

“The Influence of Work-Life Quality on Employee Job Satisfaction: A Focus on Public Sector Insurance Companies”

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ABSTRACT

This analytical study investigates the work-life quality and job satisfaction of employees in a public sector insurance company in Bangalore city. A well-structured questionnaire was used to gather data from 123 respondents, examining personal factors such as age, gender, education, and experience, alongside their perceptions of work-life quality and job satisfaction. The questionnaire employed a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Of the 130 distributed questionnaires, 126 were completed and returned, serving as the basis for the analysis. Frequency distribution was applied to analyze the demographic profile of the sample, offering insights into workforce composition. Additionally, path analysis was conducted to explore the complex relationship between work-life quality and job satisfaction. The findings provide valuable insights for public sector organizations, highlighting key factors that influence employee satisfaction and work experiences, ultimately aiding in the improvement of organizational policies and practices.

Introduction

In today's fast-paced and competitive business environment, organizations are increasingly recognizing the importance of employee job satisfaction as a crucial factor for productivity, employee retention, and overall success. One key determinant of job satisfaction is the Quality of Work Life (QWL) experienced by employees within the workplace. QWL refers to the overall quality of an employee's work environment, encompassing various factors such as work-life balance, job security, workplace safety, interpersonal relationships, and opportunities for personal and professional growth.

Aspects of Quality of Work Life (QWL)

The questionnaire's first section contained 24 items following a five-point Likert scale with options: (1) "Never," (2) "Rarely," (3) "Moderately," (4) "Frequently," and (5) "Always." These items were distributed across eight dimensions of QWL based on Walton's (1973) model. The second section had eight items corresponding to these same dimensions, where respondents ranked them by importance, with 1 being the most important and 8 the least important.

To gauge the perceived level of employee satisfaction with QWL, a 1-to-5-point Likert scale was adapted from models by Júnior (2008) and Timossi et al. (2009), used in their surveys to evaluate the QWL index in organizations. The average response for each dimension was determined by the weighted average of the responses, and the overall satisfaction level of QWL in the study was calculated by the weighted average of the eight dimensions.

The model's final score represents the average QWL assessment. QWL is associated with key elements like job satisfaction, motivation, productivity, health, job security, safety, and overall well-being. It is built on four main pillars: a safe work environment, occupational healthcare, appropriate working hours, and fair compensation (Pandey & Tripathi, 2018). As initially discussed by Sirgy et al. (2001), the QWL concept covers the influence

of work on job satisfaction, non-work life satisfaction, overall life satisfaction, personal happiness, and subjective well-being.

QWL focuses on the quality of the relationship between employees and the organizational work environment (Konrad & Mengel, 2000). It operates on the principle that employees are the organization's most valuable asset and should be treated with dignity and respect (Mirkamali & Narenji, 2008). It reflects how favorable or unfavorable the work environment is for employees (Rathi, 2009). The goal of QWL is to create a work environment that supports both employee well-being and organizational productivity. Higher QWL fosters employee engagement, which in turn enhances organizational productivity (Tabassum, Rahman, & Jahan, 2011).

QWL involves developing mechanisms to allow employees to participate in decision-making processes that shape their work lives (Iqbal, 2013). It is an ongoing process that emphasizes the efficient use of resources, especially human resources, while promoting awareness and responsiveness to the concerns and needs of others within the organization (Dargahi, Sharifi, & Yazdi, 2007). Additionally, QWL encompasses a blend of strategies, procedures, and workplace conditions that enhance employee satisfaction by improving work conditions (Sinha, 2012).

The concept of QWL also aims to humanize work environments, individualize organizational systems, and transform managerial structures. It strives to cultivate a culture of commitment within the organization, leading to higher productivity and greater job satisfaction (Mohan & Ashok, 2011). QWL is seen as a holistic program designed to improve employee satisfaction, support workplace learning, and help employees navigate change and transitions (Gupta & Sharma, 2011).

Research by Chan and Thomas (2007) in "Quality of Work Life: A Study of Employees in Shanghai" highlighted that esteem needs were the most important for life satisfaction, while economic, family, health, safety, and knowledge needs significantly impacted job satisfaction. Similarly, Jamal (2009) compared full-time self-employed and organizational employees in Canada and Pakistan, assessing variables such as job stress, burnout, job satisfaction, health issues, family time, and social participation.

