

Examining And Validating The Factors Influencing Dimensions Of Quality Of Work Life And Job Satisfaction Among Bank Employees In Villupuram District

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ABSTRACT

Job satisfaction refers to the degree of positive emotions or attitudes individuals harbor towards their employment. When an individual expresses high job satisfaction, it signifies a genuine fondness for their work, a sense of contentment, and a deep appreciation for the dignity associated with their job. Utilizing job satisfaction as a pivotal tool is crucial in instigating increased dedication and effort from employees. The exploration of the correlation between Quality of Work Life (QWL) factors and job satisfaction is undertaken to comprehend its significance in an employee's life. The physical working conditions and facilities provided by an organization wield a substantial impact on employee job satisfaction, particularly within the realm of the banking sector. For the research endeavor, branches of prominent financial institutions such as HDFC Bank, ICICI, and Axis banks were meticulously chosen using a combination of random and stratified sampling techniques. Among various sampling methods, random and stratified sampling emerge as the most economical and time-efficient choices. The researcher, employing a convenience-based approach, directly engaged with 275 employees from these banks situated in Villupuram District. The employees were thoroughly briefed about the study's objectives, and a sincere request was made for them to complete the questionnaire with accurate and impartial information. The holistic satisfaction experienced by bank employees intertwines with multifaceted aspects of job satisfaction, encompassing the nature of the job, the work environment, compensation and incentive structures, methods of promotion, performance evaluations, interpersonal relationships within the team and with management, as well as the handling of grievances. In conclusion, it can be asserted that the level of job satisfaction undergoes variations in tandem with shifts in the determinants of satisfaction..

Keywords– Quality of work life, Job satisfaction, Bank employees, Exploratory Factor Analysis, Confirmatory Factor Analysis.

INTRODUCTION:

Nowadays, the intricacies and intricacies of human existence have reached unparalleled levels of complexity. In the contemporary societal landscape, the incessant escalation and constant transformation of people's needs and requirements have become the norm. As these needs evolve and multiply, unfulfilled desires lead to discontent among individuals. Such dissatisfaction tends to hinder meaningful contributions to any given purpose or endeavor. Within the realm of organizational psychology, the exploration of job satisfaction stands out as an extensively studied and widely discussed subject.

Job satisfaction is delineated as a state of pleasure or positive emotional well-being arising from the evaluation of one's job or job-related experiences. The investigation into job satisfaction has delved into its manifestation as both a consequence of various individual and work environment attributes and a precursor to numerous outcomes. Employees experiencing heightened job satisfaction exhibit lower rates of absenteeism, reduced likelihood of departure, heightened productivity, stronger organizational commitment, and increased overall life

satisfaction. In the industrial sphere, the satisfaction of workers holds paramount importance for the seamless functioning of the industry.

Beyond the realms of managerial and technical considerations, employees can be perceived as the linchpin of any industrial advancement. In order to harness their contributions effectively, it is imperative to furnish them with favorable working conditions that augment their job satisfaction. Researchers have identified diverse factors influencing employee contentment with their workspaces, encompassing aspects such as building design, air quality, temperature, noise and lighting, employees' ability to personalize their workspaces, and the overall design and management of the workspace. The consensus is that unfavorable office conditions can exert adverse effects on employee satisfaction, precipitate health issues, and elevate short-term sick leave. While acoustical privacy has been identified as a crucial factor by employees, it has been reported that personal control may outweigh other considerations.

Initiatives aimed at enhancing the quality of work life are defined as any undertaking occurring at every

organizational level, seeking to bolster organizational effectiveness by elevating human dignity and fostering personal growth. This process entails stakeholders—ranging from organizational management and unions to employees—collaboratively learning to work more effectively together. The ultimate objective is to determine actions, changes, and improvements that are mutually desirable and feasible, simultaneously achieving an improved quality of life at work for all members of the organization and greater effectiveness for both the company and the unions.

