

An Empirical Study on the Relationship Between Quality of Work Life and Women Employee Retention in Public Sector Banks

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ABSTRACT

In the changing scenario of the Indian banking industry, the contribution of women staff has been growing in importance, especially with respect to public sector banks. While such institutions work toward maintaining operating effectiveness and employee satisfaction, the quality of work life (QWL) of women staff has taken center stage as a determinant of organizational productivity, turnover, and job satisfaction. The present research targets to analyse the work life quality of women employees working in public sector banks based on different dimensions like work environment, job security, work-life balance, career growth opportunities, interpersonal relationships, and empowerment. The study reveals how these dimensions impact the professional and personal well-being of women working in a role traditionally led by male-dominated leadership but now experiencing a paradigm shift. By employing a descriptive and exploratory research strategy, primary data was gathered with the help of structured questionnaires (Rathi, 2023; Nambiar, 2025; Ram & Sain, 2024) conducted among a sample of women employees employed within key public sector banks in urban and semi-urban branches. The research also includes secondary data collected through published reports, HR handbooks, and prior academic literature. The research findings suggest that although public sector banks offer significant employment security and monetary stability, there are still many problems in the areas of workload, bureaucratic hierarchical setups, limited vertical growth opportunities, and lack of adequate work-life balance systems. A majority of women workers experienced high levels of stress due to rigid working hours and inadequate support mechanisms, especially in addressing family obligations in conjunction with professional needs. On the other hand, supportive supervisors, gender-sensitive policies, and access to training programs were found to positively impact QWL perceptions. The research identifies the importance of banking organizations embracing a more flexible and adaptive human resource management policy through the introduction of flexible work scheduling, skill development, mentoring, and mental well-being programs. Above all, building a culture of recognition, respect, and equal opportunity is key to improving the job satisfaction and retention of women employees. This study adds to the expanding body of research on gender and organizational behavior by providing evidence-based findings and making pragmatic policy recommendations for banking administrators and policy-makers. Promoting the quality of work life for women working in public sector banks is not just an issue of gender equality but also a strategic necessity for institutional greatness.

Keywords: *Quality of Work Life (QWL), Women Workers, Public Sector Banks, Work-Life Balance, Job Satisfaction, Organizational Behaviour, Gender Sensitivity, Employee Retention.*

Introduction

Of late, the discussion on Quality of Work Life (QWL) has been given much prominence, especially in the Indian banking industry, where the percentage of working women forms a considerable part of the workforce. Public Sector Banks (PSBs) have traditionally been a draw for female workers (Nambiar, 2025; Selvakumar et al., 2016) because of employment security, fixed working hours, and social standing¹. But with digitalization and modernization, (Ishtyaq & Bisaria, 2024; Singh & Singh, 2024) the landscape of banking changed fast, introducing new challenges like long working hours, target-based performance, and technological demands. These changes have a direct relation to job satisfaction of women, emotional well-being, and work-life balance²

¹Kumari, G. (2012). *Job satisfaction of the employees...*

²Sharma, P., & Jyoti, J. (2014). *Job satisfaction among women...*

QWL is a concept with multiple dimensions (*Nanjundeswaraswamy & Beloor, 2024; Kumar et al., 2021*) that comprises work environment, job satisfaction, interpersonal relations, chances of career growth, participative decision-making, and stress handling. Women, particularly in Indian culture, are expected to balance both personal and professional demands, and this increases the need for a positive work environment. The double burden of family and work (*Dabhade & Yadav, 2013; Nambiar, 2025*) can more often than not result in burnout and dissatisfaction if not addressed through gender-sensitive policies¹

While the efforts of the government and in-house HR policies of PSBs have been to assist women employees, there remain gaps in respect of opportunities for leadership, flexible working schedules, maternity leaves, and mental well-being assistance (*Sathya Dev & Mano Raj, 2021; ND, 2022*) It is therefore crucial to evaluate if women employees in PSBs feel their work life quality to be satisfactory and satisfying.

