

CHAPTER I

INTRODUCTION

This chapter describes what the research study is about and why the study is done. It includes various topics which act as the basis for conducting this research. It includes background of the study, statement of problem, significance of the study, objective of the study and limitations of the study.

1.1 Background of the Study

The evolution of Quality of Work Life (QWL) began in late 1960s emphasizing the human dimensions of work that was focused on the quality of the relationship between the worker and the working environment (Rose et al., 2006). It is a broad expression covering a vast variety of programs, techniques, theories, and management styles through which organizations and jobs are designed so as to grant workers more autonomy, responsibility, and authority than is usually done. Its philosophy is driven by a set of principles which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect (Straw and Heckscher, 1984). The subject also encompasses mode of wages payment, working conditions, working time, health hazards issue, financial and non-financial benefits and management behavior towards employees (Islam and Siengthai, 2009). Quality of work life provides healthier, satisfied and productive employees, which in turn provides efficient and profitable organization (Sadique, 2003). The reason behind choosing banking sector for this study is that banks have grown so extensively that it now plays a significant role in our economy.

Quality of Work Life is a generic phrase that covers the feelings of the workers about every dimension of work including economic rewards and benefits, security, working conditions, organizational and interpersonal relationships and its intrinsic meaning in a person's life (Naganandini, 2014). Though the quality of work life has always been of paramount importance, its significance came into realization during late 1960's, when various researchers expressed their viewpoints emphasizing the importance of understanding the factors influencing work life and its behavioral impact on performance of individuals. Since then organizations have been continuously striving

to understand the determinants of quality of work life (Glasier, 1976). For any organization recruitment and retention of an effective workforce is a major challenge and to cope up with this challenge, quality of work life is one of the effective tool.

Radha and Khanna (2014) quality of work life is becoming an imperative issue in order to achieve the goals of the organization in every sector like education, service sector, banking sector, tourism, manufacturing, etc. High quality work life can give a result in better organizational performance, effectiveness and innovativeness. Quality of work life is a philosophy or set of principals which holds that people are trustworthy, responsible and capable of making valuable contribution to the organization (Rose, 2006). However, quality of work life is directly influenced by job satisfaction and external environment and personal life. Selvaraj (2014) described basic elements of a good quality of work life such as safe work environment, equitable wages, equal employment opportunities and opportunities for advancement. Thus this paper aim to discuss on dimensions of quality of work life and factors influencing quality of work life in private companies.

Chan and Einstein (1990) people conceive quality of work life as a set of methods; such as autonomous work groups, job enrichment and high involvement aimed at boosting the satisfaction and productivity of workers. Quality of work life reflects a concern for people's experience at work, their relationship with other people, their work setting and their effectiveness on the job. With the increasing levels of development, the working environment has also become more competitive. However, the concept of quality of work life included other aspects that affect employees' job satisfaction and productivity and these aspects are, reward systems, physical work environment, employee involvement, rights and esteem needs (Cummings & Worley, 2005).

Heskett, Sasser and Schlesinger (1997) define quality of work life as the feelings that employees have towards their jobs, colleagues and organizations that ignite a chain leading to the organizations' growth and profitability. A good feeling towards their job means the employees feel happy doing work which will lead to a productive work environment. This definition provides an insight that the satisfying work environment is considered to provide better quality of work life.

Glazier (1976) evaluated the quality of work life on the basis of good working conditions, job security and Fair salary and benefit, as against Mills (1976) who connected quality of work life with quality of relationships with the employees and working environment in the wider context of human, economic and technical factors. A mismatch between family and work roles can be disadvantageous 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)

Every human has a concern about their life and quality comes out when it the concentrations ends with some specific points. These days, for an organization to be successful and achieve its organizational objectives it is imperative that its employees are satisfied with their work, since work occupies an important place in many people's lives, such conditions are likely to affect not only their physical but also a high level of social, psychological and spiritual well-being. It is well established in the literature that employees with a high level of psychological well-being are better, more committed, and more productive than employees with a low level of psychological well-being.

Mirvis and Lawler (1984) found in their study that quality of working life was related with satisfaction with wages, hours and working conditions, describing the "essentials of a good quality of work life" as; safe work environment, equitable wages, equal employment opportunities and opportunities for advancement. Sandhu and Prabhakar (2013) aims to explore the various factors that influence the quality of work life in the Indian banking industry. Exploratory factor analysis revealed five factors, which significantly influence the quality of work life: remuneration, opportunities for personal growth, supportive leadership and structures, work environment and work-life balance.

Now a day's QWL is drawing its attention globally as people of today's modern society spend their one third of their lives at their work place. Quality of work life is linked with a series of organizational conditions and practices that enable the employees to perceive that they are virtually satisfied and have better chance of growth and development as individual human being (Mohammed, 2014). Quality of

work life is often considered in two directions, one is the removal of negative aspects of work and working conditions and the other direction is the modification of work and working conditions to enhance the capability of employees and to promote behavior which is important for individuals and society (Kotze, 2005). Quality of work life was seen as the level to which employees are able to satisfy their personal needs not only in terms of material matters but also of self-respect, contentment and an opportunity to use their talents, make contributions and for personal growth. So it is very important for an organization to provide employees proper valuation which will satisfy them and will ensure the productivity.

1.2 Statement of the Problem

Attracting and retaining quality employees has long been recognized as a key issue for the labor market in Nepal. Empirical research has demonstrated that work life balance is an important target for employee intervention measures that allow employees to negotiate realistic and adequate expectations from their roles within and outside of the workplace (Carlson, Grzywacz & Zivnuska, 2009). When this targeted balance is combined with supportive workplace practices, the outcomes have been shown to be emotionally beneficial to the employee, and resulted in financial gain for the establishment (Carlson, Grzywacz & Zivnuska, 2009). Accordingly, the onus of burden lies with owners and management to help employees balance their lives both within and outside of the workplace.

Bertrand and Scott (1992) found that improvements in the quality of work life are achieved not only through external or structural modifications, but more importantly through improved relations between supervisors and subordinates. Mirvis and Edward (1984) suggested that quality of working life is associated with satisfaction with wages, working hours and working conditions, where basic elements of a good quality of work life incorporate safe work environment, equitable wages, equal employment opportunities and opportunities for advancement.

The banking sector has undergone a structural change over the past two decades, which has put new stresses and authenticities in front of the bank employees. Bank employees have perhaps felt the maximum work pressures and have to deliver timely services in order to meet organizational goals and ensure customer satisfaction. Increased use of technologies and equipment, online bank transactions, increased

banking habits of customers, growth of economic conditions and so on is cause to create more stress and decreased quality on work life. Employees in the bank face plenty of problems in relation with provision of diversity of products and services, it is the cause for poor work life in bank place. (Subramaniam and Saravanan,2012).

Quality of work life is important to banking business organizational performance. It is an important factor that affects motivation at work and paves the way for poor work life quality. Quality of work life has two objectives: (a) to enhance the productivity and (b) the satisfaction of employees (Gadon, 1984). Quality of work life is the quality of the content of relationship between employees and their total working environment with human dimensions added to the provision of services. Bank employees expect several monetary and non-monetary benefits from the bank. Hence this study makes an attempt on the factors influencing on quality of work life of bank employees in the light of current realities.

In reality, because of some factors, women are less interested to join and work in the banks, though they possess the equal qualification like men. Gender disproportion in the sector, excessive work pressure, tough time schedule, recruitment and compensation discrimination, job insecurity and inequity, conflicting employee relations, rigid job design issues encourage them to quit from the field. This scenario has created an urge to the bank policy makers to identify the underlying situations and reasons and brought them into consideration the QWL issue. Due to the importance of this industry, it is a necessity to evaluate the QWL of the employees in this sector. Because if employees feel that quality of working life is not balanced, they may leave the job and seek a better QWL (Tabassum, 2011)

QWL is associated with Fair salary and benefit, safe & healthy working conditions, opportunities to develop human capacities, opportunities for continuous growth and job security, more flexible work scheduling and job assignment, careful attention to job design and workflow, better union-management cooperation, and less structural supervision and development of effective work teams (Skinner and Ivancevich, 2008).

It is difficult to best conceptualize the QWL elements (Seashore 1975). Walton (1975) proposed eight major conceptual categories relating to QWL as (1) Fair salary and benefit, (2) safe and healthy working conditions, (3) immediate opportunity to use and

develop human capacities, (4) opportunity for continued growth and security, (5) social integration in the work organization, (6) constitutionalism in the work organization, (7) work and total life space and (8) social relevance of work life.

A study on making sense of quality of work life programs (Gadon, 1984), QWL efforts include the areas of personal and professional development, work redesign, team building, work scheduling, and total organizational change. A study on quality of work life and human resource outcomes (Havlovic, 1991) revealed that the key elements of QWL include job security, job satisfaction, better reward system, employee benefits, employee involvement and organizational performance. Arts et al., (2001) focused on the following factors: job satisfaction, involvement in work performance, motivation, efficiency, productivity, health, safety and welfare at work, stress, work load, burn-out etc.

A high QWL exists when democratic management practices are prevailing in an organization and all the managers, employees, workers, union leaders share organizational responsibility (Sadique, 2003). QWL is defined as the favorable condition and environment of employees benefit, employees' welfare and management attitudes towards operational workers as well as employees in general (Islam and Siengthai, 2009).

Nordenfelt (1993) is of the opinion that by quality of life is meant something that has to do with the values of welfare or well-being. A distinction can be made between external welfare, that is, those phenomena which surround us and continuously affect us, and, on the other hand, our inner well-being, in other words, our reactions to the external world and our experiences in general so that it is an interaction rather than a one way influence of external factors. Loscocco et al., (1991) who emphasized differences in remuneration aspects received by the employee will suddenly affect their work satisfaction and work performance.

Though there are empirical evidences in the context of other countries as mentioned above, however no such evidences exist in the context of Kathmandu Nepal. This study therefore deals with the following issues:

1. What are the major factors influencing QWL of employees of commercial banks of Kathmandu?
2. What is the QWL level of commercial banks of Kathmandu?

3. What significant difference is perceived in QWL between male and female employees, if any, in commercial banks of Kathmandu?
4. What needs are there for enhancing QWL in commercial banks of Kathmandu?

1.3 Purpose of the Study

The main objective of this study is to examine QWL among the employees working in different commercial banks in Kathmandu. Other specific objectives of the study are mentioned below:

1. To identify the major factors influencing QWL of employees of commercial banks of Kathmandu.
2. To analyze QWL level of employees of commercial banks in Kathmandu.
3. To examine the differences in perceived QWL between male and female employees in commercial banks of Kathmandu.
4. To assess the need for enhancing QWL in commercial banks of Kathmandu.

1.4 Significance of the Study

This study is the attempt to explore quality of work life among the employees of commercial banks in Kathmandu. The study is hoped to furnish academician or students of research or any other field where an individual is willing to do extensive study to get relevant information about the quality of work life among the employees of commercial banks in Kathmandu. The study may helpful for those organizations who want to improve their employees' performances by satisfying them. It will also contribute to develop sound working environment. This study will encourage conducting similar study including other components of quality of work life.

1.5 Limitations of the Study

Despite of the continuous efforts made for arriving at meaningful conclusions from the study, the following major limitations have been outlined:

1. The relevant data collected from questionnaire, interview, and observation may not represent the actual population so the calculation and conclusion of the study are completely dependent on the accuracy of the data provided by the limited respondents.
2. There can be some biasness by the respondent in answering the queries.
3. Time and resource constraints have limit the area covered by the study.
4. Convenient sampling has been used in the study and it has its own limitations.
5. The overall study is conducted with reference to few Nepalese commercial banks of Kathmandu and may not represent the entire banking industry.
6. The study assumes only five factors to influence QWL but there are many other factor which are not considered in the study.

1.6 Organization of the Study

This research study has been organized in the following order, divided into different chapters:

Chapter I: Introduction

This chapter describes what the research study is about and why the study is done. It includes various topics which act as the basis for conducting this research. It includes background of the study, statement of problem, significance of the study, objective of the study and limitations of the study.

Chapter II: Literature Review and Theoretical Framework

This chapter includes reviews of previous writing and studies that are relevant to the problem being explored, and within the framework of the theory structure. It presents a summary of major finding of previous researches being studied in separate headings. Also dependent and independent variables are identified and discussed with the help of theoretical framework.

Chapter III: Research Design and Methodology

This chapter includes various techniques and methods employed for conducting the research. It states about the research design used for the research, population and sample respondents and the data processing.

Chapter IV: Results and Discussion

This chapter deals with the presentation and analysis of data and scoring the empirical finding out study through definite course of research methodology.

Chapter V: Summary and Conclusion

This chapter presents the conclusion recommendation and summary of study finally after this chapter study will be completed.

Besides these, bibliography and appendices will be included at the end of the report. Similarly, acknowledgements, table of contents, list of tables, figures and abbreviation will be included at the preliminary part of the report.

CHAPTER II

LITERATURE REVIEW

Literature review examines each of the study's variables through historical perspectives and current findings to provide foundation of understanding regarding the topic and to support the need for research. Theoretical framework outlines the relationship between the variables.

This section evaluates the studies that are relevant in justifying the research questions. Literatures on work load, work and family life balance, fair salary and benefits, working environment, working condition, career growth opportunities, colleagues and supervisor relationship affecting quality of work life and impact of those factors on quality of work life will be reviewed in first section. It presents literature on those factors with the aim of providing the framework based on which a suitable methodology for the study is developed. Besides, the review of relevant literature will serve as a guideline for comparing the findings from the study to those undertaken elsewhere.

2.1 Concept of Quality of Work Life

Today's organizations need to be more flexible so that they are equipped to develop their workers and enjoy their commitment. Therefore, organizations are required to adopt a strategy to improve the employees' quality of work life to satisfy both organizational objectives and employee needs. A win-win situation may result if QWL is positively linked to business performance. QWL is multi-faceted. It refers to the overall satisfaction with work life leading to developing work-life balance. It also involves a sense of belongingness to a working group, a sense of becoming oneself, and a sense of being worthy and respectable. In other words, it is the impact of the entire work situation on the individual.

According to Hackman and Suttle (1977) concept and practice of QWL has broad and diverse and many use this phrase in their own way, for example, to some, quality of work life refers to industrial democracy, increased worker participation in corporate decision-making, or a culmination of the goals of the human relations movement of two decades ago. To others, especially those in management, the term suggests any of a variety of efforts to improve productivity through improvements in the human

rather than the capital or technological inputs of production. Unions and worker representatives often view changes in the quality of work life as leading to a more equitable sharing of the income and the resources of the working organization and to more humane and healthier working conditions. Alternatively, some union leaders suspect that management's efforts to improve quality of work life are little more than attempts to elicit higher productivity from workers without payment of higher wages. Finally, many view the quality of work life as closely related to, if not merely a broader and more up-to-date term for, such concepts as job satisfaction, humanizing work, or individualizing organizations. Thus, efforts to improve quality of work life are seen as closely akin to organizational development programs.

Nadler and Lawler (1983) provide a working definition of QWL as a way of thinking about people, work and organizations. The elements bring together the impact of work on people, the impact on the organization and the idea of participation in organizational problem solving and decision-making. This specifically emphasizes the importance of the outcome for individuals in the quality of work life. QWL is defined in terms of the degree to which the work environment of an organization motivates effective job performance or in some cases the degree to which it safeguards the physical and psychological well-being of employees, and in other cases in terms of the degree to which it limits stress-inducing factors. High quality of working life has been equated with high employee motivation and with a high level of employee satisfaction (Lawler, 1975).

Warr (2006) describes QWL as the absence of stress in the work environment. He further develops the fact that the environment can have different effects on different individuals. It embraces both positive and negative environments and experiences, rather than merely those that are unpleasant or stressful. The framework is based on the assumption that people are often cognitively active towards their well-being. Employees are thought to apply some or all of a set of judgments with a specific intention or through routine habit. In doing so, they give personal meaning to work and influence the impact of a particular stimulus. The model has two components, one concerned with judgment processes themselves and the other factors that encourage or discourage the activation of each one. Work-life balance reflects concerns about QWL, job satisfaction, the home-work interface, and organizational stress, all of

which impact on the bottom line through low productivity, increased sickness, absence and labor turnover, low morale and poor quality and customer service (Warr, 2006).

QWL is the resultant state of all aspects of life at work. This can be promoted by interventions that try to increase job satisfaction and reduce the ill effects of repetitive and meaningless jobs. In addition, QWL can be enhanced through the reduction of work stress. This can be achieved in several ways, the commonest of which is to change the source of the stress, that is, to redesign the job in order to remove the inherent stress. This also can be achieved through job enlargement or job rotation. However, this is rarely done and most workplace interventions are aimed not at removing the causes of stress but at helping the employee to cope with it. Although organizations may find it costly to provide such support programs and particularly to remove workplace stress at the source, it is even more costly not to maintain a high QWL (Morin & Morin, 2003). In order to count the costs, an employer would need to measure absenteeism, accident rates, costs of recruitment, training new staff and also such "invisible" costs as job satisfaction, staff morale, the effects these have on customer relations and the organization's overall image and status.

