Effects Of Work-Life Quality On Employees' Job Satisfaction, With A Focus On Public Sector Insurance Companies

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ARTICLE INFO	ABSTRACT
	This analytical study delves into the work life quality and job satisfaction of employees within a Public sector insurance company in Trichy city. Utilizing a well-structured questionnaire, the researcher assessed the perspectives of 123 respondents on personal factors like age, gender, education, and experience, as well as their perceptions of work life quality and job satisfaction. The research instrument employed a five-point Likert's scale, categorizing responses from 1 (Strongly Disagree) to 5 (Strongly Agree). Out of the 130 distributed questionnaires, 126 were filled and returned, forming the basis for the analysis. By employing frequency distribution, the researcher examined the demographic distribution of sample respondent, shedding light on the composition of the workforce. Furthermore, path analysis was conducted to deeply explore the intricate relationship between quality work life and job satisfaction. The findings provide valuable insights for public sector institutions, shedding light on the factors influencing employee satisfaction and work experiences, thereby contributing to the enhancement of organizational policies and practices. **Key Words:** Work-life quality, Job satisfaction, Path analysis, Public sector, Likert's scale – Regression weights

1. 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.

2. Aspects of Quality Work Life

The first part of the questionnaire presented questions made up of 24 items, following the Likert-type five-point answer format of (1) "Never", (2) "Rarely", (3) "Moderately", (4) "Frequently", and (5) "Always" and distributed according to the eight dimensions of QWL assessment in accordance with **Walton's (1973)** model. The second section presented eight items that correspond to the same number of dimensions of **Walton's (1973)** model and is answered by placing the items in a degree of importance assigned to them, with 1 being the most important and 8 the least important.
To identify the perceived level of satisfaction with QWL of an employee, a Likert scale model (1 to 5 points) adapted from the model presented in (**Júnior 2008; Timossi et al. 2009**) was built in their surveys for the evaluation of the QWL index in organizations. The value of the average response for each dimension was determined by the weighted average of the responses given to the item in each dimension, and the final satisfaction level of the QWL for our study was determined by the weighted average of the eight dimensions

that make up the model. This represents the average score. QWL is associated with job satisfaction, motivation, productivity, health, job security, safety and well-being, embracing four main axes: a safe work environment; occupational health care; appropriate working time; and an appropriate salary (Pandey M.K., Tripathi P. 2018). As originally stated in (Sirgy M., Efraty D., Siegel P., Lee D 2001), the concept embraces the effects of the workplace on job satisfaction, satisfaction in non-work life domains, and satisfaction with overall life, personal happiness and subjective well-being

The quality of working life refers to the quality of the relationship between employees and total work environments of an organization (Konrad & Mengel, 2000). It is a philosophy, a set of principles, which state that employees are the most meaningful resource in the organization and they should be dealt with dignity and respect (Mirkamali & Narenji, 2008). The quality of work life refers to the favourableness or unfavourableness of a job environment for people (Rathi, 2009). Its purpose is to develop a work environment that is excellent for people as well as production. The better quality of work life will create involvement among the employees which ultimately helps the organization to achieve a higher level of productivity (Tabassum, Rahma, & Jahan, 2011). Quality of Work life is a process by which an organization responds to employee needs by developing mechanisms to allow them to share fully in making the decisions that design their lives at work. It is employee satisfaction with a variety of needs through resources, activities, and outcomes stemming from participation in the work place (Iqbal, 2013). Quality of Work Life is a continuing process, which means utilizing all resources, and especially human resources. It means developing among all members of the organization awareness and understanding of the concerns and needs of others and a willingness to be more responsive to those concerns and needs (Dargahi, Sharifi, & Yazdi, 2007). QWL is also a combination of strategies, procedures, and ambiance related to a workplace that altogether, enhance and sustain the employee satisfaction by aiming at improving work conditions for the employees of the organizations (Sinha, 2012). Quality of work life means changing entire organizational climate by humanizing work, individualizing the organization and changing the structural and managerial system. It seeks to create culture of work commitment in the organization which will ensure higher productivity for the company and greater job satisfaction for the employees (Mohan & Ashok, 2011). QWL is a holistic program designed to improve employee's satisfaction, strengthening workplace learning and helping employees to have better manage change and transition (Gupta & Sharma, 2011).

