

# FACTORS AFFECTING QUALITY OF WORK LIFE (QWL) OF BANK MANAGERS IN PUBLIC AND PRIVATE SECTOR BANKS IN BIHAR, INDIA: A COMPARATIVE STUDY

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## ABSTRACT

*The main purpose of this paper is to investigate about the dimensions of quality of work life (QWL) which affects the performance and work life of public and private sector bank employees in Bihar, India. The quality of work life is to be measured by the dimensions which are affecting employee day to day work life and work relation at the work place. The QWL can be measured through eight significant dimensions which were directly or indirectly efficiently balancing their work and life.*

*In further, aim of the present study is to understand Quality of work Life of employees in public sector and private sector banks and compare the work life balance with both type of banks' employees. The study is based on descriptive & inferential statistics and primary data has been collected through structured questionnaire from both public and private sector employees respectively. The total 250 bank employees' data has been gathered and 5 point Likert scaling technique is used to measure the factors. With the use of various statistical measures like "t" test and ANOVA the study indicates that out of eight dimensions only social integration and social relevance are significant and others are similar. However, the opinion of male and female employee of public and private sector banks towards social integration in the work and social relevance of working life has been found significant to improve the QWL of bank employees.*

**Keywords:** Empowerment, Quality of Work Life, Banking Industry, Public and Private Banks, Social Integration, Male and Female Employees, Descriptive Statistics.

## INTRODUCTION

In Organizations are always looking for new system, method and techniques of doing work in order to meet the challenges of today's active business environment. Given the amount of time and energy people use up at the workplace, so it is important for employees to be satisfied about their life at work. In today's workforce, time pressure is a serious problem with ever increasing numbers of workers bearing major responsibilities at home and meeting higher job expectations and heavier demands at work (Glass & Finley, 2002; Van der Lippe, 2007). A gap between family and work roles can be harmful for both employees and employers. In fact, as early as 1960's researchers had begun to study and connect the dots between work and family. Numerous works on work life thereafter proved that what happened in the workplace have significant impact on individuals and their families (Greenhaus & Powell, 2006; Kossek & Ozeki, 1998; Lewis & Cooper, 1987). The combination of a fluctuating work environment with

competing job and family commitments has negatively affect employees in the form of lowered morale and motivation, reduced productivity, and increased burnout and turnover (Galinsky& Stein, 1990, Benedict & Taylor, 1995; Kara et al., 2018).

Moreover, the inability of employee to balance the equally challenging demands of their work and personal life has contributed to the escalating stress and conflict of today's workforce (Edwards & Rothbard, 2000). This in turn leads to significant rise in stress related health problem, which translates to financial cost both to the employer as well as the government (May et al., 1999; Gnanayudam & Dharmasiri, 1997). Organizations ought to be recognized the significance of human resources (Kanten, 2014; Saklani, 2010; Kaur, 2016); and at what capacity human beings can offer massive cost for his or her employers (Chan & Wyatt, 2007). It had been found that personnel are the most important factor and backbone for the business achievement and loss; and organization wants to undertake the first-class of labor existence idea in an effort to preserve happy personnel and feature high quality behaviors that enhance activity performance (Kanten, 2014).

It is argued that quality of employees' life is a paradigm that focuses on the work itself, leisure of the staff and family lifetime of the employees (Chitakornkijsil, 2010; Embree & Kling, 1978). Jayakumar & Kalaiselvi defined the QWL as the strategies and principles that emphasize the importance of the employee's well-being in work life (2012). QWL refers to total quality of an employee's works 'life, favorableness or unfavorable of a job atmosphere in an organization. It is a process by which an organization encourages to their employees for developing mechanism which allow them to involve in decision making process that may help them to design their way of work at the work place. In present scenario banking sector is playing vital role in overall economic development of the Indian economy, and help to became largest and fastest growing economies of the world. In further, various researchers, economist was suggested that the sound and effective economic development a sustainable banking sector required.

As compare to other countries banking sector, Indian banking sector works effectively, however it brings to notice the various issues and problems faced by banking sector. The banking sectors which are touched all section of society and have become life blood of economic development of the country. Banks' productivity and performance always depend on its personnel/employee performance because the nationalized banks are serviced base organization. Due to rapid changes in technologies now a day's manpower has become the key elements for nations' growth and wellbeing. For national development, capital and natural resources were playing important role in wealth creation; however, human capital formation contributes to generate real wealth for developing economies. Therefore, it is a good sign for our nation that banking sector is continuously growing because of continuous expansion and improvement of human forces in our country. It is labour which has become major beneficiary and chief contributor for growth and prosperity of any organizations.

