

# Determinants of Absenteeism from the QWL Scale: An Indian Banking Sector Perspective

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## Abstract

The absenteeism of employees consistently affects the performance or productivity of the organisation. The objective of this study is to examine the absenteeism of employees working in new generation banks in Kerala based on the QWL scale. The QWL scale contains thirteen dimensions and each dimension has three factors. The primary data was collected from bank employees and secondary data was collected from banks about the same employee who participated in the primary survey. The results obtained from the secondary data is referred as actual absentees and the primary data is referred as predicted absentees. The result reveals that the selected dimensions have 64.8% relationship with the predicted absenteeism and 8.7% relationship with the actual absenteeism. The result also indicates that the 58.9% of actual absentees are correctly predicted by the QWL scale.

**Keywords:** Absenteeism, QWL, India, Bank, New Generation Banks

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## 1. INTRODUCTION

The term absenteeism generally refers to the pattern of absence from work without prior intimation. Employee's absenteeism is a key economic burden for organizations as it grounds loss of productivity. Absenteeism is an especially complicated crisis to tackle, because there are both justifiable and meagre excuses for missing work and it can be challenging for organisation to efficiently monitor, organize and lessen absenteeism. The detailed investigation of absenteeism is generally executed through the primary survey with employees. The questionnaire is a significant instrument in the primary survey, which has set of questions that primarily deals with figuring out the reason for absenteeism.

Since the questionnaire is straight forward, each employee participated in the research can envisage the outcome based on their feedback. It influences certain respondents to offer irrelevant or biased feedbacks. The ratio of irrelevant opinion is unknown; therefore, it will challenge the original prediction of problems. In our case, we are intended to validate the quality of work-life (QWL). This survey provides a pathway to derive many opinions, which is act as a central point of connection between employee and employer.

There are many reasons for absenteeism. However, this study has selected thirteen dimensions for validating the absenteeism. The selected dimensions are Leadership Style,

Work-Life Balance, Job Content, Personal Traits, Fringe Benefits, Team Cohesion, Career Development, Job Involvement, Job Satisfaction, Organisational Commitment, Work & Family Conflicts, Supervisor Support, and Health Issues. There are about twelve to fifteen organised sectors are available in India. Among the list, banking sector is selected due to the less stress and minimum absenteeism record. Especially, new generation private banks contain a higher level of work pressure than public sector banks. Hence, this study uses new generation private banks employee as target audience. The subsequent analyses depict various statistical methods applied to predict the absenteeism among new generation bank employees in Kerala.

## **2. RELATED WORKS**

These days institutions are facing high attrition rate because of copious job opportunities in the competitive market, to retain skilled and talented personnel is the foremost challenge that is faced by majority of organizations. To progress in retention rate organizations, need to consider human factors, while scheming job. These human factors include QWL and Employee Commitment. There exists a positive relationship between QWL factors and intent to remain with the organization factor while a negative relationship between QWL factors and employee absenteeism support factor. On the other hand, it was found to be a negative relationship between intent to remain with the organization and employee absenteeism (DEMİR, Mahmut, 2011).

Kumari, Lalita (2013) analysed the factors that persuade the perception of bank's employee about their quality of work life and to study whether there is any significant relationship among quality of work life and job behaviour which includes stress, performance, absenteeism (habitual pattern) and accident and job satisfaction. There is positive and direct relationship between QWL

and performance and job satisfaction. QWL has a negative correlation with stress and absenteeism. There are eight factors that affects the Quality of work life of employees Adequate Income & Fair Compensation, Growth oriented working life, Organization's culture, Job security, Time pressure, Constitutionalism in work organization, Social relevance of work and Opportunity for continued growth.

Absence of QWL leads to dissatisfaction in job, increases absenteeism, lack of motivation and morale, increased accident rates, lack of productivity. Workforce dedication has three components they are Affective, Normative, Continuance commitment and quality of work life is a multidimensional construct, it includes job satisfaction, sufficient pay, working conditions, employee engagement etc, these factors impact on the employee performance, output, absenteeism, employee retention rate etc. The quality of work life components may influence on the commitment of employees towards the organization, it may also enhance retention rate (Bloor, Vanishree, T. S. Nanjundeswaraswamy, and D. R. Swamy, 2017).

Improving the quality of work life is one of the means to retain the manpower and head towards distinction. Organizations have to apprehend the importance of improving the Quality of work life as it reduces absenteeism and improves employee retention linking to organizational development. It augments employee productivity. Factors such as workplace atmosphere, peers and earnings influence how satisfied an employee is with his job. Issues like employee retention, work life issues, training to facilitators, flexible working hours, growth opportunities and empowerment helps in improving the quality of work life and avoid absenteeism. A good quality of work life reflects the organizational health and its wellbeing which attracts the proficient workforce leading to boost in

productivity and improved personnel morale (Murmur, Sarita, 2018).

