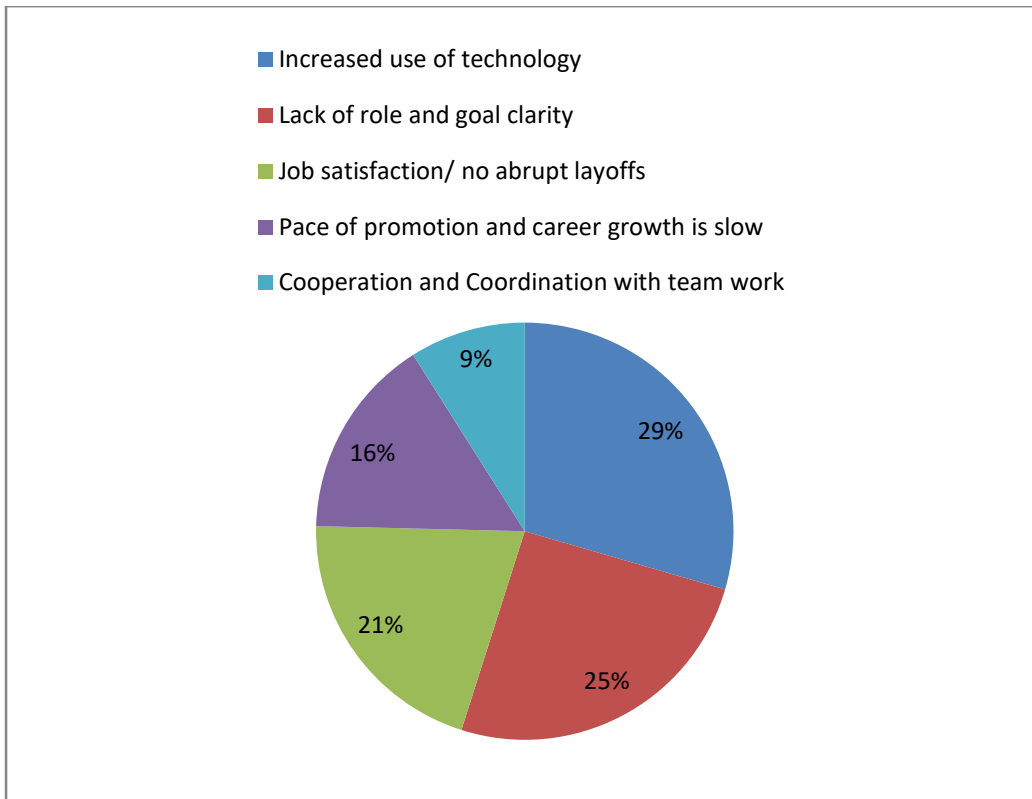


Chart No 4.1.18: chart showing the factors lead that helps for personal growth

INTERPRETATION:

From the above table its interpreted that 29% of the respondents have chosen increased use of technology, 25% have chosen lack of role and goal clarity, 21% have chosen job satisfaction/no abrupt layoffs, 16% have chosen pace of promotion and career growth is slow and 9% have chosen cooperation and coordination with team work.

INFERENCE:

Majority (29%) of the respondents have chosen increased use of technology.

Table No 4.1.19: table showing the preference for career plan

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
For all employees	74	61.7
For integral position	27	22.5
For deserving employees	19	15.8
Total	120	100

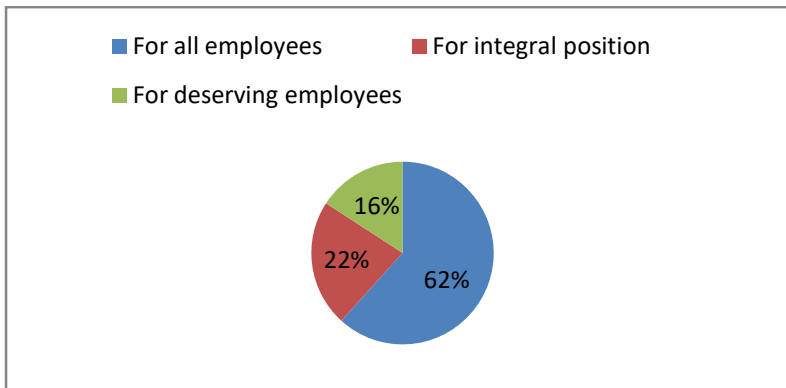


Chart No 4.1.19: table showing the preference for career plan

INTERPRETATION:

From the above table its interpreted that 62% of the respondents have chosen for all employees, 22% have chosen for integral position, 16% have chosen for deserving employees.

INFERENCE:

Majority (62%) of the respondents have chosen for all employees.

Table No 4.1.20: table showing the QWL with childcare responsibilities

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
I share equally	49	40.5
I take most responsibilities	36	28.9
I have sole responsibilities	35	30.6
Total	120	100

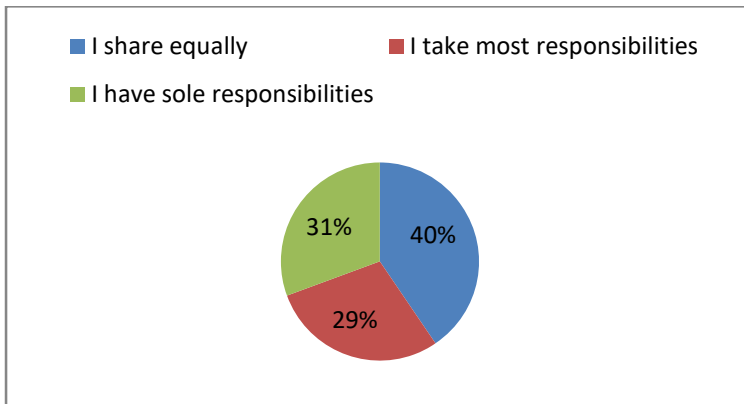


Chart No 4.1.20: table showing the QWL with childcare responsibilities

INTERPRETATION:

From the above table its interpreted that 40% of the respondents have chosen I share equally, 29% have chosen I take most responsibilities, 31% have chosen I have sole responsibilities.