STATEMENT OF THE PROBLEM

Quality of Work Life (QWL) stands as a pivotal determinant contributing to the overall prosperity of both employees and employers across diverse organizations, encompassing even the expansive service sector. In-depth scrutiny into the correlation between QWL elements and job satisfaction is undertaken, aiming to unveil the profound significance it holds in an employee's life. The impact of physical working conditions and facilities extended by organizations emerges as a critical factor shaping the job satisfaction levels of employees, particularly within the dynamic realm of the banking sector. It is imperative to ensure optimal working conditions, including a manageable workload, adequate breaks, robust and uninterrupted network connectivity, streamlined administrative processes, provision of canteen facilities, and more for the workforce in banking institutions. Consideration of factors such as fair remuneration, job security, workplace stress, and the delicate balance between work and personal life adds another layer of complexity to the examination of employees' holistic well-being in the banking sector. Therefore, a comprehensive investigation into these facets becomes indispensable for cultivating a work environment conducive to employee satisfaction and overall success.

REVIEW OF LITERATURE

Aruldoss, A. et al. (2021) delve into the intricacies of the relationship between Quality of Work Life (QWL) and Work-Life Balance (WLB) in a comprehensive study conducted in a cosmopolitan city in southern India. With a substantial participant pool of 445 respondents, the research employs a structured survey instrument and applies hierarchical regression as a robust statistical technique for data analysis. The comprehensive results underscore the multifaceted dynamics: QWL emerges as negatively correlated with job stress, positively correlated with job satisfaction and job commitment. Simultaneously, the study reveals that job stress negatively impacts WLB, while job satisfaction and job commitment exert a positive influence on achieving a harmonious WLB. The intricate relationships are further nuanced by the identification of partial mediation by job stress, job satisfaction, and job commitment in the association between QWL and WLB. Recognizing the inherent limitations associated with self-report measures, such as social desirability bias and common method bias, ~~the study maintains a vigilant approach to mitigate these~~
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constraints. This nuanced research, while contributing significantly to the discourse on human resource management, presents a compelling case for human resource managers to adopt strategies that prioritize QWL and WLB, thereby fostering organizational effectiveness.

Balanagalakshmi and T. Chaitanya Lakshmi (2020) embark on a meticulous exploration to identify and analyze the nuanced facets of Quality Work-Life (QWL) factors and job satisfaction among employees. With a conviction that a high QWL plays a pivotal role in not only attracting new talent but also positively engaging existing employees, the research deploys a multifaceted methodology. The data-gathering process incorporates both primary and secondary sources, with a structured questionnaire disseminated among 160 respondents hailing from various private colleges in Andhra Pradesh. Employing Likert's five-point scale and employing simple percentage analysis, the study establishes a direct association between job satisfaction and QWL factors. By delving into the nuances of this association, the research contributes valuable insights that extend beyond the organizational realm, offering a robust foundation for understanding and enhancing employee well-being. This comprehensive study not only enriches the existing literature on human resource management but also serves as a guiding beacon for organizations seeking to fortify employee satisfaction and overall well-being.

Sekhara Rao (2018) emphasizes that achieving Quality of Work Life (QWL) involves implementing techniques such as work schedules and participative management. Job satisfaction, a key influencer of motivation and work interest, yields substantial psychological satisfaction for employees. However, challenges arise for faculty members, particularly due to commercialization of educational services, making it difficult to balance professional and personal life. To address workplace pressures, managements should enhance QWL factors to support employees.

Balasundaram, Nimalathan & Ather, S.M. (2010) underscore the imperative need for organizations to focus on enhancing human resources by emphasizing the human network (interpersonal relationships) and the nature of job roles. The profound impact of organizational job design on organizational performance (OP) necessitates careful attention to both Quality of Work Life (QoWL) and Job Satisfaction (JS). The study employed a comprehensive approach, utilizing both primary and secondary data, and applied various statistical analyses, including descriptive statistics (mean and standard deviation), exploratory factor analysis, correlation, and multiple regression. The findings revealed a highly positive correlation ($r=0.729$, $n=133$, $p<0.01$) between QoWL and JS. Noteworthy factors such as 'Creativity of the work,' 'Job benefits for family,' and 'Job's safety' significantly influenced JS elements like 'suggestions' and 'promotion in career.' The study aims to benefit academicians, researchers, policymakers, and practitioners in Bangladesh and similar

countries by shedding light on the association between QoWL and JS, prompting policies for improvement.

OBJECTIVES

To study the demographic profile of the respondents.

To explore the factors affecting Social, Structural and Personal Dimensions & Job Satisfaction.

To validate the effect of Social, Structural and Personal Dimensions over Job Satisfaction.

HYPOTHESIS

There is a significant effect of Social Dimension over Job Satisfaction.

There is a significant effect of Structural Dimension over Job Satisfaction.

There is a significant effect of Personal Dimension over Job Satisfaction.

