

Research Article

Quality of Work Life, Revisiting through Job Satisfaction

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Abstract: Quality of work life of the individual seems to be one of the important factors to the satisfaction of certain salient psychological needs. Quality of Work Life is considered to be the widest context in which an employee would evaluate his work environment much more than just job satisfaction or work happiness. This paper investigates the relationships between job satisfaction and quality of work life among the employees of commercial banking sector. The sample consists of 200 employees from five commercial banks. Data was collected from men and women working in commercial banks by meeting them in person. Standardized scales were used for the purpose. The results indicated that job satisfaction has a relationship with quality of work life and there are a few elements which happen to be the most important perceived determinants for job satisfaction. Women bank employees were found to be less satisfied with various aspects of the job than men. Across the various designations, the group of managers is the most satisfied group whether they were men or women, and the least satisfied group is the clerk, both men and women. For Quality of Work Life again managers, both men and women are the most contented group.

Keywords: Quality of Work Life, Job Satisfaction, Designations, Employee, Commercial Banks.

INTRODUCTION

Human resources are the most important and vital assets of a company and their productivity are the key factor for attainment of profitability. It is necessary to know their problems, their difficulties and the measures that can be taken to reduce them and improve the Quality of Work Life (QWL). Quality of work life is a comprehensive approach of work life that is built on the aspects of job satisfaction, trustworthiness, commitment towards organizations and valuable contribution of employees to the organizations. It also connects friendly work environment, pleasant administrative, social and political environment. The quality of work life of the individual seems to be one of the important factors to the satisfaction of certain salient psychological needs that could lead to positive organizational implications. A high Quality of Work Life is also required for attracting the employees. Saraji and Dargahi (2006) believed that a high QWL is extremely important for organizations to continue to be a magnet for and to retain employees designated to develop employee satisfaction. It is important because a good QWL is associated with better retention and lower absenteeism. QWL is a process by which an

organization responds to employee needs for developing mechanisms to allow them to share fully in making the decisions that design their lives at work. Job Satisfaction is the favourableness or unfavourableness with which the employee views his work. It expresses the amount of agreement between one's expectation of the job and the rewards that the job provides. Job Satisfaction is a part of life satisfaction. Many factors determine the meaning of quality of work life (QWL), one of which is work environment. The nature of one's environment of job is an important part of life as job satisfaction influences one's general life satisfaction. Luthans (1998) explains job satisfaction as the outcome of employees' approximation of the significance of their job, due to experiences in previous or present work situations. The relationship between job involvement and job satisfaction has often been studied, but rarely in relation to the job involvement measure Kanungo (1982).

The better the quality of work life, it can be expected that job satisfaction derived will also be high. Banking is a prominent wing of service sector of the economy. Sadique (2006) have found that the

Quick Response Code



Journal homepage:

<http://www.easpublisher.com/easiebm/>

Article History

Received: 25.02.2019

Accepted: 08.03.2019

Published: 21.03.2019

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DOI: 10.36349/easiebm.2019.v02i03.006

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 form. For any service organization, the QWL is an essential part because the service employees are engaged in providing major portion of lifetime (workable time) in service and their performances are vital to customer retention and satisfaction. Regular assessment of Quality of Work Life can really supply organizations with important information about the wellbeing of their employees, such as job satisfaction, general well-being, work-related stress and the home-work edge.

In the present day context, the nature of business in the commercial banks requires massive sharpening of skills of the existing workforce and continuous skill up-gradation. Bank executives will have to be concerned with HRD and will have to build capabilities and improve the sense of belonging, build challenges in employees' routine work, engage them, improve their productivity, monitor their performance, develop team spirit amongst them, train them to make customer as a focus of all their activities and impart their best with increased participation.

The comprehensive literature review with respect to quality of work life and job satisfaction has been compiled here. Researches aimed at quantifying the links between employee satisfaction and customer

satisfaction, productivity, and financial performance began in 1980 with Benjamin Schneider's survey of satisfaction levels of bank customers and employees Robert (2000). It is a well-known fact that demographic variables are expected to be directly affecting work-related attitudes (Arnold & Feldman, 1982; Compton, 1987; and Igbaria and Greenhaus, 1992). Prior research reveals that age and organizational tenure are positively related to satisfaction and involvement (Arnold and Feldman, 1982; Cotton and Tuttle, 1986; and Igbaria and Greenhaus, 1992). Demographic variables have a direct effect on turnover intention; over and above all satisfaction and involvement (Igbaria and Greenhaus, 1992; and Parasuraman, 1982).