INFERENCE:

Majority (40%) of the respondents have chosen that they share equally.

Table No 4.1.21: table showing the system of promotional schemes

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Yes	105	87.5
No	15	12.5
Total	120	100

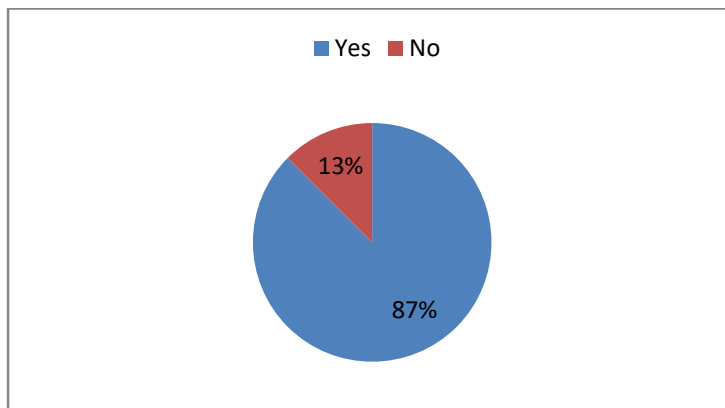


Chart No 4.1.21: table showing the system of promotional schemes

INTERPRETATION:

From the above table its interpreted that the number of respondents who agree that they have system of promotional schemes are 87% yes and 13% no

INFERENCE:

Majority (87%) of the respondents have agreed that they have system of promotional schemes

Table No 4.1.22: table showing the promotion on the hierarchical level

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	33	27.7
Agree	69	57.7
Neither Agree nor Disagree	15	12.5
Disagree	3	2.5
Strongly Disagree	0	0
Total	120	100

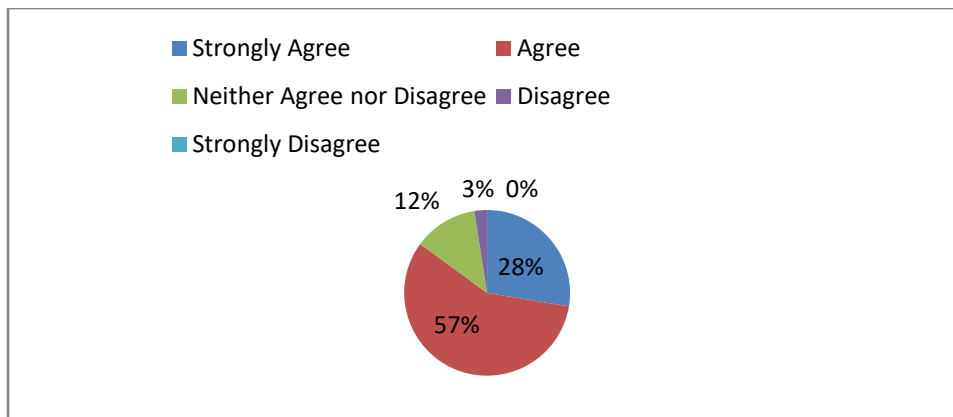


Chart No 4.1.22: chart showing promotion on the hierarchical level

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 28%, agree are 57%, neither agree nor disagree are 12% , disagree is 3% and strongly disagree are 0% for the promotion on the hierarchical level

INFERENCE:

Majority (57%) of the respondents have agreed for the promotion on the hierarchical level

Table No 4.1.23: table showing the effect of work related training on job satisfaction

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	37	30.8
Agree	66	55
Neither Agree nor Disagree	13	10.8
Disagree	3	2.5
Strongly Disagree	1	0.5
Total	120	100

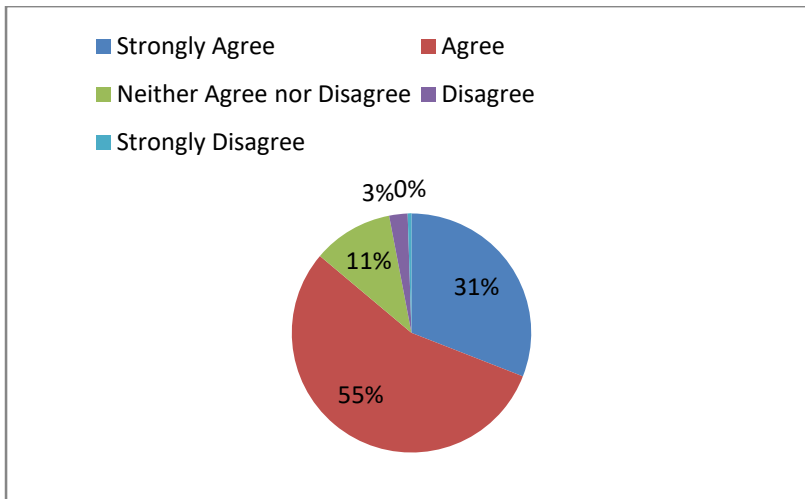


Chart No 4.1.23: chart showing the effect of work related training on job satisfaction

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 31%, agree are 55%, neither agree nor disagree are 11% , disagree is 3% and strongly disagree are 0% for the effect of work related training on job satisfaction

INFERENCE:

Majority (55%) of the respondents have agreed for the effect of work related training on job satisfaction

Table No 4.1.24: table showing the WLB is partly employee and partly individual's responsibilities

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	33	8.3
Agree	73	60.8
Neither Agree nor Disagree	10	8.3
Disagree	2	1.7
Strongly Disagree	2	1.7
Total	120	100

