



# The Relationship Between Quality of Work Life and Employee Productivity : A study of SBI Bank

Mr. Anil Kumar Ram

Research Scholar, Department of Commerce, Singhania University, Pachheri Bari, Jhunjhunu, Rajasthan

Dr. Manoj Sain

Associate Professor, Department of Commerce, Singhania University, Pachheri Bari, Jhunjhunu, Rajasthan.

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**Abstract-** This paper examined the Quality of Work Life (QWL) among the employees of the State Bank of India, the largest and oldest public sector bank in the nation. With an extremely heterogeneous workforce and an extensive array of services, SBI embodies an ideal case study to explore organizational policies' effects on employee satisfaction. The research study takes a mixed-methods approach that involves a combination of a quantitative survey and qualitative interviews to analyze the employee perception of QWL. Of interest, therefore are employee benefits, work-life balance initiative, career opportunity, and organizational culture. Consequently, some significant results are highlighted which point out several correlations between QWL and employee satisfaction. Some aspects of SBI's practices have been determined from these findings which call for improvement.

**Keywords:** Quality of Work Life, State Bank of India, employee satisfaction, work-life balance, organizational culture.

**Introduction-** Quality of Work Life (QWL) is an ongoing process of organisational development that aims at improving job satisfaction and work productivity. It involves a wide range of factors relating to how people feel and think about their work environment, the supports provided by the managerial system, and the extent to which they can manage a balance between work and personal life. In large organizations like the State Bank of India, understanding QWL becomes even more important due to the diversity of workforce and scale of operations in addition to the difficult nature of the banking sector (Dubey, et al., 2022). State Bank of India is one of the largest public sector banks in the country with a manpower strength of more than 200,000; it is an important case study to examine the dynamics of QWL (Joyce and Samunnatha, 2024). It works in an environment of rapid competition and services of millions of customers through a variety of financial services offered to them. Such an organizational environment often results in organizations

experiencing pressures, long hours of work, and demands for constant employee involvement to maintain job satisfaction.

This study has been developed to determine the most dominant determinants of Quality of Work Life among the SBI employee workforce, with the help of secondary data and qualitative analysis. The researching areas for this paper are the areas of benefit to employees, work-life balance, further opportunities toward career development, and the organizational culture. In this sense, such information may reflect the degree to which SBI's policies and practices influence employee satisfaction.

- To investigate the Quality of Work Life among employees working in the State Bank of India.
- To find out the prominent themes and determinants that affect QWL in the organization.
- To analyze the impacts of QWL on employee's job satisfaction and organizational performance.

### ***Research Questions***

- What is the Quality of Work Life among employees working in the State Bank of India?
- What are the prominent themes and determinants that affect QWL in the organization?
- How does QWL impact on employee's job satisfaction and organizational performance?

**Literature Review-** Quality of Work Life refers to the feeling of being comfortable, satisfied, and supported employees get while working. There are dimensions-job satisfaction, growth opportunities, benefits for workers, work-life balance, and organizational support. The higher the QWL, the better the performance, lower the turnover rates, and more engagement in the work. Therefore, any organization makes it a core focus (PRAVEEN, et al., 2023).

Numerous research studies have indicated that positive QWL promotes more job satisfaction with less rate of turnover (Sinha and Sinha, 2020). When the employers show appreciation and support toward their employees, it makes the individuals be loyal to the employees. It has a direct relation with the retention of the employees, which plays the most crucial role in the banking sector by reducing the departure of skilled employees who ultimately helps in maintaining the operational efficiency of the organization.

The banking sector is one of the most central departments in the country's economic development in India. Employees within the sector mainly experience high stress levels due to the fact that the jobs are demanding, they work long hours, and then have targets to achieve, which makes QWL an important issue for the banks in order to ensure that employees can handle the stress while remaining productive and motivated (Nair and Gupta, 2021).

The banking industry is often characterized by a rigid and strict time-bound nature, with customer demands and regulatory requirements, bringing about employee burnout. Studies around this sector have pointed out the need for improvement in work-life balance, adequate employee benefits, and training and advancement opportunities that can counterbalance the impact of stress on employees (Thro and Prasain, 2024).

SBI is a major public sector bank in India and, by and large, faces similar problems where employees have to exert extra hours of work to meet the demands of clients and to bring in the organization's goals. Therefore, it becomes imperative to understand how QWL impacts employee satisfaction to bring about effective organizational performance.

Employee benefits are an important contributor to the Quality of Work Life. Good benefits, such as health insurance, retirement plans, and performance-based bonuses, will enhance employee satisfaction and

improve general attitude toward the organization (Ravi and Prasad, 2019). They are not just something that public sector organizations like SBI have to abide by in compliance with a statutory requirement but also a talent retention strategy.

