

"IMPACT OF WORK-LIFE QUALITY ON JOB SATISFACTION: A STUDY OF PUBLIC SECTOR INSURANCE EMPLOYEES ACROSS EXPERIENCE LEVELS"

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Abstract

This study explores the impact of work-life quality on overall job satisfaction among employees in public sector insurance companies, with a focus on varying levels of work experience. The sample comprised 123 employees, stratified into three groups: junior-level (below 3 years of experience), mid-level (3-7 years), and senior-level (7 years and above). Data were collected using a structured questionnaire, with one dependent variable (overall job satisfaction) and eight independent variables representing various aspects of work-life quality, such as freedom to express opinions, perceived fairness, compensation, and work-life balance.

Linear regression analysis was employed to determine the relationship between work-life quality factors and job satisfaction. The results indicate that key factors such as perceived fairness, compensation satisfaction, and open communication with supervisors significantly influence job satisfaction across all experience levels. Junior employees particularly value the ability to express their opinions, while mid- and senior-level employees place greater emphasis on compensation and access to task-related information.

The model showed high predictive power, with R Square values ranging from 93.5% to 96.6% across experience groups. These findings highlight the importance of fostering an equitable, communicative, and supportive work environment to enhance job satisfaction across different employee career stages.

Keywords: work-life quality, job satisfaction, public sector, insurance employees, work experience, linear regression.

1. INTRODUCTION:

Job satisfaction is a critical factor influencing employee performance, retention, and overall organizational success, particularly in the highly regulated and structured public sector. In recent years, the focus on work-life quality as a determinant of job satisfaction has gained traction, as organizations recognize the importance of balancing professional and personal life for their employees. Public sector insurance companies, with their unique work environments, provide an ideal context for exploring this dynamic.

This study aims to examine the effects of work-life quality on employees' overall job satisfaction, with a particular focus on how these relationships vary across different levels of work experience. By analyzing the perspectives of junior, mid-level, and senior employees, the study seeks to identify the most significant work-life factors influencing satisfaction at various career stages. Key factors such as communication with supervisors, perceived fairness, compensation, and work-life balance are considered to better understand their contributions to job satisfaction. Through this research, we hope to provide insights that will aid public sector organizations in creating policies and practices that foster a more satisfied and motivated workforce, ultimately leading to improved employee retention and productivity.

2. LITERATURE REVIEW:

Employees are considered to be the soft assets and hidden value of a company (Daud, 2010). Employees are the stimulus energy in every successful organization and therefore organizations are concerned about developing their human resources to achieve competitive advantage in the market (Bakker, Demerouti, & Burke, 2009). The productivity of an employee is not only affected by their capabilities but the environment in which they worked. High job performance is not possible unless and until employees get a better quality of work life and hence the quality of work life is inevitable in all organizations (Hamidi & Mohamadi, 2012).

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).

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

3. METHODOLOGY:

This study investigates the impact of work-life quality on job satisfaction among employees of public sector insurance companies, with a focus on differences across varying levels of work experience. The research

employed a quantitative approach to analyze data collected from a total sample of 123 employees, stratified based on their years of work experience. Stratification was done to examine job satisfaction across three distinct experience levels: junior employees (below 3 years of experience), mid-level employees (3 to 7 years), and senior employees (7 years and above). The sample distribution included 59 junior-level employees, 35 mid-level employees, and 29 senior-level employees. Simple random sampling was utilized to ensure that all employees within the public sector insurance companies had an equal chance of being included in the study. This method was chosen to eliminate selection bias and provide a representative sample of the workforce.

Data were collected through a structured questionnaire designed to measure overall job satisfaction (dependent variable) and eight work-life quality factors (independent variables). These factors included:

1. No obligation to finish tasks at home.
2. Company-arranged social gatherings for staff and families.
3. Positive impact of employment on family life.
4. Time available for leisure and social pursuits outside of work.
5. Freedom to express opinions to bosses.
6. Equal and unbiased treatment of employees.
7. Compensation relative to contributions.
8. Access to necessary information and expertise to complete tasks.

To analyze the data, linear regression was employed as the primary statistical tool. This technique was used to determine the relationships between work-life quality factors and overall job satisfaction, as well as to assess how these relationships vary across different experience levels.