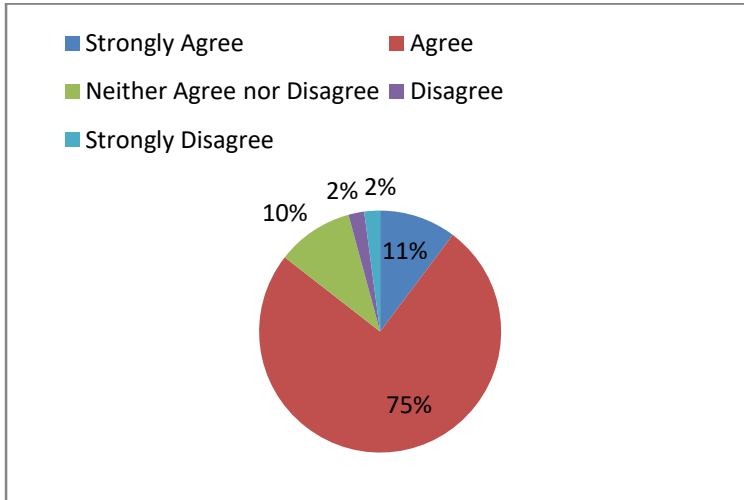


Chart No 4.1.24: chart showing the WLB is partly employee and partly individual's responsibilities

INTERPRETATION:

From the above table its interpreted that the number of respondents strongly agree are 11%, agree are 75%, neither agree nor disagree are 10% , disagree is 2% and strongly disagree are 2% for Work Life Balance is partly employee and partly individual's responsibilities

INFERENCE:

Majority (75%) of the respondents have agreed for Work Life Balance is partly employee and partly individual's responsibilities

Table No 4.1.25: table showing the QWL helps to improve productivity in bank

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Yes	111	92.5
No	9	7.5
Total	120	100

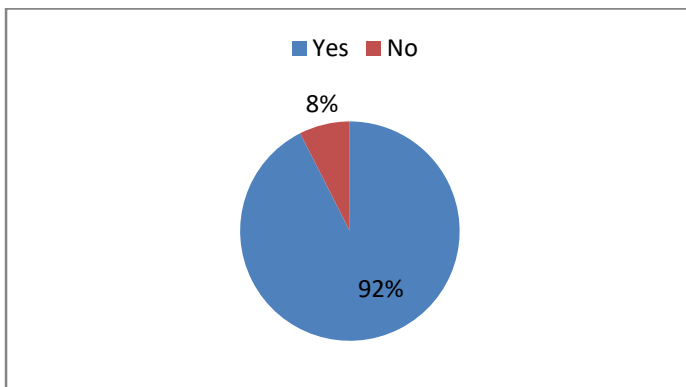


Chart No 4.1.25: chart showing the QWL helps to improve productivity in bank

INTERPRETATION:

From the above table its interpreted that the number of respondents who agree that the quality of work life helps to improve productivity in bank are 92% yes and 8% no

INFERENCE:

Majority (92%) of the respondents have agreed that the quality of work life helps to improve productivity in bank

Table No 4.1.26: table showing the most suitable parameters to motivate the employees for better outcome

Particulars	1	%	2	%	3	%	4	%	5	%	6	%	7	%	8	%	9	%	10	%
Salary High	6	5.0	7	5.8	11	9.2	24	20	6	5.0	11	9.2	5	4.2	12	10.2	12	10.2	26	21.7
Recognition	3	2.5	19	15.8	21	17.5	21	17.5	4	3.3	3	2.5	5	4.2	7	5.8	21	17.5	16	13.3
Promotion	4	3.3	11	9.2	22	18.3	21	17.5	4	3.3	7	5.8	9	7.5	5	4.2	18	15.0	19	15.8
Methods of motivation	6	5.0	15	12.5	22	18.3	18	15	5	4.2	7	5.8	7	5.8	10	8.3	16	13.3	14	11.7
Style of leadership	6	5.0	18	15.0	20	16.7	18	15	5	4.2	5	4.2	6	5.0	9	7.5	16	13.3	17	14.2
Job security	4	3.3	9	7.5	24	20.0	24	20	2	1.7	6	5.0	12	10.0	10	8.3	13	10.8	16	13.3
Career development	3	2.5	16	13.3	27	22.5	14	11.7	6	5.0	6	5.0	9	7.5	7	5.8	14	11.7	18	15.0
Quality of work life	2	1.7	12	10.0	22	18.3	23	19	2	1.7	8	6.7	7	5.8	13	10.8	18	15.0	13	10.8
Scope of participation	2	1.7	18	15.0	24	20.0	17	14	4	3.3	9	7.5	3	2.5	16	13.3	12	10.0	15	12.5
Work life balance	6	8.3	7	5.8	21	17.5	26	21.7	5	4.2	5	4.2	10	8.3	7	5.8	10	8.3	23	19.2