Chan and Thomas (2007) in their research entitled, "Quality of Work Life: A Study of Employees in Shanghai" was revealed that esteem need was the most important for life satisfaction among all needs. Three needs namely, economic and family, health and safety, and knowledge, were important for job satisfaction. Jamal (2009) evaluated the differences between fulltime self-employed and organizationally employed individuals in Canada and Pakistan regarding quality of work and non-work life. Job stress, burnout, job satisfaction, health problems, time spent with family and social participation were the variables of quality of work life. Toppo & Yadav (2012) in their research paper explored the impact of quality of work life on employees working in Bokaro Steel Plant. It has been revealed that executives of BSL were found to be more satisfied than non-executive employees in all the taken factors of QWL working environment, employee's welfare, relationship in workplace, job factors, impact on personal life and financial factors. The elements in a typical QWL program include open communications, equitable reward systems, a concern for employee job security and satisfying careers, participation in decision making, job enrichment, development of employee skills, social integration, reduction of occupational stress and development of more co-operative labor-management relations (Krishnakumar & Sugavaneswari, 2012). Quality of Work Life is a continuing process, which means utilizing all resources, and especially human resources. It means developing among all members of the organization awareness and understanding of the concerns and needs of others and a willingness to be more responsive to those concerns and needs (Dargahi, Sharifi, & Yazdi, 2007).

3. Objective

The purpose of this short-term study reveal was to determine how workers' satisfaction with their jobs is directly impacted by their quality of work life. The following research hypothesis was developed in light of this.
1. To understand the significance of a good work life and Indicators of job satisfaction
2. To understand how a high-quality work environment directly affects workers' job satisfaction

4. Hypothesis

The following hypothesis was developed in light of the information above.
Ha1: A substantial latent concept predictor is seen in all Quality Work Life Indicators.
Ha2: The latent construct is significantly predicted by all employee work satisfaction metrics.
Ha3: Employee job satisfaction is positively correlated with a quality work life.

5. Methodology:

The methodology employed for this manuscript entailed an analytical study focusing on quality of work life and employees job satisfaction. This study conducted among the employees who are working in public sector insurance company in Tiruchy city. The study utilized a structured questionnaire as the research instrument, administered to employees working in any public sector insurance company. The questionnaire was designed using a five-point Likert's scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), to gauge the employees' opinions regarding their work life quality and job satisfaction. The content of the questionnaire was divided into two parts: the first part encompassed personal factors such as age, gender, education, and experience, while the second part comprised thirteen questions directly assessing the employees' work life quality and job satisfaction. Out of 130 questionnaires distributed, 126 were filled and returned, with 3 incomplete questionnaires excluded from the analysis. Consequently, the final sample size for the study comprised 123 respondents. The data analysis was conducted using frequency distribution to understand the distribution of sample respondents across various factors. Additionally, path analysis was employed to explore the influence of quality work life on employees' job satisfaction, providing a comprehensive understanding of the relationship between these crucial aspects in the context of the employees working public sector insurance company.

Table No. Personal demographic factors

Personal factor	Levels	Frequency	Percent	Cumulative Percent
Gender	Female	34	27.6	27.6
	Male	89	72.4	100.0
	Total	123	100.0	
Age	20-30	40	32.5	32.5
	31-40	46	37.4	69.9
	41-50	22	17.9	87.8
	Above 50	15	12.2	100.0
	Total	123	100.0	
Education	Graduates	40	32.5	32.5
	Professional	47	38.2	70.7
	Diploma	21	17.1	87.8
	Others	15	12.2	100.0
	Total	123	100.0	
Experience	Below 5 years	59	48.0	48.0
	6 - 10 years	35	28.5	76.4
	11 - 15	29	23.6	100.0
	Total	123	100.0	