Achyut Gnawali (2018) in his paper Quality of Work life in Financial Institutions in Nepal shared knowledge that, the working conditions and employee engagement is affable in financial sector in Nepal. He explored the relationship between the determinants of quality of work life and satisfaction of QoWL. The study also focused on hypothetical relationship between factors contributing to quality of work life. In the paper it is empirically stated that employees working are moderately satisfied of quality of work life in financial sector in Nepal. It is also showed that the variable working conditions and employee engagement is two variables at higher side of sturdy relationship. Thus, it was concluded that the working conditions (training, skills and employability; health, safety and well-being) and employee engagement (qualitatively and quantitatively) is congenial in financial sector in Nepal. With the improvement of conditions of the seven variables would definitely improve the quality of work life in Nepalese Organizations (WRQoL scale-2, 2013).

Secapramana, Laurentia Verina Halim, and Shanna Kovara (2018) in their research paper stated that results of high QWL are low absenteeism, high performance, and higher morale. The concept of QWL means having a work atmosphere where an employee's activities become more significant by executing procedures or policies that make the work less schedule and more rewarding for the workforce.

### **3. RESEARCH METHODOLOGY**

The main intention of this study is to examine the absenteeism of employees working in new generation banks, Kerala. The descriptive research design is more suitable for this study. It uses primary data collected from employees and secondary data collected from

banks. A non-probability-based quota sampling technique is applied in this research. Top five new generation banks have selected for this study, namely ICICI Bank, AXIS Bank, HDFC Bank, Kotak Mahindra Bank, and IndusInd Bank based on the number of branches in Kerala region. A total of two-hundred and fifty samples were collected from five banks, out of which fifty samples were collected from each bank.

### **4. RESULTS AND DISCUSSION**

A total of two hundred and fifty samples were collected from the new generation private bank employees in the Kerala region. There are two different data involved in this research, namely primary and secondary data. The main objective is to predict absenteeism from the QWL scale. The QWL scale generally helps to derive insights such as work environment, job satisfaction, career growth, personal development, organisational commitment. In this connection, this research is an attempt to predict absenteeism from the QWL scale. Among fifteen dimensions in the QWL scale, thirteen dimensions selected to study absenteeism. Each dimension contains one to three factors.

The questionnaire follows Likert's five-point scale such as "Strongly Agree", "Agree", "Neither Agree Nor Disagree", "Disagree", and "Strongly Disagree". The question is generally drafted either in a positive/negative sense. In this research, all questions were drafted in a positive sense. On the selected factors, the negative terms such as disagree and strongly disagree treated as a chance of being absenteeism. Therefore, the questionnaire is an instrument to collect the primary data. Similarly, secondary data were collected from the bank, which contains the leave history of the specific employees. In order to improve the presentation of this paper, all the factors considered for absenteeism have coined in the negative sense. The Table-1 depicts the percentage of agreement towards

absenteeism upon the total number of respondents.

It is observed from Table-1 that the ratio of absenteeism is observed based on disagreement with the actual factors considered in QWL dimensions. The result reveals that 12% of respondents are not happy with the leadership style of supervisors. In the work-life balance dimension, 36.4% of respondents stated as family issues will affect the work, 24.8% of respondents confirm as they are not able to manage work-life & personal life, and 13.6% of respondents mentioned as they have some additional commitment outside the office. According to the job content dimension, 37.6% of respondents stated as they have less freedom

& autonomy for taking decisions in their job, and 16.4% of respondents stated as their job role is not defined clearly. The personal traits dimension reveals that 14.8% of respondents stated as they have less confidence in handling their duty efficiently, and 11.6% of respondents stated as self-discipline is not helpful to overcome the challenges in their job. It is observed from the fringe benefits dimension that 38.8% of respondents stated as they are not getting a better salary compared to other organisations. Similarly, the team cohesion dimension exhibit that 36.4% of respondents stated as they are not maintaining a good relationship with fellow employees, and 32.8% of respondents stated as low team spirit exists among present employees.