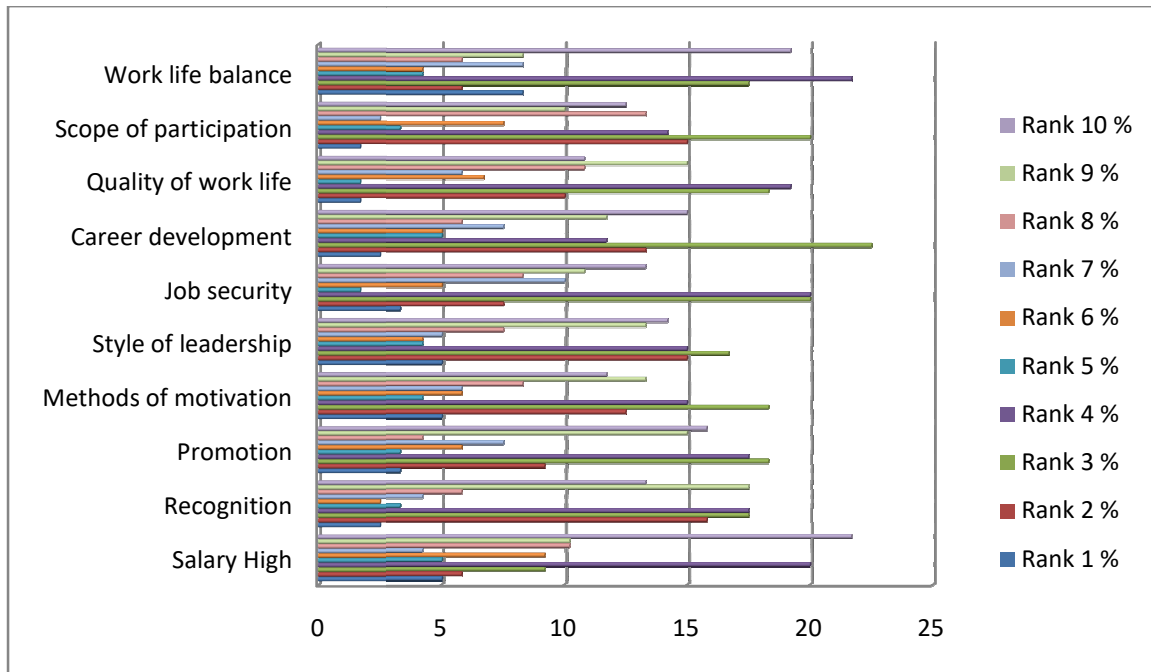


Chart No 4.1.26: chart showing the most suitable parameters to motivate the employees for better outcome

INTERPRETATION:

From the above table It is interpreted that the most suitable Parameters to motivate the employee for better outcome are career development and scope of participation. Though they have many other parameters the employees have most commonly chosen for the career development and scope of participation.

INFERENCE:

- Majority (20%) of respondents have rated for salary high
- Majority (17.5%) of respondents are interested in recognition
- Majority (18.3%) of respondents have chosen promotion
- Majority (18.3) of respondents are interested method of motivation
- Majority (16.7%) of respondents are interested style of leadership
- Majority (20.0) of respondents are interested in job security

- Majority (22.5) of respondents are interested in career development
- Majority (19.2) of respondents are interested in quality of work life
- Majority (20.0) of respondents are interested in scope of participation
- Majority (21.0) of respondents are interested in work life balance

4.2: CHI SQUARE TEST

AGE OF THE RESPONDENT

VS

SIGNIFICANCE OF JOB SATISFACTION TO BALANCE THE WORKAND PERSONAL LIFE

H₀ (Null hypothesis) = There is no significant relationship between age of the respondents and the job satisfaction to balance the work and personal life

H₁ (Alternate hypothesis) = There is a significant relationship between age of the respondents and the job satisfaction to balance the work and personal life

4.2.1 AGE * COULD YOU SPECIFY THE SIGNIFICANCE OF JOB SATISFACTION TO BALANCE THE WORK AND PERSONAL LIFE? CROSSTABULATION						
AGE	AGREE	DISAGREE	NEITHER AGREE NOR DISAGREE	STRONGLY AGREE	STRONGLY DISAGREE	TOTAL
18-25 YEARS	1.9	.1	.2	1.7	.1	4.0
18/25YEARS	16.0	1.1	1.7	13.8	.6	33.0
26-35 YEARS	2.9	.2	.3	2.5	.1	6.0
26/35 YEARS	12.1	.8	1.3	10.4	.4	25.0
36-45 YEARS	1.9	.1	.2	1.7	.1	4.0
36/45 YEARS	15.5	1.1	1.6	13.3	.5	32.0
46&ABOVE	7.7	.5	.8	6.7	.3	16.0
TOTAL	58.0	4.0	6.0	50.0	2.0	120.0

4.2.1.1 CHI-SQUARE TESTS

	VALUE	DF	ASYMP. SIG. (2- SIDED)
Pearson Chi-Square	56.718 ^a	24	.000
Likelihood Ratio	47.841	24	.003
N of Valid Cases	120		
a. 27 cells (77.1%) have expected count less than 5. The minimum expected count is .07.			

At 5% level of significance and df (24) the table value is 56.718

Calculated value = 0.007

Significance value ($p=0.005$) < calculated value

H_0 is accepted.

INFERENCE:

The results of the "**Pearson Chi-Square**" say that $\chi (24) = 56.718$, $p = 0.007$. This tells us that there is a statistically significant association between age of the respondents and job satisfaction to balance the work and personal life

AGE OF THE RESPONDENTS

VS

SIGNIFICANT AMOUNT OF SATISFACTION WITH THE POSSIBILITY OF PROMOTION ON THE HIERARCHICAL LEVEL

H_0 (Null hypothesis) = There is no significant relationship between age of the respondents and the amount of satisfaction with the possibility of promotion on the hierarchical level

H_1 (Alternate hypothesis) = There is a significant relationship between age of the respondents and the amount of satisfaction with the possibility of promotion on the hierarchical level

4.2.2 AGE * COULD YOU SPECIFY THE AMOUNT OF SATISFACTION WITH THE POSSIBILITY OF PROMOTION ON THE HIERARCHICAL LEVEL? CROSSTABULATION					
AGE	AGREE	DISAGREE	NEITHER AGREE NOR DISAGREE	STRONGLY AGREE	TOTAL
18-25 YEARS	2.3	.1	.5	1.1	4.0
18/25YEARS	19.0	.8	4.1	9.1	33.0
26-35 YEARS	3.5	.2	.8	1.7	6.0
26/35 YEARS	14.4	.6	3.1	6.9	25.0
36-45 YEARS	2.3	.1	.5	1.1	4.0
36/45 YEARS	18.4	.8	4.0	8.8	32.0
46&ABOVE	9.2	.4	2.0	4.4	16.0
TOTAL	69.0	3.0	15.0	33.0	120.0

4.2.2.1CHI-SQUARE TESTS

	VALUE	DF	ASYMP. SIG. (2- SIDED)
Pearson Chi-Square	55.855 ^a	18	.000
Likelihood Ratio	31.094	18	.028
N of Valid Cases	120		
a. 21 cells (75.0%) have expected count less than 5. The minimum expected count is .10.			

At 5% level of significance and df (18) the table value is 55.855

Calculated value = 0.10

Significance value ($p=0.005$) < calculated value

H_0 is accepted.

