

QUALITY OF WORK LIFE IN SBI AND HDFC: A COMPARITIVE STUDY IN ERNAKULAM

Project Report

Submitted By

NUZHAH PRAVEEN (Reg. No. AB20COM043)

PARVATHI MENON K R (Reg. No. AB20COM044)

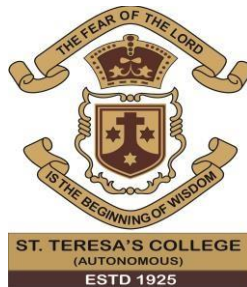
REBECCA MARIA TENNY K (Reg. No. AB20COM045)

Under the guidance of

Ms Ann Thomas Kiriyanthan

In partial fulfilment of requirements for award of the degree of

Bachelor of Commerce



ST.TERESA'S COLLEGE, ERNAKULAM (AUTONOMOUS)

COLLEGE WITH POTENTIAL FOR EXCELLENCE

Nationally Re-Accredited At 'A ++' Level

Affiliated to

MAHATMA GANDHI UNIVERSITY

Kottayam-686560

March 2023

ST.TERESA'S COLLEGE, ERNAKULAM (AUTONOMOUS)

COLLEGE WITH POTENTIAL FOR EXCELLENCE

Nationally Re-Accredited At 'A++' Level



CERTIFICATE

This is to certify that the project report titled **“QUALITY OF WORK LIFE IN SBI AND HDFC: A COMPARATIVE STUDY IN ERNAKULAM”** submitted by **Nuzhah Praveen, Parvathi Menon K R and Rebecca Maria Tenny K** towards partial fulfilment of the requirements for the award of the degree of **Bachelor of Commerce** is a record of bonafide work carried out by them during the academic year 2020-2023.

Supervising Guide

Head of the Department

Ms. Ann Thomas Kiriyanthan

Ms. Ann Thomas Kiriyanthan

Assistant Professor

Assistant Professor

Dept. of Commerce

Dept. of Commerce

Place: Ernakulam

Date:

DECLARATION

We **Nuzhah Praveen, Parvathi Menon K R and Rebecca Maria Tenny K** do hereby declare that this dissertation entitled, “**QUALITY OF WORK LIFE IN SBI AND HDFC: A COMPARITIVE STUDY IN ERNAKULAM**” has been prepared by us under the guidance of **MS. ANN THOMAS KIRIYANTHAN**, Assistant Professor, Department of Commerce, St Teresa’s College, Ernakulam.

We also declare that this dissertation has not been submitted by us fully or partly for the award of any Degree, Diploma, Title or Recognition before.

Place:

PARVATHI MENON K R

Date:

NUZHAH PRAVEEN

REBECCA MARIA TENNY K

ACKNOWLEDGMENT

We wish to acknowledge all those persons who helped us in completing our project on the topic, **“QUALITY OF WORK LIFE IN SBI AND HDFC: A COMPARITIVE STUDY IN ERNAKULAM”**. First of all, we thank God Almighty for his blessings showered upon us in the conduct of the project study. We are also indebted to **Ms Ann Thomas Kiriyanthan**, Assistant Professor, Dept. of Commerce, St. Teresa’s College, Ernakulam for her guidance and encouragement for proper completion of the studies. We express our sincere thanks to the Manager **Rev.Sr.Dr. Vinitha**, **Directo Rev. Sr. Emeline CSST** Principal **Dr Alphonsa Vjaya Joseph** and **Ms Ann Thomas Kiriyanthan**, Head of Department of Commerce and all other faculties of the Department of Commerce St. Teresa’s College, for their support and valuable suggestions. We would like to express our thanks to all the respondents and colleagues who were associated with this study for their sincere contributions to the successful completion of the project. We also extend heartfelt thanks to our family for their constant encouragement without which this project would be possible

PARVATHI MENON K R

NUZHAH PRAVEEN

REBECCA MARIA TENNY K

TABLE OF CONTENTS

SL . NO	PARTICULARS	PAGE NO
1	List of Tables	-
2	List of Figures	-
3	Chapter 1 – Introduction	1-6
4	Chapter 2 - Review of Literature	7-12
5	Chapter 3 - Theoretical Framework	13-18
6	Chapter 4 - Data Analysis and Interpretation	19-56
7	Chapter 5 – Summary, Findings, Recommendation	57-62
8	Bibliography	-
9	Appendix – Questionnaire	-

