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**Impact of Quality of Work Life on Employees' Commitment to
Private Commercial Banks of Hetauda**

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Abstract

The quality of work life (QWL) and employee commitment have been a subject of interest among managers and academicians for a long period to enhance organizational performance. Quality of work life is the quality of the relationship between employees and the total work environment, concern for the impact of work on individuals as well as on organisation effectiveness, and the idea of participation in organisational problem-solving and decision-making in concurrence with the ascertained importance of an employee's role in the service exchange process. This present study attempts to test the relationship between the quality of work life and employee commitment in the commercial bank of Hetauda. The research is a cross-sectional field survey and correlational study. Among a total of 240 employees currently working in Hetauda, 150 employees were selected as the sample of the study in 2023. In order to fulfil the research objectives, the primary data were collected using structured questionnaires. Purposive sampling was used to collect data. Data were analyzed using both descriptive and inferential statistics tools as per the requirement to study the responses and findings were derived. The result of the study indicated that there was a positive correlation between the quality of work life (supervisor support, working conditions, professional development, adequate remuneration and work-life balance) and employee commitment (affective commitment, normative commitment and continuance commitment). The study concluded that there were theoretical and practical implications. Regression analysis showed that there was a significant impact of quality work life on employees (affective commitment, normative commitment and continuance commitments).

Keywords: Affective Commitment, Continuance Commitment, Normative Commitment, Private Commercial Bank, Quality of Work Life

Introduction

There is rising dissatisfaction among employers and employees in the present economic and political circumstances. They are interested in short-term benefits (Adhikari et al., 2012). One of the leading challenges in management has been implementing effective human development strategies to enhance organizational performance, accountability and employee commitment (Bhatti&Qureshi, 2007). Every organization wants to enhance productivity of employees by improving their work performance(Padmaja et al.,2022). Every organization's success is greatly contingent on its ability to achieve its objectives. Individual goals must be met in order to achieve organizational goals as quality of work-life directly contributes to the use, development, and attainment of organizational and human resource goals. The concept of quality of work-life is a comprehensive term that includes work ethics and several facets of working conditions, measures for working conditions, employees' satisfaction, and efficiency in production (Afsar, 2014).Quality of Work Life in an organization is essential for the smooth running and success of its employees (Hyde & Gupta, 2018). For Mosadeghrad (2013), quality of work life refers to an employee's satisfaction with the working life.

Improving the quality of work-life serves to the aim of improving the efficiency of employees, and thus of improving the efficiency, profit and savings of the organization. Improving employees' efficiency gets through improving working conditions as well as employees' integrating themselves with the organization (Afsar, 2014).

There are various elements that influence the quality of work life and, as a result, encourage or demotivate employees in various industries, companies, and individuals. A study of these elements is critical since there is a proven link between quality of work life and motivation as well as motivation and production. The study aims to analyse the relationship between the quality of work life and affective commitment, normative commitment and continuance respectively. It also aims to identify the impact of quality of work life on affective commitment, normative commitment and continuance respectively of employees of private Commercial Banks in Hetauda.

Literature Review

Quality of Work Life (QWL)

Quality of work life can be defined as the satisfaction of an employee that develops for his or her career, allowing them to enhance their personal lives through their work and work environment (Hyde & Gupta, 2018). Quality of work life is a critical concept with having lots of importance in employee's life. QWL indicates a proper balance both in work and personal life which also ensure organizational productivity and employee's job satisfaction (Islam, 2012, Pratama & Srimulyani, 2022). QWL is a multidimensional construct that includes job satisfaction, adequate pay, work environment, organizational culture etc, these factors affect on the employee performance, productivity, absenteeism, retention rate etc. (Beloor et al., 2017). Absence of QWL leads to dissatisfaction in job, increases absenteeism, lack of motivation and morale, increased accident rates, lack of productivity etc (Beloor et al., 2017). QWL tries to maintain the quality of relationship between employees and its work environment as well as show the concern for the performance of individual employees and overall performance of organizations. It also empowers individual employees to generate idea for solving the problem of organizations and involve in decision making process which might be beneficial for employees as well as organizations (Kumar et al., 2022).

QWL is also seen as an alternative to the command-and-control method to human resource management. People are viewed as an 'asset' to the company rather than 'costs' in the QWL approach (Dhanalakshmi & Fasla, 2018). It argues that allowing employees to manage their own work and make decisions improves their performance. Agus and Selvaraj (2020) further argue that QWL indicates that a balance between personal life and work life leads to employee commitment.

