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Unveiling the influencing factors of quality of work life and satisfaction among employees in co-operative banking sector

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Abstract

This study examines the Quality of Work Life (QWL) of employees working in cooperative banks in Calicut District, Kerala, with the objective of identifying key factors influencing their job satisfaction and overall well-being. Using primary data collected from 120 employees through a structured questionnaire, the study analyzes dimensions such as work environment, job security, work-life balance, compensation, and self-development opportunities. The findings reveal that employees experience a moderate level of satisfaction, with work-life balance and job security emerging as the most influential factors. The study suggests that enhancing recognition, training, and participatory management can significantly improve employee motivation and productivity.

Keywords: Employee motivation, job security, quality of work life, stress, work life balance

Introduction

Quality of Work Life (QWL) refers to the overall quality of an employee's experience in the workplace, encompassing both the physical and psychological aspects of their job. It focuses on creating a balanced, satisfying, and motivating work environment that enhances employee well-being while contributing to organizational success. QWL includes factors such as fair compensation, job security, healthy working conditions, opportunities for personal and professional growth, participation in decision-making, and work-life balance. The Quality of Work Life (QWL) has become an essential concern in modern organizational management, particularly in sectors that demand high levels of efficiency and customer interaction, such as banking. QWL encompasses various aspects of an employee's work experience, including job satisfaction, work environment, job security, compensation, and work-life balance. In today's competitive financial landscape, ensuring a high quality of work life is not only vital for employee well-being but also for enhancing productivity, reducing turnover, and fostering organizational commitment. When employees experience a positive work environment and feel valued for their contributions, they are more likely to exhibit higher levels of motivation, engagement, and loyalty, ultimately contributing to institutional success. In the context of cooperative banks in Calicut District, Kerala, the relevance of QWL is even more pronounced. Cooperative banks serve as a vital link in promoting financial inclusion, supporting local development, and meeting the credit needs of rural and semi-urban populations. The study aims to explore the various factors influencing QWL among cooperative bank employees, assess their levels of satisfaction, and provide insights into improving their work conditions for enhanced organizational effectiveness.

Significance of the study

The study is significant as it highlights the well-being, satisfaction, and performance of employees working in a crucial segment of the financial system. Cooperative banks play a vital role in promoting financial inclusion, supporting local development, and serving rural and semi-urban communities; however, their employees often face challenges such as work pressure, limited career advancement, and resource constraints. Understanding the quality of work life in this context helps identify key factors that influence employee motivation, productivity, and retention.

The findings of this study will provide valuable insights for policymakers and management to implement strategies that enhance employee welfare, improve organizational efficiency, and foster a more supportive and balanced work environment within cooperative banking institutions

Review of earlier studies

Akshara AV, Sindhu N, Karunakaran N (2025) ^[2] The study is an empirical one and found a strong positive relationship between Quality of Work Life (QWL) and job performance, with job satisfaction acting as a mediator; it also reported high levels of work stress linked to extended working hours and customer pressure. The paper emphasizes improving work-life balance and supervisory support to raise QWL-findings directly applicable when examining cooperative banks in Malappuram, which face similar rural and customer-service pressures.

Kajal P Mokal and Dr. Manoj L Vora (2025) ^[5] conducted a cross-sectional comparison of QWL in public, private, and cooperative banks (Pune) and found that cooperative-bank employees often report comparatively lower opportunities for promotion but similar levels of community orientation and perceived job security; the paper used factor weighting to rank QWL dimensions. *Relevance:* the sectoral contrasts and method (weighted factors) are directly applicable when designing instruments and interpreting results for cooperative banks in Malappuram

Ajith Kumar and colleagues (2023) examined QWL among private-sector bank employees in Kerala and found that modern fee-based service targets, extended working hours, and customer pressure significantly reduce employees' perceived QWL; key mediators were job satisfaction and supervisory support. The study recommends strengthening work-life balance measures and managerial support to improve QWL. *Relevance:* the Kerala context and conclusions about working hours and supervisory support provide a useful benchmark for cooperative banks in Malappuram.