In a study conducted in 1973, Walton defined the quality of work life as the personnel reaction to work; especially its essential outcome in relation to job needs satisfaction and psychological health. According to this definition, quality of work life emphasizes on personal outcomes, work experiences and how to advance the work in order to meeting the personal needs. Walton presented a theoretical model for explaining the quality of work life that is consisted of adequate and fair compensation, safe and healthy environment, growth and security, development of human capabilities, the total life space, constitutionalism, social integration, preparing the opportunity for continued growth and security, social relevance of work life, social integration, development of human capabilities and the total life space (Walton 1973).

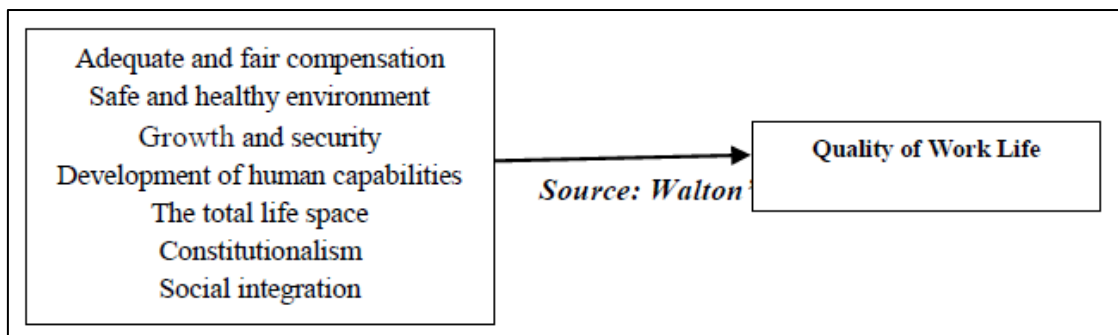


Fig 1: Model of Quality of Work Life Constructs

From 1980 to 2006, many researches have been done about quality of work life and results showed that there is positive relationship between quality of work life and some variables in organization such as job satisfaction. Job satisfaction has relations with environment, organizational system, work environment relationship and socio-cultural factors (Mirkamali & Narenji Sani, 2008; Armstrong, 2006).

Another well established model says that ethics and QWL are two intertwined work environmental factors of organizations, ethics refer to the rules or standards governing the employees, while QWL refers to the perceptions in which the organizational environment are able to meet the full

range of employees' needs for their well-being at work (Koonmee et al., 2010).

Objectives of the study

The objectives of the current research are-

- To identify the number of employees with respect to satisfaction in job and QWL among the samples covered.
- To understand the level of job satisfaction among male and female bank employees across various designations.
- To understand the differences between men and women employees with respect to their job satisfaction.

- To understand the difference between men and women employees with respect to their quality of work life.
- To identify the constructs of high job satisfaction among male and female bank employees
- To find out any significant difference with respect to constructs of job satisfaction among male and female bank employees.
- To find out the nature of QWL among male and female bank employees with respect to the constructs of QWL among the bank employees
- To find out any significant positive relationship existing between job satisfaction and QWL of bank employees.