LIST OF TABLES

TABLE NO	PARTICULARS	PAGE NO
4.1.1	Demographic data: Gender of employees in HDFC banks	19
4.1.2	Demographic data: Gender of employees in SBI bank	20
4.2.1	Years worked by employees in HDFC	21
4.2.2	Years worked by employees in SBI	22
4.3.1	Factors that motivate the employees in HDFC bank	23
4.3.2	Factor that motivates the employees in SBI	24
4.4.1	Satisfaction of employees on Working hours in HDFC	25
4.4.2	Satisfaction of employees on Working hours in SBI	26
4.5.1	Difficulty in taking time off in HDFC	27
4.5.2	Difficulty in taking time off in SBI	28
4.6.1	Perception of employees on leaves provided by HDFC bank	29
4.6.2	Perception of employees on leaves provided by SBI bank	30
4.7.1	Influence of work environment on the performance of employees in HDFC bank	31
4.7.2	Influence of work environment on the performance of employees in SBI bank	32
4.8.1	How often do the employees in HDFC bank work from home	33
4.8.2	How often do the employees in SBI bank work from home	34
4.9.1	The level of stress of employees in HDFC	35
4.9.2	The level of stress of employees in SBI	36
4.10.1	Satisfaction of employees regarding the help and equipment they receive from HDFC	37
4.10.2	Satisfaction of employees regarding the help and equipment they receive from SBI	38

LIST OF TABLES

TABLE NO	PARTICULARS	PAGE NO
4.11.1	Satisfaction of employees in HDFC as to whether their earnings match with the standard of living	39
4.11.2	Satisfaction of employee in SBI as to whether their earning match with their standard of living	40
4.12.1	Satisfaction of employees in HDFC regarding their safety and security	41
4.12.2	Satisfaction of employees in SBI regarding their safety and security	42
4.13.1	Opinions of employees in C bank as to whether their fringe benefits and promotions are fairly handled	43
4.13.2	Opinions of employees in SBI bank as to whether their fringe benefits and promotions are fairly handled	44
4.14.1	Level of satisfaction of employees on the workload distributed in HDFC	45
4.14.2	Level of satisfaction of employees on the work load distributed in SBI	46
4.15.1	Satisfaction of employees in HDFC Regarding the extent to which their skills are utilised	47
4.15.2	Satisfaction of employees in SBI regarding the extent to which their skills are utilised	48
4.16.1	Opinions of employees in HDFC as to whether QWL improves the productivity	49
4.16.2	Opinion of employees in SBI as to whether QWL improves productivity	50
4.17.1	Satisfaction of employees in HDFC on the infrastructure facilities provided	51
4.17.2	Satisfaction of employee in SBI on the infrastructure facility provided	52
4.18.1	Satisfaction of employees on the sanitation facility provided by HDFC bank	53
4.18.2	Satisfaction of employees on the sanitation facility provided by SBI	54
4.19.1	Job Satisfaction of employees in HDFC	55
4.19.2	Job Satisfaction of employees in SBI	56

LIST OF FIGURES

FIGURE NO	PARTICULARS	PAGE NO
4.1.1	Demographic data: Gender of employees in HDFC banks	19
4.1.2	Demographic data: Gender of employees in SBI bank	20
4.2.1	Years worked by employees in HDFC	21
4.2.2	Years worked by employees in SBI	22
4.3.1	Factors that motivates the employees in HDFC bank	23
4.3.2	Factor that motivates the employees in SBI	24
4.4.1	Satisfaction of employees on Working hours in HDFC	25
4.4.2	Satisfaction of employees on Working hours in SBI	26
4.5.1	Difficulty in taking time off in HDFC	27
4.5.2	Difficulty in taking time off in SBI	28
4.6.1	Perception of employees on leaves provided by HDFC bank	29
4.6.2	Perception of employees on leaves provided by SBI bank	30
4.7.1	Influence of work environment on the performance of employees in HDFC bank	31
4.7.2	Influence of work environment on the performance of employees in SBI bank	32
4.8.1	How often do the employees in HDFC bank work from home	33
4.8.2	How often do the employees in SBI bank work from home	34
4.9.1	The level of stress of employees in HDFC	35
4.9.2	The level of stress of employees in SBI	36
4.10.1	Satisfaction of employees regarding the help and equipment they receive from HDFC	37
4.10.2	Satisfaction of employees regarding the help and equipment they receive from SBI	38

LIST OF FIGURES

TABLE NO	PARTICULARS	PAGE NO
4.11.1	Satisfaction of employees in HDFC as to whether their earnings match with the standard of living	39
4.11.2	Satisfaction of employee in SBI as to whether their earning match with their standard of living	40
4.12.1	Satisfaction of employees in HDFC regarding their safety and security	41
4.12.2	Satisfaction of employees in SBI regarding their safety and security	42
4.13.1	Opinions of employees in C bank as to whether their fringe benefits and promotions are fairly handled	43
4.13.2	Opinions of employees in SBI bank as to whether their fringe benefits and promotions are fairly handled	44
4.14.1	Level of satisfaction of employees on the workload distributed in HDFC	45
4.14.2	Level of satisfaction of employees on the work load distributed in SBI	46
4.15.1	Satisfaction of employees in HDFC Regarding the extent to which their skills are utilised	47
4.15.2	Satisfaction of employees in SBI regarding the extent to which their skills are utilised	48
4.16.1	Opinions of employees in HDFC as to whether QWL improves the productivity	49
4.16.2	Opinion of employees in SBI as to whether QWL improves productivity	50
4.17.1	Satisfaction of employees in HDFC on the infrastructure facilities provided	51
4.17.2	Satisfaction of employee in SBI on the infrastructure facility provided	52
4.18.1	Satisfaction of employees on the sanitation facility provided by HDFC bank	53
4.18.2	Satisfaction of employees on the sanitation facility provided by SBI	54
4.19.1	Job Satisfaction of employees in HDFC	55
4.19.2	Job Satisfaction of employees in SEBI	56