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 3 years – Junior Level	59	48.0	48.0
	3 - 7 years – Mid Level	35	28.5	76.4
	7 years and above – Senior Level	29	23.6	100.0
	Total	123	100.0	

4. Objectives: The key objectives of the research were:

1. To examine the influence of various work-life quality factors on overall job satisfaction.
2. To analyze the differences in job satisfaction among employees based on their years of experience (junior, mid-level, and senior).
3. To identify the key work-life quality factors that most significantly affect job satisfaction at different career stages.

5. ANALYSIS AND INTERPRETATION:

This analysis aims to explore the effects of work-life quality on employees' overall job satisfaction within public sector insurance companies, focusing on how these relationships differ across experience levels (junior, mid-level, and senior employees). The study utilizes linear regression to examine the impact of eight work-life quality factors, such as the ability to share opinions with supervisors, perceived fairness, and compensation satisfaction, on job satisfaction.

The analysis comprises three key components:

1. **Model Summary:** This section assesses the strength of the relationships between work-life quality factors and job satisfaction by presenting the R, R Square, and adjusted R Square values for each experience level. These values indicate that the model explains a high percentage of variance in job satisfaction, with R Square values ranging from 93.5% for junior employees to 96.6% for mid-level employees, showing strong predictive power across groups.
2. **ANOVA Table:** The ANOVA table evaluates the overall significance of the regression model. For all experience levels, the F-values are substantial, and the significance levels (p-values) are less than 0.001, indicating that the models are statistically significant and the independent variables combined have a strong effect on predicting job satisfaction.
3. **Standardized Regression Output:** The standardized regression output highlights the individual contributions of each work-life quality factor to overall job satisfaction. Factors such as the ability to share opinions with supervisors, perceived fairness, and compensation are consistently significant across experience levels. For instance, fairness and unbiased treatment, as well as compensation satisfaction, are strong predictors of job satisfaction, particularly for mid-level and senior employees. The standardized coefficients (Beta) and significance levels (p-values) demonstrate which factors are most influential in determining job satisfaction for each employee group. These results provide a comprehensive understanding of how work-life quality impacts job satisfaction across different employee experience levels.

Table 1.

Model Summary of Work-Life Quality Impact on Job Satisfaction across Employee Experience Levels

Model Summary				
Experience	R	R Square	Adjusted R Square	Std. Error of the Estimate
Below 3 years - Junior level	.967	.935	.924	.21300
3 - 7 years - Mid-level	.983	.966	.955	.18283
7 years and above - Senior level	.978	.956	.939	.22430

The table presents the results of a linear regression analysis aimed at determining the effects of work-life quality on employees' job satisfaction in public sector insurance companies, categorized by employee experience levels (junior, mid-level, and senior). The R value (correlation coefficient) shows a very strong positive correlation between work-life quality factors and job satisfaction for all experience levels. For junior-level employees (below 3 years of experience), the R value is 0.967, indicating a strong relationship, while mid-level employees (3-7 years of experience) have an R value of 0.983, representing the highest correlation. Senior-level employees (7 years and above) exhibit a similarly strong correlation with an R value of 0.978. This suggests that work-life quality strongly affects job satisfaction across all experience groups, with mid-level employees having the strongest correlation.

The R Square (coefficient of determination) values reflect the proportion of variation in job satisfaction explained by the independent variables (work-life quality factors). For junior-level employees, 93.5% of the variation in job satisfaction is explained by these factors. For mid-level employees, the explanatory power rises to 96.6%, while for senior-level employees, it is 95.6%. This shows that work-life quality explains a large portion of job satisfaction across all experience levels, with the highest explanatory power seen in mid-level employees.

The Adjusted R Square values, which account for the number of variables and sample size, remain similarly high, with junior-level employees at 0.924, mid-level employees at 0.955, and senior-level employees at 0.939. The slight decrease from the R Square values indicates that the model generalizes well for all groups, especially mid-level employees, where the model's explanatory power remains very high.

The standard error of the estimate provides insights into the model's accuracy. Junior-level employees have a standard error of 0.21300, while mid-level employees have the lowest error at 0.18283, indicating the most accurate predictions for this group. Senior-level employees have a slightly higher error at 0.22430. The lower standard error for mid-level employees suggests the model is more precise for them compared to junior and senior-level employees.

In summary, the analysis reveals that work-life quality has a significant and strong influence on job satisfaction across all levels of employee experience in public sector insurance companies. The correlation and explanatory power are highest for mid-level employees, indicating that work-life quality factors are especially crucial for this group in determining job satisfaction. However, the impact remains strong for both junior and senior-level employees, although with slightly less precision in the model's predictions.