Carayon, Honaker, Marchand and Schwarz (2003) describes QWL as "the quality of the relationship between employees and the total working environment, with human dimensions added to the usual technical and economic considerations" The QWL approach to work management has thus historically been that of replacing jobs based on single, repetitive tasks, often on assembly lines, with more 'humanized' forms of work having a less clear-cut separation of conception from execution. Such alternatives allow for greater job satisfaction, job enrichment, more meaningful work and greater worker influence on workplace decisions. In turn, such developments generate higher-level organizational performance, less absence due to illness and reduced employee turnover (Warr, 1987; Perera, 2002; Trist, 1989).

Quality of work life is a concern not only to improve life at work, but also life outside work. It is nothing but having a work environment where an employee's activity become more important, this means implementing procedures or policies that make the work less routine and more rewarding for the employee These procedures or policies include autonomy, recognition, belongingness, development and external

rewards (Mesut, 2006). After Industrial Revolution, the importance of human factor reduced because of the vast mechanization. Various problems like job dissatisfaction, boredom absenteeism and lack of commitment came up. Simply speaking, through quality of work life the people involved get a sense of satisfaction in their work. Work then becomes not a burden but a means by which the abilities of a person can find expression. Quality of Work Life is just humanizing the work.

The quality of work life as a human resource intervention has gained significance in the USA and Scandinavia during the 1960s -1970s. The impact of computer technology and increased automation led to a greater de-skilling, dehumanization, and alienation at workplace. Though developed economies and their industrial organizations have become affluent, the benefit of such affluence was not passed on to the working class. Instead, measures like outsourcing were adopted to reduce reliance on domestic labor and reduce costs in the name of gaining competitive cost advantage. As a result, the workers faced heavy workloads, significant stress for meeting targets and deadlines, greater control, less autonomy and less job security than ever before. Also the emergence of high tech jobs and the employment of 24/7 knowledge workers in IT sectors, has drawn the attention of researchers from various disciplinary backgrounds to explore ways to create better work life conditions. The objectives of such exercise was finding ways of motivating workers towards achieving high organizational commitment, enhancing job satisfaction and reducing threat of employee attrition (Hannif, Burgess & Connell, 2008).

The term quality of work life is reputed to have originated from an international labor relations conference in 1972 at Arden House, Columbia University, New York (Davis & Cherns, 1975). While there seems to be no agreed upon definition of quality of work life, it has been used as a construct which relates to the well-being of employees. Some say that Mills (1978) may have first coined the term 'quality of work life' and suggested that QWL had moved into the permanent vocabulary of both unions and management. From a business perspective, quality of work life is important since there is evidence demonstrating that the nature of the work environment is related to satisfaction of employees and work-related behaviors (Greenhaus, Collins & Shaw, 1987). QWL is also found to affect employees' work responses in terms of organizational identification, job satisfaction, job involvement,

job effort, job performance, intention to quit, organizational turnover and personal alienation (Efraty & Sirgy, 1990).

The term Quality of Work Life is reputed to have originated from an international labor relations conference in 1972 at Arden House, Columbia University, New York (Davis & Cherns, 1975).

It received more attention after United Auto Workers and General Motors initiated a QWL program for work reforms. It is a complex, multidimensional, generic concept (Hsu & Kernohan, 2006). Most literature on the QWL originates from the discipline of Industrial Labor Relationships (Hsu & Kernohan, 2006). QWL has been defined by researchers in different ways, which has brought about certain equivalents such as work quality, function of job content, employee's well-being, the quality of the relationship between employees, working environment, and the balance between job demands and decision autonomy or the balance between control need and control capacity (Schouteten, 2004; Van Laar & Easton, 2007). QWL is thus recognized as a multi-dimensional construct and the categorization is neither universal or eternal. Different researchers have come up with different categories and factors to define and measure quality of life.

QWL is defined as the favorable conditions and environments of a workplace that support and promote employee satisfaction by providing them with rewards, job security, and growth opportunities. The continuous effort to bring increased labor-management cooperation through joint problem solving to improve organizational performance and employee satisfaction are key aspects of QWL. Shamir and Solomon (1985) defined quality of work life (QWL) as a comprehensive construct that includes wellbeing related to an individual's job and the degree to which work experiences were rewarding, fulfilling, and reduce stress. Serey (2006) defined that QWL was associated with meaningful and satisfying work. It includes an opportunity to utilize one's skills and capacities, to confront challenges and situations that require self-initiative and self-direction; an activity should be practiced by the individuals in organization.

2.1.1 Past Studies in International Context

Based on researchers' analysis, numerical articles have been written on quality of work life. Quality of work life is such a concept that indicates a balance both in personal and professional life of an individual. Therefore, it can be hampered if someone is not satisfied with his or her work life or family life. However; positive quality of work life experience is very important and it is directly interrelated with job satisfaction and productivity. It is a fact which also controls the mental health.

Ashoob (2006) concluded that there is a positive and significant relationship between quality of work life and organizational commitment. Najafi (2006) concluded that there's a positive and significant correlation between quality of work life and managers' profiting. This means that as the quality of work life increases, the profits of the organization will also improve. Michael (1992) studied the impact of quality of work life on organizational commitment, and concluded that after providing quality of work life, changes also take place in commitment. Davoodi and Reza (1998) in a research entitled "Study of The Impact of Quality of Work Life on Job Satisfaction among Operational Staff of Mobarakeh Steel Complex" concluded that involvement in decision making related to work and work conditions has a significant relationship with job satisfaction, and this relationship is direct moderate.

Fallah (2006) in a dissertation entitled "Study and Analysis of The Relationship between Quality of Work Life and Performance of Kosar Economical Organization Staff" concluded that there's a significant relationship between quality of work life and performance of staff. Reddy and Reddy (2010) observed many factors determine the meaning of quality of work life and one of which is work environment. QWL consists of opportunities for active involvement in group working arrangements or problem solving that are of mutual benefit to employees or employers, based on labor management cooperation.

Jeyarathnam and Malarvizhi (2011) inferred the intensity of working conditions and the behavioral aspects of the employees in the study area. It concludes that the basic strategy for improving the quality of work life is to identify employee's important needs and to satisfy those needs. The study also indicated that dissatisfaction might happen due to lack of recognition, tedious work, unhealthy peer relations, poor working conditions, low self-esteem, occupational stress, heavy work load, monotony,

fatigue, time pressures, job insecurity, instability of job. Indumathy and Kamalraj (2012), found that the major factors that influence and decide the quality of work life are attitude, environment, opportunities, nature of job, people, stress level, career prospects, challenges, growth and development and risk involved in the work and rewards.

Kotze (2005) has identified eleven dimensions of QWL in the year. They are: pay, occupational stress, organizational health programs, alternative work schedule, participate management and control of work, recognition, superior-subordinate relations, grievance procedure, adequacy of resources, seniority and merit in promotion and development and employment on permanent basis.

According to Nadler and Lawler (1983) revealed the types of QWL activities and listed as participative problem solving, work restructuring, innovative rewards systems and improving the work environment. Casio (1998) quality of work life comprises both the mental and objective aspects of work life. The objective ones emphasize the circumstances and procedures relating to promotion policies, participatory supervision, and safe working conditions, whereas the subjective relate to supervision, communication, leadership etc. He identified 8 factors that determine quality of work life as given under. Communication, employee involvement, desire and motivation to work, job security, career progress, solving problems, salary, and pride of a job. Schermernhorn and John (1989) opined that the following factors must exist in the organization - fair and adequate pay , health and safety of working conditions ,creating opportunities to learn, growth in the professionalism path, professional integrity in the organization , support of individual rights and proud of the job.

Hackman and Oldman (1976) explored various facts and models and studied quality of work life in relevance to psychological growth needs. They proposed that skill variety, task significance, autonomy, task identity and feedback need to be studied for fair evaluation. In contrast Taylor (1979) took intrinsic and extrinsic factors into consideration while investigating the factors, which determine the quality of work life. In his study he identified the essential components of quality of working life as basic extrinsic job factors of wages, hours and working conditions, and the intrinsic job notions of the nature of the work itself. He suggested that a number of other

aspects could be added, including (i) individual power, (ii) employee participation in the management, (iii) fairness and equity, (iv) social support, (v) use of one's present skills, (vi) self-development, (vii) a meaningful future at work, (viii) social relevance of the work or product and (ix) effect on extra work activities. Taylor suggested that relevant quality of working life concepts may vary according to organization and employee group.

Talebi, Bonab, Zemestani and Aghdami (2012) have done worked on QWL among male and female employees of private commercial banks in Bangladesh to find out there is any significant difference among male and female bank employee's perception over QWL issues. Researcher adopted convenient sampling to data gathering over a sample 192 employees and factor analysis and consistency Wilcoxon analysis, Mann –Whitney- U test and Bartlett test for analyzed data. The dimensions of QWL used job design, employee relation, working environment, socialization efforts, Fair salary and benefit, opportunities to develop human, growth and development, flexible work schedule, job assignment, work and total life span and in demographic factor age, gender, and experience was used. Finding of the research showed male employee's perception differs from the female employees its means management of banks are more concerned about the job design of the male employees. The second finding about perception said that male's perception more positive compared female's employees except in the terms of socialization.

Quality of life is such a concept which is basically associated with satisfaction mainly in the work life and Mirvis and Lawler (1984) highlighted that salary, working hours, working condition, safe working environment and opportunities for advancement describes- the basic components of a good quality of work life. Hackman and Oldhams (1980) suggest the constructs of quality of work life in relation to the interaction between work environment and personal needs. Along with structural modification good relation between supervisor and subordinates is important for a good quality of work life (Bertrand & Scott, 1992).

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. 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). Thus signifying that employees' QWL experiences are limited not only to them but is a matter of concern for the employers as well the only thing that will maintain today's source of competitive advantage is high quality personnel instead of merely capital, technology or long-lived products Caudron (1994). In fact, employees are the soft assets and are the hidden value of a company (Abdeen, 2002).

Hassan (2014) found that quality of work life programs influence QOL of employees in organization. The most influence factor on QWL were work environment followed by job facets. Others were emotional wellbeing, personal development, social inclusion and interpersonal relations. In Indian scenario, despite of legal provisions made by acts like those of the Equal Remuneration Act of 1976 which promulgates equal payment for equal work, regardless of gender and prohibits gender discrimination in hiring practices etc. women always carry more responsibilities at home than men and also struggling to achieve Work-Life Balance (Jerome, 2013).

Glazier (1976) evaluated the quality of work life on the basis of good working conditions, job security and Fair salary and benefit, as against Mills (1976) who connected quality of work life with quality of relationships with the employees and working environment in the wider context of human, economic and technical factors. From a different perspective, Runcie (1980) took perception into consideration. He established how positive perception facilitates an organization in improving working conditions, production and quality. He further added that an appropriate, fair and defined structure helps quality of work life to grow and evolve.

Warr, Cook and Wall (1979) in an investigation of quality of working life, considered a range of apparently relevant factors, including (i) work involvement, (ii) intrinsic job motivation, (iii) higher order need strength, (iv) perceived intrinsic job characteristics, (v) job satisfaction, (vi) life satisfaction, (vii) happiness, and (viii) self-rated anxiety.

Sirgy, Efraty, Siegel and Lee (2001) suggested that the key factors in quality of working life are (i) need satisfaction based on job requirements, (ii) need satisfaction based on work environment, (iii) need satisfaction based on supervisory behavior, (iv) need satisfaction based on ancillary programs, (v) organizational commitment.

Financial benefits that employees receive are very important to drive his or her QWL level (Sinha, 2012). However, many employees feel they are not compensated fairly for their work. Saraji and Dargahi (2006) pointed out that among the factors that affect the QWL is fair pay. Hosseini, Mehdizadeh and Jorjatki (2010) placed fair and adequate pay, and benefits rights as one of the QWL parameters. Many other researchers found the rewards and pay are among the drivers of QWL. Koppelman, Korunka, Hoonakker and Carayon (2006) found that the pay and reward is significant driver of QWL. Similar the findings of Davoodi (1998) and Jozee (1998) found the same results. However, this driver were not found an effective driver in studies conducted by some researchers such as the study of Zare, Haghgooyan and Asl (2012) and Levine, Taylor and Davis (1984).

Noor and Abdullah (2012) found in their study that there is a significant relationship between job satisfaction and quality of work life. Mosadeghrad and Ferdosi (2013) conducted a study on hospital employees. The findings show that the employees have low QWL. The low of QWL was a result of employees were least satisfied with pay, benefits, job promotion, and management support. However, there are a lot of studies have found that job satisfaction is not an effective driver of QWL. Studies such as Hosseini (2010) and Zare, Haghgooyan and Asl (2012) did not mention job satisfaction as a driver of the QWL.

A supportive work environment provides the employee with emotional resources, such as understanding, advice, and recognition (Daalen, Willemsen & Sanders, 2006). When organizations have an understanding attitude toward employees who combine work and family roles (family-responsive culture), employees are not likely to worry about career opportunities if they reduce their working hours due to family responsibilities (Thompson, Beauvais & Lyness, 1999). In line with the conflict approach, we expect that a family-responsive culture is only relevant for employees who have substantial family responsibilities, such as parents and couples. The enrichment approach, expected to be most effective for employees with the fewest family resources, is less applicable in this case, because singles do not need this particular resource (Muse, Harris, Giles & Field, 2008). A family-friendly culture may even lower singles' work outcomes if they feel excluded by such a culture (Casper, Weltman & Kwesiga, 2007).

Walton (1973) emphasizes that safety and security are a driver of QWL. It is widely accepted in societies that workers should not be exposed to physical conditions or hourly arrangements that are unduly hazardous or detrimental to their health. Legislation, union action, and employer concern have resulted in continually rising standards of satisfactory working conditions (Nazem, Madankar & Hosseinzadeh, 2014). Saraji and Dargahi (2006) in their study found that safety and security an effective driver of QWL. In the same vein, Hosseini, Mehdizadeh and Jorjatki (2010) found similar results.

Gupta and Chaudhary (2012), in their study examine the study on quality of work life among employees of BPO sector in NCR Region. The study found that there is dissatisfaction among the employees regarding the quality of work life in BPO sector. It reveals that the factor determining the dissatisfaction with the QWL in that organization were lack of income & fair Compensation, safe & healthy working conditions, opportunities to use & develop human capacity, opportunity for career growth etc.

Pallavi and Kulkarni (2013) in his article examined about the literature review on training and development and quality of work life. They analysis various authors views regarding the role of training and development in different aspects and its relation with the employee's quality of work life. Based on the reviews it was concluded the training molds the employee's attitude and helps them to achieve a better co-operation within the organization. Training and development program improve the quality of work life by creating an employee supportive workplace.

Jerome (2013), in his study examines the quality of work life of employees at Jeppiaar Cement pvt ltd, Perambalur. The researcher study the various factors that influence the quality of work life viz compensation safety and healthy working condition opportunities for use and development of skills and abilities, work environment social relationship, welfare measures job satisfaction and overall quality of work life. From the study the researcher arrives the conclusion that the quality of work life contributesto the workers performance in a holistic manner and majority of the respondents were in high level of job satisfaction.

Rethinam and Ismail (2008), in their article reviews the meaning of QWL, analysis constructs of QWL based on models and past research from the perspective of IT

professionals in many countries and in Malaysia. The constructs of QWL discussed are health and well-being, job security, job satisfaction, competency development, work and non-work life balance. The article concludes that QWL from the perspective of IT professional is challenging of IT professional is challenging both to the individual and organization. Anand (2013) in his study assess the quality of work life among employees in India Textile industry using Walton's model. The results with regard to fair and adequate payment shows that among employees opinion this component is lower than the average and their salary is not satisfactory and is not associated with their job. Thus this cause job dissatisfaction among employees

Cunningham and Eberle (1990) described that, the elements that are relevant to an individual's quality of work life include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off the job. Chan and Einstein (1990) pointed out QWL reflects a concern for people's experience at work, their relationship with other people, their work setting and their effectiveness on the job .

Saraji and Dargahi (2006) described that the QWL is a multi-dimensional construct, made up of a number of interrelated factors that need careful consideration to conceptualize and measure. It is associated with job satisfaction, job involvement, motivation, productivity, health, safety, job security, competence development and balance between work and non-work life.

Hackman and Oldham (1980) highlight the constructs of QWL in relation to the interaction between work environment and personal needs. The work environment that is able to fulfill employees' personal needs is considered to provide a positive interaction effect, which will lead to an excellent QWL. They emphasized that the personal needs are satisfied when rewards from the organization, such as compensation, promotion, recognition and development meet their expectations. Spence, Wilson, Kavanagh, Strong and Worrall (2001) argues that career satisfaction, career achievement and career balance are not only the significant variables to achieve good quality of work life but QWL or the quality of work system as one of the most interesting methods creating motivation and is a major way to have job enrichment which has its roots in staff and managers' attitude to motivation category that is more

attention to fair pay, growth opportunities and continuing promotion improves staff's performance which in turn increases QWL of employees.

