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# A Study on Quality of Work Life among Workers with Special Reference to State Owned Commercial Banks in the Northern Region of Bangladesh

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**GJMBR-A Classification :** *JEL Code: H83*



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# A Study on Quality of Work Life among Workers with Special Reference to State Owned Commercial Banks in the Northern Region of Bangladesh

Md. Mostafizur Rahman <sup>α</sup>, Md. Rostam Ali <sup>σ</sup> & Md. Farijul Islam <sup>ρ</sup>

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**Keywords:** quality of work life, bank, employee, commercial banks, Bangladesh.

## I. INTRODUCTION

Quality of work life (henceforth QWL) is a comprehensive approach of work life that holds some sorts of principles those are job

satisfaction, trustworthiness toward organization and valuable contribution of workforce for the organizations. It also engages friendly work environment, agreeable administrative, social and political environment. QWL ensures better life of workers through fulfillment of higher needs and usages of knowledge, skills, and abilities. QWL also redesigns the jobs by considering every human resources as the valuable part and parcel of one's organization. QWL is a major issue for employees, and how organizations deal with this issue is both of academic and practical significance. So, it is not any wonder that thousands of studies have revolved around the concept of job satisfaction and stress as core concepts (Dolan et al, 2008). A high QWL is also required for attracting the employees. Saraji and Dargahi (2006) believe that a high QWL is essential for organizations to continue, to attract and to retain employees and is a broad program designated to improve employee satisfaction. QWL is sometimes associated with the intimate characteristic of the technologies introduced into the companies and their impact and to the economic elements like salary, incentives, bonuses, or even to the factors connected to one's physical and mental health, safety and, in general, to the workers' well being (Rainey, 2003). QWL is essentially a multidimensional concept, and is a way of reasoning about people, work and the organization. It seems that the relationship between QWL and the degree of the nurse's involvement in their work is a critical factor in achieving higher levels of quality of care delivery (Hsu and Kernohan, 2006).

### a) About the QWL of Banking Sector

Hossain (2000) have analyzed the security of employment, job/role clarity, understanding supervisors, work not stressful, access to relevant information and social and welfare facilities to measure the QWL in some private and public banks in Bangladesh. The banking sector of Bangladesh constantly contributing in gross domestic product from the beginning of 21st century, the sector provides BDT 59.90 billion in the year 2011-2012 and the growth rate is consistently growing from 2001-2002 to 2011-2012. (Appendix: 01, 2012). Now, banking is a prominent wing of service sector of the

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economy. Sadique (2006) found that the employees of insurance sector perceived a high degree of QWL than the employees of banking sector in Bangladesh. But it is a crucial time to see the banking sector of the country in a new dimension.

#### *b) Relevance of the Study*

For any service organization the QWL is essential part because the service employees are engaged in providing major portion of lifetime (workable time) in service and their performances contribute to the organizational every brick of success. As a service sector, we cannot forgo the necessity of higher QWL in the prospective banking sector of Bangladesh. The present study tries to reveal the QWL among workers with special reference to state owned commercial banks (SCBs) in the northern region of Bangladesh by considering some interrelated dimensions of QWL are compensation and other remuneration, work features and working environment, career opportunity and growth, social recognition and integration, occupational stress and target, constitutionalism in work organization.

## II. OBJECTIVES OF THE STUDY

The present study has been pursued to achieve the following objectives:

- To examine the demographic profiles of the employees of SCBs.
- To analyze the specific dimensions of QWL in SCBs.
- To study the behavior of interrelationship between dimensions of QWL and QWL.
- To suggest a contemporary measures to improve the QWL in SCBs.

## III. REVIEW OF LITERATURE & QWL MODEL

#### *a) Compensation and Other Remuneration*

Compensation and other remuneration is the first and foremost requirement for any kinds of job requirements. This compensation must be adequate and fair with respect to work performance requirements and it is inevitable elements of QWL (Walton, 1973; Glasier, 1976; Adhikari and Gautam 2010; Schermernhorn and John, 1989; Mirsepasi, 2006; Hosseini & Jorjatki, 2010). Employee needs and wants are satisfied when they perceive that rewards from the organization, including compensation, promotion, recognition, development, and meaningful work, meet or exceed their expectation (Hackman and Oldham, 1980). The salary levels should suitable with job features for any organization. There should be a uniform or consistent payment guideline for employers to follow for their employees. Many employees feel that they are not compensated fairly for their work (Antle and Beverley, 2006). The level of pay tends to correlate more strongly with pay satisfaction than with overall QWL (Spector, 1997). Pay satisfaction is a key predictor of high QWL