Indian Banking Sector has already started to hire both male and female employees because prosperity, growth and performance of bank depend on their employees' performance which on turn depends on their job satisfaction with their organizations. Job satisfaction of employees depends on work environment, personal productivity, motivation, encouragement, reward system and mental support by the particular organization otherwise it leads to absenteeism, tiredness, accidents and the poor performance. In these days balancing the quality of work life has become a big challenge for every organization. Organization cannot become successful only with the help of new technology, using the new technology and operating the machine; organizations need to have strong work force and man power. The concept Quality of

work life has been introduced in late 1960's and now it's become important parameter for organization performance.

In beginning it was mainly focusing on the effects of employment and working conditions in the organizations but now its scope has been changed. If any organization wants to achieve their goals and objectives then from now it they should have to start to provide better environment to their employees including all the financial, health and other supports i.e. required for retaining the employees for long time in their organizations. There are many factors that influence the QWL is nature of job, individual attitude, environment, challenges and opportunities, stress level, career prospects, reward system, transparency, stress level etc. It is quality of work life which measure the individual and organization performance. It has been found that those employees who are more satisfied with their work and place they have high QWL and those employees who are dissatisfied and demotivated have low QWL at the work place. QWL tries to maintain the quality of relationship between employees and its work environment as well as show the concern for the performance of individual employees and overall performance of organizations.

Quality of work life also empowers individual employees to generate idea for solving the problem of organizations and involve in decision making process which might be beneficial for employees as well as organizations.

According to Walton (1975) eight factor which may affect the quality of work life in any organization i.e. Adequate income and fair compensation, Safe and healthy working conditions, Immediate opportunities to develop human capacities, Opportunity for continued growth and security, Social integration in the work organization, Constitutionalism in the work organization, Work and total life space and Social relevance of working life which is affecting the work life of employees in banking sector. The QWL aims to meet the goals of organization and to improve the quality of work life of individual employees in Indian Banking Sector.

Lowe (2000) said that if quality of work will be high in any organization then your work will be more acceptable, respectable and appreciable and therefore it will be become worker-centered. So it always tries to give benefits to their employers and bring prosperity in the nation. It is actually quality of work which may affect the work of life in their families and communities which push for the economic development of our nation.

## Objectives of the Research

Based on the extensive literature review, the following objective and hypothesis are developed. The objectives are mentioned below:

1. To analyze the dimensions to improve QWL of bank managers in public and private sector banks in Bihar.
2. To examine the gender gap among dimension of QWL of bank managers in public and private sector banks in Bihar.

## Hypotheses of the Research

**H<sub>1</sub>** *There is no significance difference among dimensions of QWL in public and private sector banks' manager in Bihar.*

**H<sub>2</sub>** *There is no significance difference among dimensions of QWL in public sector male and public sector female banks' manager in Bihar.*

- H<sub>3</sub>* There is no significance difference among dimensions of QWL in public sector male and private sector male banks' manager in Bihar.
- H<sub>4</sub>* There is no significance difference among dimensions of QWL in public sector male and private sector female banks' manager in Bihar.

## REVIEW OF LITERATURE

For In global organizational scenario there is need to flexible work style to enhance the employee quality of work life. The quality of work life (QWL) strategy helps to improve the capacity building of employee along long term goal of the organization (Mayo, 1949). The basic purpose of QWL is to provide favorable or unfavorable job environment for employee (Keith & Newsto, 1994). The QWL based on the Maslow need hierarchy theory regards seven sets of human development (healthy and safety, economic and family, social, esteem, actualization, knowledge, and esthetic need) (Marta et al., 2011). Houque (1999), Somasekharan & Velmurugan (2018) consider job satisfaction, labour management relation was much important factor to determine the QWL of employee in private sector banks. QWL can be defined as favorable work culture, condition and environments of work place and support, promote, job security, rewards, and opportunities to employee in organizational structure (Rogers & May, 2003). In further, it could be make the positive relation with departmental level, community services, faculty relation, and demographic factor level (Johnsrud, 2006). At early stage of 1980 QWL include set of condition of organization, work environment, and coordination among partners (Huzzard, 2003).