Table 2: ANOVA Results for Work-Life Quality Impact on Job Satisfaction across Employee Experience Levels

ANOVA ^a						
Experience	Model	Sum of Squares	df	Mean Square	F	Sig.
Below 3 years - Junior level	Regression	32.401	8	4.050	89.274	.000
	Residual	2.268	50	.045		
	Total	34.669	58			
3 - 7 years - Mid-level	Regression	24.499	8	3.062	91.611	.000
	Residual	.869	26	.033		
	Total	25.368	34			
7 years and above - Senior level	Regression	21.959	8	2.745	54.560	.000
	Residual	1.006	20	.050		
	Total	22.966	28			

a. Dependent Variable: Overall Job Satisfaction

The table provides the results of an ANOVA (Analysis of Variance) test, which helps determine the significance of the regression model in explaining the relationship between the independent variables (work-life quality factors) and the dependent variable (overall job satisfaction) for different employee experience levels.

For junior-level employees (below 3 years of experience), the regression sum of squares is 32.401, and the residual sum of squares is 2.268. The F-statistic is 89.274, which is highly significant with a p-value (Sig.) of 0.000, indicating that the model is statistically significant. The model explains a large proportion of the variance in job satisfaction, with the mean square for regression (4.050) being substantially larger than the mean square for residuals (0.045). This confirms that the independent variables significantly impact job satisfaction in junior-level employees.

For mid-level employees (3 to 7 years of experience), the regression sum of squares is 24.499, and the residual sum of squares is much smaller at 0.869. The F-statistic for this group is 91.611, which is also highly significant with a p-value of 0.000. Similar to the junior-level group, the regression model for mid-level employees is statistically significant, and the independent variables play a major role in explaining job satisfaction. The mean square for regression (3.062) is much larger than the residual mean square (0.033), further reinforcing the model's strong explanatory power for mid-level employees.

For senior-level employees (7 years and above), the regression sum of squares is 21.959, while the residual sum of squares is 1.006. The F-statistic is 54.560, and the p-value is again 0.000, indicating a statistically significant model. While the model is significant for senior employees, the F-statistic is lower compared to the other groups, suggesting that the model's explanatory power, while still strong, is slightly weaker for senior employees than for mid- and junior-level employees. The mean square for regression (2.745) is considerably larger than the residual mean square (0.050), confirming that the independent variables continue to have a significant effect on job satisfaction, though the residual variation is slightly larger compared to the other groups.

The ANOVA test confirms that the regression models are statistically significant for all three experience levels (junior, mid-level, and senior). The p-values of 0.000 for all groups indicate that the work-life quality factors collectively have a significant effect on overall job satisfaction, regardless of experience. However, the model’s explanatory power is strongest for mid-level employees, followed by junior-level employees, and slightly less so for senior-level employees, as indicated by the F-statistics and the mean square values. This suggests that work-life quality plays a crucial role in determining job satisfaction across all groups, with some slight variations in how strongly it affects each group.

Table 3. Standardized Regression Coefficients for the Influence of Work-Life Quality Factors on Job Satisfaction

Coefficients ^a						
Experience	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Below 3 years - Junior level	(Constant)	.266	.185		1.440	.156
	I'm under no duty to finish the task at home.	-.107	.058	-.129	-1.851	.070
	The company arranges social gatherings or recreational activities for its staff members and their families.	.045	.041	.061	1.092	.280
	My family life is positively impacted by my employment.	-.025	.039	-.031	-.648	.520
	I have time to engage in leisure and social pursuits outside of work.	-.026	.038	-.035	-.681	.499
	I have no problem sharing my opinions with my bosses.	.260	.043	.310	6.033	.000
	No matter their sex, age, or line of work, employees are treated equally and without bias, in my opinion.	.332	.039	.424	8.457	.000
	Considering my contribution to the institution, I believe my compensation to be acceptable.	.281	.035	.359	8.092	.000
	To determine what to do and how to accomplish it, I only need information and expertise about my task.	.176	.043	.240	4.117	.000
3 - 7 years - Mid-level	(Constant)	.253	.175		1.445	.160
	I'm under no duty to finish the task at home.	-.142	.063	-.184	-2.244	.034
	The company arranges social gatherings or recreational activities for its staff members and their families.	-.030	.048	-.034	-.618	.542
	My family life is positively impacted by my employment.	.116	.063	.126	1.843	.077
	I have time to engage in leisure and social pursuits outside of work.	.016	.043	.020	.360	.722
	I have no problem sharing my opinions with my bosses.	.309	.054	.372	5.673	.000
	No matter their sex, age, or line of work, employees are treated equally and without bias, in my opinion.	.295	.060	.369	4.959	.000