Toppo and Yadav (2012), in their study on the Bokaro Steel Plant, found that executives had higher QWL satisfaction than non-executives across various factors like the work environment, employee welfare, workplace relationships, job factors, personal life impact, and financial factors. According to Krishnakumar & Sugavaneswari (2012), QWL programs typically involve open communication, fair reward systems, job security, participation in decision-making, job enrichment, skill development, social integration, occupational stress reduction, and improved labor-management relations.

In summary, QWL is an evolving process that leverages human resources by fostering a culture of mutual understanding and responsiveness within the organization (Dargahi, Sharifi, & Yazdi, 2007).

Objectives:

The purpose of this short-term study was to determine how workers' job satisfaction is directly influenced by their quality of work life (QWL). Based on this objective, the following research hypotheses were developed:

To understand the significance of a good work life and its indicators on job satisfaction.

To examine how a high-quality work environment directly impacts workers' job satisfaction.

Hypotheses

Based on the information above, the following hypotheses were developed:

Ha1: All Quality of Work Life (QWL) indicators are substantial predictors of a latent concept.

Ha2: The latent construct is significantly predicted by all employee job satisfaction metrics.

Ha3: Employee job satisfaction is positively correlated with a quality work life.

Methodology

This study employed an analytical approach to examine the relationship between quality of work life (QWL) and employee job satisfaction. The research was conducted among employees of public sector insurance companies in bangalore city. A structured questionnaire was used as the primary research instrument, targeting employees in various public sector insurance companies. The questionnaire utilized a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), to measure employee perceptions of their work life quality and job satisfaction.

The questionnaire was divided into two sections:

Personal Factors: Including demographic variables such as age, gender, education, and experience.

QWL and Job Satisfaction: Comprising 13 questions that directly assessed the quality of work life and job satisfaction of the employees.

A total of 130 questionnaires were distributed, of which 126 were returned. After excluding 3 incomplete responses, the final sample size for the study consisted of 123 respondents.

The data were analyzed using frequency distribution to understand the sample's demographic characteristics. Path analysis was also employed to explore the impact of quality work life on employees' job satisfaction, providing a deeper understanding of the relationship between these variables within the context of public sector insurance companies.

Table: 1

Here's a suggested format for the table showing personal demographic factors:

Personal Factor	Levels	Frequency	Percent	Cumulative Percent
Gender	Female	34	27.60%	27.60%
	Male	89	72.40%	100.00%
	Total	123	100.00%	
Age	20-30 years	40	32.50%	32.50%
	31-40 years	46	37.40%	69.90%
	41-50 years	22	17.90%	87.80%
	Above 50 years	15	12.20%	100.00%
	Total	123	100.00%	
Education	Graduates	40	32.50%	32.50%
	Professional	47	38.20%	70.70%
	Diploma	21	17.10%	87.80%
	Others	15	12.20%	100.00%
	Total	123	100.00%	
Experience	Below 5 years	59	48.00%	48.00%
	6-10 years	35	28.50%	76.40%
	11-15 years	29	23.60%	100.00%
	Total	123	100.00%	

The provided data outlines the demographic composition of a sample of 123 individuals, focusing on gender, age, education, and work experience. Of the participants, 34 are female (27.6%), and 89 are male (72.4%), indicating a higher representation of male respondents.

In terms of age distribution, 40 individuals (32.5%) are aged 20-30, 46 individuals (37.4%) fall within the 31-40 age group, 22 individuals (17.9%) are aged 41-50, and 15 individuals (12.2%) are above 50 years old. This suggests a balanced age range, with a majority concentrated in the 31-40 age group.

Regarding educational qualifications, 40 respondents (32.5%) are graduates, 47 (38.2%) are professionals, 21 (17.1%) hold diplomas, and 15 (12.2%) belong to the 'Others' category. This reflects a diverse educational background among the participants.

In terms of work experience, 59 individuals (48.0%) have less than 5 years of experience, 35 (28.5%) have 6-10 years, and 29 (23.6%) have 11-15 years of experience. The data highlights that nearly half of the respondents are relatively early in their careers, with less than 5 years of experience.