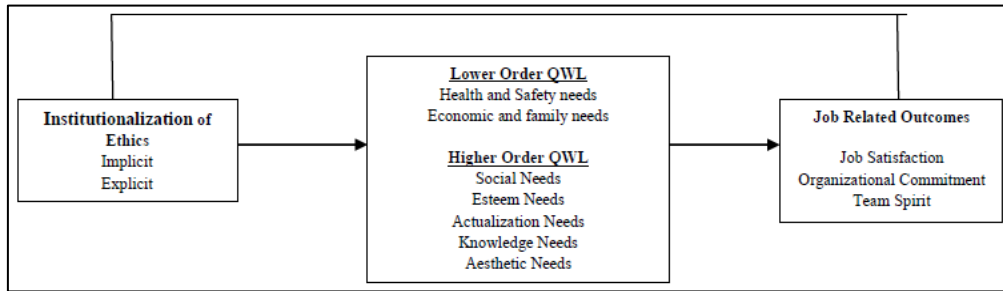


Fig.2 Conceptual Model

The model explains that job satisfaction is an impact of fulfillment of lower and higher order QWL needs. The mission of quality of work life is the creation of job satisfaction for personnel and helping the organizations to select and retain employees. Quality of work life is considered to be the most important factor for human motivation and improvement in job satisfaction (Royuela, Jordi, & Jourdi, 2009). To summarize up, it can be stated that, QWL is viewed as a broad concept, which includes adequate and fair pay, safe and healthy working conditions and social integration in the work organization that enables an individual to develop and use all his or her capacities. Most of the definitions aimed at achieving the effective work environment that meets with the organizational and personal needs and values that promote health, well being, job security, job satisfaction, competency development and balance between work and non-work life. The definitions also emphasize the good feeling perceived from the interaction between the individuals and the work environment.

Thus, the present paper is aimed towards understanding the nature of QWL and job satisfaction amongst a group of employees in the commercial banking sector; hence, QWL and job satisfaction has been clubbed together and employees have been segmented on the basis of gender as well as designation. The study has also attempted to explore the various factors about which the employees have reported satisfaction and the level of QWL by taking in to consideration the various dimensions of QWL.

METHODOLOGY AND DATA ANALYSIS

Hypotheses

- H_0 - There is no difference between male and female bank employees with respect to Job Satisfaction.
- H_1 . There is a significant difference between male and female bank employees with respect to Job Satisfaction.
- H_0 -There is no difference between male and female bank employees with respect to Quality of Work Life.
- H_2 .There is a significant difference between male and female bank employees with respect to Quality of Work Life.

Participants

The research design used for this study is of descriptive type. The sample size consisting of 200 respondents from various banks in Kolkata were selected randomly for the study. Both men and women participants were included in the study. The method of data collection was individual administration of the questionnaire by meeting the employees in person.

MATERIALS AND PROCEDURE

The instruments used for the study are:

- Job Satisfaction- In the study, job satisfaction scale developed containing 17-item was adapted to measure job satisfaction. Pretesting was done on 20 subjects with the aim to check its clarity, comprehension and flow. The final questionnaire on job satisfaction was slightly modified that comprised of 17 items. The reliability of the tool was checked and found by Cronbach alpha test (0.85). Content validation was done using jury's opinion method.

- Quality of Work Life- A five point scale was used such as strongly disagree, disagree, neutral, agree and strongly agree is used for quality of work life scale and four point scale viz. agree, disagree, not sure, not applicable to know how they feel about their work life. This scale was developed by Shawkat and Ansari (2001). It assesses numerous dimensions of Quality of Work Life. This scale contains 48 items and is rated on a 5 point Likert scale with the possible score ranging between 48-240. The reliability and validity of the scale is reported to be $r=0.70$ and $r=0.89$ respectively.

Analyses and Discussion

Respondents’ demographic profile

Analysis of the demography of the respondents shows that there were 100 (50 %) men and 100 (50%) women bank employees covered in the study. Looking at their educational levels, it has been found that 25 per cent were graduates, 49 per cent were post graduates, and 26 per cent were professionally qualified. Coming to their designations it has been found that 20 per cent were accountants, another 20 per cent were managers, 20 per cent were cashiers, 20 per cent were clerks, and 20 per cent were customer care executives. Among the entire sample covered, 62.5 per cent were married and 37.5per cent were not married. (Table1).

Table 1: Demographic Chart Representing the Sample
N=200

	Categories	N =200	Percentage
Gender	Male	100	50.0
	Female	100	50.0
Education	Graduates	50	25.0
	Post graduates	98	49.0
	Professionally Qualified	52	26.0
Designation	Accountant	40	20.0
	Manager	40	20.0
	Cashier	40	20.0
	Clerk	40	20.0
	Customer Care Executive	40	20.0
Marital Status	Married	125	62.5
	Unmarried	75	37.5

Source: Authors Compilation

To probe into the number of employees with respect to satisfaction in job and QWL among the samples covered.

The study has tried to explore the nature of job satisfaction among the bank employees. It has been found that out of 100 male respondents, 75 have reported that they are satisfied with their job when asked a one line question, “*In general are you satisfied with your job?*”; while 25 of them have reported not to be satisfied. Out of 100 female respondents, 45 have

reported to be satisfied and another 55 reported to be not satisfied. As regards the entire sample, it has been found that out of 200 employees in the study 120 (60.0 per cent) male and female respondents have reported to be satisfied and 80 (40.0 per cent) have reported not to be so. (Table2).