In recent year's concern with the nature of work, its impact upon people, and their attitudes towards it, has sharpened. (Newton, Leckie & Pettman, 1979). The psychological well-being of office workers is depends on the physical office environment. Worker assessments of the physical environment are distinct from their assessments of general working conditions, such as work load, decision making latitude and relationships with other people at work. There are many organizational factors like job insecurity, shift work, long work hours, role conflict, physical hazard exposures, interpersonal conflicts with co-workers or supervisors etc. contributing to increased stress levels. These stressors are related to depression, anxiety, general mental distress symptoms, heart disease, ulcer and chronic pain (Sabadra, 2009). In addition to this other adverse environmental conditions, especially poor air quality, noise, ergonomic conditions, and lack of privacy, may affect worker satisfaction and mental health. It supports to the position that, the stress people experience at work may be due to a combination of factors, including the physical conditions under which they labor (Klitzman & Stellman, 1989).

Bagnara, Mariani and Parlangei (2001) found in their survey that people working in high technology enabled and uncertain working environment are more vulnerable to stress than others. Martinsons and Cheung (2001) concluded from their research that frequent changes in work environment directly or indirectly influence the performance and productivity of IT professionals. Indeed the changes in working conditions result in stressful conditions and the employees are still expected to perform under stress.

According to Keith (1989), quality of work life refers to "the favorableness or unfavorableness of a job environment for people". The basic purpose in this regard is to develop jobs aiming at Human Resource Development as well as production enhancement. Gani (1993) in his study stated that the core of the quality of work life concept is the value of treating the worker as a human being and emphasizing changes in the socio-technical system of thorough improvement, in physical and psychological working environment, design and redesign of work practices, hierarchical structure

and the production process brought with the active involvement of workers in decision making.

2.1.2 Past Studies in Nepalese Context

In case of Nepal the research article on quality of work life is very few. There are fewer studies relating to QWL in Nepal, at the other side there are also abundant published QWL research papers globally. In fact, there is paucity of empirical research in the areas such as humanistic management, quality of work life and job design in the past, in Nepal (Adhikari, 2004). Adhikari (1992), conducted in a study on 1991 in seven manufacturing factories in Nepal. The study revealed that: a) the shop floor jobs in Nepal were generally considered routinized in nature and non-motivating; b) job design scopes were unsatisfactory; and c) no intention to leave in economic needs, although the jobs were routinized, non-motivating and unsatisfactory. In the same study it was found that works were very simple and monotonous and less stimulating and financial motivation is prime to the employees. Likewise, in a HRM survey of Labor Legislation and Quality of Work Life in Nepal of 204 industries, of which majority of sample institutions were representing the manufacturing sector, three important challenges are expected. They are a) maintaining employee relations; b) providing training and development; and c) increasing efficiency, productivity and flexibility (inputs from Adhikari, 2004).

In a study undertaken in the garment industries by Pant and Pradhan (2002), in Nepalese context in garment industries the six variables features of QWL were noticed (inputs from Adhikari, 2004). The variables are (i) Pay system mechanism, where it was found that no development of standard pay system in the industries. (ii) Training and development, where it was found the perspective of employers towards T&D is on increases the operational costs. (iii) Performance evaluation, where it was found no formal system of performance evaluation. (iv) Job security, where it was found majority of daily wage contract employees and only 14 percent as permanent contract. (v) Retirement and other benefits, where it was found no provisions for provident fund, gratuity and accidental insurance etc. (vi) Safety and comfort at work place, where it is found not hazardous factories but lack of necessary safety at the work place to improve the quality of work.

In yet another study by CEMIR (1993), an investigation by group of expert academicians, managers, and plant engineers in forty (40) manufacturing industries in Nepal employing 10 to 1000 workers revealed six QWL features in the manufacturing industries which are at the lower side of satisfaction (CEMIR, 1993), (with inputs Adhikari, 2004). (i) Physical working conditions, (ii) Physical and mental efforts required (jobs are very short-duration, simple and tedious), (iii) Social security was not enough. (iv) Skill required in the jobs (almost half of the job do not require skill even for reading and writing skills. (v) Accommodation, which was very poor (few workers were having apartment provided by the factories and poor hygienic conditions). (vi) Job responsibility (very low economic and supervisory responsibility). Measures of quality of work life according to Adhikari and Gautam (2010) are: adequate pay and benefits, job security, safe and health working condition, meaningful job and autonomy in the job. Measures of quality of work life include - (i) increased worker involvement, participation and power, (ii) Increased emphasis on employee skill development, (iii) Increased autonomy for action and decision making at worker level and (iv) Reduced status distinctions among levels in hierarchy.

In Nepal a great amount of people are working in banking sector and the number of banks are increasing day by day. Considering the large number of population, in Nepal the human resource supply is more than the demand. Therefore, the bargaining power is more for company where candidates are having less bargain power. On the other hand, lots of employees are not running on their suitable jobs. It seriously affects their career development. Most of the employees consider compensation package and benefits, position, work load and career development as their satisfaction benchmark. Besides, a good compensation package and benefits are offered by them. All of these are important for job satisfaction and finally quality of work life. In Nepal, companies are mainly performance oriented and their organizational culture and work pressure may be the reason of dissatisfaction in quality of work life. As human supply is more so high turnover rate and high competition is also a major concern regarding quality of work life.

To conclude, most of the studies on quality of work life are focused on personality and job satisfaction in where some studies also focused on motivation, organization culture and individual's needs and desire. In the context of Kathmandu the most important factors that directly affect the quality of work life are fair salary and

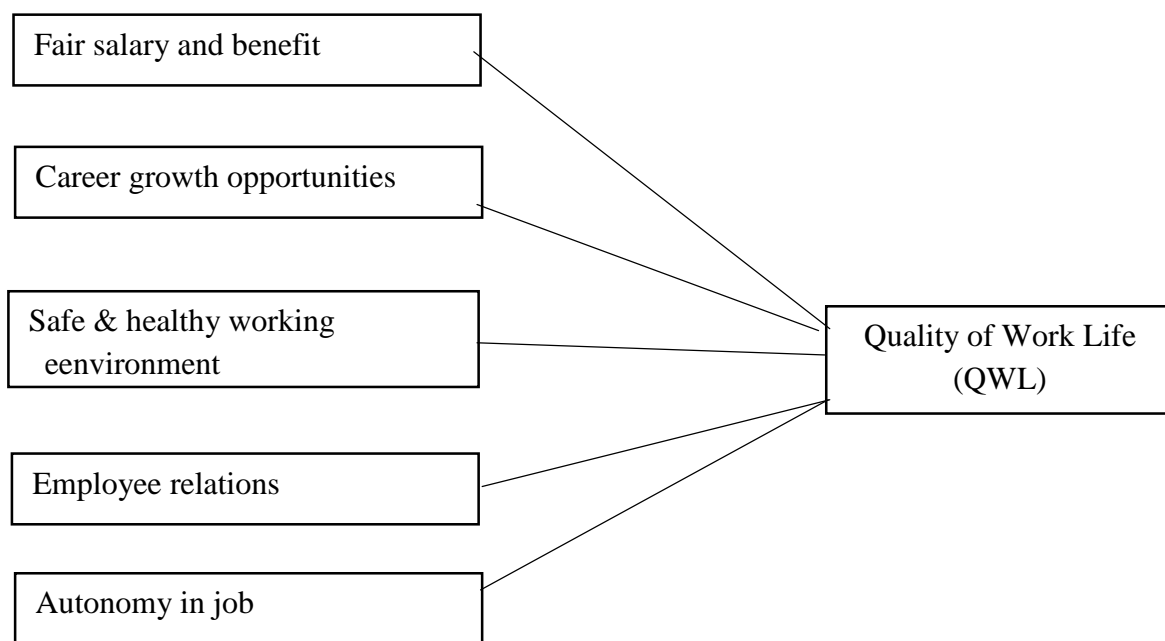
benefit, opportunity to develop human capacity, safe and healthy working environment, employee relation and autonomy in job. After evaluation of studies and considering the nation these factors individually has an impact on quality of work life.

2.2 Research Gap

There is considerable evidence about quality of work life in different countries. The related literatures with quality of work life among the employees of commercial banks title are not found in context of Kathmandu. It is assumed that this study is probably the new one to do research and compare and critically analyzed findings and conclusions with previous study which were undertaken in developed and developing countries in the world. This study also looked upon the role of gender in concerned sector to find whether the perception of quality of work life between male and female employees varies or not. The importance of this study may be viewed from its contribution to fill an important gap in literature and also finding of this study can add value to the existing body of the literature, and can serve as a starting point on which future studies can be carried out.

2.3 Theoretical Framework

Quality of work life is the dependent variable of this study. There are many factors that estimated to affect the QWL these factors are: Fair salary and benefit that the employees get from the organization, career growth opportunities, safe and healthy working environment, employee relations and autonomy in job. These factors are the independent variable of this study and they expected to have an impact on the quality work life. Therefore, based on the literature review, the proposed theoretical framework for this study is presented in figure below:

Figure 2.1 Theoretical Framework**Independent Variables****Dependent Variable****2.3.1 Quality of Work Life**

Quality of work life determines the employee's level of satisfaction and motivation to perform the job which ultimately impacts their performance on the job (Wyatt & Wah, 2001). Quality of work life is influenced by variables such as work load, working condition, work environment, fair salary and benefit and career growth opportunities (Jiang, 2012).

2.3.2 Fair Salary and Benefit:

Fair salary and benefit encourages employees to put in their best effort and subsequently increases their quality of work life. This helps employees perceive that they are being treated equally and being judged on the basis of their performance. In Banking sectors in Nepal there are issues related to salary, payments and benefits and thus can have impact on employee motivation and thus in performance level of employee.

2.3.3 Opportunities to Develop Human Capacities

Career development is one of the aspects that employees are always striving for. Job retention and job switching can depend upon this factor. If there exist sufficient opportunities within the organization then there will be less chance for job switching. It is another independent variable used in this research to find out relationship of career growth opportunities with quality of work life.

2.3.4 Safe and Healthy Working Environment

Work environment is used to describe the surrounding conditions in which an employee operates. A healthy work environment provides the basis for the person to enjoy working. Similarly hostile working environment can have detrimental impact on employee motivation and subsequently on performance level of employee.

2.3.5 Employee Relations

Relationship with colleagues and supervisors at the workplace is another independent variable used in this research. It covers various aspects such as support from colleagues and supervisor, role in decision making, team spirit etc In banking industries in Nepal, there can be various issues existing due to poor relationship with colleagues and supervisor. As a result of which there are lots of employee switching their jobs.

2.3.6 Autonomy in Job

The QWL will be better if the jobs allow sufficient autonomy and control to its employees. The workers must be given an opportunity to use their skills, abilities and initiative in planning and implementing the work.

CHAPTER III

RESEARCH METHODOLOGY

In this section of research methodology of this graduate research project, the overall research plan and research design are explained. It also explains the instrumentation that is used to collect the data from the respondents. A detail of methodology also clarifies how data is collected and time frame required accomplishing the data collection is defined. Identifying the important measures to check validity and reliability of data are also included under this section. All the elements in the research methodology are presented and described below clearly.

3.1. Research design

Qualitative technique has been used to determine the relationship between dependent and independent variables which includes sampling and practical research with the help of statistical analysis to obtain the objectives. It shows the research process regarding practices of QWL in commercial banks of Kathmandu Nepal.

The primary objective of this chapter is to describe the methods and procedure utilized to get the exact result as per the pre-determined objective of the research topic. The descriptive research design has been adopted for fact-finding and searching adequate information about factors affecting quality of work life.

Printed questionnaire was used to accumulate data in the survey. The categorized questionnaire consists of 36 questions. The questionnaire includes the personal information such as gender, age, education, working experience in bank, and variables related to QWL such as: (1) Fair salary and benefit (2) Opportunities to develop human capacities (3) Safe and healthy working environment, (4) Employee relations, (5) Autonomy in job, and (6) Quality of work life. The respondents are asked to answer their own for the questions provided.

3.2 Population and sample

Population and sample are explained below clearly. Determining population and sample should be done in the initial phase of research work. As per the data taken from the staff of different banks of Kathmandu Nepal there are approximately 1,222 involved in commercial bank of Kathmandu. Sampling method used for this study

were stratified random sampling, cluster and Convenience sampling technique is used and the sample size for the research is 123 employees.. The reason for choosing stratified sampling is that it reduces error and different rate can be used for sampling different strata. Similarly, the reason for choosing cluster sampling is that it is quick and easy; it does not require complete population information.

Table 3.1: Sample of Commercial Bank

S.N	Name of banks	Ownership structure	No. Of observation
1	Himalayan Bank Ltd.	Joint venture Bank	33
2	Citizen Bank International Ltd.	Privately owned Bank	60
3	Nepal Bank Ltd.	Public Bank	30
	Total no. of observation		123

Source: Field survey, 2019

3.3 Instrumentation of data

Different types of secondary sources of data like thesis, research papers, articles, internet, books, and journals and so on are used in the initial phase for the purpose of developing conceptual framework. In second phase the primary data is used which is collected from the different respondents through the categorized questionnaires.

Likert-scale is used to perform the questionnaire activities where respondents should choose only one answer from among five alternative answers. Both the primary as well as secondary data are very important for the purpose of making useful findings.

3.4 Variables of the Study

Quality of work life and its related variables are considered to be the main variables of the study from which objective should be achieved. Independent variables are Fair salary and benefit, Opportunities to develop human capacities, Safe and healthy working environment, Employee relations, Autonomy in job, and dependent variable is Quality of work life.

3.5 Data Collection Procedure and Time Frame

There are many way to collect information in research. This research is based on primary data and it has been used obtained through questionnaire. The research is based on answer received by respondent filled question sheets. The researcher personally visited to select commercial banks of Kathmandu to fill up the questionnaire. The respondent filled out questionnaire following instruction given in question. Once data has been collected through questionnaire and then researcher analyze it to test from various statistical tools.

3.6 Research analysis plan

Whenever the function of data collection is completed the function of sorting, managing, arranging, ordering, analysis and interpretation of those data are done. These functions are done with the help following statistical tools in a systematic manner.

3.6.1 Descriptive analysis

Different graphs, bar-chart, pie-chart are used to present profile, general and demographic information of the respondents which is termed as frequency analysis. Mean and standard deviation are used to study the dependent variable called QWL and independent variables called employees perception on Fair salary and benefit, Opportunities to develop human capacities, Safe and healthy working environment, Employee relations, Autonomy in job.

3.7 Reliability

Dependable measurement is one of the key factors in effective research. Measurements should be repeatable to be reliable. Reliability, refers to the credibility of the test, and it mainly tests measurements results and measurement tools (stability and consistency). The extent to which results are consistent overtime and an accurate representation of the total population under study is referred to as reliability. This will enable support the findings by the wider scientific community and will ensure acceptance of the hypothesis. To fulfill all the requirements of testability and reliability the experiment and research have to generate replication of statistically significant results.

Cronbach's alpha is a statistic. It is generally used as a measure of internal consistency or reliability. It has been used in this study to test validity and reliability of the primary data for determining internal consistency among the various proxies of dependent and independent variables. It allows us to measure the reliability of the different categories. It is a function of the number of test items and the average inter correlation among the items. As a general rule, a coefficient greater than or equal to 0.7 is considered acceptable and is a good indication of construct reliability.

Table 3.2 Coefficient of Cronach's Alpha

Variable	Cronbach's Alpha	No. of items
Independent Variables	.811	22
Dependent Variables	.833	4

Source: *SPSS*

Table 3.2 shows the Cronbach's alpha coefficients of data. It is typically associated with internal consistency and its value range from 0 to 1. Sekaran (2000) stated that Cronbach's Alpha coefficient less than 0.6 are considered poor, greater than 0.6 are accepted and greater than 0.8 are considered as good. Here Cronbach's Alpha of independent variable i.e .Fair salary and benefit, Opportunities to develop human capacities, Safe and healthy working environment, Employee relations, Autonomy in job is 0.811 which is greater than 0.8 so considered good. Similarly Cronbach's Alpha coefficient of dependent variable (quality of work life) is 0.833 which is also greater than 0.8 so considered good. Therefore data used in this research are considered to be reliable.

CHAPTER IV

DATA ANALYSIS AND DISCUSSION

Quality of work life has become one of the essential concerns among contemporary corporate employees and employers. Employees are the stimulus energy that is behind every successful organization. It stimulates the employees' job satisfaction and is essential for improving organizational and operational productivity as well. By considering this essence of QWL the study conducted a survey and found some results which is analyzed and presented in this chapter. The data collected from the respondents are properly processed and analyzed in accordance with the objectives of the study and to pave way for further research.

Three major statistical analyses have been made on the basis of the responses collected through the survey. The major analysis includes general demographic profile of the respondents, descriptive analysis of the variables and hypotheses testing. The respondents profile section summarized the basic information of the respondents such as sex, age, marital status and education status. Mean value, standard deviation of corresponding items of the research variables are analyzed under descriptive analysis. Hypotheses tests and their discussions have been made to meet the study objectives.