In the given data, various demographic factors are outlined, including gender, age, education, and experience. Among the 123 individuals surveyed, 34 are female and 89 are male. Age-wise, there are 40 individuals aged 20-30, 46 aged 31-40, 22 aged 41-50, and 15 individuals above 50. In terms of education, 40 individuals are graduates, 47 are professionals, 21 have a diploma, and 15 fall into the 'Others' category. Experience-wise, 59 individuals have less than 5 years of experience, 35 have 6-10 years, and 29 have 11-15 years of experience. This data provides a comprehensive overview of the population, enabling detailed analysis and insights into the composition of various demographic groups within the surveyed sample.

6. Analysis Data

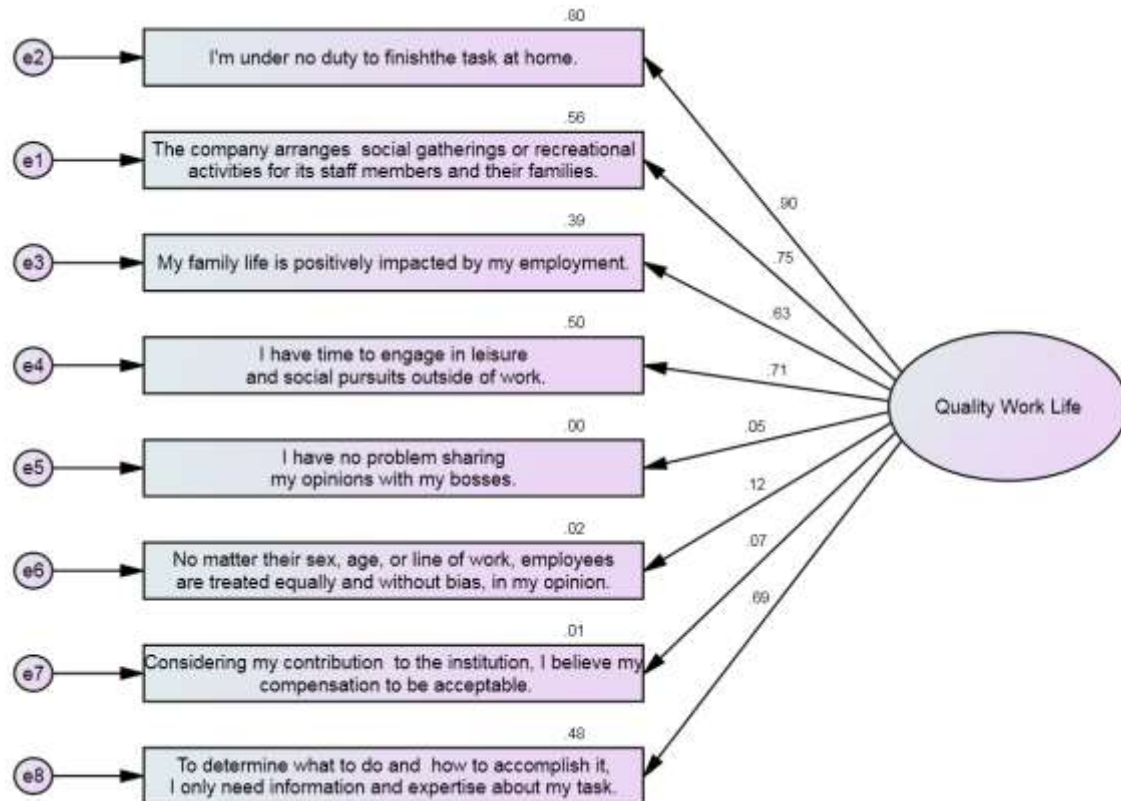**Path Analysis on Quality work life**
Fig.1 Quality work life indicators