Jobin Sebastian and Ramachandran (2022) ^[4] analysed QWL dimensions across new-generation/private banks in Kerala, reporting that market competition, workload, and limited autonomy were principal drivers of stress, absenteeism, and lower QWL; the authors used a multi-dimensional QWL scale and highlighted the role of career development initiatives in raising QWL. *Relevance:* their Kerala-specific findings on workload, autonomy, and absenteeism help frame hypotheses about similar pressures that cooperative bank employees in Malappuram may experience

Anitha J & Kumar MA (2016) ^[1] in "A study on quality of work life among employees in private and public sector banks" published in the *International Journal of Applied Research*, compared QWL across different banking institutions. The results revealed that cooperative and public-sector employees often face stress due to workload and limited growth opportunities, underscoring the need for management attention toward improving working conditions and employee development programs

Statement of problem

In today's competitive and technology-driven banking environment, maintaining a high Quality of Work Life (QWL) has become essential for ensuring employee satisfaction, efficiency, and retention. However, employees

working in cooperative banks in Calicut District often encounter multiple challenges, including heavy workloads, limited career advancement opportunities, lack of modern infrastructure, and inadequate recognition systems. These issues can lead to stress, job dissatisfaction, and decreased motivation, ultimately affecting organizational productivity and service quality. Despite the pivotal role of cooperative banks in promoting financial inclusion and supporting local development, there has been insufficient research focusing on the work-life quality of their employees. Therefore, this study seeks to identify and analyze the major factors influencing the QWL of cooperative bank employees in Calicut District, aiming to understand the existing gaps and propose strategies for improving their professional well-being and organizational performance.

Objectives of the study

- To analyse the most prominent factors influencing the quality of work life of employees of co-operative banks.
- To analyse the level of satisfactions of bank employees towards various QWL factors.

Methodology

The present study on "Quality of Work Life of Bank Employees: An Analysis with Special Reference to Cooperative Banks in Calicut District, Kerala" adopts a descriptive research design based primarily on primary data collected from 120 employees working in various cooperative banks across Calicut District. The data were gathered using a structured questionnaire designed to measure different dimensions of Quality of Work Life (QWL), including work environment, job security, work-life balance, compensation, and opportunities for self-development. Respondents were selected through simple random sampling to ensure fair representation from different branches and departments.

Results and Discussions

The results reveal that the majority of respondents reported a positive perception of their work environment, indicating that key factors such as job security, interpersonal relationships, and fair compensation significantly influence their quality of work life. The detailed evaluation of the results are given below:

Profile of the respondents

The general profile of the respondents provides a clear understanding of the demographic and occupational characteristics of the employees who participated in the study. The respondents consist of staff working in various cooperative banks across Calicut District, representing different age groups, genders and years of service. The result of the study is presented below.

The table presents a summarized general profile of the respondents, highlighting variations in age, experience, and annual salary. A good number of respondents belong to the 36-40 age group, indicating a relatively mature and experienced workforce. A significant proportion of employees have 1-5 years of experience, suggesting career stability and active engagement in their respective organizations. In terms of income, the majority fall within the ₹2,50,000-₹5,00,000 annual salary range, reflecting a moderate earning level consistent with mid-level employment positions.

Table 1: General profile of the respondents

Employees Age	No of Respondents	Percentage
20-30	24	20
36-40	44	37
41-50	32	27
Above 50	20	16
Total	120	100
Gender	No of Respondents	Percentage
Male	88	73
Female	32	27
Total	120	100
Experience of employee	No of Respondents	Percentage
Less than 1 year	16	14
1-5 years	60	50
5-10 years	24	20
Above 10 years	20	16
Total	120	100
Salary (Annual)	No of Respondents	Percentage
Less than 250,000	16	24.1
250,000-5,00,000	28	50
5,00,001-7,50,000	60	17.6
Above Rs,7,50,001	16	8.4
Total	120	100

Source: Primary Data

Work Load of Employees: The workload of employees is a crucial factor that directly affects their efficiency, job satisfaction, and overall quality of work life. Excessive workload can lead to stress and fatigue, while a balanced workload promotes productivity and a healthy work environment. The details are depicted below.

The table shows that a majority of employees (58.4%) perceive their workload as normal, while 41.6% feel it is heavy. This indicates that most respondents are comfortable with their current level of work. However, a significant portion still experiences a heavy workload, suggesting the need for better task distribution or support measures.

Table 2: Opinion regarding the work load of employees

Opinion of the Respondents	No of Respondents	Percentage
Heavy Work	50	41.6
Normal Work	70	58.4
Total	120	100

Source: Primary Data

Stress and time spend on workers

Stress and time spend on work are two interrelated factors that play a significant role in determining employees' overall well-being and organizational performance. The details of the analysis is presented below.