Table 2: Frequency and Percentage of Respondents with respect to Levels of Job Satisfaction

Satisfaction	Level of Satisfaction (N=200)					
	Male (n=100)		Female (n=100)		Entire Sample	
	No. of Respondents	Percentage	No. of Respondents	Percentage	No. of Respondents	Percentage
Satisfied	75	75.0	45	45.0	120	60.0
Not Satisfied	25	25.0	55	55.0	80	40.0

Source: Authors Compilation

The respondents were asked “Are you satisfied with the quality of work life in your organization?”, taking the “yes’ responses only it has been found that for QWL, among the entire sample of 200 bank employees, 118 (59.0per cent) have reported to be happy with QWL, out of which there were 70 men and 48 women. For both the cases, job satisfaction and

QWL, it has been found that the higher number of respondents satisfied are from the male group (Table 3). A possible cause for this could be women find it difficult to manage work and home together and even a good quality of work life for them is perceived as not so good. They are continuously under stress and work home conflict.

Table 3: Frequency and Percentage of Respondents with respect to Levels of Satisfaction with QWL

Satisfaction	Quality of Work Life (N=200)					
	Male (n=100)		Female (n=100)		Entire Sample	
	No. of Respondents	Percentage	No. of Respondents	Percentage	No. of Respondents	Percentage
Satisfied	70	70.0	48	48.0	118	59.0
Not Satisfied	30	30.0	52	52.0	82	41.0

Base: Entire Sample, N=200 Source: Authors Compilation

Testing H₀: There is no difference between male and female bank employees with respect to Job Satisfaction. An attempt was made to test the hypothesis- There is no significant difference between men and women employees in the bank with respect to their job satisfaction.

Following the formula-

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

It has been found that the Chi Square value is 19.78_(df=1), and we find the critical value in a table of probabilities for the chi-square distribution with df=(r-1)*(c-1), and as the obtained value is higher than the critical value, the null hypothesis is not accepted, and we accept the alternate hypothesis that there is a significant difference between male and female with respect to job satisfaction.

Testing H₀: There is no difference between male and female bank employees with respect to QWL. It has been found that the Chi Square value is 20.44_(df=1), and we find the critical value in a table of probabilities for the chi-square distribution with df=(r-1)*(c-1), and as the obtained value is higher than the critical value, we reject the null hypothesis and accept

the alternate hypothesis that there is a significant difference between male and female with respect to QWL.

To understand the level of job satisfaction among male and female bank employees across various designations.

Across various designations of bank employees, level of satisfaction was analyzed with respect to the gender of employees. Coming to male bank employees it has been found that on a scale of 0-68 on job satisfaction, the ‘managers’ are the most satisfied group (mean 59.3), ‘customer care executives’, the next satisfied (mean 46.5) and ‘clerks’ are the least satisfied (mean 39.6) group amongst the male bank employees. Among the female designations, the mean scores of satisfaction across all the groups have been found to be lower than the male groups; the most satisfied group being managers again (mean 49.4), second ‘customer care executives’ (mean 43.5) and least satisfied is again ‘clerks’ (men 34.6). (Table 5). For QWL, it has been found that among the males, the group designated manager is the most satisfied group (mean 210.0), followed by cashier (mean 178.0), accountant (mean 167.0), clerk (mean 156.0) and customer care executive the least (mean 145.0).

Table 4: Job Satisfaction and Quality of Work Life across Various Designations

Designations	Job Satisfaction (Scale 0-68)					Quality of Work Life (Scale 48-240)				
	Male		Female		t-test	Male		Female		t-test
	Mean	S.D.	Mean	S.D.		Mean	S.D.	Mean	S.D.	
Accountant	40.5	3.2	36.3	2.3	16.8**	167	6.7	140	5.7	31.03**
Manager	59.3	4.5	49.4	1.3	21.52**	210	5.6	190	7.4	21.73**
Cashier	40.4	7.5	35.5	4.5	5.63**	178	6.7	156	6.8	23.15**
Clerk	39.6	8.9	34.6	2.9	5.37**	156	8.1	178	3.7	24.71**
Customer Care Executive	46.5	11.6	43.5	5.6	2.34*	145	14.6	180	5.3	22.58**

Source: Authors Compilation

The radar charts below show the relative rankings of the bank employees of the various designations with respect to their job satisfaction and QWL variables.