4.1 Presentation of Data

The data collected from the procedure as stated in chapter three were further taken for analysis and presentation. The analysis of data was performed with the help of SPSS and MS-Excel. This analysis part consists of details of the respondents' profile, descriptive analysis of respondents' answers on QWL among the employees of commercial bank of Kathmandu.

This section is further sub-divided into five sub-sections. The first part deals with the respondents profile and their demographic characteristics. The second part is descriptive analysis, which analyzes the collected data through frequency analysis and measures of central tendency. The third part is correlation analysis between various independent and dependent variables. Fourth part analyzes the inferential analysis which includes hypothesis testing and regression analysis. Fifth part of this chapter deals with discussion and inferences by analyzing and interpreting the collected data

on QWL. The sixth part of this chapter is major findings of this study and seventh and final part of this chapter is discussion.

4.2 Demographic Profile of the Respondents

The detail of demographic profile of the respondents in this study includes gender, marital status, age group, academic qualification, job category, working experience and ownership structure of the bank.

4.2.1 Gender of Respondents

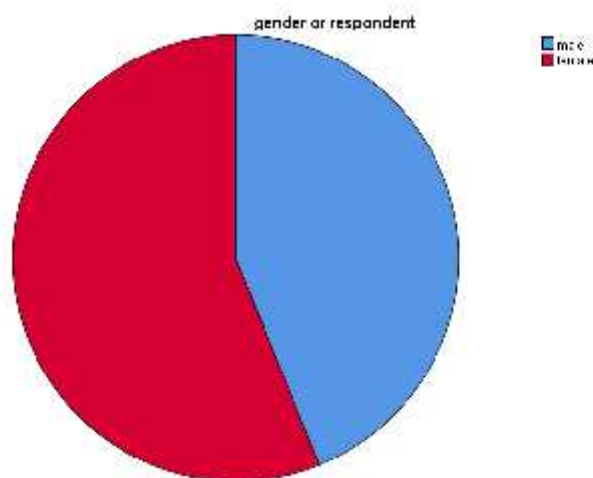
The gender of the respondents consists of male and female. The frequency and percentage of gender of respondents are depicted in Table 4.1 and figure 4.1 below.

Table 4.1: Gender of the Respondents

Gender	Frequency	Percent
Male	54	43.9%
Female	69	56.1%
Total	123	100%

Source: Field survey, 2019

Above table number 4.1 and the following figure 4.1 shows that gender distribution among 123 respondents, it is clear that out of total respondents there are 54 male respondents (43.9%) and 69 female respondents (56.1%). This shows that majority of respondents were female.



4.2.2 Marital status of Respondents

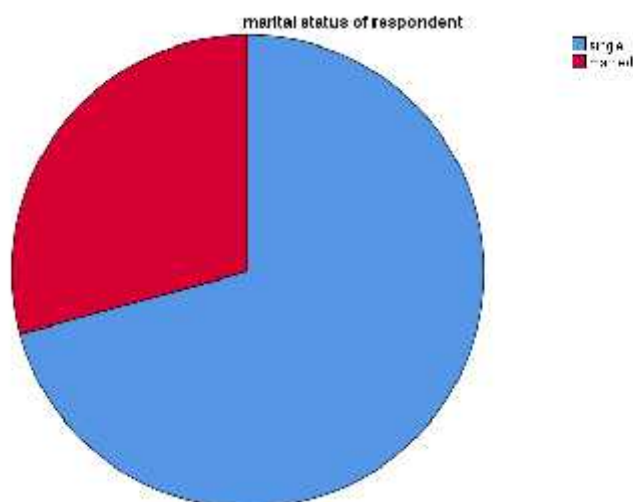
Marital status of the respondents were classified into two categories as single and married. The frequency distribution and percent composition of marital status of respondent is shown in Table 4.2 and figure 4.2

Table 4.2: Marital status of the Respondents

Status	Frequency	Percent
Single	87	70.7%
Married	36	29.3%
Total	123	100%

Source: Field survey, 2019

Above table number 4.2 and the following figure 4.2 shows the marital status of 123 respondents, it is clear that out of total respondents 87 respondents (70.7%) are single and remaining 36 respondents (29.3%) are married. This shows that majority of respondents were single.



4.2.3 Age of Respondents

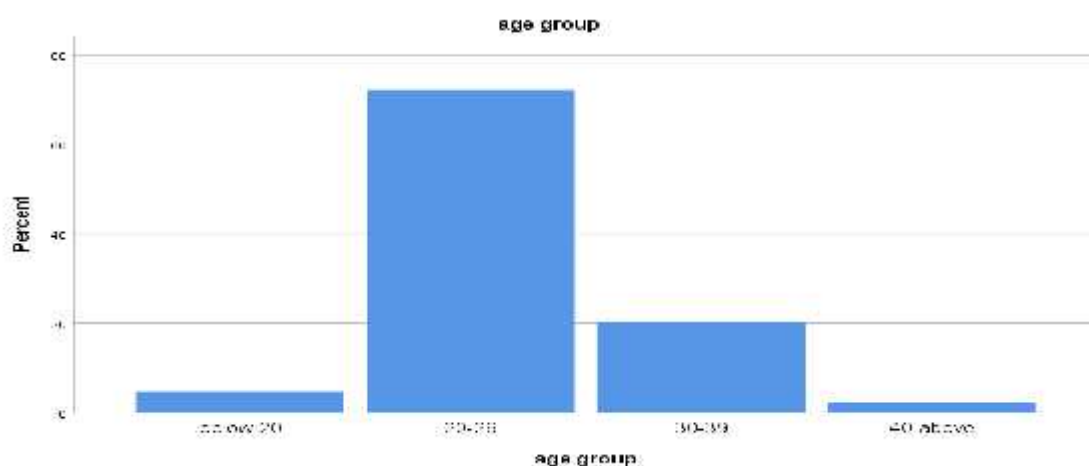
The chronological age of the respondents in completed years at the time of survey was referred to as age and is categorized into four different groups as below: below 20 years, 20-29 years, 30-39 years, and 40 years and above. The frequency distribution and percent composition of different age group is shown in Table 4.2 and figure 4.2.

Table 4.3: Age of Respondents

Age	Frequency	Percent
Below 20	6	4.9%
20-30	89	72.4%
30-40	25	20.3%
40 and above	3	2.4%
Total	110	100%

Source: Field survey, 2019

Above the table 4.3 and figure 4.3 below shows that out of 123 respondents, large number of respondents belongs to age group between 20-30 years constituting 72.4% of the total respondents. In addition to this, 20.3% respondents are aged 30-40 years, 4.9% respondents are of age group were below 20 years, and 2.4% were 40 years and above. The table clearly shows that there is huge involvement of middle aged people in commercial bank of Kathmandu.



4.2.4 Academic qualification of Respondents

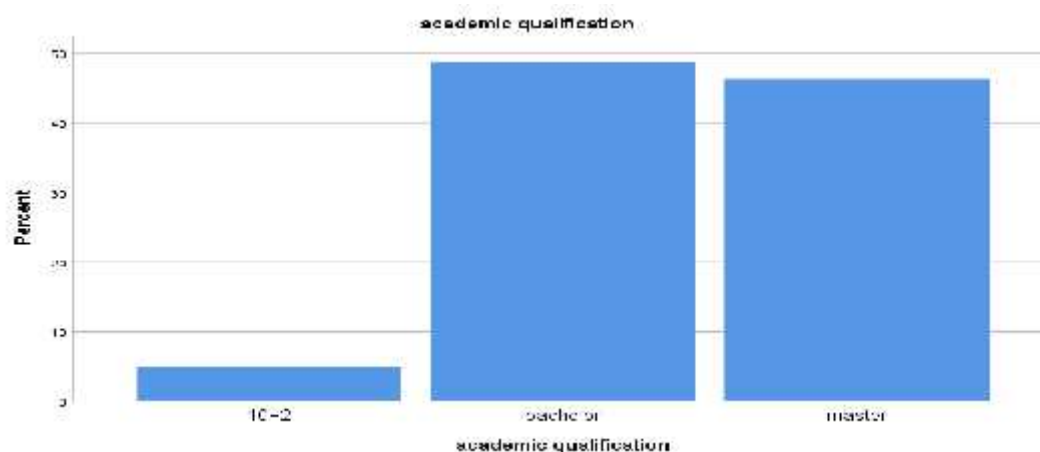
The academic qualifications of the respondents are classified into three categories: +2 holders, bachelor's degree holders, and master's degree holders. The frequency distribution and percent composition of respondents' education is depicted in Table 4.4 and figure 4.4.

Table 4.4: Academic qualification of Respondents

Education status	Frequency	Percent
+2 holders	6	4.9%
Bachelor's degree	60	48.8%
Master's degree	57	46.3%
Total	123	100%

Source: Field survey, 2019

The given table 4.4 and the following figure 4.4 shows that out of 123 respondents, 48.8% of total respondents are bachelor's degree holder, 46.3% respondents are master's degree holder and remaining 4.9% respondents have completed their +2 levels.



4.2.5 Job category of Respondents

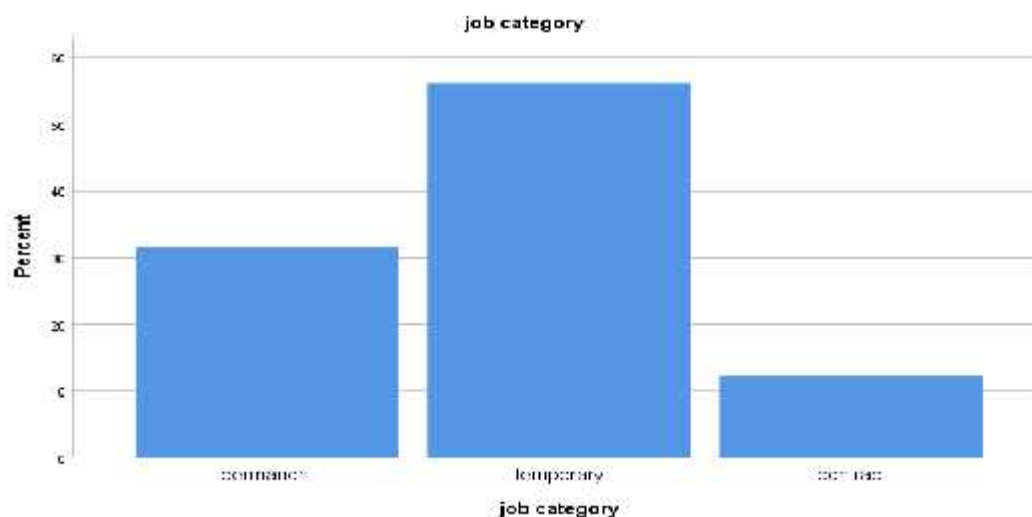
The job categories of the employees are classified into three categories; permanent, temporary and under contract. The frequency distribution and percent composition of respondents' job category is depicted in Table 4.5 and figure 4.5.

Table 4.5: Job category of Respondents

Education status	Frequency	Percent
permanent	36	31.7%
temporary	69	56.1%
Contract	15	12.2%
Total	123	100%

Source: Field survey, 2019

The given table 4.5 and the following figure 4.5 shows that out of 123 respondents, 56.1% of respondents belong to temporary, 31.7% of respondents belong to permanent and rest of the 12.2% of respondents are in contract category.



4.2.6 Working experience of respondents

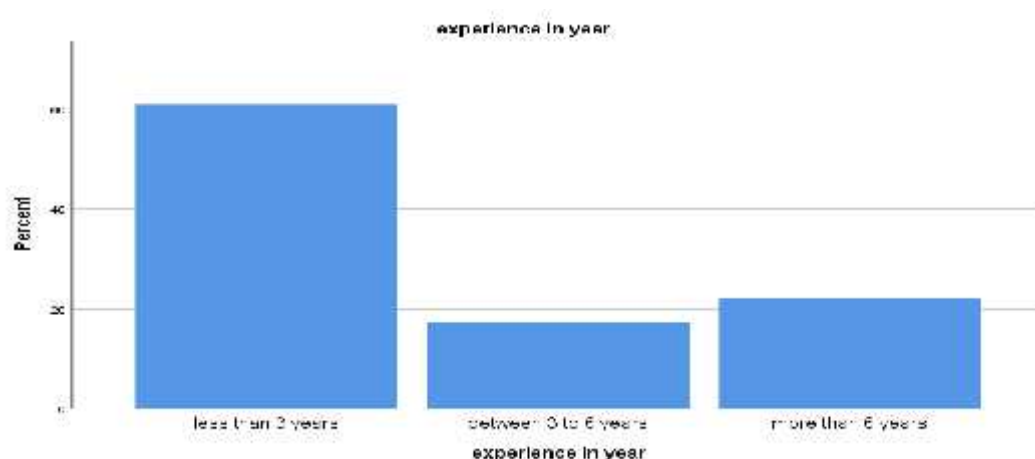
Time duration represents for how many years have the respondents have been involving in commercial bank. The time duration is categorized into 3 ranges. The ranges are below 3 years, 3 to 6 years, and 6 years and above. The frequency distribution and percent composition of working experience of the respondent is tabulated below.

Table 4.6: Working experience of Respondents

Experience(years)	Frequency	Percent
0-3	75	61%
3-6	21	17.1 %
Above 6	27	22%
Total	123	100%

Source: Field survey, 2019

The given table 4.6 and the following figure 4.6 shows that out of 123 respondents, 61% of total respondents have been working for 0-3 years, 22% have been working in commercial bank for more than 6 years and 17.1% of respondents have been working for 3-6 years. The given table and figure below shows the working experience of respondents.



4.2.7 Ownership structure of bank of respondent

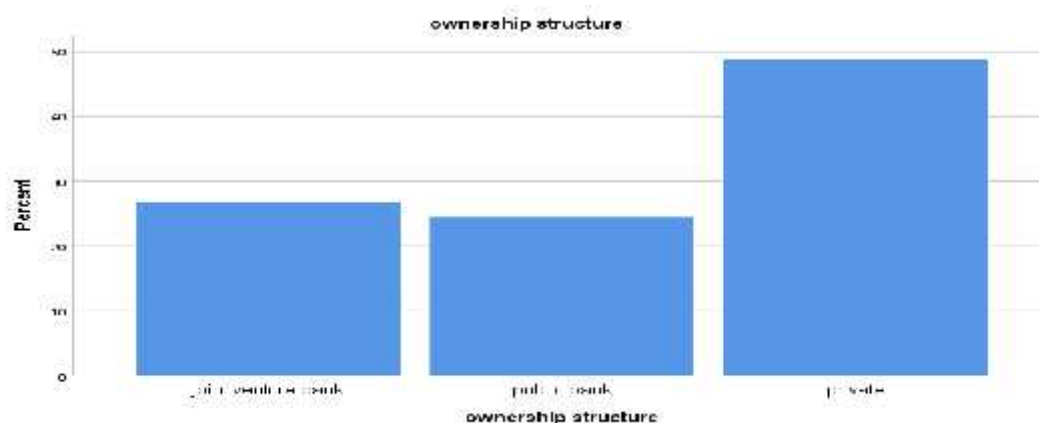
The ownership structure of commercial bank are classified into three categories i.e joint venture, public bank and privately owned bank. The frequency distribution and percent composition of ownership structure of bank of the respondent is tabulated below.

Table 4.7: Ownership Structure of Bank Of Respondent

Ownership structure	Frequency	Percent
Joint venture	33	26.8%
Public	30	24.4%
Private	60	48.8%
Total	123	100%

Source: Field survey, 2019

The given table 4.7 and the following figure 4.7 shows that out of 123 respondents, 48.8% of total respondents have been working in private bank, 26.8% have been working in joint venture bank and 24.4% of respondents have been working in public bank. The given table and figure below shows the ownership structure of commercial bank of respondents.



4.3 Descriptive Analysis of Research Variables

Descriptive analysis of this research paper includes the basic explanation of central tendency, particularly mean and variation of variables of the study. The main aim of this analysis is to describe the importance of each variable in order of importance given to it by the survey respondents. Descriptive statistics summarizes the sample and observations that have been made. In this study, descriptive analysis incorporates the calculation of statistical measures such as mean and standard deviation. These variables are further divided into 26 measurable questions while collecting responses. A total of 26 items (questions) with particular mean score were obtained from the MS excel and SPSS output. A five-point Likert scale was used for each question ranging from Strongly Agree to Strongly Disagree; coded by 5 representing Strongly Agree, 4

representing Agree, 3 representing neutral, 2 representing Disagree, and 1 representing Strongly Disagree. Thus, this section consists of descriptive analysis performed to analyze measurable questions as well as study variables.

