



## EFFECTS OF DEMOGRAPHIC FACTORS ON QWL (A COMPARATIVE STUDY BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN BANGALORE)

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### **Abstract**

The swift movement of the banking industry towards increased computerization in the 1970s created competition between institutions. After 1990, because of Liberalization policies so many private sector institutions entered into banking industry. This reason had created an enormous competition among the banking institution. More importance was given to adopt technological advancement rather than human resource. Long working hours, excessive work pressure, handling demands of unique customers in banks has become a regular phenomenon in the banking sector. Banking jobs are designed to provide financial services in an innovative way to its customers, it is commitment oriented and record entry oriented job. Both employers and employees now better appreciate the importance of the Quality of work life in an organization. Organizations' success depends on its employees, their attitude towards work and their involvement and dedication to their work. Quality of Work Life (QWL) has attained greater recognition in most of the countries as it is linked to the performance of the employee, as a result performance of the organization. This study aims to link the effects of various demographic factors like education, age, marital status, salary, position, gender and experience on QWL of the employees. It is generally presumed that the employees of private sector banks enjoy better compensation packages, sound management policies, more structured job design, and career development prospect compared to the public sector bank. Similarly, employees of public sector banks enjoy a good job security and retirement benefit like, regular pension, convenient work timings etc. The scenario has emerged an important issue, "to compare the QWL among the employees of public sector and private sector banks in Bangalore". Hence the study also aims to examine the significant difference of these demographic factors effects on QWL between public and private sector banks in Bangalore. A total of 350 respondents from private and public sector banks participated in the survey. Out of the responses, 8 were rejected due to incompleteness. Hence, a final total of 342 questionnaire responses were selected. Among the selected responses, 164 belonged to employees from private banks and 178 to employees from public banks. Demographic details included in the survey were age, gender, marital status, education, experience, and salary. The data were collected through a structured questionnaire using a 5 point-linkert summated scale and the data analysis is done using T- test and ANOVA table using SPSS software.

### **Introduction**

Quality of work life has become one of the vital issues these days in every organization. Employee's productivity and organization's productivity, both depend upon the various dimensions of Quality of work life i.e., adequate fair compensation, rewards, promotion, job satisfaction, welfare facilities, work- life balance, work environment etc. Now days, employees have become more sophisticated, trained, affluent and unionized. It is no longer possible to frame jobs solely according to the requirements of technology. The jobs need to be outstanding both from the point of view of technology and human wants. The outmoded job design needs to be swapped by enriched job design. This demand for redesigning of jobs has come to be known as quality of work life Quality of Work Life was the term actually introduced in the late 1960's. From that period till now the term is gaining more and more importance 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. Every organization needs to give good environment to their workers including all financial and non-financial incentives. So that they can retain their employees for a longer period and can achieve the organizational goals effectively.

### **Objective of the Study**

The study aims to make a comparative learning of the existing QWL between the employees of the public sector banks and private sector banks in Bangalore. Besides, the study intends to examine the problem areas of QWL in the concerned banks. The study, also examine different demographic factors plays vital role in affecting QWL in public sector banks and private sector banks. Through analysis, the bank management can derive various different ways to improve employee productivity and morale towards the betterment of organization. The vital objective behind the study is to help both management and employees of the banks to understand quality of work life and also the emerging issue in human resource management. Based on this study and suggestions, bank management can devise efficient policies on quality of work life for employees.



## Research Methodology

### Tools for data collection

This study is partly descriptive and partly diagnostic in nature. The research mainly relies upon the primary data of information for the research analysis. However, the secondary source of information such as books and periodicals is also be considered for the purpose of understanding the key concepts relating to the current field of study and for reviewing earlier studies in the areas of quality of work life among employees in bank.

A structured questionnaire is designed using verbal rating method and likert summated scale technique based on the literature review for achieving the objectives of the study. As questionnaire survey is arguably the most common technique in management research, a structured direct interview method will be used to get the questionnaire filled from the employees.

### Tools of analysis

The study is based on the data collected to measure the employee perception and satisfaction for assessing their Quality of work life. The perception of the employees will be judged through 5-point, Likert Summated scale technique. The key aspects of QWL are considered in the study based on theoretical research and historical background. T- test and ANOVA table is used to find out the significant effect of these factors on QWL and job performance.

### Significance of the Study

The quality of work life balance of employees has reflective influence on the work performance. The study un-ravels the prevailing practices followed in the private as well as public sector banks. This study aims to link the effects of various demographic factors like education, age, marital status, salary, position, gender and experience on QWL and job performance of the employees. Also the analysis of the QWL brings out the best practices and the areas of improvement. By implementing the best policies, banking institutions can reduce the rate of employee turnover and absenteeism. Hence, this complete study will enable the banks to formulate policies that can improve the quality of work life balance of employees.