However, in recent world the QWL structure and condition has been changed, it includes psychological, self-determination, interdependence which helps to improve the organizational culture and persistent growth of employee (Senthikumar, 2015; Demet, 2012). A study by (Chan & Thomas, 2007) examines the esteemed need, economy and social life of employee, health and safety, knowledge enhancement was more effective to improve job satisfaction to employee. The work life of academic faculty can be seen that higher stress, job characteristics directly or indirectly effect the academic staff attitudes and behavior (Winter et al., 2000). Gnayudam & Dharmasiri (2008) studied in Srilanka indicated that positive relationship among work commitment and QWL.

Jamal (2009) evaluate the quality of work life much affected due to higher job stress, health problems, lockout, burnout in Canada & Pakistan. The factors like work load of employee, family life, transportation management, retirement benefits have positively influenced the employee work life (Baitul, 2012). In further, a study related to Indian Banking system resulted that subsistence orientation, self-determination and professional orientation are a unique aspect to improve the work condition in middle managerial level (Sinha, 2012). Hyde & Gupta (2013) organizational commitment, HR department environment, compensation benefits, job enrichment, job expansion, job security, reward system can be best deterministic approach to effective improvement of work life of employee. Jamal (2009), Slinne & Ivancevich (2008), Hyde & Gupta (2018) argued that job stress, fair health working condition, capacity building, flexible job work, better union management, motivational climate, compensation career growth were most important parameters for improve work life in Pakistan, Bostan and India and study conducted by Thalang et al. (2010) in Thailand approached the role of corporate social responsibility was a most important indicator for QWL, its includes economic environment, social ethical parameters used for social evaluation of employee. Lablebici (2012), Asher &

Talbot, (2006) and Anbarasan (2010) study investigates the work environment of public and private banking sector and evaluates that difference in quality life of managerial and non - managerial level employee.

Gupta (2016) argued that health working environment, productivity of employee, enthusiasm of employee towards work, work redesign, motivational factors were highly influenced the employee QWL in banking sector. In furthermore, Skinner & Ivancevich (2008), Sorabsadri & Conrad (2013) argued that QWL was more adequately influenced with fair compensation, healthy working condition, human capabilities approach, future growth prospects, job security and work in flexible in nature. According to Sadique (2003), a high quality of work life exists where decentralized management process was worked; all level of organizational structures was involved in work participation and creates favorable work condition. A favorable work condition implies that the work environment should according to employee welfare and managerial attitude towards operation workers and red collar employee (Islam & Siengthai, 2009). Later on Ayesha et al. (2011) work on Bangladesh private commercial bank, and study reflects that discrimination among male and female employee of QWL, the male employee has positively benefited in job design compare to female. The job stress and overload work directly or indirectly negatively affect the QWL of employee (Sutanto & Wiyono, 2017), job satisfaction and perception of employees directly influenced the QWL (Chitra & Mahalakshmi, 2012; Levine et al., 1984; Lee et al., 2017; Tabassum et al., 2017; Toppo, G., & Yadav).

Moreover, employee/managerial role conflicts discourage organizational commitment to moderate to low job involvement (Igarria et al., 1994). However, long work timing, workplace demands, family expectation and demands negatively affect the work life, but superior support and autonomous work style had positively influenced the work life of employee (Fontinha et al., 2019). A better work life balance to ensure effective organizational performance, formal and informal work balance boost worker confidence and increase their satisfaction level (Eberman et al., 2019). Bhende et al. (2020) ensure employee productivity and skill development can be improved with enhanced the work life of employee at work place.

As the above literature, employee better performance, productivity, could be enhanced with balanced with personal and professional life style balance (Perera et al., 2019; Yadav & Naim, 2017).

## RESEARCH METHODOLOGY

This study used a descriptive survey design. The purpose of descriptive surveys, according to Jain (1982), is to collect detailed and factual information that describes an existing phenomenon.