This demographic breakdown offers valuable insights into the population, allowing for a more detailed analysis of the sample in terms of gender, age, education, and experience, which may influence their perceptions of work life quality and job satisfaction.

Fig-1

Analysis Data

Path Analysis on Quality work life
Quality work life indicators

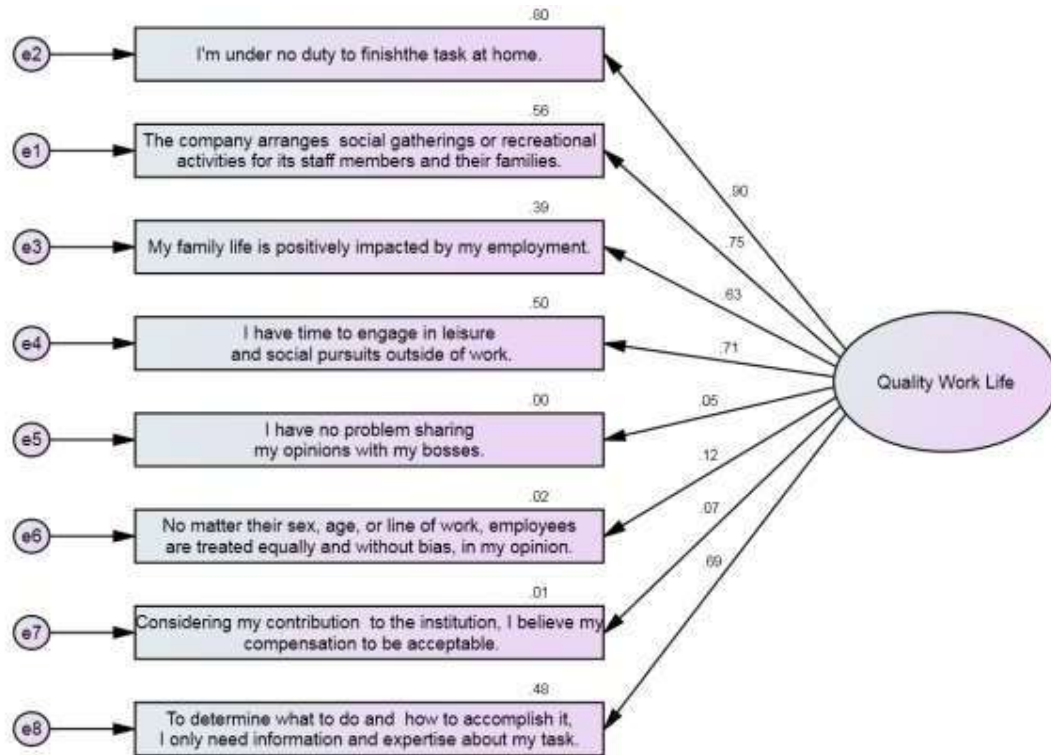


Table No.2 Standardized Estimate of Quality work life indicators

Quality of work life indicators-Observed	Standardized Regression Weights	Standard Error	t-value	Sig
The company arranges social gatherings or recreational activities for its staff members and their families.	0.751	0.094	9.442	***
I'm under no duty to finish the task at home.	0.896	Reference Point		***
My family life is positively impacted by my employment.	0.626	0.086	7.413	***
I have time to engage in leisure and social pursuits outside of work.	0.71	0.099	8.758	***
I have no problem sharing my opinions with my bosses.	0.054	0.106	0.558	0.577
No matter their sex, age, or line of work, employees are treated equally and without bias, in my opinion.	0.123	0.113	1.287	0.198
Considering my contribution to the institution, I believe my compensation to be acceptable.	0.072	0.105	0.75	0.453

To determine what to do and how to accomplish it, I only need information and Expertise about my task.	0.689	0.097	8.413	***
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The provided data includes a regression analysis focusing on the Quality of Work Life (QWL) indicators, specifically evaluating the impact of the company's efforts to enhance employees' well-being through social gatherings and recreational activities. The regression weight of 0.751 indicates a strong positive relationship between the organization of such events and improvements in QWL. This suggests that for every one standard deviation increase in the frequency of social gatherings or recreational activities, there is a 0.751 standard deviation increase in QWL.