## Results and Discussions

The various demographic factors (position, age, experience, salary, education, marital status, and gender) were analyzed, separately and in combination, with respect to the three constructs, i.e., QWL, job stress, and job performance. The tests performed to show the effect and comparative impacts were ANOVA and multiple comparison tests. The results have been presented in the following sections and discussed accordingly.

### Private Sector Banks

#### QWL/Position

The variable position was analyzed for its effect on the QWL of the employees. One- way ANOVA was done to analyze the results. The employees were grouped into staff and managers. The mean values obtained for the comparison between the position and the QWL of the employees were in the range of 3.75 to 3.80 for both the groups, i.e., differing only slightly in the values. The difference is extremely small and thus negligible to make any comparison.

**Mean & Standard Deviation for QWL/Position for private sector banks**

	N	Mean	Std. Deviation	Std. Error
Manager	28	3.8039	.69694	.13171
Staff	132	3.7527	.54454	.04740
Total	160	3.7616	.57199	.04522

*\*4 respondents did not provide their Position details*

**Table 4.12: ANOVA for QWL/Position for private sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.061	1	.061	.185	.668
Within Groups	51.960	158	.329		
Total	52.020	159			



### QWL/Age

The results of this study showed that the age of the employees does not impact the QWL. In the private banks, the number of employees in the age group of 21-30 was 44.15% and the number in the group of 31-40 years was 41.5% accounting to almost 86% of the staff in the private banks. The QWL experienced by the younger employees in the private banks has a lower mean value compared to older employees.

**ANOVA for QWL/Age for private sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.519	3	.506	1.574	.198
Within Groups	51.446	160	.322		
Total	52.965	163			

### QWL/Experience

The relationship between QWL and experience was analyzed. The tables below show the statistical analysis of the variable experience and the QWL of the employees. The results indicate that the QWL of the employees increased slightly with an increase in the number of years of experience. As the employees' experience in number of years increased, the QWL was also seen to rise in its mean value. The highest mean value (4.1) was shown by employees with an experience of 21-30 years while the employees with the least experience showed a lower score of QWL. However, no significant difference was found between the QWL levels of the experienced and inexperienced employees in the workplace as the ANOVA value showed that the results were statistically insignificant for comparison between groups.

**Mean & Standard Deviation for QWL/Experience for private sector banks**

	N	Mean	Std. Deviation	Std. Error
1-10	141	3.688	.55	.04871
11-20	16	3.69	.49	.13602
21-30	3	4.1	.37	.24633
>30	4	3.82	.31	.20641
Total	164	3.70	.54	.04451

**Table 4.16: ANOVA for QWL/Experience for private sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.361	3	.340	1.049	.384
Within Groups	51.603	160	.325		
Total	52.965	163			

### QWL/Salary

The correlation between the salary drawn by the employees and QWL was analyzed. It was observed that the overall mean was 3.77 Employees drawing a pay of INR25,000 – INR 45,000 showed a lower QWL than those who drew a pay of <INR 25,000. The ANOVA and statistical analysis of paired t-test showed that the results were statistically significant for comparison between groups .

**Mean & Standard Deviation for QWL/Salary for private sector banks**

	N	Mean	Std. Deviation	Std. Error
<25000	48	3.7715	.58295	.08414
25000-45000	87	3.6551	.53828	.05771
>45000	29	4.1090	.52076	.09670
Total	164	3.7694	.57003	.04451



**ANOVA for QWL/Salary for private sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.481	2	2.241	7.441	.001
Within Groups	48.483	161	.301		
Total	52.965	163			

**Multiple Comparisons for QWL/Salary for private sector banks**

	(I) Salary_PR	(J) Salary_PR	Mean Difference (I-J)	Std. Error	Sig.
Tukey HSD	<25000	25000-45000	.11640	.09867	.467
		>45000	-.33751 *	.12906	.026
	25000-45000	<25000	-.11640	.09867	.467
		>45000	-.45391 *	.11767	.000
	>45000	<25000	.33751 *	.12906	.026
		25000-45000	.45391 *	.11767	.000

\*. The mean difference is significant at the 0.05 level.

**QWL/Education**

The analysis of the QWL and the level of education of the employees were done and the employee's level of education was divided into two groups based on their qualifications, graduates and post-graduates. The results imply that the level of education of the employees does not have any effect on the QWL. As per the data in the demographic details, the percentage of graduates in the private sector is 54.9% and the percentage of post-graduates is 45.1%. Though there is a considerable difference in the percentages of the two groups, the QWL experienced by them is similar with no variations present statistically.