\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	.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	.086	7.413	***
I have time to engage in leisure and social pursuits outside of work.	0.710	.099	8.758	***
I have no problem sharing my opinions with my bosses.	0.054	.106	.558	.577
No matter their sex, age, or line of work, employees are treated equally and without bias, in my opinion.	0.123	.113	1.287	.198
Considering my contribution to the institution, I believe my compensation to be acceptable.	0.072	.105	.750	.453
To determine what to do and how to accomplish it, I only need information and expertise about my task.	0.689	.097	8.413	***

The given data presents a regression analysis related to the Quality of Work Life (QWL) indicators, specifically focusing on the company's efforts to enhance employees' well-being through social gatherings and recreational activities. The regression weight of 0.751 suggests a strong positive relationship between organizing such events and observed improvements in the quality of work life. The standardized regression weight indicates that for every one standard deviation increase in arranging social gatherings or recreational activities, there is a 0.751 standard deviation increase in the quality of work life. The low standard error (0.094) signifies the precision of the estimate, indicating a relatively small margin of error. The t-value of 9.442 is considerably higher than the critical value, suggesting 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 findings strongly support the positive impact of the company's initiatives in organizing social gatherings and recreational activities. These activities likely contribute significantly to enhancing the quality of work life for employees and their families, according to the observed data. In summary, based on the provided data, the perceived contribution to the institution and the perceived compensation appear to have a weak positive correlation. However, due to the relatively small standardized regression weight and the non-significant p-value, it might be challenging to draw strong conclusions from this data alone. Further analysis or a larger sample size might be necessary to obtain more conclusive results about the relationship between employee work contribution and employee satisfaction with their compensation.

Path Analysis on employee's job satisfaction
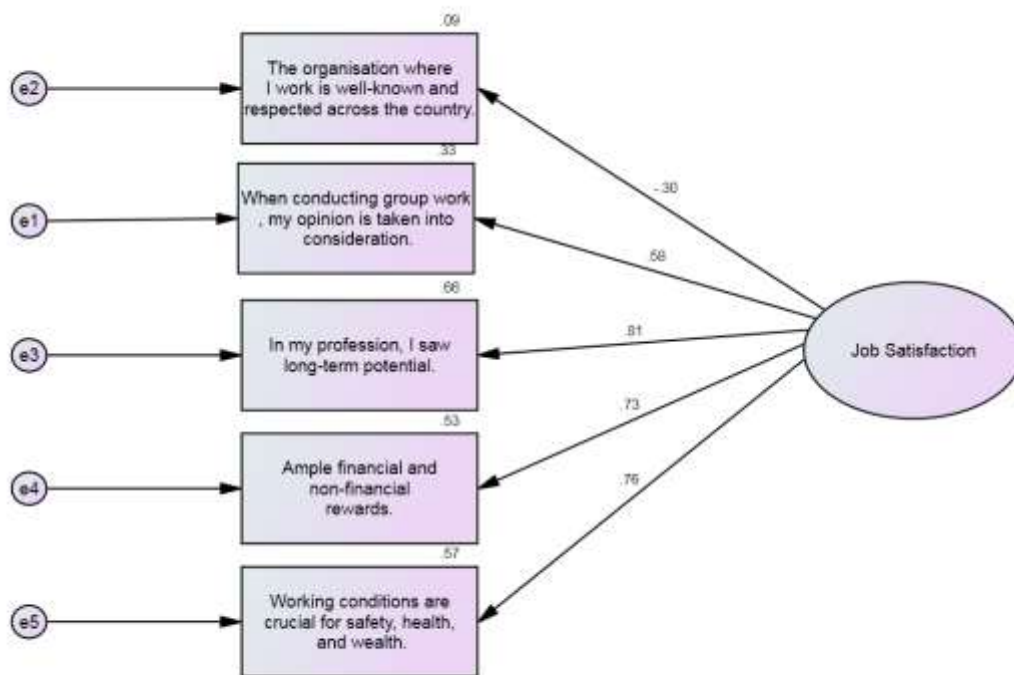Fig.2 Employee Job Satisfaction indicators