4.3.1 Fair Salary and Benefit

Employees' perception on the factor "Fair salary and benefit" influencing QWL has been analyzed based on 4 different statements, including 123 questionnaires which are as follows:

Table 4.8: Fair Salary and Benefit

Questionnaire	Queries	JVB		POB		PB	
		mean	SD	mean	SD	mean	SD
1	Equal salary is paid for equal value of work for the same job	3.42	.96	3.7	.85	3.50	1.10
2	Employees are paid based on performance	3.61	.86	3.32	.85	3.23	1.13
3	There is a provision for adequate compensation for overtime work.	3.55	.86	3.08	1.19	3.73	1.01
4	Reward system in your organization is satisfied	3.73	.67	3.07	.98	3.07	.69
	Fair salary and benefit	3.57	.84	3.29	.96	3.38	.98

Source: Field survey, 2019

Above figure 4.8 shows that in Joint venture bank mean value of employees perception on "Fair salary and benefit" influencing QWL ranges from 3.42 to 3.73 where highest mean is shown by "Reward system in your organization is satisfied" which means respondents agreed with this statement whereas lowest mean is shown by "Equal salary is paid for equal value of work for the same job". Average mean for employees perception on Fair salary and benefit influencing QWL is 3.57. Additionally, the table shows that "Equal salary is paid for equal value of work for the same job" has the highest standard deviation of .96 whereas "Reward system in your organization is satisfied" has the lowest standard deviation of 0.67. This means

respondents have more deviation with the statement “Equal salary is paid for equal value of work for the same job” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Privately owned bank mean value of employees perception on “Fair salary and benefit” influencing QWL ranges from 3.07 to 3.7 where highest mean is shown by “Reward system in your organization is satisfied” which means respondents agreed with this statement whereas lowest mean is shown by “Equal salary is paid for equal value of work for the same job”. Average mean for employees perception on Fair salary and benefit influencing QWL is 3.29. Additionally, the table shows that “There is a provision for adequate compensation for overtime work” has the highest standard deviation of 1.19 whereas Equal salary is paid for equal value of work for the same job” and “Employees are paid based on performance” has the lowest standard deviation of 0.85. This means respondents have more deviation with the statement “There is a provision for adequate compensation for overtime work” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Public bank mean value of employee’s perception on “Fair salary and benefit” influencing QWL ranges from 3.07 to 3.73 where highest mean is shown by “There is a provision for adequate compensation for overtime work” which means respondents agreed with this statement whereas lowest mean is shown by “Reward system in your organization is satisfied”. Average mean for employees perception on Fair salary and benefit influencing QWL is 3.38. Additionally, the table shows that “Employees are paid based on performance” has the highest standard deviation of 1.13 whereas “Equal salary is paid for equal value of work for the same job” and “Reward system in your organization is satisfied” has the lowest standard deviation of 0.69. This means respondents have more deviation with the statement “Employees are paid based on performance” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

4.3.2 Opportunity to develop human capacities

Employees perception on the factor “Opportunity to develop human capacities” influencing QWL has been analyzed based on 4 different statements, including 123 questionnaires which are as follows:

Table 4.9: Opportunity to develop human capacities

Questionnaire	Queries	JVB		POB		PB	
		mean	SD	mean	SD	mean	SD
5	There are training opportunities for enriching the skills and abilities of employees.	3.33	.81	3.65	.84	3.70	.75
6	The training opportunities have really helped in improving the quality of work.	3.48	.90	3.4	1.06	3.67	1.24
7	There are opportunities for career advancement for employees.	3.85	.56	3.83	.55	3.40	.93
8	There are opportunities for employees to be creative at workplace.	2.58	.79	3.22	1.01	3.40	.96
	Oppourtunity to develop human capacities	3.31	.76	3.52	.86	3.54	.97

Source: Field survey, 2019

Above figure 4.9 shows that in Joint venture bank mean value of employees perception on “Opportunity to develop human capacities” influencing QWL ranges from 2.58 to 3.85 where highest mean is shown by “There are opportunities for career advancement for employees” which means respondents agreed with this statement whereas lowest mean is shown by “There are opportunities for employees to be creative at workplace.”.Average mean for employees perception on Opportunity to develop human capacities influencing QWL is 3.31. Additionally, the table shows that

“The training opportunities have really helped in improving the quality of work” has the highest standard deviation of .90 whereas “There are opportunities for career advancement for employees” has the lowest standard deviation of 0.56. This means respondents have more deviation with the statement “The training opportunities have really helped in improving the quality of work” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Privately owned bank mean value of employees perception on “Opportunity to develop human capacities” influencing QWL ranges from 3.22 to 3.88 where highest mean is shown by “There are opportunities for career advancement for employees” which means respondents agreed with this statement whereas lowest mean is shown by “There are opportunities for employees to be creative at workplace.”. Average mean for employees perception on Opportunity to develop human capacities influencing QWL is 3.52. Additionally, the table shows that “The training opportunities have really helped in improving the quality of work” has the highest standard deviation of 1.06 whereas “There are opportunities for career advancement for employees” has the lowest standard deviation of 0.55. This means respondents have more deviation with the statement “The training opportunities have really helped in improving the quality of work” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Public bank mean value of employees perception on “Opportunity to develop human capacities” influencing QWL ranges from 3.4 to 3.70 where highest mean is shown by “There are training opportunities for enriching the skills and abilities of employees” which means respondents agreed with this statement whereas lowest mean is shown by “There are opportunities for employees to be creative at workplace” and “There are opportunities for career advancement for employees’”. Average mean for employees perception on Opportunity to develop human capacities influencing QWL is 3.54. Additionally, the table shows that “The training opportunities have really helped in improving the quality of work” has the highest standard deviation of 1.24 whereas “There are training opportunities for enriching the skills and abilities of employees” has the lowest standard deviation of 0.75. This means respondents have more deviation with the statement “The training

opportunities have really helped in improving the quality of work” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

4.3.3 Safe and Healthy Working Environment

Employee’s perception on the factor “Safe and healthy working environment” influencing QWL has been analyzed based on 6 different statements, including 123 questionnaires which are as follows:

Table 4.10: Safe and Healthy Working Environment

Questionnaire	Queries	JVB		POB		PB	
		mean	SD	mean	SD	mean	SD
9	There is no discrimination between male and female employees.	3.55	.86	3.4	.88	3.47	.90
10	The company communicates every new changes that takes place.	3.48	.75	3.2	1.02	3.5	1.40
11	The organization is providing high quality tools and techniques to do the job.	3.18	.84	2.78	1.18	3.47	.90
12	The organization provides enough instruction to get the job done	2.91	.91	3.28	.92	2.57	1.07
13	The health care and medical facilities provided by the organization is satisfied.	2.70	.98	3.28	1.09	3.37	.96
14	The safety of workers is at high priority.	2.79	1.1	3.32	.91	3.20	.92
	Safe and healthy working environment	3.10	.90	3.21	1	3.26	1.02

Source: Field survey, 2019

Above figure 4.10 shows that in Joint venture bank mean value of employees perception on “Safe and healthy working environment” influencing QWL ranges from 2.70 to 3.55 where highest mean is shown by “There is no discrimination between male and female employees” which means respondents agreed with this statement whereas lowest mean is shown by “The health care and medical facilities provided by the organization is satisfied”. Average mean for employees perception on Safe and healthy working environment influencing QWL is 3.10. Additionally, the table shows that “The safety of workers is at high priority” has the highest standard deviation of 1.1 whereas “The company communicates every new changes that takes place” has the lowest standard deviation of 0.75. This means respondents have more deviation with the statement “The safety of workers is at high priority” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Privately owned bank mean value of employees perception on “Safe and healthy working environment” influencing QWL ranges from 2.78 to 3.4 where highest mean is shown by “There is no discrimination between male and female employees” which means respondents agreed with this statement whereas lowest mean is shown by “The organization is providing high quality tools and techniques to do the job”. Average mean for employees perception on Safe and healthy working environment influencing QWL is 3.21. Additionally, the table shows that “The organization is providing high quality tools and techniques to do the job” has the highest standard deviation of 1.18 whereas “There is no discrimination between male and female employees” has the lowest standard deviation of 0.88. This means respondents have more deviation with the statement “The organization is providing high quality tools and techniques to do the job” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Public bank mean value of employees perception on “Safe and healthy working environment” influencing QWL ranges from 2.57 to 3.5 where highest mean is shown by “The company communicates every new changes that takes place” which means respondents agreed with this statement whereas lowest mean is shown by “The organization provides enough instruction to get the job done”. Average mean for employees perception on Fair salary and benefit Safe and healthy working environment influencing QWL is 3.26. Additionally, the table shows that “The

company communicates every new changes that takes place” has the highest standard deviation of 1.4 whereas “There is no discrimination between male and female employees” and “The organization is providing high quality tools and techniques to do the job” has the lowest standard deviation of 0.90. This means respondents have more deviation with the statement “The company communicates every new changes that takes place” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

4.3.4 Employee Relations

Employee’s perception on the factor “Employee relations” influencing QWL has been analyzed based on 4 different statements, including 123 questionnaires which are as follows:

Table 4.11: Employee relations

Questionnaire	Queries	JVB		POB		PB	
		mean	SD	mean	SD	mean	SD
15	There is an easy and smooth flow of information between different departments.	3.15	1.1	3.72	.73	3.60	.96
16	There is a good cooperation between senior and junior employees at workplace.	3.55	.79	3.83	.88	3.80	.55
17	The organizational atmosphere is based on fairness, integrity and trust.	3.79	.78	4.02	.67	3.87	.90
18	There is a harmonious relationship with your colleagues.	3.82	.63	4.02	.62	3.77	1.10
	Employee relations	3.57	.82	3.89	.72	3.76	.87

Source: Field survey, 2019

Above figure 4.11 shows that in Joint venture bank mean value of employees perception on “Employee relations” influencing QWL ranges from 3.15 to 3.82 where highest mean is shown by “There is a harmonious relationship with your colleagues” which means respondents agreed with this statement whereas lowest mean is shown by “There is an easy and smooth flow of information between different departments”. Average mean for employees perception on Employee relations influencing QWL is 3.57. Additionally, the table shows that “There is an easy and smooth flow of information between different departments” has the highest standard deviation of 1.1 whereas “There is a harmonious relationship with your colleagues” has the lowest standard deviation of 0.63. This means respondents have more deviation with the statement “There is an easy and smooth flow of information between different departments” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Privately owned bank mean value of employees perception on “Employee relations” influencing QWL ranges from 3.72 to 4.02 where highest mean is shown by “The organizational atmosphere is based on fairness, integrity and trust” and “There is a harmonious relationship with your colleagues” which means respondents agreed with this statement whereas lowest mean is shown by “There is an easy and smooth flow of information between different departments”. Average mean for employees perception on Employee relations influencing QWL is 3.89. Additionally, the table shows that “There is a good cooperation between senior and junior employees at workplace” has the highest standard deviation of .88 whereas “There is a harmonious relationship with your colleagues” has the lowest standard deviation of 0.62. This means respondents have more deviation with the statement “There is a good cooperation between senior and junior employees at workplace” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Public bank mean value of employees perception on “Employee relations” influencing QWL ranges from 3.6 to 3.87 where highest mean is shown by “The organizational atmosphere is based on fairness, integrity and trust” which means respondents agreed with this statement whereas lowest mean is shown by “There is an easy and smooth flow of information between different departments”. Average mean for employees perception on Employee relations influencing QWL is

3.76. Additionally, the table shows that “There is a harmonious relationship with your colleagues” has the highest standard deviation of 1.10 whereas “There is a good cooperation between senior and junior employees at workplace” has the lowest standard deviation of 0.55. This means respondents have more deviation with the statement “There is a harmonious relationship with your colleagues” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

4.3.5 Autonomy in Job

Employee’s perception on the factor “Autonomy in job” influencing QWL has been analyzed based on 4 different statements, including 123 questionnaires which are as follows:

Table 4.12: Autonomy in Job

Questionnaire	Queries	JVB		POB		PB	
		mean	SD	mean	SD	mean	SD
19	The company provides enough information to discharge my responsibility	3.67	.81	3.28	.71	3.57	.93
20	Employees are given the freedom of decision making	2.36	.78	2.77	.94	3.30	1.01
21	Workers themselves plan, co-ordinate and control work related activities.	2.33	.81	2.58	.92	3.06	.98
22	Job stress is high	4	.82	3.88	1.0	3.67	1.21
	Autonomy in job	3.09	.80	3.12	.89	3.4	1.03

Source: Field survey, 2019

Above figure 4.12 shows that in Joint venture bank mean value of employees perception on “Autonomy in job” influencing QWL ranges from 2.33 to 4 where highest mean is shown by “Job stress is high” which means respondents agreed with this statement whereas lowest mean is shown by “Workers themselves plan, co-ordinate and control work related activities”. Average mean for employees perception on Autonomy in job influencing QWL is 3.09. Additionally, the table shows that “Job

stress is high” has the highest standard deviation of .82 whereas “Employees are given the freedom of decision making” has the lowest standard deviation of 0.78. This means respondents have more deviation with the statement ‘Job stress is high” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Privately owned bank mean value of employees perception on “Autonomy in job” influencing QWL ranges from 3.28 to 3.88 where highest mean is shown by “Job stress is high” which means respondents agreed with this statement whereas lowest mean is shown by “The company provides enough information to discharge my responsibility”. Average mean for employees perception on Autonomy in job influencing QWL is 3.12. Additionally, the table shows that “Job stress is high” has the highest standard deviation of 1 whereas “The company provides enough information to discharge my responsibility” has the lowest standard deviation of 0.71. This means respondents have more deviation with the statement ‘Job stress is high” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Public bank mean value of employees’ perception on “Autonomy in job” influencing QWL ranges from 3.06 to 3.67 where highest mean is shown by “Job stress is high” which means respondents agreed with this statement whereas lowest mean is shown by “Workers themselves plan, co-ordinate and control work related activities”. Average mean for employees perception on Autonomy in job influencing QWL is 3.4. Additionally, the table shows that “Job stress is high” has the highest standard deviation of 1.21 whereas “The company provides enough information to discharge my responsibility” has the lowest standard deviation of 0.93. This means respondents have more deviation with the statement ‘Job stress is high” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

4.3.6 Quality of Work Life

Quality of work life determines the employee’s level of satisfaction and motivation to perform the job which ultimately impacts their performance on the job. Quality of work life is the dependent variable of the study. Under this variable, 4 questions were asked.

Table 4.13: Quality of Work Life

Questionnaire	Queries	JVB		POB		PB	
		mean	SD	mean	SD	mean	SD
23	Organization provides adequate resources to perform your duty	3.24	1.09	3.15	1.14	3.5	.97
24	Provision related to job security is satisfactory	3.39	.78	3.3	.90	3.43	.89
25	Provision for job rotation is satisfactory	3.24	.93	3.5	1.03	3.7	.95
26	Employees get promotion based on their performance	3.72	.76	3.88	.88	3.63	.96
	Quality of work life	3.40	.89	3.45	.99	3.56	.94

Source: Field survey, 2019

Above figure 4.13 shows that in Joint venture bank mean value of level of employees Quality of work life ranges from 3.24 to 3.72 where highest mean is shown by “Employees get promotion based on their performance” which means respondents agreed with this statement whereas lowest mean is shown by “Organization provides adequate resources to perform your duty “and “Provision for job rotation is satisfactory”. Average mean for level of employees QWL is 3.40. Additionally, the table shows that “Organization provides adequate resources to perform your duty” has the highest standard deviation of 1.09 whereas “Employees get promotion based on their performance” has the lowest standard deviation of 0.76. This means respondents have more deviation with the statement ‘Organization provides adequate resources to perform your duty’ in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Privately owned bank mean value of level of employees Quality of work life ranges from 3.15 to 3.88 where highest mean is shown by “Employees get promotion based on their performance” which means respondents agreed with this statement whereas lowest mean is shown by “Organization provides adequate resources to perform your duty”. Average mean for level of employees QWL is 3.45. Additionally, the table

shows that “Organization provides adequate resources to perform your duty” has the highest standard deviation of 1.14 whereas “Employees get promotion based on their performance” has the lowest standard deviation of 0.88. This means respondents have more deviation with the statement ‘Organization provides adequate resources to perform your duty’ in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Public bank mean value of level of employees Quality of work life ranges from 3.43 to 3.7 where highest mean is shown by “Provision for job rotation is satisfactory” which means respondents agreed with this statement whereas lowest mean is shown by “Provision related to job security is satisfactory”. Average mean for level of employees QWL is 3.56. Additionally, the table shows that “Organization provides adequate resources to perform your duty” has the highest standard deviation of .97 whereas “Provision for job rotation is satisfactory” has the lowest standard deviation of 0.89. This means respondents have more deviation with the statement ‘Organization provides adequate resources to perform your duty’ in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

Table No. 4.14: Summary of level of employees' QWL in commercial banks of Kathmandu Nepal

S.N	Factor influencing QWL	JVB		POB		PB		Average
		Mean	S.D	Mean	S.D	Mean	S.D	
1	Fair salary and benefit	3.57	.84	3.29	.96	3.38	.98	3.41
2	Oppourtunity to develop human capacities	3.31	.76	3.52	.86	3.54	.97	3.45
3	Safe and healthy working environment	3.10	.90	3.21	1	3.26	1.02	3.19
4	Employee relations	3.57	.82	3.89	.72	3.76	.87	3.74
5	Autonomy in job	3.09	.80	3.12	.89	3.4	1.03	3.20
	Average	3.32	.82	3.40	.88	3.46	.97	

Source: Field Survey, 2019

Above figure 4.14 shows that in Joint venture bank mean value of employees perception on various factor influencing QWL ranges from 3.09 to 3.57 where highest mean is shown by “air salary and benefit” and “Employee relation” which means respondents agreed with this statement whereas lowest mean is shown by “Autonomy in job”. Average mean for employees perception on various factor influencing QWL is 3.32. Additionally, the table shows that “Safe and healthy working environment” has the highest standard deviation of .90 whereas “Opportunity to develop human capacities” has the lowest standard deviation of 0.76. This means respondents have more deviation with the statement “Safe and healthy working environment” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Privately owned bank mean value of employees perception on various factor influencing QWL ranges from 3.12 to 3.89 where highest mean is shown by “Employee relation” which means respondents agreed with this statement whereas

lowest mean is shown by “Autonomy in job”. Average mean for employees perception on various factor influencing QWL is 3.40. Additionally, the table shows that “Safe and healthy working environment “has the highest standard deviation of 1 whereas “Employee relations” has the lowest standard deviation of 0.72. This means respondents have more deviation with the statement “Safe and healthy working environment” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

In Public bank mean value of employees perception on various factor influencing QWL ranges from 3.26 to 3.76 where highest mean is shown by “Employee relation” which means respondents agreed with this statement whereas lowest mean is shown by “Safe and healthy working environment”. Average mean for employees perception on various factor influencing QWL is 3.46. Additionally, the table shows that “Autonomy in job “has the highest standard deviation of 1.03 whereas “Employee relations” has the lowest standard deviation of 0.87. This means respondents have more deviation with the statement “Autonomy in job” in comparison to the other i.e. the values in the data set are farther away from the mean, on average. Similarly, other percentages are shown in the above table.