among the workers (Okpara, 2005). Abu Alrub (2007) concluded in a study in Jordan that underpayment of nurses is one of the major reason for the nurse's dissatisfaction and intention to leave hospitals. O'Herron and Simonsen (1995) believed that the employees want to see a pay increase for lateral moves that are appropriate for their own development. Pizam (2010) argued that QWL is related to the issues of rewarding or enjoyable time spent in the working environment. Saraji and Dargahi (2006) found that only two and half percent of the respondents indicated that their pay was fair.

#### *b) Work Features and Working Environment*

Every human being spends most of the workable time in their job, duty or responsibility. Good working environment and working conditions attract the employees toward the work and they consider the work as their vital part of the regular life. One of the major areas of QWL is good working conditions and safe working environment (Walton, 1973; Glasier, 1976; Straw and Heckscher, 1984; Chander and Singh, 1983; Adhikari & Gautam, 2010; Schermernhorn and John, 1989; Locke 1976; Rainey, 2003; Cunningham and Eberle, 1990; Mirsepasi, 2006; Hosseini and Jorjatki, 2010; Orpen, 1981; Donald and Cole 2005). Gupta and Sharma (2011) found in a company named Bharat Sanchar Nigam limited (BSNL) that there is a high level of satisfaction among the employees regarding the safe & healthy working conditions. Gayathiri and Ramakrishnan (2013) asserted that QWL is the favorable conditions and environments of a workplace that support and promote employee satisfaction by providing them with rewards, job security, and growth opportunities. Casio (1998) described that QWL comprises both the psychological and objective aspects of work life. The objective highlights the conditions and procedures relating to promotion policies, participatory supervision, and safe working conditions, while the subjective relate to supervision, communication, leadership etc. Kashani (2012) found in a study of relationship between QWL and organizational citizenship behavior that there is a positive relationship between safe and healthy environment and organizational citizenship behavior by providing safety instrument, sanitary work place and fairly work hours. Rose et al (2006) surveyed the elements which are relevant to an individual's QWL include the task, the physical work environment, the social environment within the organization, administrative system and a relationship between life on and off the job. Lau and May (1998) opined that favorable conditions and working environments that support and promote employee satisfaction by providing employees bonuses, job security and opportunities for growth. Xhakollari (2013), Lee et al. (2004) and Knox and Irving (1997) reveled in their study of health professionals the satisfaction of employees with safe and health working environment is

very essential. The absence of suitable working environment with job pressures and family commitments has negatively affect employees resulted low morale and motivation, reduce productivity and elevate turnover.

*c) Career Opportunity and Growth*

The opportunity and growth in worklife shorten the distance between the employer and employee. The employees can perform their works in a new force when there is a chance of gaining more opportunities and growth. Every organization must create an environment of career opportunities and growth and ensure the equal employment opportunity for all employees like taking part in decision making, employment security, income adequacy, profit sharing, equity and other rewards, employee autonomy, employee commitment, social interaction, self- esteem, self- expression, democracy, employee satisfaction, employee participation, advancement, relations with supervisors and peers and job enrichment (Glasier, 1976; Gupta and Sharma, 2011; Chander and Singh, 1993; Indumathy and Kamalraj, 2012; Havlovic, 1991; Straw and Heckscher, 1984; Schermernhorn and John, 1989; Wright, 2002; Walton, 1974; Kashani, 2012; Scobel, 1975; Carmeli and Freund, 2004; Hackman and Oldham, 1976; Goris, 2003; Lee et al., 2004; Okpara, 2005; Lau and May, 1998; Nikbakht et al., 2003). Bhanugopan and Fish (2008) suggested some indicators like lack of job stress, lack of job burnout, lack of turnover intentions and job satisfaction. They included measures like job satisfaction, earning money, membership in successful teams, job security and job growth. QWL can be explained by team working, independence, meaningful work, rich and challenging work, ownership feeling in work, the need of creativity in work, growth and opportunity (Gayathiri and Ramakrishnan, 2013). Brock-Utne (2000) believed that the important factors of QWL are whether an employee finds his job interesting, has good relationships with supervisors and peers, has a fair income, is allowed to work independently and has clearly defined career improvement opportunities.