Table No.3 Standardized Estimate of 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	.108	6.030	***
The organisation where I work is well-known and respected across the country.	-0.303	.105	-3.086	.002
In my profession, I saw long-term potential.	0.815	Reference point		
Ample financial and non-financial rewards.	0.728	.100	7.636	***
Working conditions are crucial for safety, health and wealth.	0.758	.122	7.887	***

The Employee Job Satisfaction indicators play a pivotal role in determining the overall well-being and productivity of the workforce within an organization. One significant aspect of job satisfaction is the acknowledgment and incorporation of employee opinions, especially in collaborative settings like group work. A standardized regression analysis, reflecting this relationship, indicates a substantial positive correlation between considering an employee's opinion and job satisfaction. The observed standardized regression weight of 0.577 signifies the strength of this connection. With a standard error of .108, the precision of this relationship is evident, further reinforced by a high t-value of 6.030, indicating the robustness of the association. The significance level (***), denoting a highly significant correlation, underscores the crucial role of valuing employee input in enhancing job satisfaction within the workplace. This finding emphasizes the importance of fostering a collaborative and inclusive environment where

employees' voices are not only heard but also valued, contributing significantly to their overall job satisfaction and organizational engagement.

7. Hypothesis Testing

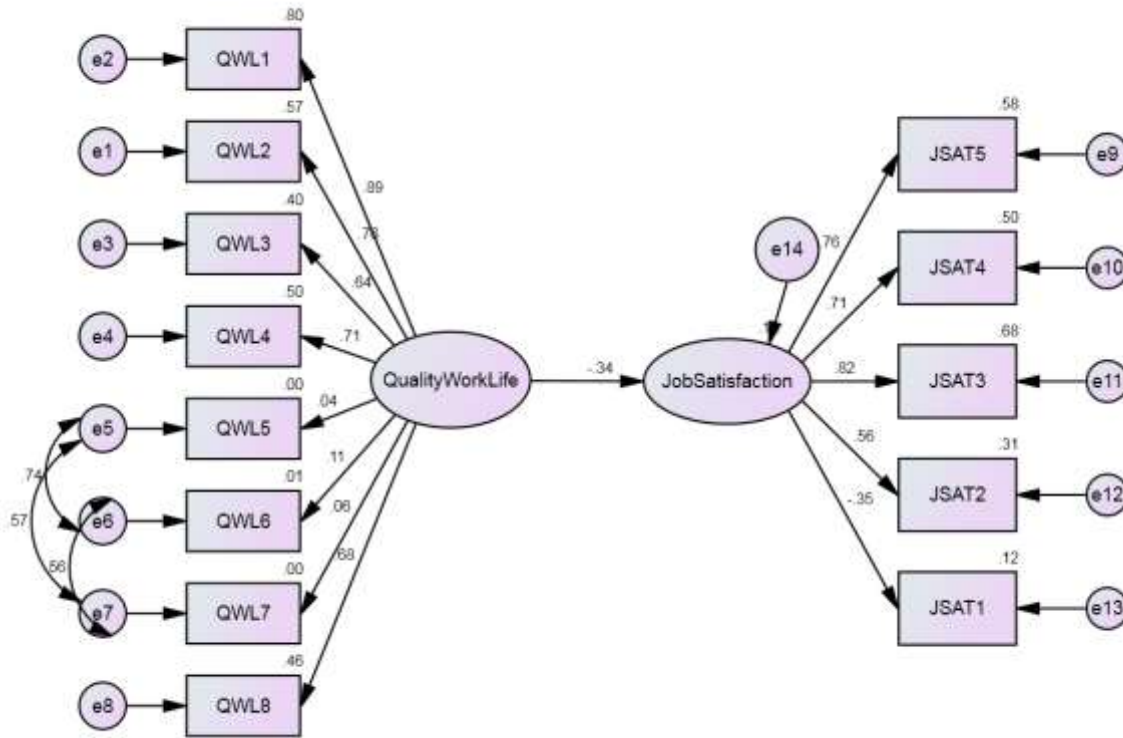Fig 4 Impact of Quality work life on employee job satisfaction