INFERENCE:

The results of the "**Pearson Chi-Square**" say that $\chi (18) = 88.855$, $p = 0.10$. This tells us that there is a statistically significant association between age of the respondents and the amount of satisfaction with the possibility of promotion on the hierarchical level

4.3 ONE WAY ANOVA TEST

Hypothesis set between age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (promotion)

NULL HYPOTHESIS:

H_0 = There is no statistically significant relationship between age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (promotion)

ALTERNATE HYPOTHESIS:

H_1 = There is a statistically significant relationship between age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (promotion)

4.3.1 DESCRIPTIVES								
AGE								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	4	1.75	.500	.250	.95	2.55	1	2
2	11	3.91	2.023	.610	2.55	5.27	1	7
3	22	3.50	1.711	.365	2.74	4.26	1	7
4	21	4.29	1.821	.397	3.46	5.11	2	7
5	4	6.00	1.414	.707	3.75	8.25	4	7
6	7	3.71	2.059	.778	1.81	5.62	2	7
7	9	3.78	1.563	.521	2.58	4.98	2	6
8	5	6.00	2.236	1.000	3.22	8.78	2	7
9	18	4.44	1.854	.437	3.52	5.37	2	7
10	19	5.32	1.668	.383	4.51	6.12	2	7
Total	120	4.27	1.926	.176	3.92	4.61	1	7

4.3.2 ANOVA					
EFFICIENT					
	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
Between Groups	92.488	9	10.276	3.239	.002
Within Groups	348.979	110	3.173		
Total	441.467	119			

INTERPRETATION:

This is the table that shows the output of the ANOVA analysis and we have a statistically significant difference between our group means. We can see that the significance level is 0.002 ($p = .0.02$), which is more than 0.005, therefore, there is a statistically significant relationship between age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (promotion)

CHAPTER 5

FINDINGS & SUGGESTIONS

5.1 FINDINGS OF THE STUDY

- Majority (32%) of the respondents are 18-25 years
- Majority (67%) of the respondents are from male staffs.
- Majority (60%) of the respondents are from married staff
- Majority (56%) of the respondents are from post graduation
- Majority (74%) of the respondents are from Traditional bank
- Majority (44%) of the respondents are between 2-10 years of work experience.
- Majority (51%) of the respondents are satisfied with their salary and incentives on job satisfaction.
- Majority (58%) of the respondents are working from 9am-4pm
- Majority (50%) of the respondents have agreed that the work life balance enables people to work better.
- Majority (47%) of the respondents are satisfied with their salary and incentives on job satisfaction.
- Majority (48%) of the respondents have agreed that the job satisfaction to balance work and personal life
- Majority (31%) of the respondents have agreed that the senior employs are available and supportive
- Majority (93%) of the respondents have agreed that the opportunities to carry out meaningful and challenging tasks
- Majority (60%) of the respondents have agreed that the effectiveness of training and development program that conducted on regular basis in our organization.
- Majority (63%) of the respondents have agreed that the scope of participation and space for contribution in managerial decisions making.
- Majority (59%) of the respondents have agreed the amount of safe and healthy working atmosphere.

- Majority (36%) of the respondents have chosen peer pressure.
- Majority (29%) of the respondents have chosen increased use of technology.
- Majority (62%) of the respondents have chosen for all employees
- Majority (40%) of the respondents have chosen that they share equally.
- Majority (87%) of the respondents have agreed that they have system of promotional schemes
- Majority (57%) of the respondents have agreed for the promotion on the hierarchical level
- Majority (55%) of the respondents have agreed for the effect of work related training on job satisfaction
- Majority (75%) of the respondents have agreed for Work Life Balance is partly employee and partly individual's responsibilities
- Majority (92%) of the respondents have agreed that the quality of work life helps to improve productivity in bank
- Majority (22.5) of respondents are interested in career development

5.1.2 General Findings

From this study its been identified that majority of the respondents have recommended to provide adequate training which is related to software updates, handling customers, balancing the workload across employees in multiple locations. And also supportive superiors and good working environment when having work pressure can give more satisfaction towards job.

5.2 SUGGESTION

- Banks needs to introduce special schemes related to pension, gratuity retirement, and other related benefits to enhance the employee's sense of security.
- Special attention should be given towards reducing working hours and frequent transfer of the employees.
- Employee's performance should be appraised from time to time so that organization can come to know about the efficiency of the organization.
- Training and development programs should be conducted from time to time so that employees do not get bored from their job.
- Human resource practices must be effectively and fairly used to enrich one's job.
- HR practices can be potentially used to chalk out employees' career paths by ensuring the proper disbursement of growth and training programs.
- Job security has long been one of the most positive aspects of public sector organizations, now is losing its appeal with employees.
- These banks need to build upon an open and developmental climate, where employees have been given more autonomy, where these same employees are heard and participate in the decision-making process and where there is less of a hierarchical and formal relationship between supervisors and subordinates.
- Although the female respondents agreed with banks WLB policies but they disagreed with overall WLB. So that female employees should be given in the facilities like flexi time; job sharing, creche facilities, and necessary breaks so that they feel that the organization is helping them in coordinating family and professional life.
- More and more carrier and advancements opportunities should be provide to the young employees for professional as well as personal growth.

5.3 SUMMARY

1. It has been found that employees of private sector banks were less satisfied with their jobs compared to employees of public sector banks. To increase their satisfaction, private sector banks need to improve job security.
2. Relationship with co-workers and supervisors makes the employees to feel better and it help to increase productivity and responsibility of workers and it helps to increase profit of the organization.
3. It was found that level of job satisfaction, job involvement, organizational commitment, quality of work life, organizational climate and job content for private bank employees are not satisfied with job. So the private banking sectors try to consider the respondents needs and fulfill the same.
4. At outset it is implied that majority of the private bank employees perceive medium and low level of job satisfaction, very few employees perceive high level of job satisfaction. So organizations try to concentration on employees need in private banks.