A thorough review of literature was conducted before selecting the topic of the study. In this study, we focused on understanding the dimensions affecting quality of working life that is working towards the development of organizations most valuable assets (employees) for gaining competitive advantage in the market. Simple random sampling method was adopted for the study of Quality of work life among bank employees. The data were collected from five public sector banks as like State Bank of India, UCO Bank, United Bank of India, Bank of India, and Punjab National Bank. Similarly, 110 bank managers were selected from six private banks as like ICICI Bank, HDFC Bank, Yes Bank, Axis Bank, Indus Ind Bank, Kotak Mahindra Bank. The sampling technique was purposive with view to select only bank employees for the present study. Data were collected only from public sector -male and female bank employees and private sector-male

and female employees. The study was limited to a five selected public sector banks and six private sector banks in three districts as like Nalanda, Patna, Muzaffarpur in state of Bihar.

The period of analyzing the primary data were the months from January 2018 to May 2018. The reference period of survey was 2016-2017. The descriptive statistics like mean and SD & inferential statistics like 't' test and ANOVA were used to examine the differences between public and private sector bank employees. Primary source was the main tools used to collect data. The structured questionnaire developed by Jain (1982) was the main sources of collecting primary data. The questions were distributed with the aim to facilitate the respondents to recognize the forms of variables contributing to enrich the satisfaction of bank employees.

## RESEARCH RESULTS & DISCUSSION

It shows Mean, SD, 't'-test and Summary of ANOVA.

Sl.No.	Name of the Dimensions	Public Sector Bank Managers N=140		Private Sector Bank Managers N=110		't' value	Level of Significance
		Mean	SD	Mean	SD		
1.	D1	1.51	0.502	1.46	0.501	0.793	NS
2.	D2	1.71	0.453	1.65	0.478	1.010	NS
3.	D3	1.43	0.497	1.52	0.502	1.409	NS
4.	D4	1.46	0.501	1.49	0.502	0.417	NS
5.	D5	1.39	0.489	1.53	0.502	2.248**	S
6.	D6	1.31	0.463	1.33	0.471	0.339	NS
7.	D7	1.51	0.502	1.59	0.494	1.207	NS
8.	D8	1.55	0.499	1.63	0.486	1.229	NS

P<0.05; \*\*P<0.01; \*\*\*P<0.001; S-Significance; NS- Not significance; D1=Adequate income and fair compensation; D2=Safe and healthy working conditions; D3=Immediate opportunities to develop human capacities; D4=Opportunity for continued growth and security; D5=Social integration in the work organization; D6=Constitutionalism in the work organization; D7=Work and total life space; D8=Social relevance of working life

Sl. No.	Name of the dimensions	Public sector male bank managers N=104		Public sector female bank managers N=36		't' value	Level of significance
		Mean	SD	Mean	SD		
1	D1	1.55	0.500	1.42	0.5	1.359	NS
2	D2	1.72	0.451	1.69	0.467	0.304	NS
3	D3	1.39	0.491	1.53	0.506	1.395	NS
4	D4	1.49	0.502	1.39	0.494	1.049	NS
5	D5	1.35	0.478	1.5	0.507	1.638	NS
6	D6	1.31	0.464	1.31	0.467	0.024	NS
7	D7	1.51	0.502	1.53	0.506	0.187	NS
8	D8	1.49	0.502	1.72	0.454	2.444*	S

P<0.05; \*\*P<0.01; \*\*\*P<0.001; S-Significance; NS- Not significance

**Table 3**  
**SHOWS SIGNIFICANCE OF DIFFERENCE OF THE MEAN SCORES OF PUBLIC SECTOR MALE AND PRIVATE SECTOR MALE BANK MANAGERS ON EIGHT DIMENSIONS OF QWL**

Sl. No.	Name of the dimensions	Public sector male bank managers N=104		Private sector male bank managers N=70		't' Value	Level of significance
		Mean	SD	Mean	SD		
1.	D1	1.55	0.500	1.43	0.498	1.548	NS
2.	D2	1.72	0.451	1.64	0.483	1.092	NS
3.	D3	1.39	0.491	1.54	0.502	1.941	NS
4.	D4	1.49	0.502	1.51	0.503	0.308	NS
5.	D5	1.35	0.478	1.59	0.496	3.192**	S
6.	D6	1.31	0.464	1.36	0.483	0.679	NS
7.	D7	1.51	0.502	1.61	0.490	1.361	NS
8.	D8	1.49	0.502	1.63	0.487	1.802	NS

\*P<0.05; \*\*P<0.01; \*\*\*P<0.001; S-Significance; NS- Not significance

**Table 4**  
**SHOWS SIGNIFICANCE OF DIFFERENCE OF THE MEAN SCORES OF PUBLIC SECTOR MALE AND PRIVATE SECTOR FEMALE BANK MANAGERS ON EIGHT DIMENSIONS OF QWL**