**Mean & Standard Deviation for QWL/Education for private sector banks**

	N	Mean	Std. Deviation	Std. Error
Graduate	90	3.7129	.56437	.05949
Postgraduate	74	3.8381	.57315	.06663
Total	164	3.7694	.57003	.04451

**ANOVA for QWL/Education for private sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.637	1	.637	1.971	.162
Within Groups	52.328	162	.323		
Total	52.965	163			

**QWL/Marital status**

The variable marital status has been analyzed for its effect on QWL and it was seen that the percentage of married employees in the private sector banks was 74.4% as compared to the percentage of unmarried employees, which was 25.6%. The mean values of comparison between the QWL and marital status of the employees were found to be 3.75 for married and 3.55 for unmarried, which indicated that the QWL for unmarried employees was slightly lower than the QWL for married employees. The statistical analysis implied that the QWL for both married as well as unmarried employees was



found to be almost similar thereby not showing any significant differences (Tables 4.22, 4.23).

**Mean & Standard Deviation for QWL/Marital Status for private sector banks**

	N	Mean	Std. Deviation	Std. Error
Single	42	3.55	.59	.09780
Married	122	3.75	.51	.04897
Total	164	3.70	.541	.04451

**ANOVA for QWL/Marital Status for private sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.682	2	.841	2.640	.074
Within Groups	51.282	161	.319		
Total	52.965	163			

**QWL/Gender**

This study has reviewed the variation in the gender percentages and the effect of gender on the QWL of employees in private banks. The results show that the mean values for comparison of the gender with the QWL was seen to be in the range of 3.6 to 3.8. The mean values do not show any considerable difference in their values. It can be thus inferred that the gender is not a significant factor in the QWL of employees (Tables 4.24, 4.25).

**Mean & Standard Deviation for QWL/Gender for private sector banks**

	N	Mean	Std. Deviation	Std. Error
Male	107	3.8152	.55487	.05364
Female	57	3.6833	.59284	.07852
Total	164	3.7694	.57003	.04451

**ANOVA for QWL/Education for private sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.647	1	.647	2.003	.159
Within Groups	52.318	162	.323		
Total	52.965	163			

**Public Sector Banks**

**QWL/Position**

The mean value obtained for the comparison between the position and the QWL of the employees showed the mean values in the range of 3.119 to 3.12 for both the groups differing only slightly in the values. The difference is extremely small and thus negligible to make any comparisons.

**Mean & Standard Deviation for QWL/Position for public sector banks**

	N	Mean	Std. Deviation	Std. Error
MANAGER	34	3.1191	.44440	.07621
Staff	142	3.1201	.42462	.03563
Total	176	3.1199	.42721	.03220

\*2 respondents did not provide their Position details



**ANOVA for QWL/Position for public sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.000	1	.000	.000	.990
Within Groups	31.939	174	.184		
Total	31.939	175			

#### QWL/Age

The QWL experienced by the older employees (>40) in the public banks has a higher mean value compared to younger employees (<40). Older employees in public banks experience a higher degree of QWL. The ANOVA value being <.05 showed that the results were statistically significant for comparison between groups.

**Mean & Standard Deviation for QWL/Age for public sector banks**

	N	Mean	Std. Deviation	Std. Error
21-30	43	3.3263	.70970	.10823
31-40	33	3.4024	.79419	.13825
41-50	43	3.5623	.68415	.10433
>50	59	3.7397	.54632	.07113
Total	178	3.5344	.68587	.05141

**ANOVA for QWL/Age for public sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.957	3	1.652	3.671	.013
Within Groups	78.308	174	.450		
Total	83.265	177			

#### QWL/Experience

The tables below depict the statistical analysis of the variable experience and the QWL of the employees. The results indicate that the QWL of the employees increased with an increase in the number of years of experience. As the employees' experience in number of years increased, the QWL was also seen to rise in its mean value. The highest mean value was shown by the employees with an experience of 21-30 years while the employees with the least experience showed a lowered score of QWL. However, a significant difference was found between the QWL levels of the experienced and inexperienced employees in the workplace as the ANOVA value showed that the results were statistically significant for comparison between groups.

**Mean & Standard Deviation for QWL/Experience for public sector banks**

	N	Mean	Std. Deviation	Std. Error
1-10	62	3.3324	.74754	.09494
11-20	40	3.3933	.68776	.10874
21-30	52	3.7962	.56944	.07897
<30	24	3.7246	.52895	.10797
Total	178	3.5344	.68587	.05141



**ANOVA for QWL/Experience for public sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.757	3	2.586	5.959	.001
Within Groups	75.507	174	.434		
Total	83.265	177			

**QWL/Salary**

The impact of the salary drawn by the employees on QWL was analyzed. It was observed that the overall mean was 3.54. Employees drawing a pay of < INR 25,000 showed a lower QWL than those who drew a pay of INR 25,000 – INR 45,000. The ANOVA value being >.05 showed that the results were statistically insignificant for comparison between groups .