*d) Social Recognition and Integration*

Every human being expects the recognition from society and they always try to engage themselves in various social activities. QWL engage social recognition and integration in the work organization those enable an employee to build up and use all his or her capacities and it holds that people are the most important resource in the organization (Straw and Heckscher, 1984; Walton, 1973; Klatt et al., 1985; Goris, 2003; Sirgy et al., 2001; Hackman and Oldham, 1980; Saraji and Dargahi, 2006; Hosseini and Jorjatki, 2010; Carmeli and Freund, 2004; Gayathiri and Ramakrishnan, 2013; Wright, 2002; Rainey, 2003; Lee et al., 2004). Gupta and Sharma (2011) found in BSNL indicates that the coordination and cooperation in the organization is

developed which justifies that the employees are socially integrated. Kashani (2012) showed in a study of Iranian company that there is positive and meaningful relationship between the social integration of employees and organizational citizenship behavior. The QWL dimensions many include the SHE (safety, health and environment) dimensions but also others such rewards, job security, growth opportunities, recognition and others. Positive results of quality of work life have been supported by a number of studies, including reduced absenteeism, lower turnover, work pride and improved job satisfaction (Steenkamp and Schoor, 2008). The QWL intends to develop, enhance and utilize human resource effectively, to improve Quality of products, services, productivity and reduce cost of production per unit of output and to satisfy the workers psychological needs for self-esteem, participation, recognition etc (Jayakumar and Kalaiselvi, 2012). Xhakollari (2013) explained that the employees are satisfied at a moderate level with social integration in the organization in a study of QWL of mental health professionals. An encouraging work environment provides the employee with emotional resources, such as understanding, advice, and recognition (Van Daalen et al., 2006).

*e) Occupational Stress and Target*

The job life and family life must be maintained effectively to ensure that all employees are working at their optimal potential and free from stress and pressure. The study of Indumathy and Kamalraj (2012) and Bhanugopan & Fish (2008) have remarkably pointed out that the major factors that influence and decide the QWL are attitude, environment, opportunities, nature of job, people, stress level, career prospects, challenges, security, growth and development and risk involved in the work and rewards. Klatt et al. (1985) have recognized eleven dimensions of QWL are: pay, occupational stress, organizational health programmes, and 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. Several researches has revealed that the QWL affects organizational culture and effectiveness, staff's health, high stress and burnout levels, more complaints, higher direct medical expenses and patient's morbidity and mortality rates have been noted as the repercussions of low levels of QWL (An et al., 2011; Donald and Cole, 2005; Laschinger et al., 2001, Nayeri et al., 2009 and Sirgy et al., 2001). Littler (1999) showed that a number of contributing factors directly lead to organizational dissatisfaction with levels of low income, career prospects, stress, work and family balance and distrust in senior management. Peters and van der Lippe (2007) explained that flexitime and telecommuting led to more time pressure in the long run among employees with children. Most of the workforce

experienced work life and personal family life interference that causes increasing stress. (Edwards and Rothbard, 2000; Hill et al., 1996; Thompson et al., 1999; Halbesleben, 2006; Lapierre and Allen, 2006)

f) *Constitutionalism in Work Organization*

Constitutionalism in work organization and social relevance of work all these factors are positively correlated with the quality of work life in BSNL (Gupta and Sharma, 2011). Walton (1973) recommended eight major conceptual areas for understanding QWL constitutionalism in work organization is one of them. The study of Kashani (2012) found that constitutionalism in work organization and total life space was more effective than other variables in organizational citizenship behavior. For assessing QWL there are some factors like adequate and fair compensation, safety and health conditions at work, immediate opportunity to use and develop one's capacity, further opportunity for continuous development and safety, social integration in

the working organization, constitutionalism in the work organization, the total space of life and the social relevance of the worker's life (Mueller and McCloskey, 1990; Kalliath and Morris, 2002; Wright, 2002; Gill and Feinstein, 1994; Hackman and Oldham, 1976; Carmeli and Freund, 2004; Goris, 2003). In a study of QWL on the mental health professionals it was found that they were satisfied at a moderate level with constitutionalism in the work organization (Xhakollari; 2013).

g) *Model of QWL in State Owned Commercial Banks*

The analysis of literature, the proposed model below can be taken to satisfy the objectives of the study. Therefore, the QWL is a dependent variable. The dimensions of QWL such as compensation and other remuneration, work features and working environment, career opportunity and growth, social recognition and integration, occupational stress and target, constitutionalism in work organization are independent variables.

