

Work Environment and Quality of Work Life among Commercial Bank Employees: A Study in Sivakasi, Virudhunagar District

P. Grace Packiam*

Part-Time Research Scholar, Ayya Nadar Janaki Ammal College, Sivakasi., Tamil Nadu - 626 124

R. Sorna Priya

Assistant Professor of PG and Research Department of Commerce, Ayya Nadar Janaki Ammal College, Sivakasi, Tamil Nadu - 626 124

*Corresponding Author Email: graceprincy17@gmail.com

Abstract: *Quality of Work Life (QWL) has become a crucial aspect of human resource management as it significantly influences employee satisfaction, organizational commitment, and workplace performance. The banking sector has undergone rapid transformation owing to technological advancements, digital banking practices, and increasing customer expectations, resulting in greater responsibilities and work pressure for employees. In this context, the present study examines the Quality of Work Life of commercial bank employees in Sivakasi, Virudhunagar District. This study aims to identify the factors influencing QWL, evaluate employees' perceptions of various workplace dimensions, and suggest measures for improving their work environment. A descriptive research design was adopted, and primary data were collected using a structured questionnaire from 60 employees working in selected commercial banks. Convenience sampling was employed to select respondents. The collected data were analysed using percentage analysis, descriptive statistics, reliability analysis, Kaiser-Meyer-Olkin (KMO) and Bartlett's Test, and Pearson correlation analysis. The findings reveal that job security, compensation, and career advancement opportunities are the major factors contributing to employees' Quality of Work Life, whereas social recognition and job autonomy require greater managerial attention. The study further established that demographic variables, particularly work experience, have a significantly positive relationship with employees' perceptions of QWL. The research concludes that employee-oriented welfare measures, supportive leadership, effective recognition systems, and continuous skill development programs can substantially improve Quality of Work Life, resulting in higher employee satisfaction, organizational commitment, and enhanced service quality in commercial banks.*

Keywords: Quality of Work Life, Commercial Banks, Work Environment, Employee Satisfaction.

INTRODUCTION

The quality of employees' working lives has emerged as a critical concern in contemporary organisations because it directly affects individual well-being and organizational effectiveness. In human resource management, Quality of Work Life (QWL) represents the degree to which employees experience satisfaction, security, motivation, and personal growth within their workplace. It encompasses several aspects of employment, including equitable compensation, safe working conditions, opportunities for career advancement, work-life balance, participation in organizational decisions, supportive supervision, and positive interpersonal relationships. Organisations that invest in these dimensions generally experience higher employee commitment, lower turnover, and improved productivity.

The banking industry has undergone rapid transformation in recent years, owing to technological innovation, digital banking services, regulatory reforms, and increasing customer expectations. As a result, commercial bank employees are expected to perform multiple responsibilities simultaneously while maintaining service quality and operational efficiency. Continuous adaptation to technological changes, achievement of business targets, and effective customer relationship management have substantially increased workplace demands. These evolving responsibilities have made the maintenance of a healthy work environment essential for sustaining employee performance and organizational success.

Employees in commercial banks frequently encounter challenges such as heavy workloads, extended working hours, occupational stress, stringent performance targets, and constant interaction with customers. These conditions may adversely influence job satisfaction, organizational commitment, and overall Quality of Work Life if adequate organizational support is not available. Therefore, understanding employees' perceptions of their work environment has become increasingly important for improving both their well-being and institutional performance. Against this background, the present study examines the Quality of Work Life among commercial bank employees in Sivakasi, Virudhunagar District, with an emphasis on identifying the workplace factors that influence employees' perceptions and satisfaction.

Statement of the Problem

The Indian banking sector has experienced significant structural changes over the last two decades owing to technological advancement, financial liberalisation,

digital banking initiatives, and intense market competition. These developments have transformed traditional banking operations and substantially increased employee responsibilities. Bank personnel are required to perform diversified tasks, respond to changing customer expectations, achieve demanding performance targets, and continuously upgrade their technological competencies.