The result shows that factor “Employee relations” occupies first rank carrying of 3.74, the “Opportunity to develop human capacities” has been ranked second most influential factor as it has 3.45 of respondents agreed. Another factor, “Fair salary and benefit “is ranked as third influencing factor of QWL which is 3.41 and 3.20 of respondents ranked that “Autonomy in job” in fourth position. Finally, “Safe and healthy working environment” has lower rank scored of 3.19 which means least influential factors of quality of work life.

Here the employee’s perception of public banks on various factors influencing Quality of Work Life (QWL) is higher than the privately owned bank and of joint venture bank. It means the quality of work life is better in public bank than of joint venture and privately owned banks in commercial bank of Kathmandu.

4.3.7. The QWL between male and female employees in commercial bank of Kathmandu.

This study primarily aims to analyze the quality of work life among the employees of commercial banks in Kathmandu. Further it also tries to examine the QWL between male and female employees of different commercial banks such as joint venture, privately owned and public banks as presented in following tables.

4.3.7.1 The perception on various factors influencing QWL between male and female employees of JVB

Table No.4.15: Fair salary and benefit

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
1	Equal salary is paid for equal value of work for the same job	2.4	.89	3.60	.87
2	Employees are paid based on performance	2.6	1.34	3.78	.62
3	There is a provision for adequate compensation for overtime work.	2.2	.44	3.78	.68
4	Reward system in your organization is satisfied	3.2	.83	3.82	.61
	Fair salary and benefit	2.6	.87	3.74	.69

Source: Field Survey, 2019

In table no. 4.15 factor influencing QWL i.e “Fair salary and benefit “between male and female employees’ perception is presented. The result of this table shows that female employees’ perception on “Fair salary and benefit” influencing QWL is higher (3.74%) than the male employees 2.6%) in the joint venture bank of Kathmandu Nepal. Additionally, the table shows that the perception of male employees has highest standard deviation of 0.87 whereas the perception of female employees standard deviation of 0.69. This means male respondents have more deviation with the QWL statement.

Table No.4.16: Opportunity to develop human capacities

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
5	There are training opportunities for enriching the skills and abilities of employees.	3.8	.83	3.25	.79
6	The training opportunities have really helped in improving the quality of work.	4.2	.44	3.35	.80
7	There are opportunities for career advancement for employees.	4	0	3.82	.61
8	There are opportunities for employees to be creative at workplace.	2.8	.44	2.53	.83
	Opportunity to develop human capacities	3.7	.42	3.23	.75

Source: Field Survey, 2019

In table no. 4.16 factor influencing QWL i.e “Opportunity to develop human capacities “between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Opportunity to develop human capacities” influencing QWL is higher (3.7%) than the female employees (3.23%) in the joint venture bank of Kathmandu Nepal. Additionally, the table shows that the perception of female employees has highest standard deviation of 0.75 whereas the perception of male employees standard deviation of 0.42. This means female respondents have more deviation with the QWL statement.

Table No.4.17: Safe and healthy working environment

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
9	There is no discrimination between male and female employees.	3.8	.83	3.5	.88
10	The company communicates every new changes that takes place.	3	.70	3.57	.74
11	The organization is providing high quality tools and techniques to do the job.	3.6	.54	3.10	.87
12	The organization provides enough instruction to get the job done	3.4	.89	2.82	.90
13	The health care and medical facilities provided by the organization is satisfied.	2.8	.83	2.67	1.02
14	The safety of workers is at high priority.	3.8	.83	2.60	1.10
	Safe and healthy working environment	3.4	.77	3.04	.91

Source: Field Survey, 2019

In table no. 4.17 factor influencing QWL i.e “Safe and healthy working environment “between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Safe and healthy working environment” influencing QWL is higher (3.4%) than the female employees (3.04%) in the joint venture bank of Kathmandu Nepal. Additionally, the table shows that the perception of female employees has highest standard deviation of 0.91 whereas the perception of male employees standard deviation of 0.77. This means female respondents have more deviation with the QWL statement.

Table No.4.18:Employee relations

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
15	There is an easy and smooth flow of information between different departments.	3.4	.89	3.10	1.06
16	There is a good cooperation between senior and junior employees at workplace.	3.4	.89	3.57	.79
17	The organizational atmosphere is based on fairness, integrity and trust.	4	0	3.75	.84
18	There is a harmonious relationship with your colleagues.	4	1.27	3.78	.62
	Employee relations	3.7	.76	3.55	.82

Source: Field Survey, 2019

In table no. 4.18 factor influencing QWL i.e “Employee relations “between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Employee relations” influencing QWL is higher (3.7%) than the female employees (3.55%) in the joint venture bank of Kathmandu Nepal. Additionally, the table shows that the perception of female employees has highest standard deviation of 0.82 whereas the perception of male employees standard deviation of 0.76. This means female respondents have more deviation with the QWL statement.

Table No.4.19: Autonomy in job

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
19	The company provides enough information to discharge my responsibility	3.8	.44	3.64	.86
20	Employees are given the freedom of decision making	2.4	.54	2.35	.82
21	Workers themselves plan, co-ordinate and control work related activities.	2.6	.89	2.28	.80
22	Job stress is high	4.2	.83	3.96	.83
	Autonomy in job	3.25	.67	3.05	.82

Source: Field Survey, 2019

In table no. 4.19 factor influencing QWL i.e “Autonomy in job “between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Autonomy in job” influencing QWL is higher (3.25%) than the female employees (3.05%) in the joint venture bank of Kathmandu Nepal. Additionally, the table shows that the perception of female employees has highest standard deviation of 0.82 whereas the perception of male employees standard deviation of 0.67. This means female respondents have more deviation with the QWL statement.

4.3.7.2 The QWL between male and female employees of POB

Table No.4.20: Fair salary and benefit

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
1	Equal salary is paid for equal value of work for the same job	3.75	.76	3.60	.98
2	Employees are paid based on performance	3.48	.73	3.04	.97
3	There is a provision for adequate compensation for overtime work.	2.89	1.26	3.39	1.03
4	Reward system in your organization is satisfied	3.02	.86	3.13	1.17
	Fair salary and benefit	3.28	.90	3.29	1.03

Source: Field Survey, 2019

In table no. 4.20 factor influencing QWL i.e “Fair salary and benefit “between male and female employees’ perception is presented. The result of this table shows that female employees’ perception on “Fair salary and benefit” influencing QWL is higher (3.29%) than the male employees (3.28%) in the privately owned bank of Kathmandu Nepal. Additionally, the table shows that the perception of female employees has highest standard deviation of 1.03 whereas the perception of male employees standard deviation of 0.90. This means female respondents have more deviation with the QWL statement.

Table No.4.21: Opportunity to develop human capacities

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
5	There are training opportunities for enriching the skills and abilities of employees.	3.56	.72	3.78	.99
6	The training opportunities have really helped in improving the quality of work.	3.24	1.11	3.65	.93
7	There are opportunities for career advancement for employees.	3.94	.40	3.65	.71
8	There are opportunities for employees to be creative at workplace.	3.10	1.07	3.39	.89
	Opportunity to develop human capacities	3.46	.82	3.61	.88

Source: Field Survey, 2019

In table no. 4.21 factor influencing QWL i.e “Opportunity to develop human capacities” between male and female employees’ perception is presented. The result of this table shows that female employees’ perception on “Opportunity to develop human capacities” influencing QWL is higher (3.61%) than the male employees (3.46%) in the privately owned bank of Kathmandu Nepal. Additionally, the table shows that the perception of female employees has highest standard deviation of 0.88 whereas the perception of male employees standard deviation of 0.82. This means female respondents have more deviation with the QWL statement.

Table No.4.22: Safe and healthy working environment

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
9	There is no discrimination between male and female employees.	3.40	.83	3.39	.98
10	The company communicates every new changes that takes place.	3.18	1.07	3.21	.95
11	The organization is providing high quality tools and techniques to do the job.	2.51	1.19	3.21	1.04
12	The organization provides enough instruction to get the job done	3.18	.93	3.43	.89
13	The health care and medical facilities provided by the organization is satisfied.	3.29	1.17	3.26	.96
14	The safety of workers is at high priority.	3.13	.97	3.60	.72
	Safe and healthy working environment	3.11	1.02	3.35	.92

Source: Field Survey, 2019

In table no. 4.22 factor influencing QWL i.e “Safe and healthy working environment “between male and female employees’ perception is presented. The result of this table shows that female employees’ perception on “Safe and healthy working environment” influencing QWL is higher (3.35%) than the male employees (3.11%) in the privately owned bank of Kathmandu Nepal. Additionally, the table shows that the perception of male employees has highest standard deviation of 1.02 whereas the perception of female employees standard deviation of 0.92. This means male respondents have more deviation with the QWL statement.

Table No.4.23: Employee Relations

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
15	There is an easy and smooth flow of information between different departments.	3.78	.75	3.60	.72
16	There is a good cooperation between senior and junior employees at workplace.	3.97	.79	3.60	.98
17	The organizational atmosphere is based on fairness, integrity and trust.	4.05	.57	3.95	.82
18	There is a harmonious relationship with your colleagues.	4.05	.62	3.95	.63
	Employee relations	3.96	.68	3.77	.78

Source: Field Survey, 2019

In table no. 4.23 factor influencing QWL i.e “Employee relations “between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Employee relations” influencing QWL is higher (3.96%) than the female employees (3.77%) in the privately owned bank of Kathmandu Nepal. Additionally, the table shows that the perception of female employees has highest standard deviation of 0.78 whereas the perception of male employees standard deviation of 0.68. This means female respondents have more deviation with the QWL statement.

Table No.4.24: Autonomy in job

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
19	The company provides enough information to discharge my responsibility	3.13	.75	3.52	.59
20	Employees are given the freedom of decision making	2.59	.86	3.04	1.02
21	Workers themselves plan, co-ordinate and control work related activities.	2.45	.98	2.78	.79
22	Job stress is high	3.97	1.10	3.73	1.05
	Autonomy in job	3.03	.92	3.26	.86

Source: Field Survey, 2019

In table no. 4.24 factor influencing QWL i.e “Autonomy in job “between male and female employees’ perception is presented. The result of this table shows that female employees’ perception on “Autonomy in job” influencing QWL is higher (3.26%) than the male employees (3.03%) in the privately owned bank of Kathmandu Nepal. Additionally, the table shows that the perception of male employees has highest standard deviation of 0.92 whereas the perception of female employees standard deviation of 0.86. This means male respondents have more deviation with the QWL statement.

4.3.7.3 The QWL between male and female employees of PB

Table No.4.25: Fair salary and benefit

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
1	Equal salary is paid for equal value of work for the same job	3.67	1.15	3.38	1.09
2	Employees are paid based on performance	3.67	1.07	2.94	1.10
3	There is a provision for adequate compensation for overtime work.	3.41	.99	3.94	.99
4	Reward system in your organization is satisfied	3.33	.77	2.88	.58
	Fair salary and benefit	3.52	.99	3.28	.94

Source: Field Survey, 2019

In table no. 4.25 factor influencing QWL i.e “Fair salary and benefit “between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Fair salary and benefit” influencing QWL is higher (3.52%) than the female employees (3.28%) in the public bank of Kathmandu Nepal. Additionally, the table shows that the perception of male employees has highest standard deviation of 0.99 whereas the perception of female employees standard deviation of 0.94. This means male respondents have more deviation with the QWL statement.

Table No.4.26: Opportunity to develop human capacities

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
5	There are training opportunities for enriching the skills and abilities of employees.	3.83	.57	3.61	.84
6	The training opportunities have really helped in improving the quality of work.	4.33	.65	3.22	1.35
7	There are opportunities for career advancement for employees.	3.67	.77	3.22	1
8	There are opportunities for employees to be creative at workplace.	3.5	1	3.33	.97
	Opportunity to develop human capacities	3.83	.74	3.34	1.04

Source: Field Survey, 2019

In table no.4.26 factor influencing QWL i.e “Opportunity to develop human capacities” between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Opportunity to develop human capacities” influencing QWL is higher (3.83%) than the female employees (3.34%) in the public bank of Kathmandu. Additionally, the table shows that the perception of female employees has highest standard deviation of 1.04 whereas the perception of male employees standard deviation of 0.74. This means female respondents have more deviation with the QWL statement.

Table No.4.27: Safe and Healthy Working Environment

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
9	There is no discrimination between male and female employees.	3.58	1.78	3.44	1.14
10	The company communicates every new changes that takes place.	3.67	.88	3.33	.90
11	The organization is providing high quality tools and techniques to do the job.	3	1.04	2.27	1.01
12	The organization provides enough instruction to get the job done	3.58	.79	3.22	1.06
13	The health care and medical facilities provided by the organization is satisfied.	3.25	1.05	3.16	.85
14	The safety of workers is at high priority.	3.83	.71	3.44	1.09
	Safe and healthy working environment	3.48	1.04	3.14	1.01

Source: Field Survey, 2019

In table no. 4.27 factor influencing QWL i.e “Safe and healthy working environment “between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Safe and healthy working environment” influencing QWL is higher (3.48%) than the female employees (3.14%) in the public bank of Kathmandu Nepal. Additionally, the table shows that the perception of male employees has highest standard deviation of 1.04 whereas the perception of female employees standard deviation of 1.01. This means male respondents have more deviation with the QWL statement.

Table No.4.28: Employee Relations

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
15	There is an easy and smooth flow of information between different departments.	3.91	.66	3.72	.46
16	There is a good cooperation between senior and junior employees at workplace.	3.75	.96	3.94	.87
17	The organizational atmosphere is based on fairness, integrity and trust.	3.58	1.31	3.88	.96
18	There is a harmonious relationship with your colleagues.	3.83	1.02	3.38	.84
	Employee relations	3.76	.98	3.73	.78

Source: Field Survey, 2019

In table no. 4.28 factor influencing QWL i.e “Employee relations “between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Employee relations” influencing QWL is higher (3.76%) than the female employees (3.73%) in the public bank of Kathmandu. Additionally, the table shows that the perception of male employees has highest standard deviation of 0.98 whereas the perception of female employees standard deviation of 0.78. This means male respondents have more deviation with the QWL statement.

Table No.4.29: Autonomy in job

S.N.	Statements	Male		Female	
		mean	S.D	mean	S.D
19	The company provides enough information to discharge my responsibility	3.33	.88	3.27	.89
20	Employees are given the freedom of decision making	3.16	1.11	3	.97
21	Workers themselves plan, co-ordinate and control work related activities.	3.25	.96	2.94	.99
22	Job stress is high	3.5	1.38	3.77	1.11
	Autonomy in job	3.31	1.08	3.24	.99

Source: Field Survey, 2019

In table no. 4.29 factor influencing QWL i.e “Autonomy in job “between male and female employees’ perception is presented. The result of this table shows that male employees’ perception on “Autonomy in job” influencing QWL is higher (3.31%) than the female employees (3.24%) in the public bank of Kathmandu Nepal. Additionally, the table shows that the perception of male employees has highest standard deviation of 1.08 whereas the perception of female employees standard deviation of 0.99. This means male respondents have more deviation with the QWL statement.