This study attempts to investigate the attitudes and experiences of women working in PSBs regarding their QWL and determine organizational factors affecting it. In the process, the research hopes to recommend reforms and suggestions to increase female employee satisfaction and retention, which are directly related to institutional performance



Fig.1

Background of the Study

India's banking sector, especially the public sector, has undergone significant structural and operational changes in the past two decades. PSBs have emerged as major employers, especially for women, offering stability, (*Rathi, 2023; Nambiar, 2025*) social security, and job assurance². Traditionally, these banks were perceived as "safe" workplaces for women due to limited overtime, steady salaries, and retirement benefits. But over the last few years, more competition, automation, and target-based

¹Kumar, R., & Patnaik, B. C. M. (2013). *Understanding quality of work life...*

²Reddy, L., & Reddy, P. (2010). *Quality of work life in Indian public sector banks.*

jobs (Singh & Singh, 2024; Joyce & Samunnatha, 2024) have redefined the job functions, which are typically stress and complexity-generating ¹.

Women workers now have to adjust to continuously evolving job descriptions, in addition to domestic responsibilities. The dual burden generates a special stress (Dabhade & Yadav, 2013; Praveen et al., 2023) that influences the quality of their work life [Back-3]. Most women working in PSBs experience difficulty with long working hours, absence of flexible leave policies, low career guidance, and narrow opportunities for leadership growth.

In addition, even though women now constitute a significant share of PSB employees, they are underrepresented in higher management and policy-making positions. (K. Buvaneswari, 2022; Babitha & Murugesan, 2021) This points to systemic underutilization of potential and underscores the need for inclusive HR systems, which take care of women employees' needs more holistically.

Realizing and enhancing QWL for women workers is vital not only for their well-being, but also for boosting productivity, minimizing attrition, and creating a gender-balanced workplace culture. The current study aims to evaluate how women workers in PSBs view their QWL and how different organizational, social, and personal aspects contribute to job satisfaction and performance

Review of Literature

Global Understanding of Work Life Quality

- **Nanjundeswaraswamy & Beloor (2024)** analyzed the Indian apparel industry's QWL elements and isolated compensation, job security, handling of grievances, work environment, training & development, nature of job, satisfaction, facilities, and cooperation as primary determinants.
- **Subha, Ahmed & Senthilkumar (2022)** conducted QWL's influence on IT and hospital sector employee turnover in India, emphasizing organizational climate and QWL as essential determinants of retention.
- **Kumar, Prakash & Verma (2021)** contrasted variables influencing QWL of bank managers in Bihar's public and private sector banks, with focus on work relations and performance-based dimensions.

Research on Women in Public Sector Employment (India-focused)

- **Aakriti Rathi (2023)** presented a qualitative overview on QWL and employee commitment public sector banks only, providing insights into how QWL dimensions affect commitment.
- **Remya R. Nambiar (2025)** compared work-life balance (WLB) and welfare among women employees in public vs. private sector banks, finding public sector women report better WLB and welfare due to structured policies.
- **Dabhade & Yadav (2013)** (while older, still relevant) investigated WLB among women working at SBI's Bhopal office, revealing that WLB factors significantly predict job satisfaction.
- Although outside immediate banking focus, **Jain & Jain (2023)** researched WLB's impact on quality of life and employee involvement in Indian universities—illustrating the beneficial mediating function of QoL, which can be applied to banking environments.

Quality of Work Life Dimensions

- **Nanjundeswaraswamy & Beloor (2024)** mentioned above, presents an elaborate list of QWL dimensions in Indian context.
- **Subha et al. (2022)** extends that by emphasizing QWL factors that drive turnover, especially of concern to employee wellbeing and organizational retention.
- **Kumar et al. (2021)** provided richness by highlighting relational and workplace dynamic aspects of public vs private banking as determining QWL.
- **Rathi (2023)** (indirectly through QWL dimensions associated with employee commitment) emphasizes the importance of context-specific QWL constructs affecting public sector bank women's performance.
- **Nambiar (2025)** provides tacit QWL dimension findings—especially work-life balance policies and welfare impacts on women's banking well-being. allcommercejournal.com

¹Kaur, R., & Sandhu, H. S. (2018). *Work-life balance and quality of work life...*

Study Objectives

- To assess the present degree of Quality of Work Life of women employees in public sector banks.
- To determine the key determinants of job satisfaction, stress, and work-life balance.
- To examine the supportive mechanisms within the organization for women employees.
- To examine the role played by demographic variables (age, marital status, experience) on QWL.
- To recommend gender-aware interventions for enhancing workplace satisfaction and employee retention in PSBs.