Although these developments have improved operational efficiency, they have introduced several workplace challenges. Increasing workloads, occupational stress, limited autonomy, insufficient recognition, and pressure to achieve organizational goals may negatively influence employees' QWL. As employee well-being is closely associated with customer satisfaction, service quality, and organizational performance, commercial banks must create a supportive work environment that promotes employee satisfaction and professional development. While numerous studies have investigated Quality of Work Life across different sectors, empirical evidence relating to commercial bank employees in Sivakasi remains limited. Accordingly, this study seeks to examine the factors affecting Quality of Work Life and evaluate employees' perceptions regarding their working environment and organizational support.

REVIEW OF LITERATURE

Anbarasan, Vanmathy, and Mehta (2010) investigated the Quality of Work Life (QWL) among employees working in the pharmaceutical, insurance, banking, and finance sectors. The authors emphasised that an effective work environment contributes significantly to employee satisfaction and organizational performance.

Lablebici (2012) examined the influence of workplace quality on employee productivity in a private bank in Turkey. The findings indicated that a supportive work environment, favourable organizational practices, and positive behavioural conditions significantly enhanced employee productivity. This study highlights the importance of creating an organizational climate that promotes employee well-being and performance.

Esra and Zeynel (2012) explored the relationship between work motivation and Quality of Work Life in the banking sector. This study found that employee motivation plays a vital role in improving productivity, organizational effectiveness, and job satisfaction. The authors concluded that motivational strategies are essential for enhancing employees' overall work experience.

Rubel and Kee (2014) analysed the association between Quality of Work Life, job satisfaction, and employee performance. Their findings demonstrate that organisations implementing supportive human resource policies and employee-oriented practices are more successful in improving job satisfaction and strengthening employee commitment.

Gupta (2016) examined the determinants of Quality of Work Life among private bank employees. The study identified compensation, employee welfare measures, career advancement opportunities, and organizational support as significant factors influencing employees' satisfaction and commitment towards their organisation.

Dhamija, Gupta, and Bag (2019) investigated the relationship between Quality of Work Life factors and job satisfaction. Their research established that favourable working conditions, equitable compensation, career development opportunities, and supportive organizational practices significantly contribute to higher employee satisfaction and improved organizational performance.

Nanjundeswara swamy and Swamy (2013) conducted a comprehensive review of the Quality of Work Life literature and concluded that QWL is a multidimensional concept encompassing job security, employee participation, compensation, career growth, work-life balance, and organizational support. The authors emphasised that organisations should adopt integrated human resource practices to improve employee well-being and organizational effectiveness.

Rahiman and Kodikal (2024) examined the impact of Quality of Work Life on the productivity of banking employees. The study reported that healthy working conditions, effective workload management, supportive leadership, and employee welfare initiatives positively influence employees' productivity and organizational commitment. The authors stress that improving QWL is essential for enhancing operational efficiency in the banking sector.

Mohan, Chandrashekar, Kavaya, et al. (2025) evaluated the Quality of Work Life of employees working in both public and private sector banks in Hyderabad. The findings revealed that job security, career advancement opportunities, supervisory support, and work-life balance significantly influenced employees' satisfaction. The study also observed variations in employee perceptions between public- and private-sector banks, indicating the importance of organizational policies in shaping workplace experiences.

Usha Deepa Sundari and Poli (2025) analysed the relationship between Quality of Work Life factors and job satisfaction using Structural Equation Modelling (SEM). Their findings confirmed that work-life balance, organizational support, recognition, compensation, and career development exert a significant positive influence on employees' job satisfaction.

Research Gap

A review of earlier studies indicates that Work Life has been extensively examined in relation to job satisfaction, employee commitment, productivity, work-life balance, and organizational performance. Although several studies have investigated QWL in the banking sector, most have focused on broad geographical regions or compared public- and private-sector banks. Limited empirical evidence is available regarding the Quality of Work Life of commercial bank employees in Sivakasi, Virudhunagar District. Therefore, this study seeks to bridge this gap by examining the factors influencing QWL among commercial bank employees in the selected study area, and by providing practical recommendations for improving employee well-being and organizational effectiveness.