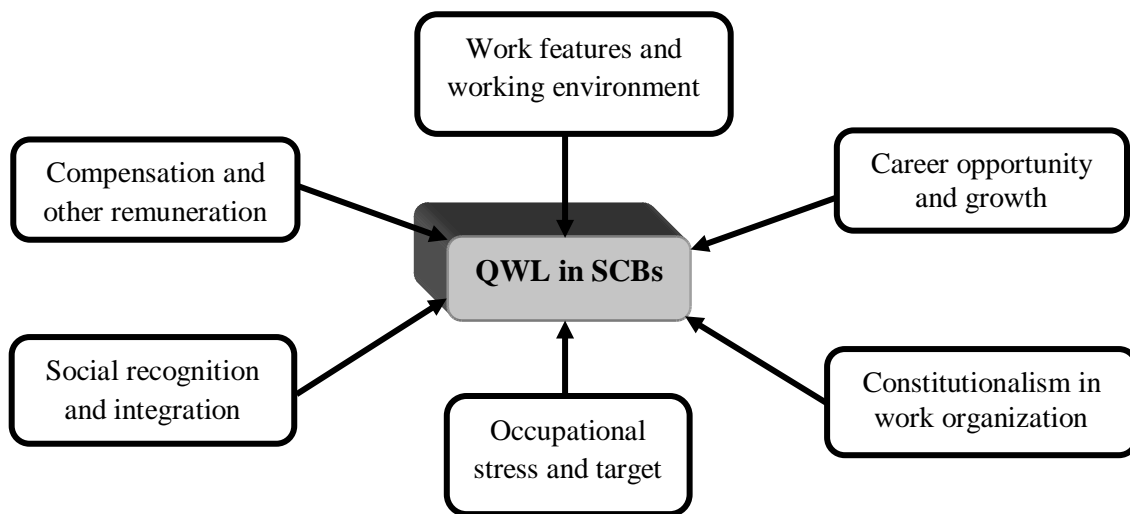


Figure 1 : A Proposed Model of QWL in state owned commercial banks

IV. SCOPE AND LIMITATION OF THE STUDY

The scope and some limitations of the study as follows:

- The study is limited to SCBs employees and northern region of the country.
- Convenient sampling has been used in the study.
- Personal bias of the respondent might have influenced the result.

V. MATERIALS AND METHODOLOGY

The study was descriptive in nature. The study was conducted on the basis of primary and secondary data. The primary data were collected through a set of structured self administered questionnaire consists of three questions from each elements of QWL (3×6) = 18 questions and a single question about overall QWL and

an open ended question about their intense feelings about QWL of SCBs' (Sonali, Rupali, Agrani, Janata) employees. The data were collected from 8 districts of Rangpur division. The structured questions were designed with 5 points Likert type scale ranging from "Strongly Disagree" (value of 1) to "Strongly Agree" (value of 5) and non-probability sampling in the form of convenient sampling technique was used for data collection. The 300 questionnaires were distributed among the different level of four SCB employees. Out of them 217 were usable (72%).The secondary data sources were the books, published research articles, and banks websites for achieving the objectives of the study. The survey data were analyzed using SPSS. The descriptive analysis, Pearson correlation test, and multiple regression analysis were used to analyze the collected data.

a) *Reliability and Validity Test*

From the Table-1, it was observed that the reliability value was estimated to be  $\alpha = 0.724-0.849$  between the scale. If we compare our reliability value with the standard value alpha of 0.6 advocated by Cronbach (1951) we found that the collected survey data are within the range of reliability. From the Table-2,

it was seen that the KMO value was estimated to 0.659 indicates that the sample size was adequate for conducting the survey we know if KMO value is greater than 0.60 the collected data is valid. Bartlett's test of sphericity must be less than 0.05 where it was found significance at 0.00 that indicates data were significantly valid and suitable.