RESEARCH METHODOLOGY

Research serves as a methodical approach to unraveling solutions to various challenges, embodying an exhaustive exploration, meticulous documentation, and comprehensive analysis of evidence aimed at acquiring knowledge. The research design, functioning as the conceptual framework guiding the research process, acts as the architectural plan governing the collection, measurement, and analysis of data. This blueprint encompasses a detailed outline of the researcher's journey, spanning from formulating hypotheses and delineating their operational implications to the ultimate data analysis.

In the context of the ongoing study, which is inherently exploratory, the primary objective is to unearth novel

Table 1

ideas and insights that may illuminate previously undiscovered relationships. The flexibility inherent in the research design affords ample opportunities to delve into different facets of the problem at hand, bringing attention to inherent weaknesses within an enterprise that may warrant in-depth scrutiny by management. The researcher, in this case, strategically opted for branches of HDFC Bank, ICICI, and Axis banks, employing a combination of random and stratified sampling techniques.

The selection of random and stratified sampling is justified by its cost-effectiveness and efficiency, being the least time-consuming among sampling methods. The accessibility, ease of measurement, and cooperative nature of the sampling units contribute to the expeditious nature of this approach. Engaging personally with 275 employees from the selected banks in Villupuram District, the researcher utilized a convenience-based approach. Through clear communication of the study's purpose, participants were encouraged to complete questionnaires with accuracy and impartiality.

The data collection process comprised both primary and secondary sources. Primary data acquisition involved deploying structured questionnaires and conducting personal interviews, while secondary data was garnered from diverse sources such as books, magazines, the internet, and newspapers. This comprehensive methodology not only ensures a robust exploration of the subject matter but also enhances the reliability and validity of the findings.

ANALYSIS AND DISCUSSION

PERCENTAGE ANALYSIS

Percentage Analysis for Demographic Variables

Gender	No. of. respondents	Total Percentage
Male	142	51.6
Female	133	48.4
Total	275	100%
Age	No. of. respondents	Total Percentage
20-30 years	63	22.9
31 to 40 years	83	30.2
41 to 50 years	85	30.9
Above 50 years	44	16
Total	275	100%
Marital Status	No. of. respondents	Total Percentage
Married	140	50.9
Single	135	49.1
Total	275	100%
Educational Qualification	No. of. respondents	Total Percentage
Under graduate	27	9.8
Post Graduate	78	28.4
Diploma	83	30.2
Professional	55	20
Others	32	11.6
Total	275	100%

Monthly Income	No. of. respondents	Total Percentage
25k to 35k	38	13.8
36k-40k	92	33.5
41k-50k	104	37.8
Above 50k	41	14.9
Total	275	100%
Working position	No. of. respondents	Total Percentage
Manager	49	17.8
Assistant Manager	86	31.3
Officer	91	33.1
Others	49	17.8
Total	275	100%
Name of the bank	No. of. respondents	Total Percentage
HDFC	58	21.1
ICICI	143	52
AXIS	74	26.9
Total	275	100%

Inference

In terms of gender distribution, the research reveals that 51.6% of the respondents are male, while 48.4% are female. This gender breakdown provides a basis for understanding potential variations in the experiences and perspectives of male and female bank employees in the study area.

The age distribution among the respondents demonstrates diversity in the workforce. Notably, the largest proportion falls within the 31 to 40 years age group, constituting 30.2%, followed closely by the 41 to 50 years age group at 30.9%. The findings suggest a broad representation of age groups, enabling a comprehensive examination of quality of work life and job satisfaction across different career stages.

Examining marital status, the research finds that 50.9% of the respondents are married, while 49.1% are single. This demographic factor could influence the work-life dynamics and job satisfaction levels, highlighting the

importance of considering marital status in the broader analysis.

Educational qualification diversity is evident among the bank employees, with under graduates comprising 9.8%, post graduates at 28.4%, diploma holders at 30.2%, professionals at 20%, and others at 11.6%. This educational diversity offers insights into the varied backgrounds and qualifications that contribute to the workforce, potentially influencing the quality of work life and job satisfaction dimensions.

Monthly income distribution indicates that a substantial number of respondents fall within the 41k-50k income bracket (37.8%), followed by the 36k-40k bracket (33.5%). The income distribution provides a perspective on the financial aspects of employees and their potential impact on job satisfaction.