Employee benefits under SBI: There are various types of employee benefits that include health insurance, pension schemes, and leave policies in SBI. Employees of SBI need to be secured financially for themselves and their family (Rathi, 2023). However, various studies have shown that the SBI-based health insurance offered might be more comprehensive as far as the dependents included are concerned.

The second feature is adequate provision of benefits, which adds up to job security, another element in defining QWL. An employee who feels secure at work will be loyal and motivated hence do more work.

Work-life balance represents an essential component of QWL, particularly in industries characterised by extreme pressure such as in the banking sector. Programs and activities, which provide needs for work-life balance, include flexible working hours, telecommuting, and family-friendly policies, are also among the important determinants of the well-being of employees (Kumar and Sharma, 2022). Generally, employees who seem to manage both professional and personal lives have been found to be more satisfied at work and lower in their levels of stress.

One of the major problems confronted with SBI was work-life balance since it has been termed too onerous and demanding for its employees. Indeed, long working hours have been reported by employees, generally during peak times like end-forum financial year or loan sanction drives. Although SBI has installed flexible working hours and remote work options, whether it works or not is questionable (Kumar and Sharma, 2022). Employees are still unable to cope with heavy workloads, translating into burnt out employees and lessened job satisfaction.

SBI has found to lack work-life balance, which results in lower engagement of employees and higher turnover rates. The solution is that work-life balance initiatives in SBI should be well improvised for the support of the employees so that they could face the workload of work.

Career development is one of the important aspects that determine employee's job satisfaction and QWL. Opportunities for growth by way of promotions, training, and professional development contribute to employee's sense of value in the organization. Career development in the banking sector is closely related to performance because employees are keen to achieve the set targets in order to excel in their careers (Singh and Jain, 2020).

SBI also has a career progression structure, through which proper training and leadership opportunities are offered to its employees. However, according to research, at times employees feel that opportunities for promotions were either minimized or unclear (Singh and Jain, 2020). This sometimes brings uncertainty towards the future of their careers, and unproductivity among the employees, particularly those who have spent much time with the organization without clear opportunities for career growth.

Rathi, (2023), stated that the Indian banking sectors are very competitive, and the individuals not having a career prospect here would look to go out into other organizations. Thus, in retaining talent, an organization must ensure that transparency in terms of career development opportunities comes, and the essence of the career should be in tandem with the aspirations of the employee.

Organizational culture plays a significant role in influencing the Quality of Work Life. When collaboration, high esteem to human well-being, and openness toward communication characterize a culture, engagement and satisfaction will reach to levels that are practically the highest possible (Mehta and Bhattacharya, 2021). For example, a performance- and target-oriented thinking culture gives individuals stress and burnout.

Traditionally, SBI was traditionally known to be a pyramidal structure that, in many ways, tightened the system. There has been, however, a dramatic shift towards an inclusive, collaborative culture, especially with the rising competition from private sector banks (Mehta and Bhattacharya, 2021). The shift in this culture is going to be in the direction of employee engagement, and the supporting nature of it would make the people feel valued and heard.

It is despite these efforts that employees feel the performance target creates a competitive atmosphere, bearing away from the collaborative culture set by SBI. The tension between such concretes and possibilities has to be met so that more emphasis can be brought onto QWL improvement at SBI.

**Research Methodology-** This is a qualitative research paper that uses secondary data to discuss the QWL among employees of SBI. The methodology of research will be designed based on collecting insights from different reputed sources and then use thematic analysis to identify factors influencing QWL.

#### *Data Collection*

**Academic journals:** This is basically the peer-reviewed articles and case studies related to QWL in banking. It forms the base of knowledge and areas of determinants of employee satisfaction.

**Industry reports:** Reports by banking associations and consultancy firms by tracking employee satisfaction trends in the banking industry are used to understand the sector-wide trends.

**Company Publications:** Direct sources of information about the bank's efforts and the involvement of employees working in it, as well as the internal policies that affect QWL are through SBI's official files such as annual reports and in-house employee satisfaction surveys.