Table 1 : Reliability test using Cronbach's Alpha ( $\alpha$ )

S.N	Scale	No. of Items	Cronbach's Alpha ( $\alpha$ )
1.	Compensation and other remuneration	03	0.781
2.	Work features and working environment	03	0.808
3.	Career opportunity and growth	03	0.724
4.	Social recognition and integration	03	0.751
5.	Occupational stress and target	03	0.849
6.	Constitutionalism in work organization	03	0.772
7.	Quality of worklife	01	-----

Source : Survey data

Table 2 : KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		
		.659
Bartlett's Test of Sphericity	Approx. Chi-Square	223.489
	df	21
	Sig.	.000

Source: Survey data

b) *Hypotheses of the Study*

H1: There is a positive and significant relationship between employees' gender and QWL.

H2: There is a positive and significant relationship between employees' Marital Status and QWL.

H3: There is a positive and significant relationship between employees' Number of Family Members and QWL.

H4: There is a positive and significant relationship between employees' Educational Experience and QWL.

H5: There is a positive and significant relationship between employees' Work Experience and QWL.

H6: There is a positive and significant relationship between employees' Job Status and QWL.

H7: There is a positive and significant relationship between "Compensation and other remuneration" and QWL.

H8: There is a positive and significant relationship between "Work features and working environment" and QWL.

H9: There is a positive and significant relationship between "Career opportunity and growth" and QWL.

H10: There is a positive and significant relationship between "Social recognition and integration" and QWL.

H11: There is a positive and significant relationship between "Occupational stress and target" and QWL.

H12: There is a positive and significant relationship between "Constitutionalism in work organization" and QWL.

VI. RESULTS AND DISCUSSIONS

a) *Demographic Profiles*

The demographic profiles of the respondents (table-3) represents that out of 217 respondents 194 were male 89% which is significant. In marital status profile only 19 respondents were single and rests of all respondents were married 91%. In reviewing number of dependent family members it was found that there were 4 family members of 72 respondents. There were 16%-18% respondents family belongs 2, 3 or 5 dependent members and 32 respondent had more than 5 family members. By reviewing the educational experience it was found that 52% employees have post graduate or equivalent degree. Small amounts of respondents were below SSC passed. 15% respondents were completed secondary or higher secondary education and 31% had graduations. More than 50% respondents were working with the banks more than 10 years and 35% respondents were working with 2 to 5 years. By analyzing the job status we found that a major portion of employees were in the rank of Junior Officer/Officer/Cash officer and 26% respondents were in the position of Probationary Officer/MTO/Senior Officer/Executive Officer.

Table 3 : Demographic profile of the respondents

Sl. No.	Demographic factors	No of respondents	Percentage (%)
Gender			
1	Male	194	89.4
	Female	23	10.6
	Total	217	100.0
Marital Status			
2	Married	198	91.2
	Single	19	8.8
	Total	217	100.0
Number of Family Members			
3	2	40	18.4
	3	38	17.5
	4	72	33.2
	5	35	16.1
	More than 5	32	14.7
	Total	217	100.0
Educational Experience			
4	Below SSC	7	3.2
	SSC/Dhakil/O-Level	11	5.1
	HSC/Diploma/A-Level	19	8.8
	Degree/Graduate/Higher Diploma	68	31.3
	Post Graduate/M Phil/PhD	112	51.6
	Total	217	100.0
Work Experience			
5	Less than 2 Years	11	5.1
	2 to 5 Years	76	35.0
	5 to 7 years	16	7.4
	7 to 10 Years	3	1.4
	More than 10 years	111	51.2
	Total	217	100.0
Job Status			
6	MLSS	21	9.7
	Junior Officer/Officer/Cash officer	124	57.1
	Probationary Officer/MTO/Senior Officer/Executive Officer	56	25.8
	Principal officer/ Senior Executive officer	3	1.4
	SPO/AGM/DGM/GM/FAVP/VP	13	6.0
	Total	217	100.0

Source: Survey Data

b) Descriptive Statistics

The table-4 indicates the mean ratings for the dimensions of QWL. The bank employees were agreed with the dimensions that are overall QWL, career opportunity and growth, occupational stress and target, compensation and other remuneration. They keep their position neutral about work features & working environment and social recognition & integration. The bank employees were making their position between the neutral and disagree in constitutionalism in work organization dimension. The standard deviation lies between 0.44 to 0.99 it represents that there is a moderate deviation among the respondents because we collect data from all types of bank employees with all age level and organizational positions.