Commitment

Commitment is frequently used as a construct to explain several Human Resource Management(HRM) related phenomena, e.g., retention and performance. Commitment refers to employee attachment with the organization (Pathak, 2018). Organizational commitment provides information about the level of commitment that the employees feel towards their organizations (Afsar, 2014). Organizational commitment is seen as a value orientation towards an organization that shows that individuals are very concerned about and prioritize their work and organization. Individuals will try to provide all the effort they have in order to help the organization achieve its goals (Hallilah & Suhendra, 2019).

Organizational commitment provides information about the level of commitment that the employees feel towards their organizations (Afsar, 2014). If an employee has no organizational commitment, they will be non-contributed, but also inclined to leave the organization (Nguyen et al., 2020). So organisational commitment constitutes employees' positive attitude towards their organisation and committed employees has a substantial impact on improvement in the performance of their organisation (Suneja & Swati, 2019). Organizational commitment is considered a crucial component to the survival of organizations as it influences various outcomes such as productivity and overall performance (Abdallah et al., 2017). The behavior of commitment changes can be occurred in the job satisfaction, motivation and job involvement (Princy & Rebeka, 2019).

Affective Commitment

The affective commitment refers to an employee's emotional attachment to the organization, as well as an individual's identification with and involvement in the organization (Lambert, 2006). Affective commitment indicates that employees have an emotional attachment to the organization with the same goals and values (Shao et al., 2022). They help each other achieve personal goals and values to get close to the organization. The stronger the affective commitment to the organization, the higher the willingness to stay (Shao et al., 2022).

A study of Nizam and Hameed (2023) in banking sector of Pakistan observed that the affective commitment mediated the relationship between motivation, job satisfaction, knowledge sharing, and job satisfaction. Affective commitment develops on the basis of work experience such as job challenge, degree of autonomy, and a variety of skills which employees find rewarding or fulfilling (Gautam et al., 2002). Affective organizational commitment increases the employee's productivity that provides strong organizational outcomes which elucidate the high involvement of the employees in the organization (Qureshi et al., 2019). Shao et al. (2022) in their study found that the affective commitment had a positive impact on job performance. Hasanati (2018) conducted a study to determine the role of quality of work life to the professional commitment of teachers. He found that the quality of work life significantly affected the affective commitment of the professional.

Normative commitment

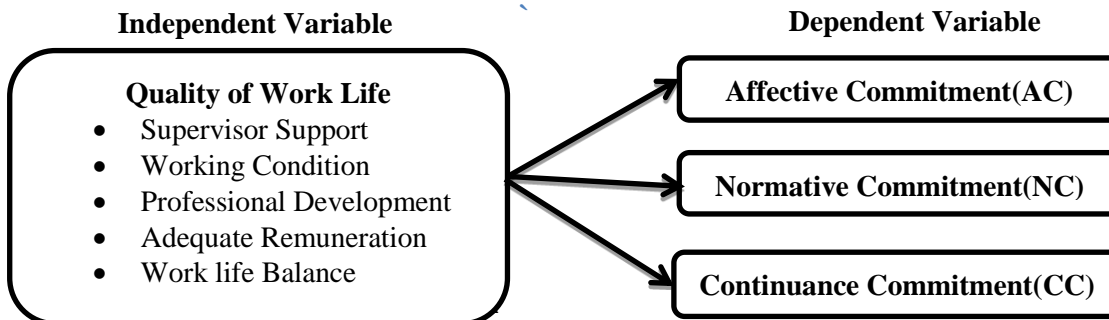
Normative Commitment refers to a sort of an obligation on the part of an employee due to which he is willing to stay (or continue working) in an organization (Alam & Ramany, 2012). Normative commitment is the obligation or commitment that a person feels as a result of benefits provided by an organization to that person, such as preparation, training, and career-development possibilities (Aziz et al., 2021). For Nguyen et al. (2020), normative commitment refers to a sense of responsibility for staying with the organization. Employees with a strong normative commitment recognize that staying with the organization is an obligation and an ethical standard, even though they may not like it or get fewer benefits than other options. It refers to the feelings by employees of their obligation to remain with an organization because of their belief that it is the right thing to do (Meyer & Allen, 1996). It is an internalized pressure or feeling of obligation to continue employment due to work culture and other socially accepted norms (Gautam et al., 2002). Normative form of commitment might be developed through conditioning such as rewards and punishments or through observation and imitation, where individuals learn from their family, culture, or the organization. Normative commitment can also be from the investments that an organization makes in an individual which might be perceived as difficult for the individual to repay (Meyer et al., 2002). Employees view such imbalance uncomfortable and choose to remain working for the organization out of a sense of obligation (Meyer et al., 2002). The study of Pathak (2018) among employees of Nepalese commercial bank found that normative commitment and retention factors were found significantly positively correlated. Normative commitment has both direct and indirect impacts on employee motivation through two mediating factors: opportunistic behavior and knowledge sharing (Nguyen et al., 2020).