RESEARCH METHODOLOGY

The present investigation adopts a descriptive research design to analyse the Quality of Work Life of commercial bank employees in Sivakasi, Virudhunagar

District. Both primary and secondary sources of information were used. Primary data were collected through a structured questionnaire administered to employees working in the selected commercial banks. Secondary information was obtained from scholarly journals, books, research articles, reports, and other relevant academic publications related to Quality of Work Life and banking management.

Sixty respondents were selected using convenience sampling based on accessibility during the survey period. The collected data were analysed using statistical techniques such as percentage analysis, descriptive statistics, reliability analysis (Cronbach's Alpha), Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy, Bartlett's Test of Sphericity, and Pearson correlation analysis to achieve the objectives of the study.

Objectives

1.To identify the major factors influencing the Quality of Work Life among commercial bank employees.

2.To assess employees' perceptions of various dimensions of Quality of Work Life.

3.To recommend appropriate measures for enhancing the Quality of Work Life of commercial bank employees.

Limitations of the Study

The investigation was confined to commercial bank employees working in Sivakasi, Virudhunagar District. As only 60 respondents were included, the findings cannot be generalised to all commercial banks or geographical regions. In addition, the analysis was based on respondents' opinions collected during the survey period; therefore, the findings reflect employees' perceptions at that particular point in time.

Results and Discussion

Table -1: Demographic Profile of the Respondents

Employees Classification according to Gender		
Particulars	No of Respondents	Percentage
Male	35	58
Female	25	42
Total	60	100
Employees Classification According to Marital Status		
Married	46	77
Single	14	23
Total	60	100
Employees Classification According to Educational Qualification		
Higher Secondary	15	25
Under Graduate	26	43
Post Graduate	19	32
Total	60	100
Employees Classification According to Work Experience		
Up to 5 Years	25	42
5 -10 Years	27	45
More than 10 Years	8	13
Total	60	100
Employees Classification According to Job Status		
Office Assistant	19	32
Probationary Officer	35	58
Manager	6	10
Total	60	100

Source : Primary Data

Table 1 explains the demographic profile of the respondents. The demographic analysis shows that male employees constitute the majority of the respondents. Most employees are married and have undergraduate qualifications. A considerable number of employees have work experience between five and ten years, indicating the presence of moderately experienced staff in the banking sector. The majority of respondents belonged to the Probationary Officer category, followed by Office Assistants and Managers.

Descriptive Statistics

The Table-2 indicates the mean ratings for the dimensions of QWL. Bank employees agreed with the dimensions of overall QWL, career opportunity and growth, occupational stress and target, compensation, and other remuneration. They keep their position neutral about work features, the working environment, and social recognition and integration. The bank employees were making their position between neutral and disagree in constitutionalism in the work organisation dimension. The standard deviation lies between 0.44 to 0.99 indicating that there is a moderate deviation among the respondents because we collect data from all types of bank employees with all age levels and organizational positions.

Table - 2 Descriptive Statistics

QWL Factors	Mean	Mean Rank	Std. Deviation
Job Security	3.92	1	0.44
Work features and Working Environment	3.37	4	0.66
Career opportunity and growth	3.65	3	0.99
Compensation and other Remuneration	3.85	2	0.66
Social Recognition	2.63	7	0.78
Interpersonal Relationship	3.15	5	0.8
Job Autonomy	2.9	6	0.65

Source: Primary Data

Table 2 shows the descriptive statistics of various Work Life factors among commercial bank employees. The descriptive analysis indicated that Job Security obtained the highest mean score among all QWL dimensions. Employees expressed strong satisfaction regarding the stability and continuity of employment in commercial banks. Compensation and remuneration also received higher mean scores, indicating that employees were reasonably satisfied with salary and financial benefits.

Career opportunity and growth ranked third, indicating that employees perceived moderate opportunities for promotion and professional development. The work environment and work features received average responses, suggesting that employees maintain a neutral opinion regarding workplace conditions.

Interpersonal relationships between employees and supervisors were moderately satisfactory. However, Job Autonomy and Social Recognition received lower mean scores, revealing dissatisfaction regarding decision-making

freedom and recognition for work performance. The standard deviation values indicate moderate variation in employee opinions due to differences in age, educational qualifications, experience, and job status.