In terms of working positions, the study classifies respondents into different roles, with assistant managers constituting the largest group at 31.3%, followed by

officers at 33.1%. These distinctions in working positions allow for a nuanced analysis of how different roles within the bank hierarchy may influence quality of work life and job satisfaction.

Finally, the research identifies three major banks in the study area—HDFC, ICICI, and AXIS— with varying respondent proportions. ICICI stands out as the largest bank represented in the study at 52%, followed by AXIS at 26.9%, and HDFC at 21.1%. This bank-wise distribution enables a comparative examination of factors affecting quality of work life and job satisfaction among employees across different banking institutions.

Overall, the demographic analysis presented in the study provides a comprehensive foundation for exploring the factors influencing the dimensions of quality of work life and job satisfaction among bank employees in Villupuram district.

DESCRIPTIVE STATISTICS

Table 2
Descriptive Analysis for Demographic Variables

Statistics	Mean	SD	Skew	Kur
Gender	1.48	0.501	0.066	-2.01
Age	2.4	1.011	0.073	-1.092
Marital Status	1.49	0.501	0.037	-2.013
Educational Qualification	2.95	1.16	0.163	-0.794
Monthly Income	2.54	0.909	-0.07	-0.779
Working position	2.51	0.983	-0.026	-1.006
Name of the bank	2.06	0.692	-0.077	-0.898
Gender	1.48	0.501	0.066	-2.01
Age	2.4	1.011	0.073	-1.092

Inference:

In terms of Gender, the mean is 1.48 with a standard deviation of 0.501, skewness of 0.066, and kurtosis of -2.01. These statistics suggest a relatively balanced distribution with a slight negative skewness and a moderate level of kurtosis. For Age, the mean is 2.4, accompanied by a standard deviation of 1.011, skewness of 0.073, and kurtosis of -1.092. The distribution appears to be slightly positively skewed, indicating a tendency

towards higher ages, while the kurtosis suggests a moderate level of tail heaviness. Regarding Marital Status, the mean is 1.49, the standard deviation is 0.501, skewness is 0.037, and kurtosis is -2.013. Similar to Gender, Marital Status exhibits a relatively balanced distribution with a negative skewness and a notable level of kurtosis. Educational Qualification has a mean of 2.95, standard deviation of 1.16, skewness of 0.163, and kurtosis of -0.794. The distribution is slightly positively skewed, indicating a tendency towards higher educational qualifications, and the kurtosis suggests a moderately peaked distribution. Monthly Income has a mean of 2.54,

standard deviation of 0.909, skewness of -0.07, and kurtosis of -0.779. The distribution is approximately symmetric, with a very slight negative skewness and a moderate level of kurtosis. For Working Position, the mean is 2.51, standard deviation is 0.983, skewness is -0.026, and kurtosis is -1.006. The distribution is roughly symmetric, with a very small negative skewness and moderate kurtosis. Name of the Bank has a mean of 2.06, standard deviation of 0.692, skewness of -0.077, and kurtosis of -0.898. The distribution is approximately symmetric, with a minor negative skewness and a moderate level of kurtosis. In summary, the descriptive statistics provide insights into the central tendency, dispersion, skewness, and kurtosis of the variables, offering a comprehensive understanding of the dataset's characteristics for each variable..

Table 3 shows the reliability analysis using Cronbach's Alpha of the data for further analysis.

Table 3
Reliability Analysis for «Factor_Name»

Cronbach's Alpha	N of items
0.766	16

Source:

The reliability value is 0.766 which is above the recommended value of 0.50 (Nunnally (1978); Hair et al. (2006)).

RELIABILITY ANALYSIS

Table 4

Item Statistics for «Factor_Name»

Item Statistics			
Statements	Mean	Std. Deviation	Cronbach's Alpha if Item Deleted
Work Life balance	3.51	1.163	.749
Career development	3.56	1.155	.743
Personal traits	3.95	.924	.745
Work and family conflicts	3.74	.983	.749
Health Issues	3.86	.994	.748
Team cohesion	3.64	1.152	.762
Social aspects	3.75	1.165	.770
Job satisfaction	3.60	1.180	.771
Fair compensatio	3.81	1.099	.764
safe and healthy work environment	3.72	1.089	.766
Development of human capacities	3.71	1.129	.766

Job involvement	3.88	1.170	.746
Organization commitment	4.06	1.129	.743
Prevailing leadership style	4.01	1.140	.743
Organizational Culture	4.03	1.046	.749
Job content	4.09	1.016	.748

EXPLORATORY FACTOR ANALYSIS

KMO and Bartlett test of Sphericity check the sample adequacy and it quantifies the inter-correlation between the variables. The value of KMO varies between 0 to 1. According to Hair et al. (2006) the value of KMO should be greater than 0.50 and Bartlett test of Sphericity should be above 0.000 i.e, significant.