Continuance commitment

Continuance commitment refers to an employee's perception that there are costs associated with them leaving the organization thus, employees whose primary link to the organization is based on this component remain with the organization because they believe they need to do so (Nguyen et al., 2020). Continuance commitment is continued membership in the organization because of two main reasons: first, perceived costs of leaving, such as pay, pension, benefits or facilities, and second, due to lack of alternative job opportunities (Gautam et al., 2002). Continuous commitment which demonstrates the risk to the person of specific losses that the employee would cause if they somehow managed to leave organization (Aziz et al., 2021). Continuance commitment ties employees with their organizations because of their awareness of the cost of leaving, and the availability of alternatives (Gautam et al., 2005). It develops from actions which are taken by the management to the employees. Examples of continuance commitment elements are investments, something valuable an employee would lose if they leave the organization. Unlike affective commitment, most research on continuance commitment suggest that employees showing strong continuance commitment may be poor performers, engage in fewer organizational citizenship behaviors, and exhibit more

dysfunctional behaviors, relative to those with weak continuance commitment (Meyer et al., 2002).

Based on the previous research works following conceptual framework has been developed.



Sources: (Adikoeswanto et al., 2020; Fernandes, 2016)

Research Hypotheses

This study aims to investigate the major factors of quality of work life affecting on commitment of banking employees in Hetauda. Based on various model, following hypothesis were developed:

- H1 : There is a positive and significant impact of QWL on affective commitment.
- H2 : There is a positive and significant impact of QWL on normative commitment.
- H3 : There is a positive and significant relationship of QWL on continuance commitment.

Research Methodology

This study followed casual comparative research design. The population of the study involved full time employees of private banks in Hetauda. The study included Branch Manager, Assistant Manager, Officer, Junior Officer, Senior Officer, Junior Assistant and Trainee Assistant from private bank as respondents.

In order to achieve the study's aims, primary data were acquired. Purposive sampling technique was employed. Purposive sampling technique was used to collect particular information from particular group of respondents. For this purpose, questionnaires of Saklani (2004) and Nayak et al. (2018) were employed to evaluate the quality of work life at banks. The questionnaire was used to collect data on a variety of demographic variables such as gender, job title, marital status, and bank types in order to see how these influenced Quality of Work Life. QWL and commitment were measured using the Likert scale. The researcher used five point Likert Scale anchored by "Strongly Disagree"='1' to "Strongly Agree"='5'.

The branch manager of each of bank was requested to distribute the questionnaire to the staff employed by the banks. The questionnaires were distributed to the respondent through online after taking permission from branch manager. 150 usable responses were obtained by the researcher.

Data Analysis and Presentation of Data

After gathering all the completed and usable questionnaires from the respondents, they were analysed and presented in a proper tabular format. The data was processed using the statistical Package SPSS software. Both descriptive statistics and inferential statistics were used to analyse the data.

Descriptive Statistics

Table 1: *Demographic information of respondents*

Particulars	Frequency	Percent
Marital Status		
Single	52	34.7
Married	98	65.3
Gender		
Male	61	40
Female	89	59.3
Education		
+2	21	14
Bachelor	61	40
Master	68	45
Work Experience		
<=10 years	116	77.3
>10 years	34	22.7

Table 1 shows that out of 150 respondents, 34.7 percent were single and 65.3 percent were married. The table indicates that females constitute a higher percentage (59.3%) of the workforce as compared to males. So far the education of respondents is concerned, around 14, 40.7 and 45.3 percent had completed +2, bachelor and master levels respectively. The table further presents that around 77.3 percent respondents had less than or equal to 10 years work experience whereas 22.7 percent of them had more than 10 years of work experience.