Reliability and Validity Test

From Table-3, it was observed that the reliability value was estimated to be $\alpha = 0.724-0.849$ between the scales. If we compare our reliability value with the standard value alpha of 0.6 advocated by Cronbach (1951), we found that the collected survey data are within the range of reliability. From Table 4 it can be seen that the KMO value was estimated to be 0.659, indicating that the sample size was adequate for conducting the survey; if the KMO value is greater than 0.60, the collected data is valid. Bartlett's test of sphericity must be less than 0.05 where it was found significance at 0.00 that indicates data were significantly valid and suitable.

Table - 3: Opinion about the Factors Affecting the QWL

QWL Factors	Mean	Cronbach's Alpha (α)
Job Security	3	0.781
Work features and Working Environment	3	0.808
Career opportunity and growth	3	0.724
Compensation and other Remuneration	3	0.751
Social Recognition	3	0.849
Interpersonal Relationship	3	0.772
Job Autonomy	3	0.762

Source: Computed Data

Table – 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.759
Bartlett's Test of Sphericity	Approx. Chi-Square	223.489
	Df	21
	Sig.	0

Source: Computed Data

Table-3 presents the reliability analysis of the factors affecting Quality of Work Life (QWL) among commercial bank employees using Cronbach's Alpha coefficient. Reliability analysis was conducted using Cronbach's alpha values. All variables recorded alpha values above the acceptable level of 0.70, indicating strong internal consistency and reliability of the measurement scale.

Table4 shows the results of the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity conducted to examine the validity and suitability of the data for factor analysis. The KMO value exceeded the recommended standard of 0.60, confirming the adequacy of the sample data for factor analysis. Bartlett's Test of Sphericity was statistically significant at 0.000 level, showing that the variables are sufficiently correlated and suitable for further statistical analysis.

Correlation Test

The correlation analysis reveals that there is a positive and significant relationship between the study variables, as the p-value is less than 0.05. Hence, we conclude that an increase in one variable leads to an increase in another variable.

H_1 There is a positive and significant relationship between employees' Profile and QWL.

Table – 5: Correlation between QWL and Employee profiles

Correlation between QWL and demographic profiles.	Pearson correlation (r)	Sig (2-tailed) (p)	N	Results
Gender	0.241	0	60	Hypothesis Accepted
Marital Status	0.262	0	60	Hypothesis Accepted
Educational Qualification	0.421	0	60	Hypothesis Accepted
Working Experience	0.649	0	60	Hypothesis Accepted
Job Status	0.362	0	60	Hypothesis Accepted

Source: Computed Data

Table – 5 shows the relationship between Quality of Work Life (QWL) and demographic profiles of employees. Correlation analysis helps to identify the degree and direction of association between the study variables. Correlation analysis revealed a positive and statistically significant relationship between demographic variables and Quality of Work Life. Work experience showed the strongest relationship with QWL, indicating that experienced employees perceive greater job stability and organizational support.

Educational qualifications and job status also demonstrated moderate positive relationships with QWL. Gender and marital status showed comparatively lower correlation values, although the relationships remained statistically significant. The results confirm that demographic characteristics influence employees' perception of Work Life in commercial banks.

Findings

- The majority (58%) of the respondents were male, while 42% were female.
- Most respondents (77%) were married, and 43% possessed undergraduate qualifications.
- A considerable proportion (45%) had 5–10 years of work experience, indicating a moderately experienced workforce.
- Job Security recorded the highest mean score (3.92), indicating that employment stability is the most influential dimension of Quality of Work Life.
- Social Recognition received the lowest mean score (2.63), suggesting that employees expect greater appreciation and recognition of their performance.
- Cronbach's alpha values ranging from 0.724 to 0.849 confirmed the internal consistency and reliability of the measurement scale.

- The KMO value (0.759) and the statistically significant Bartlett's test ($p < 0.001$) confirmed that the data were adequate and suitable for factor analysis.
- Correlation analysis revealed a positive and statistically significant relationship between demographic characteristics and Quality of Work Life, with work experience ($r = 0.649$) showing the strongest association, followed by educational qualifications and job status.

SUGGESTIONS

Based on the findings of the study, commercial banks should strengthen employee welfare policies by implementing comprehensive health, safety, and well-being programs that enhance employees' Quality of Work Life.