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 above table shows the result of direct impact of quality work life of public sector insurance company on their job satisfaction. The result is clearly indicate there is significant impact was found. However, that impact was seemed to be a negative. The probability of getting a critical ratio as large as 3.27 in absolute value is .001. In other words, the regression weight for Quality Work Life in the prediction of Job Satisfaction is significantly different from zero at the 0.001 level. It is concluded that When Quality Work Life goes up by 1 standard deviation; Job Satisfaction goes down by 0.34 standard deviations. Given the negative beta score, statistically significant t-value, and low p-value (Sig), we can conclude that there is a significant negative relationship between the quality of work life and employees' job satisfaction. In other words, as the quality of work life decreases, job satisfaction tends to increase. This finding challenges the initial hypothesis (Ha1) that quality of work life positively predicts employees' job satisfaction. The negative effect suggests that there might be other factors at play or that the relationship is more complex than initially assumed.

8. Result and discussion

Ha1: A substantial latent concept predictor is seen in all Quality Work Life Indicators.
Underneath the latent components are eight quality work life indicators. It was discovered that not every indication listed above had the same weight. Five quality work-life factors have been shown to have a t value over 1.98 and to be substantially predicted at the 0.001 level. The t values of the remaining three indicators, however, were less than 1.98 and became significant at the 0.05 level and higher. The conclusion is that not all quality work-life factors have a substantial impact on latent construct prediction.

Ha2: The latent construct is significantly predicted by all employee work satisfaction metrics. Under the latent constructs, there are five employee job satisfaction indicators. At the 0.001 level of significance, it is discovered that each of the aforementioned indications had an equivalent weight.

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

The quality of work life and workers' job satisfaction are found to be significantly correlated negatively. Put another way, job satisfaction tends to rise when the standard of work life declines. The third hypothesis (Ha3), according to which job satisfaction is positively predicted by work life quality, is called into question by this data. The adverse effect raises the possibility that other elements are involved or that the relationship is more profound than first thought.

9. Findings:

Out of the eight indicators assessing work-life quality, the most significant beta score was attained in relation to employees' opinions about not having to bring work home. Following closely was the second highest beta score, which pertained to the company's provision of social gatherings and recreational activities for its employees and their families.

These findings strongly validate the positive impact of the company's efforts in organizing social events and recreational activities. Based on the observed data, it is highly likely that these initiatives substantially enhance the quality of work life for both employees and their families.

A standardized regression analysis highlighting this connection reveals a substantial and positive correlation between valuing employees' opinions and their job satisfaction.

This discovery underscores the significance of cultivating a collaborative and inclusive atmosphere wherein employees' perspectives are not merely acknowledged but also appreciated. This practice significantly enhances their overall job contentment and engagement within the organization.

Interestingly, it was observed that not all factors contributing to a high-quality work-life have a substantial impact on predicting underlying constructs. However, all metrics related to employee job satisfaction were found to be strong predictors of these latent constructs. Within these constructs, there exist five key indicators of employee job satisfaction.

Furthermore, there is a noteworthy negative correlation between the quality of work life and workers' job satisfaction. In simpler terms, as the standard of work life decreases, job satisfaction tends to increase.

10. Conclusion

In conclusion, our short-term study highlights 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 employees' overall job satisfaction within this industry. Employers in the insurance sector should consider implementing policies and practices that promote a healthier work-life balance to enhance job satisfaction among their employees. Further research and long-term studies are warranted to explore specific interventions and their effectiveness in improving work-life quality and, subsequently, job satisfaction in this sector.

11. Managerial Implication

A positive Quality of Work Life not only contributes significantly to job satisfaction but also plays a pivotal role in shaping an employee's attitude, motivation, and commitment towards their work and the organization. Employees who perceive a high QWL tend to be more engaged, loyal, and productive, fostering a harmonious work atmosphere that benefits both the individual and the organization.

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