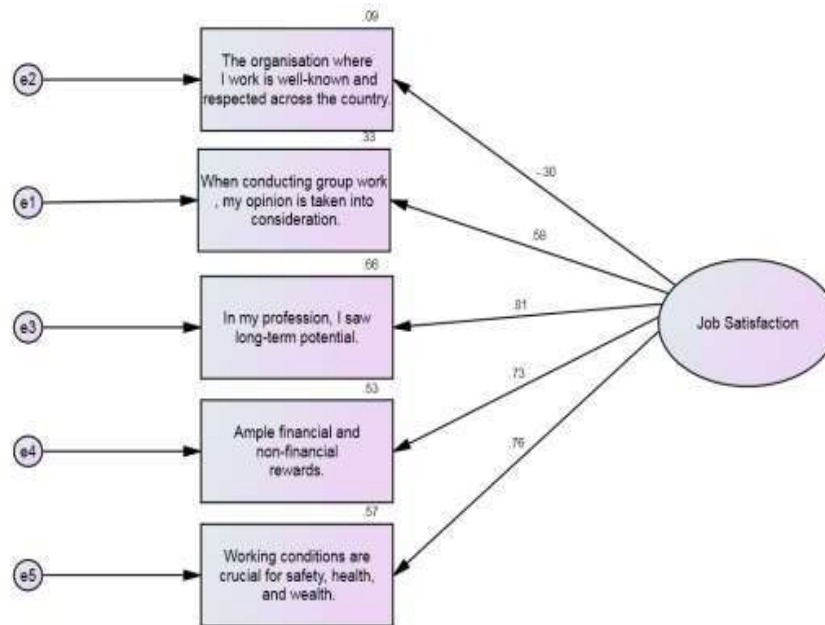
The low standard error of 0.094 highlights the precision of this estimate, reflecting a relatively small margin of error. Additionally, the t-value of 9.442 is significantly higher than the critical value, demonstrating that the relationship is statistically significant. The significance level denoted by *** (three asterisks) indicates a very high level of confidence in the results.

In summary, the data strongly supports the positive impact of the company's initiatives in organizing social gatherings and recreational activities on improving employees' quality of work life. These activities are likely to make a significant contribution to enhancing QWL for employees and their families.

Conversely, the analysis also examines the perceived contribution to the institution and perceived compensation. The results suggest a weak positive correlation between these factors. Given the relatively small standardized regression weight and the non-significant p-value, drawing robust conclusions from this data alone may be challenging. Further analysis with a larger sample size might be needed to obtain more definitive insights into the relationship between employees' work contributions and their satisfaction with compensation.

Fig-2

Path Analysis on employee's job satisfaction
Employee Job Satisfaction indicators



Here’s a detailed presentation of the regression analysis for the employee job satisfaction indicators:

Employee Job Satisfaction Indicators	Observed Standardized Regression Weights	Standard Error	t-value	Sig
When conducting group work, my opinion is taken into consideration.	0.577	0.108	6.03	***
The organization where I work is well-known and respected across the country.	-0.303	0.105	-3.086	0.002
In my profession, I saw long-term potential.	0.815	Reference point	Reference point	Reference point
Ample financial and non-financial rewards.	0.728	0.1	7.636	***
Working conditions are crucial for safety, health, and wealth.	0.758	0.122	7.887	***

The Employee Job Satisfaction indicators are crucial for assessing the overall well-being and productivity of the workforce within an organization. A key aspect of job satisfaction is the acknowledgment and incorporation of employee opinions, particularly in collaborative settings such as group work.

Standardized regression analysis highlights a significant positive correlation between considering employee opinions and job satisfaction. The standardized regression weight of 0.577 underscores the strength of this relationship. With a standard error of 0.108, the precision of this estimate is evident. Additionally, the high t-value of 6.030 further supports the robustness of this association. The significance level (***), indicating a highly significant correlation, emphasizes the importance of valuing employee input to enhance job satisfaction.

This finding underscores the need to foster a collaborative and inclusive environment where employees feel their opinions are valued, which, in turn, contributes to greater job satisfaction and overall productivity.