Table No.4.30: Summary of QWL between male and female employees in Commercial Bank of Kathmandu

S.N	Factor s	JVB (%)				POB(%)				PB(%)			
		male		female		male		female		male		female	
		M	S.D	M	S.D	M	S.D	M	S.D	M	S.D	M	S.D
1	FC	2.6	.87	3.74	.69	3.28	.90	3.29	1.03	3.52	.99	3.28	.94
2	HC	3.7	.42	3.23	.75	3.46	.82	3.61	.88	3.83	.74	3.34	1.04
3	WE	3.4	.77	3.04	.91	3.11	1.02	3.35	.92	3.48	1.04	3.14	1.01
4	ER	3.7	.76	3.55	.82	3.96	.68	3.77	.78	3.76	.98	3.73	.78
5	AJ	3.25	.67	3.05	.82	3.03	.92	3.26	.86	3.31	1.08	3.24	.99
	QWL	3.33	.69	3.32	.79	3.36	.86	3.4	.89	3.58	.96	3.34	.95

Source: Field Survey, 2019

In table no. 4.30 various factors influencing QWL between male and female employees' perception is presented. The result of joint venture bank in the above table shows that male employees' perception on various factors influencing QWL is higher (3.33%) than the female employees (3.32%) of Kathmandu. Additionally, the table shows that the perception of female employees has highest standard deviation of .79 whereas the perception of male employees standard deviation of 0.69. This means female respondents have more deviation with the QWL statement.

In Privately owned bank, the perception of female employees' on various factors influencing QWL is higher (3.4%) than the male employees (3.36%) of Kathmandu Nepal. Additionally, the table shows that the perception of female employees has highest standard deviation of .89 whereas the perception of male employees standard deviation of 0.86. This means female respondents have more deviation with the QWL statement.

In Public bank, the perception of male employees' on various factors influencing QWL is higher (3.58%) than the female employees (3.34%) of Kathmandu Nepal. Additionally, the table shows that the perception of male employees has highest standard deviation of .96 whereas the perception of female employees standard deviation of 0.95. This means male respondents have more deviation with the QWL statement.

On the basis of calculated average percentage of male and female employees' perception on various factors influencing QWL it is found that male employees perception on QWL is higher than the female employees in the joint venture bank and public bank of Kathmandu Nepal. In POB average percentage of female employees' perception on QWL is higher than the male employees.

4.4. Correlation Analysis

Correlation is the relationship between two or more than two variables. Pearson's correlations analysis was carried out for variables having simple multi option answers. A positive correlation reveals that the direction of the relationship is positive with one increasing in reaction to the other's increase. Meanwhile, a negative correlation reveals an inverse of the above; an increase in one when the other decreases.

Pearson Correlation Matrix Results

This table reveals the vicariate Pearson correlation coefficients between variables determining quality of work life. The correlation coefficients are based on the primary data collected from 123 questionnaires distributed to the employees of commercial bank of Kathmandu Nepal. QWL (quality of work life) is the dependent variable. Similarly, (1) fair salary and benefit (FC), (2) opportunity to develop human capacities (HC), (3) safe and healthy working environment (WE), (4) employee relations (ER) and (5) autonomy in job (AJ) are independent variables. Correlation between these independent variables is shown below.

4.4.1 Correlation of Employees Perception on Various Factors Affecting QWL in Joint Venture Bank

4.4.1.1 Fair Salary and Benefit Dimension

Fair salary and benefit is the independent variable of the study. Questions in this section were aimed to find out how fair salary and benefit influence the quality of work life of employees working in the commercial bank of Kathmandu Nepal. The responses are analyzed based on four items. These items are presented as FC1, FC2, FC3, and FC4 respectively, which denote the following statements;

FC 1: Equal salary is paid for equal value of work for the same job

FC 2: Employees are paid based on performance

FC 3: There is a provision for adequate compensation for overtime work

FC 4: Reward system in your organization is satisfied

Table: 31: Correlation of Fair salary and benefit

	FC1	FC2	FC3	FC4
FC1	1			
FC2	.654**	1		
FC3	.644**	.711**	1	
FC4	.326	.454**	.582**	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.31 represents the correlation of fair salary and benefit. Correlation between FC1 and FC2, FC1 and FC3, FC2 and FC3, FC2 and FC4, FC3 and FC4 are positive and significant at 0.01. And rest of the other correlation i.e FC1 and FC4 is significant at 0.064.

4.4.1.2 Opportunity to develop human capacities Dimension

Opportunity to develop human capacities is the independent variable of the study. Questions in this section were aimed to find out how Opportunity to develop human capacities influences the quality of work life of employees working in the commercial bank of Kathmandu. The responses are analyzed based on four items. These items are presented as HC1, HC2, HC3, and HC4 respectively, which denote the following statements;

HC 1: There are training opportunities for enriching the skills and abilities of employees

HC 2: The training opportunities have really helped in improving the quality of work..

HC 3: There are opportunities for career advancement for employees

HC 4: There are opportunities for employees to be creative at workplace..

Table: 32: Correlation of Opportunity to develop human capacities

	HC1	HC2	HC3	HC4
HC1	1			
HC2	.620**	1		
HC3	.519**	.087	1	
HC4.	.419*	.514**	-.218	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.32 represents the correlation of opportunity to develop human capacities. Correlation between HC1 and HC2, HC1 and HC3, HC2 and HC4 are positive and significant at 0.01, Similarly, HC1 and HC4 is positive and significant at 0.05. And rest of the other correlation are not significant.

4.4.1.3 Safe and Healthy Working Environment Dimension

Safe and healthy working environment is the independent variable of the study. Questions in this section were aimed to find out how Safe and healthy working environment influence the quality of work life of employees working in the commercial bank of Kathmandu. The responses are analyzed based on four items. These items are presented as WE1, WE2, WE3, WE4, WE5 and WE6 respectively, which denote the following statements;

WE 1: There is no discrimination between male and female employees.

WE2: The Company communicates every new change that takes place

WE3: The organization is providing high quality tools and techniques to do the job.

WE4: The organization provides enough instruction to get the job don

WE5: The health care and medical facilities provided by the organization are satisfied.

WE6: The safety of workers is at high priority.

Table: 33: Correlation of Safe and healthy working environment

	WE1	WE2	WE3	WE4	WE5	WE6
WE1	1					
WE2	.441*	1				
WE3	.201	.102	1			
WE4	-.329	.568**	.426*	1		
WE5	-.166	-.259	.369*	.698**	1	
WE6	-.069	-.458**	.528**	.641**	.694**	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.33 represents the correlation of safe and healthy working environment. Correlation between WE2 and WE4, WE4 and WE5, WE4 and WE6, WE3 and WE6, WE5 and WE6 are positive and significant at 0.01 and also correlation between WE2 and WE6 is negative and significant at 0.01. Similarly, WE1 and WE2, WE3 and WE4, WE3 and WE5 are positive and significant at 0.05. And rest of the other correlation are not significant.

4.4.1.4 Employee relations Dimension

Employee relations are the independent variable of the study. Questions in this section were aimed to find out how Employee relations influence the quality of work life of employees working in the commercial bank of Kathmandu Nepal. The responses are analyzed based on four items. These items are presented as ER1, ER2, ER3, and ER4, respectively, which denote the following statements;

ER1: There is an easy and smooth flow of information between different departments..

ER2: There is a good cooperation between senior and junior employees at workplace.

ER3: The organizational atmosphere is based on fairness, integrity and trust.

ER4: There is a harmonious relationship with your colleagues

Table: 34: Correlation of Employee relations

	ER1	ER2	ER3	ER4
ER1	1			
ER2	.124	1		
ER3	.196	.444**	1	
ER4.	.329	.327	.550**	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.34 represents the correlation of employee relations. Correlation between ER2 and ER3, ER3 and ER4, are positive and significant at 0.01. And rest of the other correlation is not significant.

4.4.1.5 Autonomy in job Dimension

Autonomy in job is the independent variable of the study. Questions in this section were aimed to find out how Autonomy in job influence the quality of work life of employees working in the commercial bank of Kathmandu. The responses are analyzed based on four items. These items are presented as AJ1, AJ2, AJ3, and AJ4, respectively, which denote the following statements;

AJ1: The Company provides enough information to discharge my responsibility

AJ2: Employees are given the freedom of decision making

AJ3: Workers themselves plan, co-ordinate and control work related activities..

AJ4: Job stress is high

Table: 35: Correlation of Autonomy in job

	AJ1	AJ2	AJ3	AJ4
AJ1	1			
AJ2	.649**	1		
AJ3	.675**	.629**	1	
AJ4	.421*	.705**	.490**	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.35 represents the correlation of autonomy in job. Correlation between AJ1 and AJ2, AJ1 and AJ3, AJ2 and AJ3, AJ2 and AJ4, AJ3 and AJ4 are positive and significant at 0.01. Similarly, AJ1 and AJ4 are positive and significant at 0.05.

4.4.2 Correlation of employee's perception on various factors affecting QWL in privately owned bank.

Table: 36: Correlation of Fair salary and benefit

	FC1	FC2	FC3	FC4
FC1	1			
FC2	.530**	1		
FC3.	.292*	.422**	1	
FC4	.286*	.256*	.253	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.36 represents the correlation of fair salary and benefit. Correlation between FC1 and FC2, FC2 and FC3, are positive and significant at 0.01. Similarly, FC1 and FC3, FC1 and FC4, FC2 and FC4 are positive and significant at 0.05. And rest of the other correlation i.e FC3 and FC4 is not significant.

Table: 37: Correlation of Opportunity to develop human capacities

	HC1	HC2	HC3	HC4
HC1	1			
HC2	.331**	1		
HC3	.090	.172	1	
HC4.	.211	.440**	.306*	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.37 represents the correlation of opportunity to develop human capacities. Correlation between HC1 and HC2, HC2 and HC4, HC3 and HC4 are positive and significant at 0.01. And rest of the other correlation are not significant.

Table: 38: Correlation of Safe and healthy working environment

	WE1	WE2	WE3	WE4	WE5	WE6
WE1	1					
WE2	.378**	1				
WE3	.424**	.374**	1			
WE4	.004	.514**	.384**	1		
WE5	.301*	.237	.114	-.182	1	
WE6	.176	.022	.317*	-.129	.283*	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.38 represents the correlation of safe and healthy working environment. Correlation between WE1 and WE2, WE1 and WE3, WE2 and WE3, WE2 and WE4, WE3 and WE4 are positive and significant at 0.01 and also correlation between WE1 and WE5, WE5 and WE6 are positive and significant at 0.05. And rest of the other correlation is not significant.

Table: 39: Correlation of Employee relations

	ER1	ER2	ER3	ER4
ER1	1			
ER2	.004	1		
ER3	.349**	.288*	1	
ER4.	.121	.526**	.562**	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.39 represents the correlation of employee relations. Correlation between ER1 and ER3, ER2 and ER4, ER3 and ER4 are positive and significant at 0.01. Similarly, ER2 and ER3 is positive and significant at 0.05. And rest of the other correlation is not significant.

Table: 40: Correlation of Autonomy in job

	AJ1	AJ2	AJ3	AJ4
AJ1	1			
AJ2	.350**	1		
AJ3	.514**	.584**	1	
AJ4	-.439**	-.325*	-.195	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.40 represents the correlation of autonomy in job. Correlation between AJ1 and AJ2, AJ1 and AJ3, AJ2 and AJ3, are positive and significant at 0.01 and correlation between AJ1 and AJ4 is negative and significant at 0.01 Similarly, AJ2 and AJ4 is negative and significant at 0.05. And rest of the other correlation are not significant.

4.4.3 Correlation of employee's perception on various factors affecting QWL in Public bank.

Table: 41: Correlation of Fair salary and benefit

	FC1	FC2	FC3	FC4
FC1	1			
FC2	.426*	1		
FC3.	.645**	.146	1	
FC4	.135	.507**	-.121	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.41 represents the correlation of fair salary and benefit. Correlation between FC1 and FC3, FC2 and FC4 are positive and significant at 0.01. Similarly, FC1 and FC2 is positive and significant at 0.05. And rest of the other correlation is not significant.

Table: 42: Correlation of Opportunity to develop human capacities

	HC1	HC2	HC3	HC4
HC1	1			
HC2	.371*	1		
HC3	.720**	.209	1	
HC4.	.646**	.488**	.657**	1

** . Correlation is significant at the 0.01 level (2-tailed)

*. Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.42represents the correlation of opportunity to develop human capacities. Correlation between HC1 and HC3, HC1 and HC4, HC2 and HC4, HC3 and HC4 are positive and significant at 0.01, Similarly, HC1 and HC2 is positive and significant at 0.05. And rest of the other correlation are not significant.

Table: 43: Correlation of Safe and healthy working environment

	WE1	WE2	WE3	WE4	WE5	WE6
WE1	1					
WE2	.327	1				
WE3	.194	.431*	1			
WE4	-.038	.591**	.326	1		
WE5	.291	.381*	-.014	.456*	1	
WE6	.126	.499**	.259	.569**	.593**	1

** . Correlation is significant at the 0.01 level (2-tailed)

*. Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.43represents the correlation of safe and healthy working environment. Correlation between WE2 and WE4,WE2 and WE6, WE4 and WE6, WE5 and WE6, are positive and significant at 0.01. Similarly, WE2 and WE3, WE2 and WE5, WE4 and WE5 are positive and significant at 0.05. And rest of the other correlation is not significant.

Table: 44: Correlation of Employee relations

	ER1	ER2	ER3	ER4
ER1	1			
ER2	.292	1		
ER3	.147	.731**	1	
ER4.	.361*	.667**	.566**	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.44represents the correlation of employee relations. Correlation between ER2 and ER3, ER2 and ER4, ER3 and ER4 are positive and significant at 0.01.Similarly, ER1 and ER4 is positive and significant at 0.05. And rest of the other correlation is not significant.

Table: 45:Correlation of Autonomy in job

	AJ1	AJ2	AJ3	AJ4
AJ1	1			
AJ2	.403*	1		
AJ3	.377*	.654**	1	
AJ4	-.421*	-.374*	-.474*	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.45represents the correlation of autonomy in job. Correlation between AJ2 and AJ3 is positive and significant at 0.01. Similarly, AJ1 and AJ2, AJ1 and AJ3 are positive and significant at 0.05. And correlation between AJ1 and AJ4, AJ2 and AJ4, AJ3 and AJ4 are negative and significant at 0.05.

Table: 46: Correlation of various factors influencing QWL in JVB

	FC	HC	WE	ER	AJ	QWL
FC	1					
HC	-.493**	1				
WE	.129	.432*	1			
ER	.193	.412*	.218	1		
AJ	.159	.466**	.512**	.580**	1	
QWL	.322	-.355*	-.168	.106	-.173	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.46 represents the correlation of various factors influencing QWL. Correlation between HC and AJ, WE and AJ, ER and AJ are positive and the correlation between FC and HC is negative and are significant at 0.01. Similarly, HC and WE, Hand ER are positive and the correlation between HC and QWL is negative and are significant at 0.05. And rest of the other correlation are not significant.

Table: 47: Correlation of various factors influencing QWL in POB

	FC	HC	WE	ER	AJ	QWL
FC	1					
HC	.126	1				
WE	.489**	.341**	1			
ER	.389**	.249	.386**	1		
AJ	.307*	.377**	.396**	.004	1	
QWL	-.205	.045	-.180	.017	-.159	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.47 represents the correlation of various factors influencing QWL. Correlation between FC and WE, FC and ER, HC and WE, HC and AJ, WE and ER, WE and AJ are positive and are significant at 0.01. Similarly, FC and AJ is positive and significant at 0.05. And rest of the other correlation is not significant.

Table: 48: Correlation of various factors influencing QWL in PB

	FC	HC	WE	ER	AJ	QWL
FC	1					
HC	.387*	1				
WE	.488**	.734**	1			
ER	.378*	.439*	.455*	1		
AJ	.440*	.580**	.570**	.596**	1	
QWL	-.284	-.243	-.388*	-.163	-.194	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

Table no.4.48 represents the correlation of various factor influencing QWL. Correlation between FC and WE, HC and WE, HC and AJ, WE and AJ, AJ and ER, are positive and are significant at 0.01. Similarly, FC and HC, FC and ER, HC and ER, WE and ER are positive and correlation between WE and QWL is negative and significant at 0.05. And rest of the other correlation are not significant.

4.5 Regression Analysis

In statistical modeling, regression analysis is a statistical process for estimating the relationships among variables. It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable and one or more independent variables. Regression analysis is a mathematical measure of overage relationship between two variables or more variable in terms of original unit of data. The general purpose of multiple regressions is to learn more about the relationship between several independent or predictor variables and a dependent or criterion variable. In this study, the dependent variable is quality of work life and independent variables are fair salary and benefit, oppourtunity to develop human capacities, safe and healthy working environment, employee relations and autonomy in job.