**Table-1: Absenteeism Dimensions and Factors Obtained from the QWL Scale**

Absenteeism Dimensions and it's Agreeability	Percent
<b>Leadership Style</b>	
Not happy with the leadership style of my supervisors	12.0%
<b>Work-Life Balance</b>	
I am not able to manage my work life and personal life	24.8%
My family issues will affect my work	36.4%
I have some additional commitment outside the office	13.6%
<b>Job Content</b>	
I have less freedom & autonomy for taking decisions in my job	37.6%
My job role is not defined clearly	16.4%
<b>Personal Traits</b>	
My self-discipline not helps me to overcome the challenges in job	11.6%
I have less confident on handling my duties efficiently	14.8%
<b>Fringe Benefits</b>	
I am not getting better salary compare to other organisations	38.8%
<b>Team Cohesion</b>	
I am not having good relationship with my fellow employees	36.4%
Low team spirit exists among the present employees	32.8%
<b>Career Development</b>	
My organisation does not offer timely promotion, increment & transfer	27.2%
My organisation does not provide right opportunity for the right candidate	38.8%
<b>Job Involvement</b>	
I have not involved in my job well	11.2%
I didn't like to spend time in my office	28.8%
The working environment doesn't help me to involve in the job fully	20.0%
<b>Job Satisfaction</b>	

I am not happy with my profession	16.8%
I am not satisfied with day-to-day activities in the job	17.2%
My job timing is not satisfactory	22.8%
<b>Organizational Commitment</b>	
I have an option to consider leaving this organisation	40.4%
My job is not a matter of necessity as much as desire	35.6%
<b>Work &amp; Family Conflicts</b>	
My family members are not satisfied with my salary	36.8%
I am not getting enough time for leisure, family care & personal development	10.4%
My family members are not cooperating well for my job	19.2%
<b>Supervisor Support</b>	
I am not getting enough support from my supervisor	30.8%
My supervisor adheres the strictness on duty	30.0%
<b>Health Issues</b>	
My health status is not comfortable for this job	3.6%
My family members are not in good health condition	23.6%

It is clear from the career development dimension that 38.8% of respondents stated as their organisation does not provide the right opportunity to the right candidate, and 27.2% of respondents stated as their organisation does not offer timely promotion, increment & transfers. According to the job involvement dimension, 28.8% of respondents stated as they did not like to spend time in office, 20% of respondents stated as the working environment does not help them to involve in the job fully, and 11.2% of respondents stated as they have not involved in job well. It is clear from the job satisfaction dimension that 22.8% of respondents stated as the job timing is not satisfactory, 17.2% of respondents stated as they are not satisfied with day-to-day activities in the job, and 16.8% of respondents stated as they are not happy with their profession.

According to the organisational commitment dimension, 40.4% of respondents stated as they have an option to consider leaving this organisation, and 35.6% of respondents stated as job is not a matter of necessity as much as desire. It is observed from work & family conflicts dimension that 36.8% of respondents stated as family members are

not satisfied with their salary, 19.2% of respondents stated as family members are not cooperating well for their job, and 10.4% of respondents stated as they are not getting enough time for leisure, family care & personal development. According to the supervisor support dimension, 30.8% of respondents stated as they are not getting enough support from the supervisor, and 30% of respondents stated as the supervisor adheres strictness on duty. It is observed from the health issues dimension that 23.6% of respondents stated as they family members are not in good health condition, and 3.6% of respondents stated as they personal health status is not comfortable in the job.

It is concluded that the following factors are identified as top five statements greatly agreed by the respondents based on the proposed absenteeism dimensions. I have an option to leave the bank job (40.4%), I am not getting better salary compare to another organisations (38.8%), my organisation does not provide right opportunity for the right candidate (38.8%), I have less freedom & autonomy for taking decision in my job (37.6%) and my family members are not satisfied with my salary (36.8%).

The secondary data was collected from bank, it includes the name of the employee and the number of leave taken during the last year. According to the secondary data received from the bank, the respondents cum bank employees who have availed more than 26 days leave in a year are considered as actual absenteeism. The leave structure is computed as follows; 12 days casual leave, 10 days of privileged leave and 4 days of sick leave. Maternity/paternity leave and extra ordinary leave are not

considered for evaluation. With reference to the primary data, the acceptance of any negative statement in the list under a dimension will be treated as the potential absenteeism factor. From this, primary data were optimised under thirteen dimensions. The respondents who have more than 50% potential absenteeism will be marked as predicted absenteeism. Therefore, the following Table-2 depicts the distribution of actual and predicted absenteeism.

**Table-2: Distribution of Actual and Predicted Absenteeism**

Absenteeism	Actual	Predicted
Absentees	56 (22.4%)	93 (37.2%)
Attendees	194 (77.6%)	157 (62.8%)
Total	250 (100.0%)	250 (100.0%)

It is observed from Table-2 that the new generation private banks have 22.4% absentees and 77.6% attendees in the actual scenario, whereas 37.2% absentees and 62.8% attendees in the predicted scenario. It is concluded that the predicted absentees are comparatively greater than the actual absentees. The accuracy of prediction is illustrated in the Table-5. The following Table-3 depicts the multiple regression analysis between the predicted absenteeism (outcome variable) as dependent variable and thirteen dimensions as independent variables.