Table 3: Stress and time spend at work

Opinion Regarding Stress			Opinion Regarding Time Spend on Work		
Variables	No of Respondents	Percentage	Variables	No of Respondents	Percentage
High Stress	52	43	More time	72	60
Moderate Stress	48	40	Standard Time	48	40
No stress	20	17			
Total	120	100		120	100

Source: Primary Data

The table depicted above reveals that 43% of employees experience high stress at work, while 40% report moderate stress, and only 17% experience no stress. This suggests that a majority of employees face some level of stress in their work environment. In terms of time spent at work, 60% of respondents spend more time than the standard working hours, whereas 40% work within standard time limits. The higher percentage of employees spending extra time may be a contributing factor to increased stress levels. Overall, the

data indicates a close relationship between extended working hours and higher stress among employees.

Leave and Self Development Opportunities

Leave and self-development opportunities are essential components of employee welfare that contribute to a healthy work-life balance and continuous professional growth. The details of the analysis is exhibited below.

Table 4: Status of leave and self-development opportunities

Variables	Leave Per Month		Self-Development Opportunities		
	Respondents	Percentage	Variables	Respondents	Percentage
Satisfied	70	58.3	High Opportunity	70	58.3
Dissatisfied	26	21.7	Moderate	30	25
Highly Satisfied	24	20	No Opportunity	20	16.7
Total	120			120	100

Source: Primary Data

The table shows that 58.3% of employees are satisfied with the leave they receive per month, while 21.7% are dissatisfied, and 20% are highly satisfied. This shows that a majority of employees are content with the leave policies of the organization. Regarding self-development opportunities, 58.3% of respondents perceive a high level of opportunity, 25% report moderate opportunities, and 16.7% feel there are no opportunities at all. This suggests that most employees have access to professional growth and development activities. Overall, the organization appears to maintain a positive environment in terms of leave benefits and

opportunities for self-improvement, though there is room to enhance inclusivity for all employees.

Factors Influencing the QWL

The following table illustrates the **most** prominent factors influencing the Quality of Work Life (QWL) of employees working in cooperative banks in Calicut District. It identifies and ranks the key elements that significantly impact employees' satisfaction, work environment, job security, WLB, relation with co-workers and recognition and reward based on their weighted responses.

Table 5: Most Prominent Factors Influencing the QWL

Attributes	W5	W4	W3	W2	W1	(ΣWX)	($\Sigma WX/\Sigma W$)	Rank
Work Environment	0 (0)	30 (120)	42 (126)	30 (60)	18 (18)	324	21.5	3
Job security	15 (75)	45 (220)	22 (66)	18 (36)	18 (18)	382	27.66	2
Work Life Balance	105 (525)	17 (85)	0 (0)	0 (0)	0 (0)	586	40.66	1
Recognition & Reward	0 (0)	28 (112)	30 (90)	32 (64)	30 (30)	296	19.73	4
Relatios with Management	0 (0)	0 (0)	26 (78)	40 (80)	54 (54)	212	14.1	5
Total	120	120	120	120	120			

Source: Primary Data

The table highlights the ranking of various factors influencing the Quality of Work Life (QWL) based on weighted scores. Among the factors, Work-Life Balance ranks first with the highest weighted average of 40.66, indicating it is the most influential factor affecting employee satisfaction. Job Security follows in the second position (27.66), showing that employees value stability and long-term assurance in their employment. Work Environment ranks third (21.6), suggesting that a comfortable and supportive workplace is also crucial but slightly less prioritized than balance and security. Recognition & Reward (19.73) and Relationship with Management (14.1) are ranked fourth and fifth respectively, implying that while these factors are important, they are perceived as relatively less impactful on overall work life quality compared to the top-ranked elements.

Suggestions

Based on the findings of the study, it is suggested that cooperative banks in Calicut District should adopt employee-centered strategies to enhance the Quality of Work Life (QWL) of their staff. Management should focus on maintaining a balanced workload and providing flexible leave options to reduce stress and promote work-life balance. Regular training and self-development programs should be organized to improve employees' skills, confidence, and career growth opportunities. Additionally, recognition and reward systems must be strengthened to acknowledge employee contributions and boost motivation. Open communication channels, participative decision-making, and a supportive work environment can further improve employee satisfaction, reduce turnover, and enhance overall organizational effectiveness.

Conclusion

The study concludes that the Quality of Work Life (QWL) of employees in cooperative banks in Calicut District plays a crucial role in determining their satisfaction, motivation,

and overall productivity. It was found that factors such as work-life balance, job security, recognition, and opportunities for self-development significantly influence employees' perceptions of their work environment. Enhancing these aspects through employee-centered policies can lead to higher morale and better organizational performance. The research highlights the need for cooperative banks to prioritize employee welfare through structured training, transparent reward systems, and participatory management practices. Overall, improving the quality of work life will not only benefit employees' personal and professional well-being but also contribute to the long-term sustainability and success of cooperative banks in the region.

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