5.4 CONCLUSION

Quality of Work Life is useful to improve production, organizational effectiveness, morale of an employees and economic development of the country. Quality of work life covers various aspects under the general supportive organizational behavior. Providing good Quality of Work Life not only reduces attrition but also helps in reduced absenteeism and improved job satisfaction. Not only does QWL contribute to a company's ability to recruit quality people, but also it enhances a organization's competitiveness .The study examines the factors affecting Quality of Work Life. Bank authority should encourage for employee participation in management, healthy working environment , work resign, productivity, quality circles, grievance-handling procedure to improve QWL. This can satisfy their important personal needs in terms of power and growth which make them perceive democratization of their work place which will enhance their creativity and innovativeness. While concluding, it could be said that with the change of satisfaction determinants, level of job satisfaction also varies. This study mainly investigated the relation between of job satisfaction with employee's performance and organizational commitment. Organizational commitment is likely to be strongly associated with employee retention. To ensure organizational commitment, companies must promote job satisfaction.

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APPENDIX – I (QUESTIONNAIRES)

As a part of my MBA curriculum at Sathyabama Institute of Science and Technology I am doing project on Employee perception on quality of work life towards job satisfaction in banking industry kindly spend your valuable time in filling the questionnaires and I assure you that the information will be used only for academic research analysis and will be kept highly confidential

Demographic Profile of the Respondents

1. Name

2. Age

- ☐ 18-25 years
- ☐ 26- 35 years
- ☐ 36- 45 years
- ☐ 46 & Above

3. Could you specify the method of private bank where you have association for a long time?

- ☐ Traditional bank
- ☐ Foreign bank
- ☐ New Generation bank

4. Gender

- ☐ Male
- ☐ Female

5. Marital status

- ☐ Married
- ☐ Unmarried

6. Educational Qualifications

- ☐ High school
- ☐ Under graduation

- ☐ Post graduation
- ☐ Higher degree
- ☐ Diploma

7. Work Experience

- ☐ Less than 2
- ☐ 2-4years
- ☐ Greater than 4

Classification based on study factors of the Respondents

8. Salary and Incentives on job satisfaction?

- ☐ Highly Satisfied
- ☐ Satisfied
- ☐ Neutral
- ☐ Highly Dissatisfied
- ☐ Dissatisfied

9. Could you specify the slot of Working Hours in your bank?

- ☐ 9am-4pm
- ☐ 10am-5pm
- ☐ Flexible (in 8 hours)

10. Work life balance enables people to work better

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neither Agree nor Disagree
- ☐ Strongly Disagree
- ☐ Disagree

11. Could you specify the amount of job Satisfaction according to the nature of the jobs?

- ☐ Highly Satisfy
- ☐ Satisfy
- ☐ Neutral
- ☐ Highly Dissatisfy
- ☐ Dissatisfy

12. Could you specify the significance of job satisfaction to balance the work and personal life?

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neither Agree nor Disagree
- ☐ Strongly Disagree
- ☐ Disagree

13. Could you specify who is available and supportive?

- ☐ Mentors
- ☐ Team leaders
- ☐ Senior employs
- ☐ Colleague or peers
- ☐ Working environment

14. Do you agree that the Opportunities to carry out meaningful and challenging tasks?

- ☐ Yes
- ☐ No

15. Could you specify the effectiveness of training and development program that conducted on regular basis in your organization?

- ☐ Strongly Agree

- ☐ Agree
- ☐ Neither Agree nor Disagree
- ☐ Strongly Disagree
- ☐ Disagree

16. Could you specify the scope of participation and space for contribution in managerial decisions making?

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neither Agree Nor Disagree
- ☐ Strongly Disagree
- ☐ Disagree

17. Could you rate the amount of Safe and Healthy working atmosphere

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neither Agree nor Disagree
- ☐ Strongly Disagree
- ☐ Disagree

18. According to your experience, select the most suitable Parameters to motivate the employee for better outcome? (Kindly rate 1-9)

- ☐ Salary high
- ☐ Recognition
- ☐ Promotion
- ☐ Method of motivation
- ☐ Style of leadership
- ☐ Job security
- ☐ Career development
- ☐ Quality of work life
- ☐ Scope for participation

19. Could you specify the factors that lead for dissatisfaction in order to Working Condition?

- ☐ Too much work experience
- ☐ Departmental politics
- ☐ Peer pressure
- ☐ Unfair distribution of rewards to undeserving team members
- ☐ Lack of motivation and supportiveness

20. Could you select the factor that helps for Personal Growth?

- ☐ Pace of promotion and career growth is slow
- ☐ Lack of role and goal clarity
- ☐ Increased use of Technology
- ☐ Job satisfaction / no abrupt layoffs
- ☐ Cooperation and coordination with team work

21. Could you specify the Preference for career plans?

- ☐ For integral position
- ☐ For all employees
- ☐ For deserving employees only

22. Could you specify the most Quality of Work Life with childcare responsibilities?

- ☐ I have sole responsibilities
- ☐ I take most responsibilities
- ☐ I share equally

23. Do you have the system of promotional schemes?

- ☐ Yes
- ☐ No

24. Could you specify the amount of Satisfaction with the possibility of promotion on the Hierarchical Level?

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Strongly disagree
- ☐ Disagree

25. Could you specify the Effect of work related training on job satisfaction?

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Strongly Disagree
- ☐ Disagree

26. Work Life Balance is partly employee and partly individual's responsibilities

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Strongly Disagree
- ☐ Disagree

27. Do you feel that Quality of Work Life helps to improve the productivity in banks?

- ☐ Yes
- ☐ No

28. Do you have any comments to improve the efficiency of banking operation by ensure your job satisfaction?

APPENDIX – II (ARTICLE)

THE EMPLOYEE PERCEPTION ON QUALITY OF WORK LIFE TOWARDS JOB SATISFACTION IN BANKING INDUSTRY

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ABSTRACT

The current investigation analyzed the representative discernment on nature of work life towards work fulfillment in financial industry. Nature of work life is the nature of connection between the representatives and all out workplace, worry for the effect of work on people just as on hierarchical viability and the possibility of investment in authoritative critical thinking and dynamic. Advantageous examining technique is utilized in this investigation for information assortment. Overview was led and information was examined based on reactions given by 120 respondents. The exploration is spellbinding in nature. Factual apparatuses, for example, chi square and ANOVAs have been utilized to decipher information.