	Considering my contribution to the institution, I believe my compensation to be acceptable.	.250	.061	.251	4.096	.000
	To determine what to do and how to accomplish it, I only need information and expertise about my task.	.124	.042	.151	2.920	.007
7 years and above - Senior level	(Constant)	.062	.309		.199	.844
	I'm under no duty to finish the task at home.	-.115	.068	-.120	-1.689	.107
	The company arranges social gatherings or recreational activities for its staff members and their families.	.037	.060	.044	.613	.547
	My family life is positively impacted by my employment.	-.027	.067	-.024	-.405	.690
	I have time to engage in leisure and social pursuits outside of work.	.026	.054	.032	.477	.639
	I have no problem sharing my opinions with my bosses.	.281	.088	.316	3.202	.004
	No matter their sex, age, or line of work, employees are treated equally and without bias, in my opinion.	.311	.074	.386	4.197	.000
	Considering my contribution to the institution, I believe my compensation to be acceptable.	.308	.056	.367	5.501	.000
	To determine what to do and how to accomplish it, I only need information and expertise about my task.	.173	.056	.200	3.088	.006

a. Dependent Variable: Overall Job Satisfaction

For junior-level employees (those with less than three years of experience), the constant value of 0.266 is not statistically significant with a p-value of 0.156, indicating that the model's baseline does not provide a substantial predictive power on job satisfaction. However, several independent variables show significant effects. The variable "I have no problem sharing my opinions with my bosses" has a significant positive impact, with an unstandardized coefficient of 0.260, a t-value of 6.033, and a p-value of 0.000. This suggests that for junior employees, the ability to freely express opinions greatly enhances job satisfaction. Additionally, the statement "Employees are treated equally and without bias" exhibits the highest standardized coefficient (Beta = 0.424) and is highly significant, with an unstandardized coefficient of 0.332, t-value of 8.457, and p-value of 0.000. This implies that fair treatment is the most influential factor affecting job satisfaction for this group. Another critical factor is compensation, where employees feel that their compensation is acceptable considering their contributions. This variable is highly significant, with an unstandardized coefficient of 0.281, t-value of 8.092, and p-value of 0.000. Additionally, the statement "I only need information and expertise about my task to determine what to do" is significant as well, with an unstandardized coefficient of 0.176, t-value of 4.117, and p-value of 0.000. This finding suggests that clarity and access to the necessary information related to tasks positively impact job satisfaction for junior-level employees. On the other hand, variables such as "I'm under no duty to finish the task at home," "The company arranges social gatherings," and "My family life is positively impacted by my employment" do not show significant impacts on job satisfaction for this group.

For mid-level employees (those with three to seven years of experience), the constant value of 0.253 is also not statistically significant with a p-value of 0.160. However, several independent variables significantly affect job satisfaction. The variable "I have no problem sharing my opinions with my bosses" is highly significant, with an unstandardized coefficient of 0.309, t-value of 5.673, and p-value of 0.000. This suggests that the freedom to share opinions with superiors is an important factor for mid-level employees in enhancing their job satisfaction. Similarly, the statement "Employees are treated equally and without bias" has a substantial effect, with an unstandardized coefficient of 0.295, t-value of 4.959, and p-value of 0.000, indicating that perceived fairness is crucial to job satisfaction. Compensation is again a significant factor, with an unstandardized coefficient of 0.250, t-value of 4.096, and p-value of 0.000, showing that mid-level employees' satisfaction is influenced by fair compensation. Another significant variable is "I only need information and expertise about my task to determine what to do," which has an unstandardized coefficient of 0.124, t-value of 2.920, and p-value of 0.007. This suggests that having access to the necessary information for completing tasks enhances job satisfaction. On the other hand, the statement "I'm under no duty to finish the task at home" has a negative but significant impact on job satisfaction, with an unstandardized coefficient of -0.142, t-value of -2.244, and p-value of 0.034, indicating that feeling obligated to complete tasks at home decreases job satisfaction. Variables like "The company arranges social gatherings" and "I have time to engage in leisure activities" do not significantly affect job satisfaction for mid-level employees.