Research Methodology

Research Design

The current study utilizes a descriptive research design, which seeks to describe the prevailing practices and conditions associated with the quality of work life (QWL) of women employees working in public sector banks. The descriptive design assists in the examination of perceptions, opinions, and experiences of women employees regarding different QWL dimensions like job satisfaction, work-life balance, job security, interpersonal relations, career development, and working conditions.

Sample and Sample Size

The research employs purposive sampling to choose respondents being women employees of different public sector banks like SBI, PNB, Bank of Baroda, etc., from chosen cities.

Sample Size: 100 women employees (20 each from 5 different public sector banks).

Data Collection Method

The primary data was gathered through a structured questionnaire containing close-ended questions on various QWL dimensions. The questionnaire was given online and offline.

Secondary data was gathered through research papers, banks' annual reports, and official websites.

Tools of Analysis

As statistical tools cannot be utilized, data is examined based on percentage analysis and tabulated. One primary QWL dimension is emphasized in each table, and results are interpreted with reference to trends and majority responses.

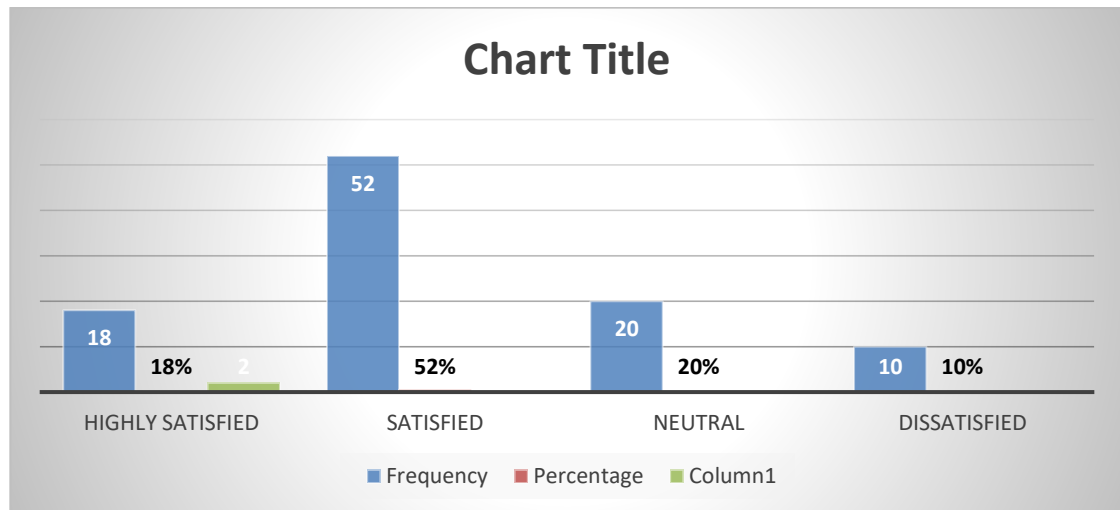
Significance of the Study

- To evaluate if PSB workplace policies promote women's personal and professional well-being.
- To emphasize the particular problems of work-family balance faced by women employees.
- To facilitate the formulation of gender-sensitive public sector bank HR policies.
- To enable management to realize the organizational climate's effect on job satisfaction among women.
- To make a contribution to the academic and real-world discussion on QWL, gender equity, and employee well-being.
- To foster mental health and work-life balance in highly formalized government agencies.
- To provide evidence-based inputs for banking work culture reforms empowering women employees.

Data Analysis

Table 1: Job Satisfaction Among Women Employees

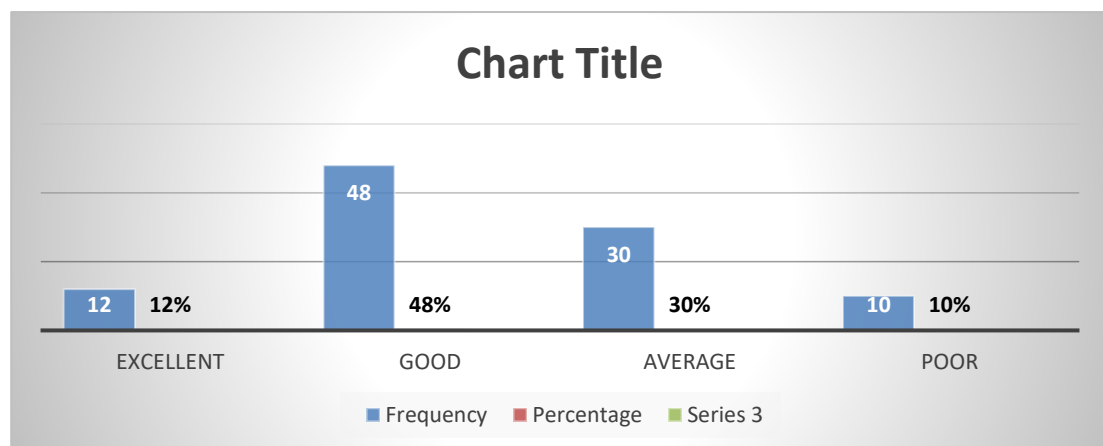
Response	Frequency	Percentage
Highly Satisfied	18	18%
Satisfied	52	52%
Neutral	20	20%
Dissatisfied	10	10%