Hypothesis Testing

Table No.4 Test Result of Hypothesis

Hypothesis	Beta Score	Standard Error	t-value	Sig	Result
Ha1:Quality work life Positively predict the employees on Job satisfaction	340	104	3.270	001	Negative Effect

The table above illustrates the direct impact of Quality of Work Life (QWL) on job satisfaction within a public sector insurance company. The results reveal a significant impact, though it is notably negative. Specifically, the probability of observing a critical ratio as large as 3.27 in absolute value is 0.001. This indicates that the regression weight for QWL in predicting job satisfaction is significantly different from zero at the 0.001 level. The analysis shows that an increase of 1 standard deviation in QWL is associated with a decrease of 0.34 standard deviations in job satisfaction. The negative beta score, statistically significant t-value, and low p-value (Sig) confirm a significant negative relationship between QWL and job satisfaction. This implies that as the quality of work life decreases, job satisfaction tends to increase.

This finding contradicts the initial hypothesis (Ha1), which posited that QWL would positively predict job satisfaction. The negative relationship suggests that other factors may be influencing job satisfaction or that the relationship between QWL and job satisfaction is more complex than initially anticipated.

Result and Discussion

Ha1: A substantial latent concept predictor is seen in all Quality Work Life indicators.

The analysis of the latent components related to Quality Work Life (QWL) reveals that not all indicators carry the same weight. Among the eight QWL indicators, five factors were identified as having a t-value greater than 1.98 and were significantly predicted at the 0.001 level. This suggests that these five factors substantially influence the latent construct of QWL.

In contrast, the remaining three indicators had t-values less than 1.98 and were significant only at the 0.05 level or higher. This indicates that these factors have a lesser impact on the latent construct of QWL compared to the other indicators.

Therefore, the conclusion is that not all QWL factors equally contribute to predicting the latent construct. This variability highlights the need for a nuanced understanding of which factors most significantly influence overall QWL.

Ha2: The latent construct is significantly predicted by all employee work satisfaction metrics.

The analysis reveals that the five employee job satisfaction indicators each have equivalent weight in predicting the latent construct at the 0.001 level of significance. This suggests that all these metrics are strong predictors of employee satisfaction.

Ha3: Employee job satisfaction is positively correlated with Quality of Work Life.

The data shows a significant negative correlation between Quality of Work Life (QWL) and employee job satisfaction. Specifically, as QWL declines, job satisfaction tends to increase. This contradicts the initial hypothesis (Ha3), which proposed a positive correlation between QWL and job satisfaction. The negative relationship suggests that other factors may be influencing job satisfaction or that the relationship is more complex than originally thought.

Findings:

Among the eight indicators assessing work-life quality, the most significant beta score was observed for the factor related to employees not needing to bring work home. The second highest beta score was associated with the company's provision of social gatherings and recreational activities for employees and their families. These findings strongly support the positive impact of the company's initiatives in organizing social events and recreational activities. Based on the data, it is likely that these initiatives significantly enhance the quality of work life for employees and their families.

A standardized regression analysis reveals a substantial positive correlation between valuing employees' opinions and their job satisfaction. This highlights the importance of fostering a collaborative and inclusive environment where employees feel their perspectives are acknowledged and appreciated. Such practices significantly enhance overall job satisfaction and engagement.

Interestingly, not all factors contributing to a high-quality work life have a substantial impact on predicting the underlying constructs. However, all metrics related to employee job satisfaction were found to be strong predictors of these latent constructs. There is also a noteworthy negative correlation between QWL and job satisfaction, indicating that as the quality of work life decreases, job satisfaction tends to increase.

Conclusion

In conclusion, the study underscores a significant relationship between work-life quality and job satisfaction among employees in the insurance sector. The findings suggest that a poor work-life balance negatively impacts overall job satisfaction within this industry. Employers should consider implementing policies and practices that promote a healthier work-life balance to improve job satisfaction among employees. Further research and long-term studies are recommended to explore specific interventions and their effectiveness in enhancing work-life quality and, consequently, job satisfaction.

Managerial Implications

A positive Quality of Work Life significantly contributes to job satisfaction and plays a crucial role in shaping employees' attitudes, motivation, and commitment to their work and organization. Employees who perceive a high QWL are generally more engaged, loyal, and productive, fostering a harmonious work environment that benefits both individuals and the organization as a whole.

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