CHAPTER 1
INTRODUCTION

CHAPTER 2
REVIEW OF LITERATURE

CHAPTER 3

THEORETICAL FRAMEWORK AND

CONTEXTUALISATION

CHAPTER 4

DATA ANALYSIS AND INTERPRETATIONS

CHAPTER 5
SUMMARY, FINDINGS, RECOMMENDATIONS, AND
CONCLUSION

BIBLIOGRAPHY

- Sumathi, V., & Velmurugan, D. R. (2017). Quality of work life of employees in private companies with reference to Coimbatore. *International Journal of Multidisciplinary Educational Research and development*, 4(5), 128-131.
- Tabassum, A., Rahman, T., & Jahan, K. U. R. S. I. A. (2011). Quality of work life among male and female employees of private commercial banks in Bangladesh. *International Journal of Economics and Management*, 5(1), 266-282.
- Srivastava, S., & Kanpur, R. (2014). A study on quality of work life: key elements & It's Implications. *IOSR Journal of Business and Management*, 16(3), 54-59.
- Bora, B., Saumendra, D., & Murthy, V. (2015). Quality of work life—A literature review. *International Journal in Management and Social Science*, 3(3).
- Aketch, J. R., Odera, O., Chepkuto, P., & Okaka, O. (2012). Effects of quality of work life on job performance: theoretical perspectives and literature review. *Current Research Journal of Social Sciences*, 4(5), 383-388.
- Martel, J. P., & Dupuis, G. (2006). Quality of work life: Theoretical and methodological problems, and presentation of a new model and measuring instrument. *Social indicators research*, 77, 333-368.
- Bolhari, A., Rezaeean, A., Bolhari, J., Bairamzadeh, S., & Soltan, A. A. (2011). The relationship between quality of work life and demographic characteristics of information technology staffs.
- Brief, A. P., & Weiss, H. M. (2002). Organizational behaviour: Affect in the workplace. *Annual review of psychology*, 53(1), 279-307.

- RK Yadav, N Dabhade - International Letters of Social and Humanistic ..., 2014 –
- Aggarwal, K. (2020). Influence of work life balance on occupational stress among the selected nationalized banks in Amritsar (Punjab). *Journal of the Social Sciences*, 48(2).
- Su, Z., & Zabilski, A. (2022). What is the relationship between quality of working life, work–life balance and quality of life? *Worldwide Hospitality and Tourism Themes*, (ahead-of-print).
- Taylor, J. C. (1977). Job satisfaction and quality of working life: A reassessment. *Journal of Occupational Psychology*, 50(4), 243-252.
- Khan, S. (2017). A Comparative Study of Quality of Work Life and Self-efficacy among Middle Level Managers of Public and Private Undertakings. *NL Dalmia Institute of Management Studies and Research*, 09-19.
- Yadav, R. K., & Dabhade, N. (2013). Work life balance amongst the working women in public sector banks—a case study of State Bank of India. *International Letters of Social and Humanistic Sciences*, 7(1), 1-22.

APPENDIX

QUESTIONNAIRE

1. Specify your gender?

- a) Male
- b) Female
- c) Other

2. What designations do you hold?

3. How long have you worked in your present job?

- a) Less than a year
- b) 1-5 years
- c) More than 5 years

4. Which factor motivates you most at work

- a) Salary Increase
- b) Promotion
- c) Leave
- d) Recognition
- e) Good Work Environment

5. How are the working hours of the organisation?

- a) Highly Satisfied
- b) Satisfied
- c) Neither Satisfied nor Dissatisfied
- d) Dissatisfied
- e) Highly Dissatisfied

6. How hard is it to take time off during job to take care of your family?

- a) Not at all Hard
- b) Not too Hard
- c) Somewhat Hard
- d) Very Hard

7. What is your perception about leaves provided by the banks?

- a) Excellent
- b) Good
- c) Average
- d) Poor

8. What degree influence does your work environment have on your performance?

- a) High
- b) Moderate
- c) Low

9. How often do you work at home as a part of your job?

- a) Often
- b) Sometimes
- c) Rarely
- d) Never

10. How often do you find your stressful?

- a) Often
- b) Sometimes
- c) Rarely
- d) Never

11. How well do you agree with statements

I receive enough help and equipment to get the job done

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

12. My expected earning match with my current standard of living

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

13. Safety and Security of employees are high priorities for the banks

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

14. I feel my fringe benefits and promotions are fairly handled

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

15. The workload is evenly distributed among the employees

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

16. My job allows me to use my skills and abilities to maximum

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

17. I think quality of work life helps to improve the productivity in the organisation

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

18. I am satisfied with infrastructure facilities provided by the organisation

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

19. I am satisfied by the cleanliness and sanitation facilities taken by the organisation

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

20. I am really satisfied with my job

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

21. Do you have any suggestions to improve the quality of work life of your bank