The line of regression is $Y = A + BX$

Multiple Regression Model

$$= + 1X_1 + 2X_2 + 3X_3 + 4X_4 + 5X_5 + e_i.$$

where,

= Quality of work life (Dependent variable),

X₁ = fair salary and benefit, X₂ = opportunity to develop human capacities, X₃ =

Safe and healthy working environment, X₄ = Employee relations, X₅ = Autonomy in job

= Constant,

i = Coefficient of slope of regression model

e_i = Error term

Where, A is constant and B is regression coefficient. A measure of change Y per unit change in X. If 1 unit increase in fair salary and benefit, the QWL will also increase. This is presented the table 4.19. Table below indicates the findings of regression analysis between five independent variables and QWL.

Table No: 4.49: Regression analysis - Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.488 ^a	.238	.097	2.83966

Predictors: Constant), FC, HC, WE, ER, AJ

Dependent Variable: QWL

Source: SPSS

Model summary indicates the R- square also known as coefficient of determination which can help in explaining variance. The value of R-square value as evident from Table 4.49 is 0.238 which means 23.8% variation in QWL is explained by employees perception on fair salary and benefit, opportunity to develop human capacities, Safe and healthy working environment, Employee relations, Autonomy in job. However, the remaining 76.2% (100% - 23.8%) is still unexplained in this research. In other words, there are other additional variables that are important in explaining QWL, that have not been considered in this research.

Similarly, adjusted R-square is 0.097 which means 9.7% variation in QWL is explained by employees perception on fair salary and benefit, opportunity to develop human capacities, Safe and healthy working environment, Employee relations, Autonomy in job after adjusting degree of freedom (df). This shows less relationship between all independent variables and dependent variable. Model summary also indicates the standard error of the estimate of 2.83966 which shows the variability of the observed value of factors influencing QWL from regression line is 2.83966 units.

ANOVA of impact of independent variables of Corporate Governance on

Table 4.50 ANOVA^s

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	68.159	5	13.632	1.691	.171 ^b
	Residual	217.720	27	8.064		
	Total	285.879	32			

a. Dependent Variable: QWL

b. Predictors: (Constant), FC, HC, WE, ER, AJ

Sources: Field Survey, 2018

Based on ANOVA, the p-value is 0.171 which is greater than alpha value 0.01. Therefore, the model is a not good predictor of the relationship between the dependent and independent variables. As a result, the independent variables (FC, HC, WE, ER, and AJ) are not significant in explaining the variance in QWL.

Table 4.51 Beta Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std. Error	Beta		
1 (Constant)	14.702	5.582		2.634	.014
FC	.147	.277	.137	.530	.600
HC	.004	.214	.004	.020	.984
WE	-.424	.405	-.317	-1.046	.305
ER	.475	.311	.359	1.528	.138
AJ	-.361	.340	-.258	-1.061	.298

a. Dependent Variable: QWL

The results presented in Table 4.51 also summarizes the values of unstandardized beta coefficients ($\beta_1, \beta_2 \dots \beta_5$) and the constant with which the estimated equation for Impact of independent variables on QWL can be written. Using the values of unstandardized beta coefficients and constant, we can write the estimated equation as follows:

$$=14.702 +.147X_1 + .004X_2 -.424X_3 +.475X_4 -.361X_5 + e_i.$$

Table 4.51 shows that the independent variables has no significant results since respective p-value is greater than 0.05. ($p > 0.05$)

In the regression analysis, the beta coefficients are used to explain the relative importance of the independent variables in contribution to the variance in dependent variable. The results presented in Table 4.51, shows that Employee relations ($\beta_4=0.475, p=0.138$) carries the heaviest weight for well, followed by fair salary and benefit ($\beta_1=0.147, p=0.600$), opportunity to develop human capacities ($\beta_3=0.004, p=0.984$), autonomy in job ($\beta_5=-0.361, p=.298$, and safe and healthy working environment ($\beta_4=-0.424, p=0.305$ n). In conclusion, FC, HC, WE, ER, AJ dimensions has no significant impact on quality of work life.

4.6 The need assessment for enhancing QWL in commercial banks of Kathmandu Nepal

In order to address the research question of whether there is need for enhancing QWL in commercial banks of Nepal and how can QWL in commercial banks be enhanced, joint venture bank, privately owned bank and public bank's employees were asked to put their views on the same. Majority of the respondents from all three categories of bank strongly agreed with the need for enhancing QWL in commercial banks. To enhance QWL there are various factors that needs to be considered. Although, it is very difficult to comprehend the responses of open-ended questions, qualitative content analysis revealed the following results.

Majority of the respondents were found to believe that employees should be treats as assets and not liabilities and as human beings and not like machines. To increase the quality of work life among the employees of commercial banks in Nepal, organization needs to create a safer and healthier working environment. Similarly, employees' commitment towards the organization is also essential for the betterment of QWL. For

an instance, employees should get fair and transparent appraisal system, proper training and adequate resources, job security, coordinated team work, smooth flow of information among different departments, performance based promotion system and staff should be given freedom to work independently.

Likewise, organization need to implement modern technology so as to remain up-to-date with the changes and a proper disaster management system should be applied. As recreational and interactive programs play important role, organizations should organize them in order to reinvigorate employees' creativity and desire to perform better. With mounting pressure the organizations often face, there should be stress management training in place for employees especially for operational level employees. It is found to be paramount to have equal salaries be paid for equal value of work for the same job and a right kind of rewards as well as incentives system should be applied so as to encourage employees who work very hard.

Similarly, many other important factors influencing QWL which are found to be taken into consideration are flexible work schedule, proper shift system, friendly coworkers, clarity of authority and responsibility, equal job opportunity, non- discrimination among male and female employees, regular feedback on performance, and education leave for employees etc. In current practice in Nepalese commercial bank, it is generally observed that job assignments are not made according to employees' qualification. Thus, following this rule which is allocating jobs based on employees' qualification will be hugely beneficial for the growth of the organizations. This is because having employees without sound knowledge about the rules and regulations of banking industry. The organization such as banks should completely avoid a bad practice that comes with the tendency towards nepotism/favoritism or biases etc.

Organization should organize various kinds of programs in order to encourage their employees and to improve their performances. The programs could be as simple as occasional get together, team building workshops, a recreation facility in house or entitlement like membership to a health club etc. Besides, skill development programs not only ensure increased employee productivity but also it can have an impact on employee job satisfaction as it can increase the chances of job promotion and performance based incentives. So transforming the workplace proactively using a combination of well designed QWL initiatives for the employees will yield

competitive advantage as it will increase employee job satisfaction. This in turn motivates the employees to perform in superior way, leading the organizations and their stakeholders to a better future by yielding the expected outcome.

4.7 Major Findings of the Study

The major finding of this research is to know the employees perception of commercial bank of Kathmandu Nepal on various factors influencing Quality of work life. The research is entirely focused on different factors that is required for the quality of work life. The research has been done with the sample size of 123 representing the population size. The research is based on both the descriptive analysis and correlation analysis.

1. Regarding the demographic profile as the variable in the study, study focused on four major demographic components as gender, marital status, age, academic qualification, job category, working experience, ownership structure of banks. Out of 123 respondents, 56.1% are female and remaining 43.9% are male. The large respondents are single constituting 70.7% of total respondents and remaining 29.3% are married.
2. Out of 123 respondents, large numbers of respondents belong to age group 20-30 years constituting 72.4% of the total respondents. In addition to this, 20.30% respondents belong to 30-40 years, 4.9% respondents are aged below 20 years, 2.4% respondents are of age group 40 and above year. The data shows that involvement of youths is maximum in commercial bank of Kathmandu Nepal.
3. Out of 123 respondents, large numbers of respondent's i.e 48.8% are bachelors degree holders, 46.3% respondents are master's degree holders, 4.9% have cleared +2 from different universities. This shows that graduated employees are involved in commercial bank of Kathmandu Nepal.
4. Out of 123 respondents, 56.1% of respondents have worked for temporary period of time. Similarly 31.7% respondents are permanently engaged in commercial bank. And 12.2% of respondents are working under contract.

5. Most of the farmers have been working in commercial bank of Kathmandu for 0-3 years. It consists 61% out of total respondents. 22% has been working since 6 years. 17.1% of respondents have worked for 3-6 years.
6. Out of 123 respondents, 48.8% of total respondents have been working in private bank, 26.8% have been working in joint venture bank and 24.4% of respondents have been working in public bank.
7. Five factors influencing quality of work life are Fair salary and benefit, Opportunity to develop human capacities, Safe and healthy working environment, Employee relations, and Autonomy in job.
8. Employee relation has higher average and safe and healthy working environment has the least average in comparison to other factors influencing QWL.
9. The employees' perception of public banks on various factors influencing Quality of Work Life (QWL) is higher than the privately owned bank and of joint venture bank. It means the quality of work life is better in public bank than of joint venture and privately owned banks in commercial bank of Kathmandu Nepal.
10. It is found that male employees perception on QWL is higher than the female employees in the joint venture bank and public bank of Kathmandu Nepal. In POB average percentage of female employees' perception on QWL is higher than the male employees.
11. Correlation between FC and WE, HC and WE, HC and AJ, WE and AJ, AJ and ER, are positive and are significant at 0.01. Similarly, FC and HC, FC and ER, HC and ER, WE and ER are positive and correlation between WE and QWL is negative and significant at 0.05. And rest of the other correlation are not significant.
12. There is 23.8% of total variation in quality of work life due to Fair salary and benefit, Opportunity to develop human capacities, Safe and healthy working environment, Employee relations, and Autonomy in job and remaining 76.2% is due to other factors.

13. Majority of the respondents from all three categories of bank strongly agreed with the need for enhancing QWL in commercial banks.
14. Majority of the respondents were found to believe that employees should be treated as assets and not liabilities and as human beings and not like machines.

CHAPTER V

SUMMARY, CONCLUSION AND IMPLICATION

5.1. Summary

This study provides valuable inputs for the banks that have growing interest in ensuring quality of work life for attracting and retaining quality human resources. From the analysis of the data, the study found that the level of employees' quality of work life is slightly different in all three categories of bank i.e. joint venture bank, privately owned bank and public bank of Nepal. In comparison among these three categories of banks, quality of work life is quite better in public bank than joint venture and privately owned bank. Other than that, the overall result shows that there is no huge difference among the joint venture, privately owned and public banks in commercial banks of Kathmandu Nepal.

In this study, the major factors influencing quality of work life is analyzed through ranking questionnaire. The result found that the majority of respondents agreed that employee relations is the most influencing factor of quality of work life so ranked it in first position, opportunity to develop human capacities is the second influencing factor of quality of work life, Fair salary and benefit is the third influencing factor, an autonomy in job is the forth influencing factor, and safe and healthy working environment is ranked in fifth influential factor of quality of work life.

Similarly, the analysis of QWL between male and female employees shows that in privately owned bank of Nepal QWL level of female employees is better than the male counterparts but in joint venture bank and public bank of Nepal QWL level of male employees is better than the female employees. The overall result shows that quality of work life between male and female employees tends to be better. Finally, the study found that there is a need for enhancing QWL in the commercial banks of Kathmandu Nepal.

5.2. Conclusion

The study concluded that public bank has better results in terms of employees' perception towards the various factors influencing the quality of work life. Other than that, the overall result shows that there is no huge difference among the joint venture, privately owned bank on the basis of QWL.

The study also concluded that employees relations is the first most influencing factors of QWL, opportunity to develop human capacity is second influencing factor, Fair salary and benefit is third factor, autonomy in job is the fourth factor that influence QWL, and safe and healthy working environment is the fifth influencing factor of QWL. Employees' perception regarding QWL and their level in commercial bank of Kathmandu Nepal is also very good.

This study has also focused on the QWL between male and female employees in different banks. On which the average percentage of female respondents is higher than the male respondents which means they are more positive towards the given factors that influence QWL. Similarly, male employees' perception on various factors influencing QWL is better than then the female employees.

In public bank and in joint venture bank of Kathmandu, an average percentage of male respondents is higher than the female employees based on the analysis of factors influencing QWL. It means male respondents are positively agreed with the five factors of QWL than the female respondents. The result also found that male employees' perception regarding QWL and their level are better than the female employees.

The result of privately owned bank shows that female respondents responded more positively towards the factors influencing QWL than the male respondents. Likewise, employees' perception on various factors influencing QWL shows that male is better than the female employees and the QWL level of male and female employees is found to almost same. From overall analysis of the study, both male and female employees' QWL in the commercial banks of Kathmandu Nepal is found good. There is no such a huge difference between male and female employees' QWL.

5.3. Implication

The banks and financial institutions are rapidly growing in Nepalese business market. With the growing trend of business one need to ensure quality of work life for attraction and retention of employees. Based on the study findings it comes to be known that Nepalese commercial banks are maintaining QWL properly and still it needs to be enhanced for the betterment of QWL among the employees of commercial banks in Kathmandu. Based on the finding the study gives following recommendation.

Firstly the commercial banks of Kathmandu Nepal need to develop a trustworthy and healthy relationship between the management and employees will facilitate the commercial banks to ensure improved QWL among the employees. Following to this opportunity to develop human capacities and Fair salary and benefit need to be ensured.

Similarly, employees' commitment towards the organization is also essential for the betterment of QWL. For an instance, employees should get fair and transparent appraisal system, proper training and adequate resources, job security, coordinated team work, smooth flow of information among different departments, performance based promotion system and staff should be given freedom to work independently.

The banks should organize various kinds of programs in order to encourage their employees and to improve their performances. The programs could be as simple as occasional get together, team building workshop, a recreation facility in house or entitlement like membership to a health club etc. Likewise, banks need to implement modern technology so as to remain up to date with the changes and a proper disaster management system should be applied. The banks need to increase its QWL among the employees by providing more flexibility in the work assignments, working hour and balancing the loads. Similarly, proper shift system, friendly coworkers, clarity of authority and responsibility, equal job opportunity, non discrimination among male and female employees, regular feedback on performance, education leave for employees and create a safer and healthier working environment to increase the quality of work life among the employees are some other important factors influencing QWL which are found to be taken into consideration by Nepalese commercial banks of Kathmandu.

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APPENDICES

Questionnaire on Human Resource Practices and Quality of Work Life among the Employees of Commercial Banks in Kathmandu

Dear respondents,

I am undertaking a research on “Human Resource Practice and Quality of Work Life among the Employees of Commercial Banks in Kathmandu” to fulfill the partial requirement of Degree of Master of Business Studies (M.B.S). I would appreciate you if you provide me just few minutes of your busy schedule to answer the questions appearing in the enclosed questionnaire. Needless to say, your idea and information will be great importance for my research, and particularly for those who want to see the actual QWL performance in our context.

I do assure you that your information will be kept confidential. So please do not hesitate to respond according to what you think appropriate.

Thank you for your cooperation.

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Jyoti Paudel

Tribhuvan University, Nepal

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Section A: General Information

1. Name:(optional)
2. Gender: Male Female
3. Marital Status: Single Married
4. Age group: below 20 20-29 30-39 40+
5. Academic Qualification: 10+ 2 Bachelors Masters
6. Job Category: Permanent Temporary Contract
7. Working experience in your bank years

8. Name of the Banking Organization you work for

Nepal Bank Limited Himalayan Bank Limited

Citizen International Bank Limited

9. Ownership Structure of your bank:

Joint Venture Bank Privately Owned Bank Public Bank

Section B: Please use the following rating scale and tick mark the best suited options.

1=Strongly Disagree	2= Disagree	3 = Neutral	4 = Agree	5 = Strongly Agree
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Adequate and fair treatment/compensation

Code	Opinion Statement					
10	Equal salary is paid for equal value of work for the same job.					
11	Employees are paid based on performance.					
12	There is a provision for adequate compensation for overtime work.					
13	Reward system in your organization is satisfied					

Opportunities to develop human capacities

Code	Opinion Statement					
14	There are training opportunities for enriching the skills and abilities of employees.					
15	The training opportunities have really helped in improving the quality of work.					
16	There are opportunities for career					

	advancement for employees.					
17	There are opportunities for employees to be creative at workplace.					

Safe and healthy working environment

Code	Opinion Statement					
18	There is no discrimination between male and female employees.					
19	The company communicates every new changes that takes place.					
20	The organization is providing high quality tools and techniques to do the job.					
21	The organization provides enough instruction to get the job done					
22	The health care and medical facilities provided by the organization is satisfied.					
23	The safety of workers is at high priority.					

Employee relations

Code	Opinion Statement					
24	There is an easy and smooth flow of information between different departments.					
25	There is a good cooperation between senior and junior					

	employees at workplace.					
26	The organizational atmosphere is based on fairness, integrity and trust.					
27	There is a harmonious relationship with your colleagues.					

Autonomy in job

28	The company provides enough information to discharge my responsibility					
29	Employees are given the freedom of decision making.					
30	Workers themselves plan, coordinate and control work related activities.					
31	Job stress is high					

Quality of work life

32	organization provides adequate resources to perform your duty					
33	provision related to job security is satisfactory					
34	provision for job rotation is satisfactory					
35	employees get promotion based on their performance					

Section C: Quality of work life(QWL) Need Assesment

36	Is there a need for enhancing QWL in commercial banks of Nepal?	Yes	No	Don't Know
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If yes, how can QWL in commercial bank of Kathmandu Nepal be enhanced?

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Thank you for your support!