Table 5

KMO and Bartlett’s test

KMO and Bartlett’s test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.766
Bartlett's Test of Sphericity	Approx. Chi-Square	3437.680
	Df	120
	Sig.	.000

Based on the above Table 5, it is evident that the KMO and Bartlett test of Sphericity check the sample adequacy is valid as KMO value is 0.766 which is above 0.50 it quantifies the inter-correlation between the variables.

From the factor analysis, 4 constructs namely **Structural Dimensions, Personal Dimensions, Social Dimensions and Job Satisfaction** were explored.

Table 6

Total Variance Explained

Component	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.103	25.642	25.642	4.027	25.169	25.169
2	3.919	24.491	50.133	3.940	24.622	49.792
3	2.465	15.406	65.539	2.486	15.537	65.329
4	2.045	12.782	78.321	2.079	12.992	78.321

From the Table 6 it is evident that, the 4 constructs, comprising of 16 items that are extracted cumulatively explains 78.321 percent of the total variance.

Table 7

Rotated Component Matrix

Rotated Component Matrix^a				
	Component			
	1	2	3	4
Organization commitment	.928			
Prevailing leadership style	.926			
Job involvement	.908			
Job content	.864			
Organizational Culture	.856			
Personal traits		.934		
Health Issues		.908		
Career development		.882		
Work Life balance		.861		
Work and family conflicts		.843		
Fair compensation			.923	
safe and healthy work environment			.908	
Development of human capacities			.893	
Team cohesion				.873
Social aspects				.828
Job satisfaction				.784
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 4 iterations.				

Factor 1:

- Work Life balance
- Career development
- Personal traits
- Work and family conflicts
- Health Issues

All the items were loaded above 0.70 which is in the acceptable level of 0.05 and items with poor factor loading are removed from the study. Therefore, all these items reflect one construct namely **Personal Dimensions**.

Factor 2:

- Job involvement
- Organization commitment
- Prevailing leadership style
- Organizational Culture
- Job content

All the items were loaded above 0.70 which is in the acceptable level of 0.05 and items with poor factor loading are removed from the study. Therefore, all these items reflect one construct namely **Structural Dimensions**.

Factor 3:

- Team cohesion
- Social aspects
- Job satisfaction

All the items were loaded above 0.70 which is in the acceptable level of 0.05 and items with poor factor loading are removed from the study. Therefore, all these items reflect one construct namely **Social Dimensions**.

Factor 4:

- Fair compensation
- Safe and Healthy Work Environment
- Development of Human capacities

All the items were loaded above 0.70 which is in the acceptable level of 0.05 and items with poor factor loading are removed from the study. Therefore, all these items reflect one construct namely **Job Satisfaction**.

CONFIRMATORY FACTOR ANALYSIS

In the present study, to further confirm the factors obtained after Principal Component Analysis (PCA), confirmatory factor analysis was carried out using Amos 22 software. Confirmatory factor analysis is a distinct form of factor analysis, primarily used in social research (Kline, 2011).

In the measurement model all the construct are treated as same and there is exogenous or endogenous variable. The present model yielded poor fit indices. Therefore the model requires modification in order to get better fit. In the revised model, some item is deleted which is problematic in yielding the measurement fit.

The modification of the model is done based on the suggestion of Modification Indices (MI). The modification indices suggested that a correlation of the error terms between item and item , item and item , item and item , item and item in individual consideration. All these observed variables are related to the same construct individual consideration. Therefore, allowing their error terms to be correlated seems to be statistically acceptable and conceptually meaningful. After making the modification in the initial model the result provides better level of acceptance in fit indices.