Keywords: *Job satisfaction, Quality of work, Work life balance*

INTRODUCTION

Nature of work life (QWL) towards work fulfillment alludes to the degree of satisfaction or misery with one's vocation. The term was really presented in the last part of the 1960's from that period till now the term is going increasingly more significance all over, at each work place. At first nature of work life was zeroing in on the impacts of work on the overall prosperity and the strength of the specialists. Be that as it may, presently its center has been changed

The equilibrium is accomplished when a person's entitlement to a satisfaction life inside and outside paid work is acknowledged and regarded as shared advantage of the individual business and society. The individuals who make the most of their vocations as said to have a top notch of work life while the individuals who are despondent will have inferior quality of work life.

REVIEW OF LITRATURE

- **DR. ROOPALIBTRA, (2016)** highlights the basic purpose to develop jobs and working conditions that are excellent for employees as well as the awareness, perception and satisfaction of private and public bank employees towards different parameters of quality of work life.
- **LALITHA KUMARI, (2012)** the study emphasized that each of the WLB factors on its own is a salient predictor of job satisfaction w.r.t various factors of WLB.
- **ARUNIMA SHRIVASTAVA AND POOJA PURANG,(2009)**in this study they examined the job satisfaction level of a public sector and private sector bank employee in India. They also highlighted important satisfiers and dissatisfies present in the job and suggest both the banks to take performance initiatives in the areas where employees have reported reduced satisfaction.
- **DR.BARKHA GUPTA, (2016)** has identified a number of factors contributing to job satisfaction and quality of working life including healthy working environment, motivational climate, stimulating work environment productivity, work redesign, sense of accomplishment, and employee's democracy enthusiasm at work place.
- **DEEPTI SINHA (2013)** in this study they examined the job satisfaction is largely a matter of an individual comparing to their job. But from the knowledge of being observed this finding provides strong evidence that people work for purposes other than pay.

OBJECTIVE OF THE STUDY

PRIMARY OBJECTIVE:

The main objective of the study is to identify the employee's quality of work life towards job satisfaction in private banks.

SECONDARY OBJECTIVE:

To analyze the satisfaction level of the working employees' conditions, job security and other welfare measures. To study the impact of different variables such as the occupational level, age, education, organizational climate and gender on the various factors affecting the overall job satisfaction. To identify the factors responsible for satisfaction and non satisfaction of the bank employees. To suggest suitable measures to improve the quality of work life among workers.

RESEARCH METHODOLOGY:

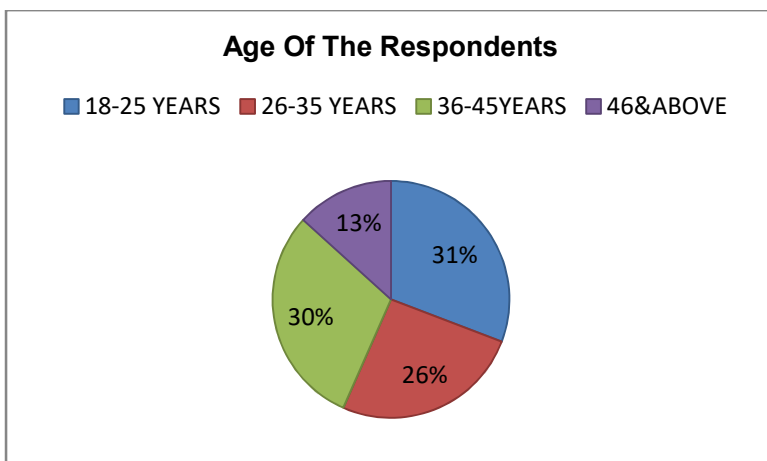
A research design is a collection and analysis of data. Descriptive research design was adopted in order to achieve the objectives of the study. The research study used both the primary and secondary data. Convenience method was adopted and data collection was done through questionnaire method for 120 samples. The closed-end questions were also asked to the respondents.

DATA ANALYSIS AND INTERPRETATION:

1. Age of the Respondents

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
18-25 Years	37	30.8
26-35 Years	31	25.8
36-45Years	36	30.1
46&Above	16	13.3
Total	120	100

Source: Primary Data

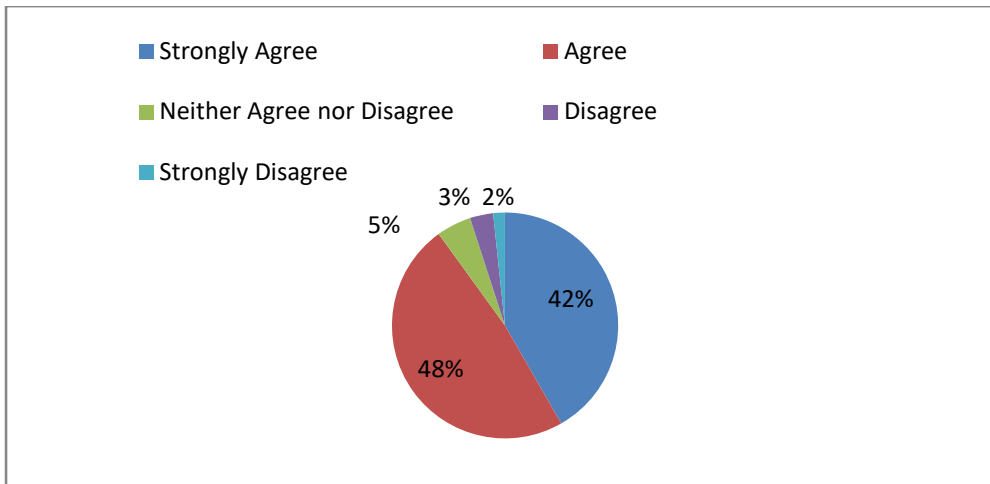


Inference:

From the above table it's interpreted that the number of respondents between 18-25 is 31%, 26-35 is 26%, 36-45 is 30% and 46& above is 13%. Majority (32%) of the respondents fall under 18-25 years of age.