Table 2: Reliability of Items

Variables	Items	Cronbach' s Alpha
Affective Commitment (AC)	4	.757
Normative Commitment (NC)	3	.705
Continuance Commitment (CC)	5	.763
Supervisor Support (SS)	4	.801
Working Condition (WC)	4	.767
Professional Development (PD)	4	.919
Adequate Remuneration (AR)	5	.852
Work Life Balance (WLB)	5	.845

Since the value of Cronbach's Alpha of each summated scale was greater than 0.7, summated scale were reliable for further analysis. They were higher than thresholds recommended by scholars. Reliabilities of each summated scale have been shown by above table.

The data in the table 2 suggest that the items related to the QWL variable had the highest reliability compared to the other variables (AC, NC, and CC). This indicates that the 22 items assessing QWL (SS, WC, PD, AR and WLB) were consistent in measuring the construct, providing a healthy representation of the employees' perceptions of their work environment.

Correlation Coefficient

Correlation coefficients were used to measure relationship among variables. The correlation coefficient ranges from -1 to 1. Table shows the correlation coefficient among the variables used in this study.

Table 3: Correlation Coefficient Table

	AC	NC	CC	SS	WC	PD	AR	WLB
AC	1	.997**	.981**	.441**	.406**	.421**	.273**	.405**
NC		1	.976**	.442**	.404**	.414**	.277**	.407**
CC			1	.428**	.377**	.405**	.277**	.398**

Table 3 is about a correlation coefficient table that examines the relationship between different variables: AC, NC, CC and QWL (SS, WC, PD, AR and WLB).

The correlation coefficient of AC, NC and CC and QWL (SS, WC, PD, AR and WLB) was positive, indicating a positive correlation. This suggests that there was a strong relationship between employee commitment and the quality of work life. It implies that when employees perceive a higher quality of work life, they are more likely to be committed to their work.

In summary, there were positive relationships between quality of work life and employee commitment, indicating that an improved work environment and quality of life factors can positively influence employee commitment.

Regression Analysis

Linear regression analysis is a statistical method used for evaluating the effect of independent variable on dependent variable. In this study employee commitment was a dependent variable whereas quality of work life was an independent variable.

Analysis Between AC and QWL

Table 4: *Model Summary*

R	R Square	Adjusted R Square	Std. Error of the Estimate
.601 ^a	.361	.339	3.22343

The model summary table 4 shows that the fitted model or quality of work life explained around 36% of the total variation of the dependent variable. This value indicates the strength and direction of the positive relationship between variables.

Table 5: ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	844.328	5	168.866	16.252	.000 ^b
Residual	1496.232	144	10.390		
Total	2340.560	149			

Here p-value was 0.000. It was less than 1 percent level of significance. So the ANOVA table 5 indicates that fitted model or R square was highly significant. The model was appropriate for predicting how quality of work life influences the affective commitment.

The quality of work life significantly influenced employee commitment. The F-value of 16.252 indicates that there were significant differences in employee commitment across different levels of quality of work life. The p-value of .000 further supports this conclusion, suggesting that the observed relationship between quality of work life and employee commitment was unlikely to be due to chance.

Table 6: *Coefficients*

	Unstandardized		Standardized	T	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	5.781	1.821		3.174	.002
SS	.220	.074	.247	2.981	.003
WC	.111	.063	.141	1.772	.028
PD	.198	.057	.262	3.487	.001
AR	.065	.062	.078	1.041	.039
WLB	.115	.057	.156	2.016	.046

The table 6 shows that linear model can be fit or appropriate. Supervisor support had a positive impact on affective commitment as P value 0.003 was less than alpha 5%. Further when supervisor support increased by one point then commitment was expected to increase by 0.220 point. Working condition had a positive impact on affective commitment as P value 0.028 was less than alpha 5%. Further when working condition increased by one point then affective commitment was expected to increase by 0.111 point. Professional development had a positive impact on affective commitment as P value 0.001 was less than alpha 5%. Further when professional development increases by one point then commitment was expected to increase by 0.198 point. Adequate remuneration had a positive impact on affective commitment as P value 0.039 was less than alpha 5%. Further when adequate remuneration increases by one point affective commitment was expected to increase by 0.065 point. Work-life balance had a positive impact on affective commitment as P value 0.046 was less than alpha 5%. Further when work-life balance increased by one point then affective commitment was expected to increase by 0.115 point.