Sl. No.	Name of the dimensions	Public sector male bank managers N=104		Private sector female bank managers N=40		't' value	Level of significance
		Mean	SD	Mean	SD		
1.	D1	1.55	0.500	1.53	0.506	0.247	NS
2.	D2	1.72	0.451	1.68	0.474	0.543	NS
3.	D3	1.39	0.491	1.48	0.506	0.877	NS
4.	D4	1.49	0.502	1.45	0.504	0.432	NS
5.	D5	1.35	0.478	1.43	0.501	0.875	NS
6.	D6	1.31	0.464	1.28	0.452	0.381	NS
7.	D7	1.51	0.502	1.55	0.504	0.432	NS
8.	D8	1.49	0.502	1.63	0.490	1.450	NS

\*P<0.05; \*\*P<0.01; \*\*\*P<0.001; S-Significance; NS- Not significance

**Table 5**  
**SHOWING THE SUMMARY OF ANOVA FOR FOUR GROUPS OF BANK MANAGERS I.E PUBLIC SECTOR MALE, PUBLIC SECTOR FEMALE, PRIVATE SECTOR MALE AND PRIVATE SECTOR FEMALE BANK MANAGERS**

Sl. No.	Name of the dimensions	Source of variation	Sum of squares (SS)	df	Mean square (MS)	F	Level of significance
1.	D1	Between Groups	0.857	3	0.286	1.140	NS
		Within Groups	61.627	246	0.251		
		Total	62.484	249			
2.	D2	Between Groups	0.265	3	0.088	0.407	NS
		Within Groups	53.399	246	0.217		
		Total	53.664	249			
3.	D3	Between Groups	1.089	3	0.363	1.460	NS
		Within Groups	61.155	246	0.249		

		Total	62.244	249			
4.	D4	Between Groups	0.424	3	0.141	0.562	NS
		Within Groups	61.932	246	0.252		
		Total	62.356	249			
5.	D5	Between Groups	2.525	3	0.842	3.491*	S
		Within Groups	59.299	246	0.241		
		Total	61.824	249			
6.	D6	Between Groups	0.197	3	0.066	0.300	NS
		Within Groups	53.839	246	0.219		
		Total	54.036	249			
7.	D7	Between Groups	0.476	3	0.159	0.635	NS
		Within Groups	61.448	246	0.250		
		Total	61.924	249			
8.	D8	Between Groups	1.806	3	0.602	2.512	NS
		Within Groups	58.930	246	0.240		
		Total	60.736	249			
*P<0.05; **P<0.01; ***P<0.001; S-Significance; NS- Not significance							

The objective of this study was mainly concerned with analyzing the perceptions of bank employees regarding the quality of work life:

The results indicate that there are eight dimensions of quality of work life that are more important than others. The results of 't' test on quality of working life (Tables 1-4) shows that public sector bank managers showed significant difference with private sector bank managers (male and female managers as a whole) only on 'social integration in the work organization'. Further public sector male and female bank managers differed significantly on the variable on 'social relevance of working life'. This might be that as the work and career are typically pursued within the framework of social organizations, the nature of personal relationships becomes an important dimension of the quality of working life. Issues like freedom from prejudice, mobility, and interpersonal openness are included here. In the context of social relevance of working life, it may say that the workers perceive the organization in which the employee is working to be socially responsible in its products, marketing, employment practices and so on. Social relevance is the social responsibility of any organization (Nagypál, 2014). Every organization should be ethical to provide code of ethics among their employees to ensure fair treatment without discrimination at the work place (Kanten, 2014).

In addition, codes of conduct ensure the ethicality in some issues such as financial transparency (Jones Christensen et al., 2014). It is the responsibility of the organizations to keep the environment neat and clean and they should also prevent all the activities that might be harmful for natural life (Kanten, 2014; Nagypál, 2014; Ollier-Malaterre & Foucreault, 2017) and counter bribery issues (Nagypál, 2014; Koonmee et al., 2010; Pani, 2015).