We also provided an open ended question "if you have any suggestions or criticisms regarding QWL of your bank, you can note down". They spontaneously answered some suggestions and criticisms regarding QWL. Most of the SCB employees concluded that they are paid below their expectation and market rate comparison to private commercial banks. They felt that they have much stress regarding the pressure and redundant workload provided by bank management. They positively think that they have limited knowledge about the bank technology which leads them always anxious. They also expect neat and clean environment and accommodation from higher management.

Table 4 : Descriptive analysis.

Quality of worklife dimensions	Mean	Mean rank	Std. Deviation	N
Quality of worklife	3.65	3	.99	217
Compensation and other remuneration	3.92	1	.44	217
Work features and working environment	2.90	6	.65	217
Career opportunity and growth	3.57	4	.66	217
Social recognition and integration	3.15	5	.80	217
Occupational stress and target	3.85	2	.66	217
Constitutionalism in work organization	2.63	7	.78	217

Source: Survey Data

c) Correlation Test

In both the correlation table 5 and 6 correlation is significant at the 0.05 level. In the correlation between QWL and demographic profiles we found that there is a moderate positive correlation between QWL and number of dependent family members and educational experience significantly ( $r < 0.05$ ). Gender, marital status and work experience were also positively correlated with QWL. The status of job is negatively correlated with QWL.

In the correlation between QWL and its dimensions it was found that there is a moderate

positive correlation between QWL and compensation & other remuneration, work features & working environment, and career opportunity & growth. The correlations are significant at ( $r < 0.05$ ). The social recognition & integration and constitutionalism in work organization dimensions were positively correlated with QWL. We also found that a dimension of QWL is occupational stress & target which negatively correlated with QWL.

Table 5 : Correlation between QWL and demographic profiles

S.N	Correlation between QWL and Demographic profiles.	Pearson correlation (r)	Sig (2-tailed) (p)	N	Results
1.	Gender	0.241	0.000	217	Hypothesis (H <sub>1</sub> ) Accepted
2.	Marital Status	0.262	0.000	217	Hypothesis (H <sub>2</sub> ) Accepted
3.	No of Family Members	0.421	0.000	217	Hypothesis (H <sub>3</sub> ) Accepted
4.	Educational Experience	0.649	0.000	217	Hypothesis (H <sub>4</sub> ) Accepted
5.	Work Experience	0.362	0.000	217	Hypothesis (H <sub>5</sub> ) Accepted
6.	Job Status	-0.128	0.082	217	Hypothesis (H <sub>6</sub> ) Rejected

Source: Survey Data

Table 6 : Correlation between QWL and its dimensions

S.N	Correlation between QWL and its dimensions	Pearson correlation (r)	Sig (2-tailed) (p)	N	Results
1.	Compensation and other remuneration	0.677	0.000	217	Hypothesis (H <sub>7</sub> ) Accepted
2.	Work features and working environment	0.510	0.000	217	Hypothesis (H <sub>8</sub> ) Accepted
3.	Career opportunity and growth	0.597	0.000	217	Hypothesis (H <sub>9</sub> ) Accepted
4.	Social recognition and integration	0.326	0.000	217	Hypothesis (H <sub>10</sub> ) Accepted
5.	Occupational stress and target	-0.199	0.057	217	Hypothesis (H <sub>11</sub> ) Rejected
6.	Constitutionalism in work organization	0.352	0.000	217	Hypothesis (H <sub>12</sub> ) Accepted

Source: Survey Data



d) *Multiple Regression Analysis*

In the study, we analyzed collected data by enter wise method in a multiple regression analysis. In this circumstance, a multiple regression was formed by making use of all the discrete variables as dependent and independent variables. The estimation process was based on ordinary least squares formula denoted  $Y = a + bx$ . We consider the following model by taking QWL as dependent variable and by considering dimensions of QWL as independent variables.

$$QWL = \beta_0 + \beta_1 (COR) + \beta_2 (WFE) + \beta_3 (COG) + \beta_4 (SRI) + \beta_5 (OST) + \beta_6 (CWO) + e \dots$$

Where:  $\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5,$  and  $\beta_6$  are the regression coefficient