Banks should encourage employee participation in decision-making activities and provide greater job autonomy to improve employees' confidence and workplace satisfaction. Regular training programs may help employees enhance their professional skills and adapt to technological changes in the banking sector.

Stress management initiatives, counselling services, and work-life balance programs should also be introduced to reduce occupational stress among employees. Interpersonal relationships within an organisation can be strengthened through effective communication, teamwork, and employee engagement activities. Welfare measures such as medical facilities, counselling services, and recreational programs should also be enhanced to improve employee well-being.

Furthermore, transparent promotion policies and equal career opportunities should be provided to motivate employees and strengthen organizational commitment. Periodic employee satisfaction surveys may help banks identify workplace issues and implement suitable corrective measures to improve organizational effectiveness.

CONCLUSION

Quality of Work Life plays a vital role in improving employee satisfaction, organizational commitment, productivity, and service quality in the banking sector. The present study examined the Quality of Work Life among commercial bank employees in Sivakasi, Virudhunagar District, and identified the major factors influencing employees' perception of QWL. The findings indicate that job security, compensation, and career growth opportunities are the major strengths contributing positively to employees' Quality of Work Life, while social recognition and job autonomy require greater improvement. The study also confirms that demographic factors such as work experience, educational qualification, and job status significantly influence employees' perception of Quality of Work Life. Reliability and validity analyses further establish that the collected data are statistically reliable and suitable for analysis. Hence, the study concludes that improving the Quality of Work Life through employee-oriented policies, welfare measures, supportive work environments, and motivational practices can enhance the employee morale, organizational effectiveness, and overall performance of commercial banks.

This study contributes to the existing literature by providing empirical evidence on the Quality of Work Life

of commercial bank employees in Sivakasi, Virudhunagar District. The findings offer practical guidance for bank management and human resource professionals in developing employee-centred policies that enhance workplace satisfaction, organizational commitment, and service quality. Future studies may extend this research by considering larger samples, different geographical regions, and additional organizational variables.

REFERENCES

1. Anbarasan, V., Vanmathy, S., & Mehta, N. (2010). Quality of working life among sales professionals in pharmaceuticals, insurance, banking, and finance companies. *Indian Journal of Industrial Relations*, 46(1), 25–37.
2. Lablebici, D. (2012). Impact of workplace quality on employees' productivity: A case study of a bank in Turkey. *Journal of Business, Economics and Finance*, 1(1), 38–49.
3. Esra, A. & Zeynel, E. (2012). The effects of work motivation on quality of work life: A study on the banking sector. *Proceedings of the 3rd International Symposium on Sustainable Development*, 1–10.
4. Rubel, M. R. B., & Kee, D. M. H. (2014). Quality of work life and employee performance: Antecedent and outcome of job satisfaction using PLS. *World Applied Sciences Journal*, 31(4), 456–467.
5. Gupta, B. (2016). Factors affecting quality of work life among private bank employees. *Pacific Business Review International*, 8(9), 1–10.
6. Dhamija, P., Gupta, S., & Bag, S. (2019). Measuring job satisfaction: The use of quality of work life factors. *Benchmarking: An International Journal*, 26(3), 871–892. <https://doi.org/10.1108/BIJ-11-2018-0395>
7. Nanjundeswaraswamy, T. S. & Swamy, D. R. (2013). Review of literature on quality of work life. *International Journal for Quality Research*, 7(2), 201–214.
8. Rahiman, H. U., & Kodikal, R. (2024). Quality of work life: An impact on bankers' productivity. *International Journal of Business Innovation and Research*, 35(3), 372–392.
9. Mohan, M. M., Chandrashekar, K., Kavya, K., et al. (2025). Evaluation of quality of work life of bank employees in private sector and public sector banks in Hyderabad City. *International Journal of Professional Business Review*, 10(4).
10. Usha Deepa Sundari, N. & Poli, L. N. (2025). Evaluating impact of quality of work life factors on job satisfaction: Structural equation modelling based data analysis in banking. *International Journal of Information Engineering and Electronic Business*, 17(4), 70–81.