**Data Analysis-** *Thematic analysis is the main way of secondary data analysis. Under this methodology, the researcher identifies, categorizes and interprets recurrent themes concerning employee benefits, work-life balance, career development opportunities, and organizational culture. Organization of data with these themes helps this study get patterns and insights that explain how these factors impact Quality of Work Life and employee satisfaction at SBI.*

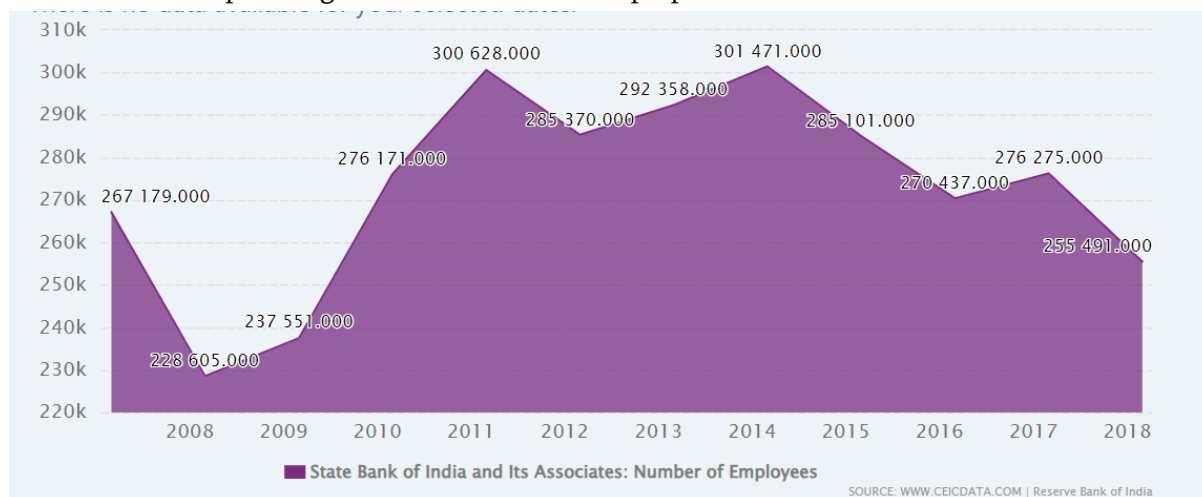
This structured methodology would allow the study to draw relevant information that existed in the data and gain in-depth insights regarding the factors that shape QWL in the organization.

**Results and Discussions Results-** Four major themes emerged from the data analysis: employee benefits, work-life balance, career development, and organizational culture. The themes inform the reader about how these themes impact employees' satisfaction levels, thus communicating to QWL overall.

**Theme 1: Employee Benefits-** Employee benefit is one of the most crucial elements in Quality of Work Life for an organization because it affects, either directly or indirectly, an employee's financial security, well-being, and job satisfaction. The available literature analyzed shows that SBI has a huge scale of employee benefits, which comprise health insurance, retirement plans, bonuses, and performance incentives (Joyce and

Samunnatha, 2024). These benefits are mainly within the framework of keeping talent within the bank and ensuring the employees' well-being.

Though these benefits are appreciated, studies point towards areas of enhancement. There are, in fact, some employees who feel the present health insurance policies lack comprehensiveness in coverage of family members and chronic medical conditions, as Ravi and Prasad (2019) report. Financial planning support is another area for development noted, such as more effective retirement savings support or investment options. For example, SBI provides pension plans and gratuities. However, most employees want more individually tailored financial planning that will allow them to prepare for life after retirement.



**Figure 1: SBI Banks and its number of employees**

**Source: Ceicdata, 2024**

Overall, the benefits packages offered by SBI to the employees are quite satisfactory; however, the health insurance should be more comprehensive, and employees need better options for service in financial planning (Joyce and Samunnatha, 2024). With these concerns redressed, the Quality of Work Life of SBI employees can be substantially improved in light of rising health care expenditures and retirement anxiety.

**Theme 2: Work-life balance-** Another major aspect that has a direct bearing on Quality of Work Life is the work-life balance, especially in an industry like banking, where there is a lot of stress and demand for excellent performance and delivery way ahead of given timelines with quality goals in place. In the last couple of years, SBI has addressed worksite initiatives through which more flexible work schedules-both inside and outside the office premises-paid leaves, etc.-are well suited to giving employees greater control over their schedule (ND, 2022).

Despite these, some workers are still facing challenges. Most of the employees are unable to balance work and life. Kumar and Sharma (2022) assert that many employees of SBI spend more hours at work than they should due to workload pressure and performance targets. This extended time of working often ends up making the employee both physically and mentally burned out, which means the well-being of an employee, hence nonproductive in the long run.

A hierarchical banking structure often means that junior staff members have to bear the brunt of this pressure. Top management may be able to manage their time far more flexibly, but for most other employees it becomes even harder to keep within an eight-hour working day and respond to high expectations (ND,

2022). The implementation of sound time management policies, augmented by additional attention given to mental health support, would start to alleviate these problems.