For senior-level employees (those with seven or more years of experience), the constant value of 0.062 is not significant, with a p-value of 0.844, suggesting no substantial predictive power from the intercept alone. However, the variable "I have no problem sharing my opinions with my bosses" is significant, with an unstandardized coefficient of 0.281, t-value of 3.202, and p-value of 0.004, showing that this factor positively impacts job satisfaction for senior employees. "Employees are treated equally and without bias" is the most influential factor, with an unstandardized coefficient of 0.311, t-value of 4.197, and p-value of 0.000, indicating that perceived fairness plays a major role in determining job satisfaction at this level. Compensation remains a key driver of job satisfaction, with an unstandardized coefficient of 0.308, t-value of 5.501, and p-value of 0.000, suggesting that senior employees are also motivated by fair compensation. The variable "I only need information and expertise about my task to determine what to do" is significant, with an unstandardized coefficient of 0.173, t-value of 3.088, and p-value of 0.006, demonstrating that clarity in task-related information boosts job satisfaction. Similar to the other groups, variables such as "The company arranges social gatherings," "My family life is positively impacted by my employment," and "I have time to engage in leisure activities" do not show significant effects on job satisfaction for senior-level employees. However, the statement "I'm under no duty to finish the task at home" has a borderline non-significant impact, with a p-value of 0.107, indicating a possible slight negative influence on job satisfaction that is not strong enough to be conclusive.

In summary, across all experience levels, the most significant drivers of job satisfaction are the ability to share opinions with superiors, the perception of fair treatment and bias-free work environments, and acceptable compensation. Clarity in job-related information also plays an important role in enhancing satisfaction. Some variables, such as work-life balance factors like finishing tasks at home or participating in social gatherings, tend to have less or no significant impact, with slight differences observed across the three experience groups.

6. FINDINGS:

The important findings from the study can be summarized as follows: The analysis reveals several important findings regarding the effects of work-life quality on employees' job satisfaction. Firstly, for junior-level employees, the ability to share opinions with supervisors significantly enhances job satisfaction, indicating that open communication is vital for this group. Secondly, perceived fairness and equal treatment among employees emerge as the strongest predictors of job satisfaction across all experience levels, particularly impacting junior employees. Additionally, satisfaction with compensation plays a critical role, with mid-level and senior employees indicating that fair compensation relative to their contributions is essential for their job satisfaction. Furthermore, access to necessary information and clarity regarding job tasks are crucial for enhancing job satisfaction, especially among mid-level and senior employees. Finally, work-life balance factors, such as the obligation to complete tasks at home and participation in social activities, exhibit varying levels of significance, showing that while they are relevant, they have less impact on job satisfaction compared to other identified factors across all employee experience levels.

7. CONCLUSION:

In conclusion, the study effectively highlights the crucial role of work-life quality factors in influencing overall job satisfaction among employees in public sector insurance companies. The findings reveal that the ability to share opinions with supervisors and the perception of fairness and equal treatment are pivotal across all experience levels, emphasizing the importance of a supportive and inclusive work environment. Furthermore, the significance of fair compensation and access to necessary information underscores the need for organizations to foster transparency and equity in their operations.

Interestingly, while work-life balance factors were found to have varying impacts on job satisfaction, they remain important considerations for enhancing employee well-being. This study provides valuable insights for management and policymakers in the public sector, suggesting that targeted interventions aimed at improving communication, fairness, and compensation can lead to higher job satisfaction, ultimately contributing to greater employee retention and organizational effectiveness. As workplaces continue to evolve, prioritizing these elements will be essential for cultivating a motivated and satisfied workforce.

8. MANAGERIAL IMPLICATIONS:

The findings of this study carry significant managerial implications for organizations in the public sector, particularly in the insurance industry. Firstly, management should prioritize fostering an open and communicative workplace culture that encourages junior-level employees to share their opinions and feedback. Implementing regular feedback mechanisms, such as surveys or open forums, can enhance employees' sense of belonging and improve job satisfaction. Ensuring fairness and equity in treatment among employees is crucial. Management should establish clear policies and practices that promote inclusivity and address any biases, as perceived fairness significantly impacts job satisfaction across all experience levels. Finally, while work-life balance factors were found to be less influential on job satisfaction, organizations should still consider initiatives that support employees' work-life balance, as this contributes to overall employee well-being. By addressing these areas, organizations can create a more motivated and satisfied workforce, leading to improved retention and performance.

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