COR = Compensation and other remuneration

WFE = Work features and working environment

COG = Career opportunity and growth

SRI = Social recognition and integration

OST = Occupational stress and target

CWO = Constitutionalism in work organization

e = error term

The findings from table-10 shows that the relationship between QWL and its dimensions (COR, COG, OST, and CWO) are statistically significant as the significance value is less than required value alpha ( $\alpha = 0.05$ ) as the relevant statistical outputs are shown. Whereas the QWL and WFE and SRI i, e, work features and working environment and social recognition and integration were statistically insignificant. We also found that the relationship between the QWL and its dimensions are moderately positive. Hence, R Square= 30.9%. The regression analysis also provided that adjusted R square is 0.289, it represents that 28.9% change in QWL is due to the change in independent variables is the dimensions of QWL. Table of coefficients (a) under standard coefficients showed that there is a moderately significant influence of COR, WFE, COG and CWO with QWL; it shows the strength between variables and QWL by 28.5%, 4.1%, 23.4% and 28.2% respectively.

Table 7 : Variables Entered/Removed (b)

Model	Variables Entered	Variables Removed	Method
1	COR, WFE, COG, SRI, OST, CWO (a)	.	Enter

a. All requested variables entered.

b. Dependent Variable: QWL

Table 8 : Model Summary (b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.556 (a)	.309	.289	.83068

a. Predictors: (Constant) COR, WFE, COG, SRI, OS,CWO

b. Dependent Variable: QWL

Table 9 : ANOVA (b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64.771	6	10.795	15.645	.000 (a)
	Residual	144.906	210	.690		
	Total	209.677	216			

a. Predictors: (Constant), COR, WFE, COG, SRI, OST, CWO

b. Dependent Variable: QWL

Table 10 : Coefficients (a)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.564	.611		-.922	.357
COR	.429	.091	.285	4.702	.000
WFE	.062	.091	.041	.679	.498

COG	.289	.083	.234	3.470	.001
SRI	-.066	.106	-.044	-.621	.535
OST	-.157	.073	-.124	-2.131	.034
CWO	.638	.148	.282	4.319	.000

a. *Dependent Variable: QWL*

Table 11 : Residuals Statistics (a)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.7546	4.9423	3.6452	.54760	217
Residual	-2.02530	2.24544	.00000	.81906	217
Std. Predicted Value	-3.453	2.369	.000	1.000	217
Std. Residual	-2.438	2.703	.000	.986	217

Source: Survey Data

## VII. CONCLUSIONS AND RECOMMENDATIONS

The present study on the SCBs depicts that there is a lack of QWL in banks. From the results of descriptive study we see that the bank employees are not strongly agreed with the dimensions of QWL asserts that the QWL is not strong in those banks. The employees feel that they hardly observe the QWL dimensions in their banks. The result of correlation test have expressed that there is a positive correlation between QWL and demographic profiles. The result has also found that there is a positive correlation between dimensions of QWL like compensation and other remuneration, work features and working environment, career opportunity and growth, social recognition and integration, constitutionalism in work organization and QWL and is related with each other. In multiple regression analysis it has observed that the QWL and its dimensions are moderately significance. The study suggests that the SCBs of Bangladesh can provide better productivity and output by ensuring better QWL like fair compensation and remuneration comparing to private commercial banks and compatible with risk taking and time spending of employees. The banks should also ensure more bureaucratic, less risky, suitable and easily understandable work for the employees. The study also suggests that the banks should ensure the training and development opportunity along with suitable promotion and career growth and opportunities. The study suggests that banks should consider their employees as a social being by considering itself as a social organization instead of money makers. The study also provides some guidelines to the SCBs that they should establish a suitable job description of every employee so that they are not discovering them before hills of works. The mistake, repeat works would be reduced by stress management. The roles and functions of every

employee must be clear and unambiguous. In every branch and other offices of the banks are suggested that there should have proper practices of organizational constitutionalism.

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Appendix: 01

Years	2001- 2002	2002- 2003	2003- 2004	2004- 2005	2005- 2006	2006- 2007	2007- 2008	2008- 2009	2009- 2010	2010- 2011	2011- 2012
GDP contribution in BDT billion	26.36	27.92	29.80	32.51	35.17	38.46	41.68	45.45	50.21	54.75	59.90
% Changes in year	--	5.92%	6.73%	9.09%	8.18%	9.35%	8.37%	9.05%	10.47%	9.04%	9.41%

Source: Bangladesh Economic Survey, 2012 (Bangla) p. 246