Table 8

Fit indices for Confirmatory Factor Analysis

Index	Initial Model Values	Modified Model Values
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χ^2/df	3.893	1.229
GFI	0.879	0.951
AGFI	0.832	0.929
CFI	0.917	0.994
TLI	0.898	0.992
NFI	0.892	0.967
IFI	0.917	0.994
RMSEA	0.103	0.029
RMR	0.042	0.032

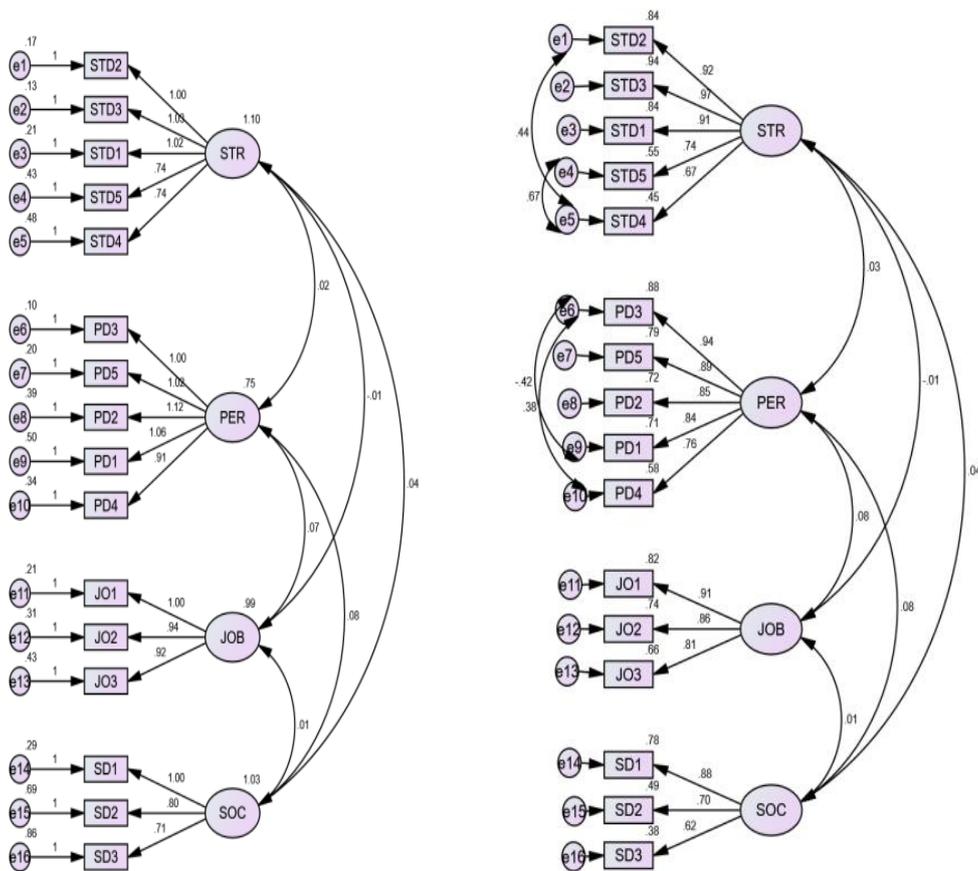


Chart 1

STRUCTURAL EQUATION MODELING

Structural Equation Modeling (SEM) is a multivariate technique combining multiple regression (examining dependence relationships) and factor analysis (representing unmeasured concepts-factors with multiple variables) to estimate a series of interrelated dependence relationships simultaneously (Hair et al. 2006; Schumacker and Lomax 1996).

Because of these outstanding features, SEM has been considered to test the research model against the data in order to help to generate the model in this study. There are three important general strategies for testing structural equation models (Joreskog 1993):

Strictly Confirmatory (SC)

Alternative Model (AM)

Model Generating (MG)

This research is based on the third strategy, which is Model Generating. Model Generating (MG) is the most common of the three scenarios because the study could postulate and reject a theoretically derived model on the basis of its poor fit to the sample data, and could Proceed in an exploratory (rather than confirmatory) fashion to modify and re-estimate the model.

For a Strictly Confirmatory approach (SC), the researcher postulates a single model based on theory, collects the appropriate data, and then tests the fit of the hypothesized model to the sample data.

An Alternative Model (AM) approach has been relatively uncommon in practice, since, after proposing several alternative (i.e., competing) models, all of which are grounded in theory following analysis of a single set of empirical data, the researcher selects one model as most appropriate in representing the sample data.