2. Satisfaction Level Of Work And Personal Life Balance Of The Respondents:

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	50	41.7
Agree	58	48.3
Neither Agree nor Disagree	6	5
Disagree	4	3.3
Strongly Disagree	2	1.7
Total	120	100

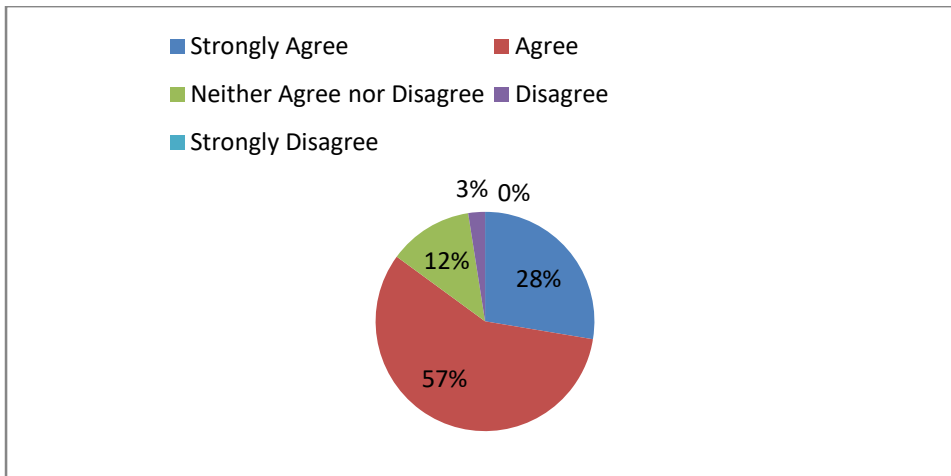


Inference:

From the above table it's interpreted that the number of respondents strongly agree are 42%, agree are 48%, neither agree nor disagree are 5% and disagree is 3% and strongly disagree is 2% for job satisfaction to balance the work and personal life. Majority (48%) of the respondents have agreed that the job satisfaction to balance work and personal life.

3. The Promotion On The Hierarchical Level

PARTICULARS	NO.OF RESPONSES	PERCENTAGE
Strongly Agree	33	27.7
Agree	69	57.7
Neither Agree nor Disagree	15	12.5
Disagree	3	2.5
Strongly Disagree	0	0
Total	120	100



Inference:

From the above table its interpreted that the number of respondents strongly agree are 28%, agree are 57%, neither agree nor disagree are 12% , disagree is 3% and strongly disagree are 0% for the promotion on the hierarchical level. Majority (57%) of the respondents have agreed for the promotion on the hierarchical level

4. CHI SQUARE TEST

Table showing the Age of the respondents and the significance of job satisfaction to balance the work and personal life

4.2.1.1 CHI-SQUARE TESTS			
	VALUE	DF	ASYMP. SIG. (2-SIDED)
Pearson Chi-Square	56.718 ^a	24	.000
Likelihood Ratio	47.841	24	.003
N of Valid Cases	120		
a. 27 cells (77.1%) have expected count less than 5. The minimum expected count is .07.			

Interpretation:

The results of the "**Pearson Chi-Square**" say that $\chi(24) = 56.718, p = 0.007$. This tells us that there is a statistically significant association between age of the respondents and job satisfaction to balance the work and personal life

5. Table showing the Age and Amount of Satisfaction with the Possibility of Promotion on the Hierarchical Level? Crosstabulation

	VALUE	DF	ASYMP. SIG. (2- SIDED)
Pearson Chi-Square	55.855 ^a	18	.000
Likelihood Ratio	31.094	18	.028
N of Valid Cases	120		
a. 21 cells (75.0%) have expected count less than 5. The minimum expected count is .10.			

Interpretation:

The results of the "**Pearson Chi-Square**" say that $\chi(18) = 88.855, p = 0.10$. This tells us that there is a statistically significant association between age of the respondents and the amount of satisfaction with the possibility of promotion on the hierarchical level

6. One Way Anova

Table showing age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (promotion)

ANOVA					
EFFICIENT					
	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
Between Groups	92.488	9	10.276	3.239	.002
Within Groups	348.979	110	3.173		
Total	441.467	119			

Interpretation:

This is the table that shows the output of the ANOVA analysis and we have a statistically significant difference between our group means. We can see that the significance level is 0.002 ($p = .002$), which is more than 0.005, therefore, there is a statistically significant relationship between age of the respondents and their opinion on the most suitable parameters to motivate the employee for better outcome (promotion)

FINDINGS

The analysis of this study exhibits the satisfaction level and quality of work life of the employees in banking sector. 67.5% of the respondents are male and 32.5% of the respondents are female. 48.3% is satisfied with the level of work and personal life balance. Chi square test is used for this analysis. The first chi-square test denotes that there is a statistically significant association between age of the respondents and job satisfaction to balance the work and personal life. The second chi-square test denotes that there is a statistically significant association between age of the respondents and the amount of satisfaction with the possibility of promotion on the hierarchical level.

CONCLUSION AND SUGGESTION

Nature of Work Life is helpful to improve creation, hierarchical viability, resolve of a representatives and financial advancement of the country. Nature of work life covers different viewpoints under the overall strong authoritative conduct. Giving great Quality of Work Life decreases wearing down as well as helps in diminished non-appearance and improved occupation fulfilment. In addition to the fact that QWL contributes to an organization's capacity to enrol quality individuals, yet additionally it upgrades an association's seriousness .The investigation analyzes the variables influencing Quality of Work Life. Banks needs to introduce special schemes related to pension, gratuity retirement, and other related benefits to enhance the employee's sense of security. Special attention should be given towards reducing working hours and frequent transfer of the employees. Employee's performance should be appraised from time to time so that organization can come to know about the efficiency of the organization. Training and development programs should be conducted from time to time so that employees do not get bored from their job.

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