**Mean & Standard Deviation for QWL/Salary for public sector banks**

	N	Mean	Std. Deviation	Std. Error
<25000	31	3.3197	.80426	.14445
25000-45000	78	3.5178	.69261	.07893
>45000	69	3.6630	.59330	.07143
Total	178	3.5397	.68418	.05143

**ANOVA for QWL/ Salary for public sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.587	2	1.294	2.821	.062
Within Groups	79.799	175	.459		
Total	82.386	177			

**QWL/Education**

The mean value obtained for the comparison between the educational qualification and the QWL of the employees showed the mean values in the range of 3.5 for both the groups (i.e., graduates and post-graduates) differing only slightly in the values. The difference is extremely small and thus negligible to make any comparisons.

**Mean & Standard Deviation for QWL/Education for public sector banks**

	N	Mean	Std. Deviation	Std. Error
Graduate	117	3.5492	.67327	.06224
Postgraduate	61	3.5061	.71423	.09145
Total	178	3.5344	.68587	.05141

**ANOVA for QWL/ Education for public sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.075	1	.075	.158	.691
Within Groups	83.190	176	.473		
Total	83.265	177			

**QWL/ Marital status**

The mean value obtained for the comparison between marital status and the QWL of the employees showed the mean values in the range of 3.45 to 3.55 for both the groups (i.e., single and married) differing only slightly in the values. The difference is extremely small and thus negligible to make any comparisons. The statistical analysis implied that the



QWL for both married as well as unmarried employees was found to be almost similar thereby not showing any significant differences.

**Mean & Standard Deviation for QWL/Marital status for public sector banks**

	N	Mean	Std. Deviation	Std. Error
Single	40	3.4495	.66598	.10530
Married	138	3.5591	.69195	.05890
Total	178	3.5344	.68587	.05141

**ANOVA for QWL/Marital status for public sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.372	1	.372	.790	.375
Within Groups	82.892	176	.471		
Total	83.265	177			

**QWL/Gender**

The mean value obtained for the comparison between the gender and the QWL of the employees showed the mean values in the range of 3.52 to 3.54 for both the groups (i.e., males and females) differing only slightly in the values. The difference is extremely small and thus negligible to make any comparisons. The ANOVA being  $>.05$ , it can be thus inferred that the gender is not a significant factor in the QWL of employees .

**Mean & Standard Deviation for QWL/Gender for public sector banks**

	N	Mean	Std. Deviation	Std. Error
Male	81	3.5480	.67739	.07527
Female	97	3.5231	.69618	.07069
Total	178	3.5344	.68587	.05141

**ANOVA for QWL/Gender for public sector banks**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.027	1	.027	.058	.810
Within Groups	83.237	176	.473		
Total	83.265	177			

**SIGNIFICANT FINDINGS**

**Private sector banks**

- Effect of QWL related to positions of the employees does not show any significant difference between managers and staffs in private banks.
- The result has found that age of the employees does not have any impact on QWL.
- The results indicate that the QWL of the employees increased slightly with an increase in the number of years of experience. As the employees' experience in number of years increased, the QWL was also seen to rise in its mean value.
- The employees who receive more salary showed a better QWL than the others.





- The results imply that the level of education of the employees does not have any effect on the QWL.
- The mean values of comparison between the QWL and marital status of the employees were found to be 3.75 for married and 3.55 for unmarried, which indicated that the QWL for unmarried employees was slightly lower than the QWL for married employees.
- It is inferred that the gender is not a significant factor in the QWL of employees.

#### **Public Sector Banks**

- The QWL experienced by the older employees in the public banks has a higher mean value compared to younger employees.
- The results indicate that the QWL of the employees increased with an increase in the number of years of experience.
- Employees drawing a pay of < INR 25,000 showed a lower QWL than those who drew a pay of INR 25,000 – INR 45,000
- The results imply that the level of education of the employees does not have any effect on the QWL
- The statistical analysis implied that the QWL for both married as well as unmarried employees was found to be almost similar thereby not showing any significant differences.
- The gender is not a significant factor in the QWL of employees.

#### **Conclusion**

Quality of work life is becoming a domineering issue to the goals of the organization in every sector whether it is education, service sector, banking sector, tourism, manufacturing, etc. An organization which provides a better QWL will develop a healthy working environment as well as satisfied employee. High QWL can give a result in better organizational performance, effectiveness, innovativeness, etc. This study on Quality of work life of bank employees tried to identify significant difference between effect of demographic factors on public and private sector employees. Position, age, education and gender of private sector employees do not have any significant effect on such employees. Whereas, experience and salary plays a significant role in affecting QWL of employees. With regarding to public sector employees, the employee's QWL is much affected by salary and experience only, whereas all the other factors plays very meger or no role in affecting QWL of employees. Hence, this comparative study indicates that the effect of demographic factors on both public and private sector bank employees are same. Banking organisations should take right initiative to improve the QWL, and hence it will increase the effectiveness of the Institutions.

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