From Table- 5 Shows that there are significant differences among the four groups (public sector male, public sector female, private sector male, private sector female) of bank managers on one variable i.e. social integration in the work organization. Social integration reflects individuals' embeddedness or involvement in various social ties or relationships, social roles, and social activities (Brissette et al., 2000; House et al., 1988; Priya, 2018). It represents one crucial structural aspect of the social network perspective and determines other network-based factors, in particular social support, social cohesion, and social capital (Berkman et al., 2000; House et al, 1988; Song, 2011). Since Durkheim's pioneering study on social integration and suicide (1951), scientists have investigated health consequences of diverse forms of social



integration for reviews (Toppo & Yadav, 2012; Bharathi, et al., 2010; Berkman et al., 2000; House et al., 1988; Lin & Peek, 1999; Pescosolido, 2006; Seeman, 1996; Smith & Christakis, 2008; Umberson & Montez, 2010; Shahrabib, 2013; Razak et al., 2016). Social Integration; Kanten believed that employees should get involved in their work, feel that they are an important part of the organization and get the feeling of belonging (2014). It is interaction between employees themselves and the interaction between the managers and their employees (Riches & Green, 2003). O'Reilly also highlights the degree to which an employee has a satisfied relationship with other co-workers as part of the social integration definition (1989). These findings suggest that social integration at work have at least two distinct aspects with different health consequences: its quantity and its relative prominence among general social integration or within versus outside the company or organization. Employees who are more integrated into the workplace report lower levels of psychological distress and self-reported health limitation, controlling for their social integration in the domestic and public spheres (marital status and social participation) and other demographic and social attributes. this study merges the social integration paradigm with the bank perspective and demonstrates the varying health effect of social integration at work across organizational arrangements.

## CONCLUSION

From the study, it was found that: Eight significance dimensions were identified based on “t” test and “ANOVA” like adequate income and fair compensation, Safe and healthy working conditions, Immediate opportunities to develop human capacities, Opportunity for continued growth and security, Social integration in the work organization, Constitutionalism in the work organization, Work and total life space and Social relevance of working life. By using these eight variable we measured the QWL of bank employees. Study reveals that out of eight dimensions there is significance differences on two dimensions of QWL i.e. social integration in the work organization and Social relevance of working life and their value is 2.248 and 3.491 respectively which affecting the work life of bank employees in banking sector. Therefore, it is needed to improve the quality of work life among the bank employees which strengthen the industry because the bank employees are playing a vital role for building up an economy of the country. The improvement in the quality of work life will be helpful to the employees to feel a sense of belongingness which is necessary for an organization. It can be ultimately lead them to contribute more on their work or responsibility. This research will help to develop the organization towards career growth of employees, interpersonal relationship among colleagues, create modern work culture and conducive working condition and moreover, it will bring employee satisfaction at work and home.

## RECOMMENDATIONS

Based on the analyses and discussion the following recommendations/suggestions were drawn:

1. Due to explosive growth of technology and globalization of commerce and industry, today work place demand that workers work smarter not holder. Thus employees should acquire workplace skills by assisting them in developing in necessary intellectual abilities and personal traits that help them to secure and maintain employment in the business world. The bank authorities should take care about rural employees.
2. Bank authorities should remain open. They should create an environment which encourages the exploration of more viable ways operating and embraces individual innovation.

3. Recognize the importance of continuous learning in cultivating creating ideas they actively support their staff learning aspiration.
4. Bank authorities should create a healthy environment in the banking organization which helps the employees to think long range goal or vision for future improvement.

### **LIMITATION OF THE STUDY**

This investigation has certain limitations, while studying the perspectives of quality of working life among the bank managers. However, a humble attempt has been made in the piece of research to know certain:

1. The data has been collected only from public and private sector banks areas. Nevertheless, there are other categories of banks like rural banks, which could be considered for further study. In the present study rural banks have not been included because some rural banks are not available in the urban areas. So, data were only limited in the urban areas.
2. Studies could be designed considering the sample from various parts of the country to throw more light on the outcomes of the QWL and its related dimensions.
3. In the present study, the perception and roles of the supervisors, higher rank managers and other personnel's in the bank administration have not been included. Hence, research formation could be done on these lines to study these dimensions in the banking organization.
4. The sample size of the study is not large one. Large sample could be taken to show the differences on these variables.
5. By and large, it may be concluded that the different grouped showed for more similarities than differences. The research report was eventually wound up with ideas upon an application of the results so that the quality of work life could be rejuvenated to suit the need for change in the organization for better organizational effectiveness.

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