Testing Significance

Table 9

Regression weights of the Structural Model

	Estimate	S.E.	C.R.	P
JO <- ST B -- R	-.015	.062	-.239	.01
JO <- PE B -- R	.097	.075	1.301	.193
JO <- S B -- O C	.005	.068	.069	.045

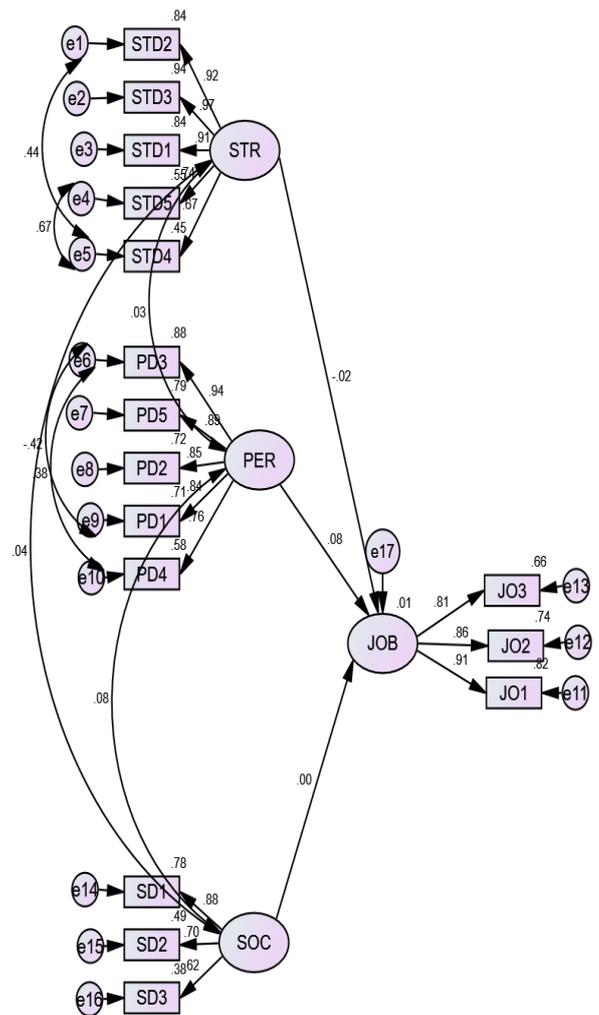


Chart 2

From the Table 10, The following are the result of tested hypotheses through structural equation modeling.

There is a significant effect of Structural dimension with P = 0.011 and Social dimension with P = 0.045 over Job Satisfaction.

However, there is no significant effect of Personal dimension over Job Satisfaction.

CONCLUSIONS

Job satisfaction encompasses a broad spectrum of factors influencing employees' contentment in their roles. The

satisfaction experienced by each employee is subjective and influenced by various elements. Bank employees, for instance, derive overall satisfaction from multifaceted determinants such as the nature of their job, the work environment, salary structures, incentives, promotional avenues, performance appraisals, interpersonal relationships with colleagues and management, and the effectiveness of grievance handling mechanisms. It is noteworthy that alterations in these satisfaction determinants correspondingly affect the level of job satisfaction.

This study primarily delved into examining the intricate interplay between job satisfaction, employee performance, and organizational commitment. The latter, organizational commitment, plays a pivotal role in employee retention. Consequently, fostering organizational commitment necessitates a concerted effort to promote job satisfaction. An evident deficiency exists in the relationships between workers and supervisors within organizations, warranting significant attention. Moreover, shortcomings in factors such as working conditions, training and development opportunities, and extended working hours contribute to a less-than-optimal work environment. Prioritizing employee welfare measures and job security is crucial to curbing turnover.

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By giving due consideration to these aspects, a company can cultivate a workforce marked by high satisfaction, organizational commitment, and active involvement. This holistic approach is poised to enhance effectiveness and efficiency, subsequently boosting overall productivity.

The researcher concluded that the job satisfaction levels among bank officers, while satisfactory, do not reach an exceptionally high threshold. There exists ample room for improvement, and organizations should proactively take measures to augment job satisfaction. Recognizing that satisfied employees positively influence customer satisfaction, organizations must address issues like worker-supervisor relationships, working conditions, and training facilities. Elevating the importance of employee welfare and job security will not only restrict turnover but also contribute to the creation of a more content and committed workforce. This, in turn, will foster increased effectiveness and efficiency, ultimately translating to heightened productivity. In summary, while the job satisfaction of bank officers is moderately adequate, continuous efforts towards enhancement are imperative for the satisfaction of both employees and the clientele they serve.

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