Rank one being higher is the level of satisfaction and rank five depicts the lower levels.

Fig 3- Diagrammatic Representation of Order of Satisfaction and QWL Order of Satisfaction of Male Bank Employees



Source: Authors Compilation

Fig 4- Diagrammatic Representation of Order of Satisfaction and QWL Order of Satisfaction of Female Bank Employees



Source: Authors Compilation

To identify the constructs of high job satisfaction among male and female bank employee

The study attempted to understand the constructs of job satisfaction among the respondents who reported they were satisfied with their job. Data reveals that in all the 10 domains employed, there is greater number of male employees satisfied in each of

the domains as compared to the females. Also, there is a significant difference between the males and females with respect to job satisfaction and QWL between male and female bank employees.

Table 5: Constructs of Satisfaction and Number of Employees Satisfied Percentage of Respondents satisfied with each construct of Job Satisfaction (Male & Female)

No.	Domains	Male n=75	Per cent	Female n=45	Per cent	Z-test Results on Nos.
1.	Salary	52	69.33	24	53.28	2.66**
2.	Work Environment	65	86.45	34	75.48	4.85**
3.	Interpersonal Relations	68	90.44	31	68.82	5.28**
4.	Infrastructure	72	95.76	40	88.80	4.00**
5.	Promotional Opportunities	65	86.45	32	71.04	2.35*
6.	Nature of Job	71	94.43	36	79.92	2.57**
7.	Training and development	68	90.44	34	75.48	4.85**
8.	Relationship with Management	67	89.11	32	71.04	5.00**
9.	Facilities and benefits received	67	89.11	39	86.58	4.00**
10.	Complaint Settlement	69	91.77	34	75.48	5.00**

Source: Authors Compilation

To find the nature of QWL amongst male and female bank employees with respect to the constructs of QWL among the bank employees.

It has already been found that 59.0 per cent of the bank employees in the study are happy with their quality of work life (Table 3). Supportive and dynamic organizational structure is a major contributor of QWL. Here, that has been found to be quite good for both

male and female. A major component of QWL, which is important for both the employees and the employers, is the relationship between work and family life. In an increasingly competitive environment, it is difficult to separate family and work life. The threat of imbalance

in work and non-work life has implications not only on the employees but, also on the organizations, governments and the society (Grzywacz and Marks, 2000; Swanson, Power and Simpson, 1998). For male the mean of work and home life balance is 20.5 which is quite impressive, while that for women is only 10.5, health and well being has not been found to be very highly rated by the employees; mean for male group being 17.5 and that for female group is 13.5. It is known that changes in the family structures, modes of work, and the compensation of the workforce have had a dramatic effect on organizations over the last three decades (Miller & Hollenshead, 2005). It is for sure that family responsibilities still fall on women and there is always an unequal distribution of domestic tasks and childcare. (Escribà Agüir & Tenías Burillo, 2004). In a recent survey in the U.K., one in three employees would prefer flexible working hours to a pay rise (Clutterbuck, 2004). Balanced target setting which could be a source of work stress has been found to be quite low for both the groups, especially for women. Even freedom in decision making is slightly above average. Competency development is something which perhaps every employee would seek in his job, for future prospects and growth. For both male and female groups, competency development from their organizations has been found to be satisfactorily high. Competency development is operationalized as the nature of the job that provides

opportunities and stimulates growth in skills and knowledge either for career or organizational development. Work associated with greater task variety, task discretion and skill development opportunities foster the competency development among the workforce (Jarvenpaa and Eloranta, 2001). This could be a major reason among the high satisfaction towards job among the employees covered in the study. The feel good factor is also impressive. Learning opportunities and skill discretion have also proven to have a positive effect on job satisfaction and reduced job stress that will lead to better QWL. The opportunity to develop and the use of skills are associated with learning mechanisms, which in this case has been found to be 15 for both the groups. Work environment imposes its employees to work extended hours either at office or home, this might have tremendous effect on the marital and family relationship. Elisa and Ellen (2001) revealed that the majority of employees suggested that their long work hours have negatively affected their personal life and family responsibilities. Here the working conditions have been found to be quite good by both the groups. Management style and recognition have been found to be not very satisfactory. The demands of managing higher responsibility at work and home are also a potential source of stress because it allows a spillover to family life thus creating an imbalance in working environment (Table 6).