Analysis between NC and QWL

Table 7: *Model Summary*

R	R Square	Adjusted R Square	Std. Error of the Estimate
.599^a	.359	.336	3.26534

In above table 7, R is the correlation coefficient measures the strength and direction of the linear relationship between the predictor variables (QWL) and the outcome variable (NC). In this case, the correlation coefficient (R) was 0.599, indicating a strong positive relationship between QWL and NC.

Overall, the results indicate a strong positive relationship between QWL and NC among bank employees. The model explains a significant proportion (35%) of the variance in NC, suggesting that QWL was an important factor influencing employees' normative commitment in the banking sector.

Table 8: *ANOVA*

Sum of Squares	Df	Mean Square	F	Sig.
858.402	5	171.680	16.101	.000 ^b
1535.391	144	10.662		
2393.793	149			

An analysis of variance (ANOVA) was conducted to examine the relationship between the quality of work life (QWL) and normative commitment (NC). The table presents the sum of squares (SS) and degrees of freedom (df) for the analysis. Here p-value was 0.000. It was less than 1 percent level of significance. So the ANOVA table indicates that fitted model or R square was highly significant. The model was appropriate for predicting how quality of work life influenced the employee's normative commitment.

Table 9: *Coefficients*

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	5.657	1.845		3.066	.003
SS	.223	.075	.247	2.975	.013
WC	.112	.064	.140	1.759	.011
PD	.193	.057	.254	3.371	.001
AR	.069	.063	.082	1.087	.029
WLB	.120	.058	.160	2.069	.040

The table 9 shows that linear model could be fit or appropriate. Supervisor support had a positive impact on normative commitment as P value 0.013 was less than alpha 5%. Further when supervisor support increased by one point then normative commitment was expected to

increase by 0.223 point. Working condition has positive impact on normative commitment as P value 0.011 was less than alpha 5%. Further when working condition increases by one point then normative commitment was expected to increase by 0.112 point. Professional development had a positive impact on normative commitment as P value 0.001 was less than alpha 5%. Further when professional development increased by one point then normative commitment was expected to increase by 0.193 point. Adequate remuneration had positive impact on normative commitment as P value 0.029 was less than alpha 5%. Further when adequate remuneration increased by one point normative commitment was expected to increase by 0.069 point. Work-life balance had a positive impact on normative commitment as P value 0.040 is less than alpha 5%. Further when work-life balance increased by one point then normative commitment was expected to increase by 0.120 point.

Analysis between CC and QWL

Table 10: *Model Summary*

R	R Square	Adjusted R Square	Std. Error of the Estimate
.581 ^a	.338	.315	3.20090

The model summary table shows that the fitted model or quality of work life explained around 33% of the total variation of the dependent variable. Based on the results, it can conclude that QWL had a significant impact on continuance commitment, as indicated by the relatively high R-square value of 0.338. This suggests that 33.8% of the variation in continuance commitment could be explained by the quality of work life.

Table 11: *ANOVA*

	Sum of Squares	df	Mean Square	F	Sig.
Regression	752.508	5	150.502	14.689	.000 ^b
Residual	1475.385	144	10.246		
Total	2227.893	149			

The table presents the results of an Analysis of Variance (ANOVA) for a model examining the relationship between the dependent variable "CC" (Continuance Commitment) and the predictor variable "QWL" (quality of work life).

Here p-value was 0.000. It was less than 1 percent level of significance. So the ANOVA table indicates that fitted model or R square was highly significant. The model was appropriate for predicting how quality of work life influences the continuance commitment.

Table 12: *Coefficients*

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.519	1.809		3.604	.000
SR	.212	.073	.244	2.890	.004
WC	.087	.062	.113	1.402	.003
PD	.188	.056	.256	3.338	.001
AR	.071	.062	.088	1.145	.034
WLB	.114	.057	.158	2.009	.046

Based on the above data, it seems that the coefficients were related to a statistical model that examines the relationship between Quality of Work Life (QWL) and Continuance Commitment (CC).