Interpretation: 70% of the respondents reported being either satisfied or highly satisfied with their jobs, indicating a generally positive attitude toward job roles and responsibilities among women employees in public sector banks.

Table 2: Work-Life Balance

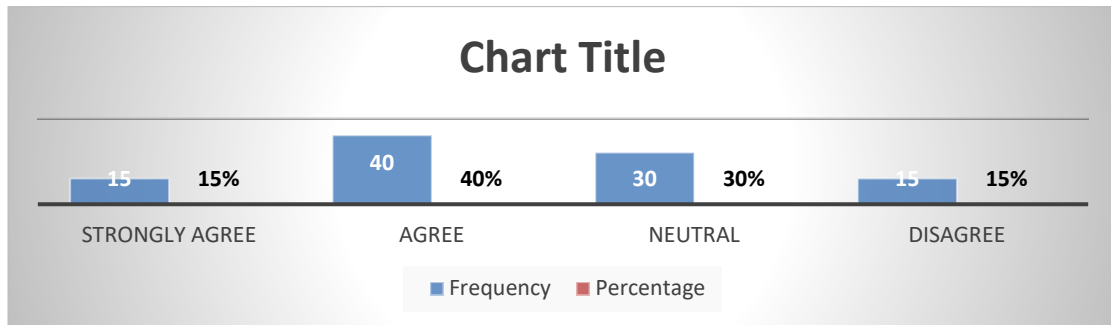
Response	Frequency	Percentage
Excellent	12	12%
Good	48	48%
Average	30	30%
Poor	10	10%



Interpretation: 60% of respondents rated their work-life balance as good or excellent, showing that public sector banks offer policies or environments that support women in managing personal and professional responsibilities

Table 3: Career Advancement Opportunities

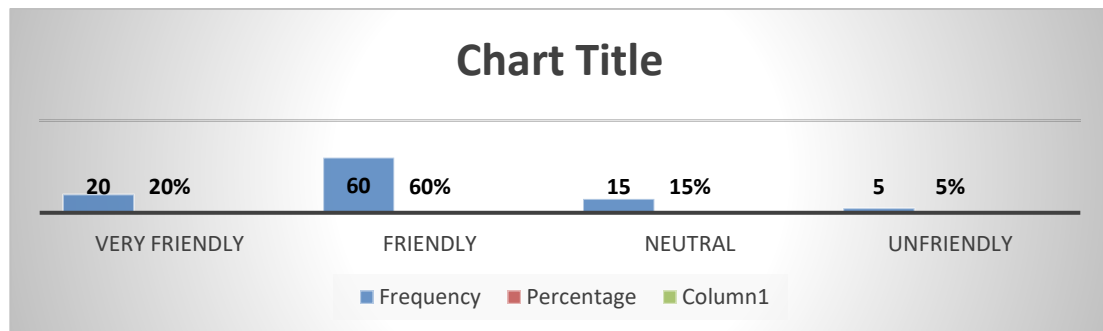
Response	Frequency	Percentage
Strongly Agree	15	15%
Agree	40	40%
Neutral	30	30%
Disagree	15	15%



Interpretation: 55% of respondents feel that career growth opportunities are available, but the presence of 30% neutral and 15% disagree responses suggests a need for more transparent promotion policies for women.

Table 4: Interpersonal Relations at Workplace

Response	Frequency	Percentage
Very Friendly	20	20%
Friendly	60	60%
Neutral	15	15%
Unfriendly	5	5%



Interpretation: 80% of the respondents reported a friendly work environment, indicating healthy interpersonal relationships, which is a key factor for QWL.