Table 6- Nature of QWL among male and female bank employees with respect to the constructs of QWL among the bank employees

S. No.	Domains	Male (n=100) Scale- 5-25		Female(n=100) Scale 5-25		z-tests
		Mean	S.D.	Mean	S.D.	
1.	Supportive Dynamic Structure	20.5	3.5	18.5	1.7	5.26**
2.	Work and home life balance	20.5	3.2	10.5	4.6	21.27**
3.	Health and well-being	17.5	2.1	13.5	1.4	16.66**
4.	Balanced target setting	19.0	3.5	11.0	3.5	16.32**
5.	Freedom in decision making	13.0	2.4	11.0	1.9	6.89**
6.	Competency Development	20.0	3.6	19.0	3.5	2.04*
7.	A feel good factor	19.5	1.4	18.0	4.2	3.48**
8.	Good working conditions	20.5	3.5	18.0	2.6	5.81**
9.	Participative management style and recognition	14.5	2.4	12.0	2.7	7.35**
10.	Learning opportunities and skill discretion	15.0	1.8	14.0	1.7	4.54**

** Significant at 0.01 level *Source: Authors Compilation*

The main elements of the QWL, such as health and well-being, job security, job satisfaction, competence development, balance between work and non-work life are major sources of perceived satisfactory quality of work life. MacDonald, Phipps, and Lethbridge (2005) argue that women use strategies such as self employment to improve work-life balance. Kinnunen, Geurts, and Mauno (2004) examined longitudinal relations with indicators of satisfaction and well-being, and concluded that among women, work-to-family conflict is perceived significantly predicting job dissatisfaction, parental distress, and other

psychological symptoms for the present study a few factors are found to satisfactorily high, determining good QWL and job satisfaction. Mirvis and Lawler (1984) suggested that Quality of working life was associated with satisfaction with wages, hours and working conditions, describing the “basic elements of a good quality of work life” as safe work environment, equitable wages, equal employment opportunities and opportunities for advancement. It can also be added that an individual’s experience of satisfaction or dissatisfaction can be substantially rooted in their

perception, rather than simply reflecting their “real world.

CONCLUSION AND RECOMMENDATIONS

Work life balance and Satisfaction is largely determined by the availability of efficient resources and based on the demand and specificity of the task or role. Work Life satisfaction, however, varies between countries when we seek for control at individual and at organizational levels. Past researches also stressed on Individuals’ job and household demands and resources which affect work life satisfaction; however, satisfaction at work life mediates many of these relationships. Our research findings have confirmed that satisfaction along with work life balance and overall life satisfaction are closely related. A happy and healthy employee will give better turnover, make good decisions and positively contribute to organizational goal. So transforming the workplace proactively using a combination of well designed QWL initiatives for both the male and female employees will yield competitive advantage as it will increase employee job satisfaction. This in turn will motivate the employees to perform in superior way, leading the organizations and their stakeholders to a better future by yielding the expected outcome. In the present study, new ideas along with some old ones were explored

- It is highly recommended that management to should go forward in improving the factors which are contributing to QWL and JS such as organisational Culture and Climate by providing right work life balance, , creating supportive work groups, make joint management councils and try to eliminate bias.
- Some wellness programmes should be organized and employees must be encourages to make use of them.
- Sufficient training programs can be arranged so that the worker productivity could be improved
- Appropriate pay strategies could be evolved to give fair and adequate compensation to the employees. Performance based increments would improve the performance of the workers.
- The banks should work on reducing the employees high work stress.
- Working conditions of the banks needs to be linked to training and development and promotion, career progression, company’s objectives etc.

Limitations of the Present Study:

The present research was conducted on a small sample of 200 bank employees in West Bengal which may question its generalizability. The study has to widen its scope; a study on a much larger sample from different parts of the country may be relevant. The study can also engage various socio-demographic variables which could have influences on job

satisfaction and QWL. Future research should contemplate replicating this study in other countries and for other sectors for results comparisons. For instance, further studies can be dealt with studying the pattern of influence of employees’ perceptions of quality of work life on organizational commitment and citizenship behaviors. Besides, this empirical study will immensely contribute new avenues of knowledge creation to the existing body of human resources and organizational behavior which happen to be one of the crucial aspects of today’s business setting.

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