While SBI has made some appreciable efforts in addressing work-life balance through flexible working arrangements, much still needs to be done to ensure that these policies are the same level of delivery throughout the organization (ND, 2022). Reducing workload pressures and creating more support for junior employees will be the key to improving the overall Quality of Work Life (Joyce and Samunnatha, 2024).

**Theme 3: Career Development-** The career development opportunities like training programs, promotion, and clear career paths can boost motivation and engagement in the employees. In fact, SBI has adopted several training programs designed to update the skills and competencies of its employees so that they are up to date with the new developments happening in the industry (Thro and Prasain, 2024). That is, it offers a variety of courses on banking, leadership development, and professional education.

However, this analysis reveals that most of the employees get frustrated due to the lack of clarity about the promotional paths. According to Singh and Jain (2020), while there is an ample number of training programs offered by the bank, the employees were often unable to correlate their trainings to further careers. The criteria of promotion within SBI may be seen as ambiguous or rather quite stringent (Dubey, et al., 2022). This may contribute to dissatisfaction among mid-level employees due to career plateaus.

On the contrary, while SBI supports internal mobility, by shifting between departments or branches, possibilities of upward movement, especially into management, appear limited. This affects motivation since employees feel that their professional growth is limited despite their constant improvement in skills and qualifications.

In short, even though the SBI has deployed wide-ranging training and career development programs, a general inability to clearly enunciate the ladders of promotions and opportunities for low-level career developments invariably translate into an inadequacy in Quality of Work Life (Thro and Prasain, 2024). If the career tracks were clearer and the opportunities for growth developed sufficiently, Quality of Work Life would jump through the roof with the prospects of employee control over their futures in organizations.

**Theme 4: Organizational Culture-** The organizational culture plays a fundamental role in shaping the employees' experiences at work on an everyday basis; it has direct implications on their levels of engagement, motivation, and overall job satisfaction. Literature indicates that SBI has developed an overall culture which is fairly supportive of teamwork and collective working (PRAVEEN, et al., 2023). According to Mehta & Bhattacharya, it promotes the spirit of camaraderie among employees, and it helps to generate high-quality working relationships and job satisfaction.

However, competitive pressure in the banking sector could be detrimental to a team culture. Pressure for achieving certain performance targets and the pyramid nature of the organization breed an atmosphere competitive in character and, thus, adversative to teamwork (Dubey, et al., 2022). For instance, to gain promotion or good ratings to work under those professionals, employees might feel the need to outdo their colleagues, thus, rivalry breeds rather than cooperation.

Furthermore, although SBI makes numerous efforts at practicing an inclusive and diversified culture, in reality, it is vastly different from one region and area to another. Employees of some regions/branches report losing out of touch with the larger organizational culture, particularly if they live in remote or



underdeveloped regions where the availability of resources as well as management support would be limited to a large extent.

**Discussions-** *In conclusion, although the organizational culture of SBI generally fosters teamwork and interaction towards work, competitive pressures to achieve given targets along with differential application at the field level are not supportive (Rathi, 2023). This would result in an even more inclusive, supportive, and harmonized organizational culture that might ultimately lead to better quality of work life for everyone in a concerted effort to have better internal communication, foster inclusiveness, and reduce over-competitiveness.*

Looking into the secondary data of SBI Quality of Work Life analysis, it is seen that despite the strong improvement in the bank's agenda of employee benefits, work-life balance, career growth, and organizational culture, challenges still exist (Thro and Prasain, 2024). Increasing the health insurance cover, handling the burden of workload, elaborating on promotion lanes, and establishing a more inclusive and supportive culture will be key factors in enhancing employee satisfaction (Dubey, et al., 2022). All these areas are addressed by SBI, establishing a more positive work environment that is also productive; this usually works in favour of the employees and the organization as well.

**Conclusion-** In conclusion qualitative analysis of the secondary data, several critical factors that have been identified as influencing the QWL of employees in State Bank of India include- Generally, employees value employee benefits, such as health and retirement plans, but are generally calling for more complete health care coverage and greater benefits concerning financial planning. One of the significant challenges is a work-life balance due to flexible working hours along with remote work introduced by SBI. Career development is another challenge, where many employees get confused about promotional paths. Finally, due to relentless pressure to achieve targets, the organizational culture that is collaborative at SBI becomes overly competitive at times. Attention to these challenges will help improve employee satisfaction, engagement, and retention at SBI.

**Future Work of Research-** *In the future, emphasis should be on collecting primary data from various branches of the banks across the country so that information would be gathered at a deeper level about Quality of Work Life. Comparative studies may be conducted in both public and private sector banks to identify best practices. Longitudinal studies would also have been useful to assess the long-term impacts of the SBI's QWL initiatives on the levels of employee satisfaction and organizational performance.*

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