The table 4.16 shows that linear model could be fit or appropriate. Supervisor support has positive impact on continuance commitment as P value 0.004 was less than alpha 5%. Further when supervisor support increases by one point then continuance commitment is expected to increase by 0.212 point. Working condition had a positive impact on continuance commitment as P value 0.003 is less than alpha 5%. Further when working condition increases by one point then continuance commitment was expected to increase by 0.087 point. Professional development has positive impact on continuance commitment as P value 0.001 is less than alpha 5%. Further when professional development increases by one point then continuance commitment is expected to increase by 0.188 point. Adequate remuneration has positive impact on continuance commitment as P value 0.034 is less than alpha 5%. Further when adequate remuneration increases by one point continuance commitment was expected to increase by 0.071 point. Work-life balance had a positive impact on continuance commitment as P value 0.046 is less than alpha 5%. Further when work-life balance increases by one point then continuance commitment was expected to increase by 0.114 point.

Findings of the Study

Table 13: *Hypothesis Testing Results*

Hypothesis	Relationship	p-value	Decision
H1	QWL → AC	0.002	Supported
H2	QWL → NC	0.000	Supported
H3	QWL → CC	0.001	Supported

Table 13 presents the hypothesis testing results for the relationship between Quality of Work Life (QWL) and employee commitment (AC- Affective Commitment, NC- Normative Commitment, CC- Continuance Commitment). This study is consistent with the finding

reported in several studies (Afser, 2014; Eren & Hisar, 2016; Farid et al., 2015; Chanvibol & Luengalongkot, 2020; Oreyo et al., 2021).

Conclusion and Implications

The purpose of this study is to identify the relationship between quality of work life and employee commitment in the Nepalese private commercial banks specially in Hetauda. Based on the analysis of data, it was found that there was a positive and significant impact of QWL on affective commitment, normative commitment and continuance respectively.

The success of any organisation depends to a large extent on the people it employs and the degree of their loyalty. The prevailing competitive work environment and technological changes affect both job opportunities and the need to retain competent employees. To achieve the quality of work life, regular efforts are required by the organizations which offer the employees more opportunities for their job effectiveness and collaboration on the overall effectiveness. Therefore, every organization with influential effectiveness is looking for the ways to retain, satisfy and be committed through appropriate QWL.

QWL provides suitable conditions for increasing employees' satisfaction and job motivation through appropriate awarding, which are based on the actual evaluation of performance and increasing salary in accordance with employees' capabilities, aiming to improve their organizational commitment. Organization cannot become successful only with the help of new technology, using the new technology and operating the machine; organizations need to have strong work force and man power. Human resources are one of the key assets and determinants in maintaining and developing an organization (Abadi et al., 2020). There is a clear need for management to revisit the improvement of working life standards from time to time. The quality of life at work encourages industrial democracy and, therefore, for the organisation's survival and prosperity, management must strive to create a quality of life that contributes to the organisation's success in achieving its goals.

Implications

Results of this study have both theoretical and practical implications. It has supported the findings of previous literature.

The findings of this study would help managers and banks in Nepal to pay special attention on promoting organizational commitment among banking staff with the consideration of quality of work life. It would help in influencing positive behaviors among employee. It would also help to achieve effectiveness and high productivity in the organization. Different type of levels and/or amount of benefits of banking staffs are to be identified and they are to be adjusted according to the current national standard of living. Gaining a better understanding of the factors associated with organizational commitment is important in order to shape management decisions and improve their level of commitment. Committed employees are known as a fundamental and vital resource for the successful performance of organizations.

This study might be a help in banking sectors in the future to get their desired objects in terms of growth rate to identify the valuable assets (employees) of organization. Furthermore, if

managers find low productivity of employees, they acquire help from these agencies to increase the knowledge sharing practices, motivation and work for employee satisfaction. This study might be very helpful and beneficial for practitioner's policy makers, and academic researchers.

It has practical implications for the private banks and other financial institutions. It can help human resource manager for human resource planning. Likewise, if the quality of work life increases because of the well-paying salary, promotion, working environment, the supervisor and work-life balance will contribute to the improved performance and commitment of the bank employees.

Hence, an organization needs to concern on work environment and employee commitment to improve the employee performance. Further researches are expected to expand the research orientation by adding moderating variables, so the research becomes broader. In future, the researchers may consider other sector, such as textile, education, automobile industries etc. other variables such as cognitive commitment, intrinsic and extrinsic motivations etc. may use in future research.

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