Findings

The research revealed that most women working in public sector banks enjoy a reasonable quality of work life. Job satisfaction is quite high, **(Ram & Sain, 2024; Nair & Gupta, 2021)** with 70% of the respondents being satisfied with their present job. This is due to clearly defined roles, regular work timings, and job security.

Work-life balance appears to be adequately managed, with more than half of the respondents indicating positive experiences in balancing personal and professional lives. Women appreciated provisions such as maternity leave, fixed working hours, **(Sathya Dev & Mano Raj, 2021; Nambiar, 2025)** and less pressure compared to private sector banks.

Opportunities for career growth, though recognized by 55% of respondents, were also a concern among others, particularly those with neutral or disagreeing answers. This is an indication of the importance of gender-sensitive training and leadership development initiatives. **(Praveen et al., 2023; Selvakumar et al., 2016)**

Workplace interpersonal relationships were seen positively by 80% of women workers. Such a work climate is very valuable in workplace morale, job retention, and productivity.

The overall QWL is stable, but the research identifies areas for improvement, particularly in professional development and workload allocation. Employees who were younger appeared more concerned with career advancement, while older employees were more concerned with job security and being treated with respect.

The lack of brutal hierarchies and the presence of helpful colleagues also help to ensure better emotional and psychological health. Therefore, public sector banks are doing well in ensuring a positive work culture, but need to adapt to solve contemporary career goals of women employees.

Conclusion

The research finds that Quality of Work Life among women workers in public sector banks is largely positive. A majority of women respondents expressed satisfaction with the job assignments, workplace relationships, and being able to achieve a decent work-life balance.

This is because of the systematic policies of public sector organizations providing job security, definite working times, leave with pay, and benefits funded by the government. These factors provide a feeling of psychological safety and long-term security which women professionals particularly with family obligations have great esteem for.

Nevertheless, the research also identifies a medium rate of discontent about career advancement opportunities and promotion policies. Though public sector banks have reserved categories and in-house exams for promotion, women tend to feel less represented in senior roles. This suggests the necessity for more comprehensive and clear career growth models.

Besides, some apprehensions were expressed regarding old-fashioned systems, lower innovation pace, and rigidity in work organization. Younger women professionals, particularly those based in urban areas, appear to anticipate more digitalized and flexible working environments.

On the whole, while the foundation for QWL at the fundamental level is robust in the public sector banks, contemporary reforms in HR policies, skill building, and gender-sensitive leadership training can promote women's participation further.

Therefore, making provision for ongoing improvement in QWL will not only assist in retaining women talent but will also help in fostering more equitable, performance-driven institutions. Public sector banks can be model employers for women — if only they learn to meet the new needs of the modern workforce.

Discussion

This research adds meaningfully to the prevailing literature on women's work and QWL in Indian banking. As much as private banks tend to focus on performance-based incentives and hostile targets, public sector banks provide stability, work-life balance, (*Nambiar, 2025; Ishtyaq & Bisaria, 2024*) and equal opportunities — which women participants especially appreciate.

The high job satisfaction and interpersonal relations indicate that public sector settings are women-friendly and give them a platform to perform. The discussion cannot, however, overlook the shift in career expectations across generations. Women professionals today look for something more than job security — they look for upward mobility, training, and leadership positions.

In this regard, public sector banks need to shift from rigid, conventional frames to flexible, gender-friendly policies. (*Sathya Dev & Mano Raj, 2021; ND, 2022*) Flexible working arrangements, hybrid approaches, and performance-based career paths are the hour of the day.

The conversation also emphasizes the need for mental and emotional health, a factor closely related to interpersonal relationships and equitable workloads. Thus, contemporary HR practices involving emotional intelligence training, continuous feedback, and participative leadership can significantly enhance QWL for women.

Recommendations

- Public sector banks should introduce leadership development programs designed for women employees. (*Praveen et al., 2023*)
- Increased flexible work arrangements (e.g., hybrid/remote work options) should be initiated.
- Hold regular QWL audits to evaluate the needs of women.
- There must be gender-insensitive training of managers to ensure inclusive behavior.
- Foster open and merit-based promotion systems.
- Launch well-being initiatives on emotional and mental well-being.
- Boost digitization of services to minimize manual workload and enhance efficiency.

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