**Table-3: Regression – Relationship between Predicted Absenteeism and it's Dimensions**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.805 <sup>a</sup>	0.648	0.629	0.295

a. Predictors: (Constant), LS, WLB, JC, PT, FB, TC, CD, JI, JS, OC, WFC, SS, HI

**ANOVA<sup>b</sup>**

Model	Sum of Squares	df	Mean Square	F-Value	p-value
1 Regression	37.84	13	2.911	33.407	< 0.001 <sup>a</sup>
Residual	20.56	236	0.087		
Total	58.40	249			

a. Predictors: (Constant), LS, WLB, JC, PT, FB, TC, CD, JI, JS, OC, WFC, SS, HI

b. Dependent Variable: P\_ABSENT

**Coefficients<sup>a</sup>**

ABSENTEEISM DIMENSIONS	Unstandardised Coefficients		Standardised Coefficients	t-value	p-value
	B	Std. Error	Beta		
(Constant)	2.881	0.070		41.153	< 0.001
Leadership Style (LS)	-0.330	0.059	-0.222	-5.602	< 0.001



Work-Life Balance (WLB)	-0.150	0.038	-0.152	-3.912	< 0.001
Job Content (JC)	-0.137	0.039	-0.142	-3.567	< 0.001
Personal Traits (PT)	-0.167	0.046	-0.146	-3.617	< 0.001
Fringe Benefits (FB)	-0.301	0.039	-0.304	-7.705	< 0.001
Team Cohesion (TC)	-0.204	0.038	-0.209	-5.314	< 0.001
Career Development (CD)	-0.250	0.039	-0.257	-6.327	< 0.001
Job Involvement (JI)	-0.243	0.038	-0.251	-6.375	< 0.001
Job Satisfaction (JS)	-0.195	0.038	-0.201	-5.075	< 0.001
Organisational Commitment (OC)	-0.215	0.040	-0.217	-5.425	< 0.001
Work & Family Conflicts (WFC)	-0.250	0.038	-0.257	-6.512	< 0.001
Supervisor Support (SS)	-0.177	0.039	-0.180	-4.516	< 0.001
Health Issues (HI)	-0.226	0.043	-0.207	-5.282	< 0.001

a. Dependent Variable: P\_ABSENT

Table-3 depicts the multiple regression analysis between predicted absenteeism and thirteen dimensions of absenteeism. It is observed from the model summary table that selected thirteen dimensions have 64.8% ( $R^2 = 0.648$ ) relationship with the predicted absenteeism factor. The ANOVA table depicts that the F-value is 33.407, and its p-value is less than 0.001. This result indicates that the regression model is a good fit for the data. Similarly, it is observed from the coefficients table that all thirteen dimensions are

statistically significant at 5% level. It is also noticed that all t-values except the constant are shown in negative value. Therefore, it confirms the negative relationship with the dependent variable (predicted absenteeism), which means that decrease of leadership style or work-life balance will increase the level of absenteeism. The following Table-4 depicts the multiple regression analysis between the actual absenteeism as dependent variable and thirteen dimensions as independent variables.

**Table-4: Regression – Relationship between Actual Absenteeism and it's Dimensions**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.296 <sup>a</sup>	0.087	0.037	0.409

a. Predictors: (Constant), LS, WLB, JC, PT, FB, TC, CD, JI, JS, OC, WFC, SS, HI

**ANOVA<sup>b</sup>**

Model	Sum of Squares	df	Mean Square	F-Value	p-value
1 Regression	3.80	13	0.292	1.904	.049 <sup>a</sup>
Residual	39.66	236	0.168		
Total	43.46	249			

a. Predictors: (Constant), LS, WLB, JC, PT, FB, TC, CD, JI, JS, OC, WFC, SS, HI

b. Dependent Variable: P\_ABSENT

ABSENTEEISM DIMENSIONS	Coefficients <sup>a</sup>			t-value	p-value
	Unstandardised Coefficients		Standardised Coefficients		
	B	Std. Error	Beta		
(Constant)	1.983	0.097		20.396	< 0.001
Leadership Style (LS)	-0.064	0.082	-0.050	-0.785	0.433
Work-Life Balance (WLB)	0.037	0.053	0.044	0.696	0.487
Job Content (JC)	0.011	0.054	0.014	0.212	0.832
Personal Traits (PT)	-0.104	0.064	-0.105	-1.616	0.107
Fringe Benefits (FB)	-0.159	0.054	-0.185	-2.923	0.004
Team Cohesion (TC)	-0.049	0.053	-0.058	-0.925	0.356
Career Development (CD)	-0.045	0.055	-0.054	-0.829	0.408
Job Involvement (JI)	-0.031	0.053	-0.037	-0.578	0.564
Job Satisfaction (JS)	-0.079	0.053	-0.095	-1.488	0.138
Organisational Commitment (OC)	-0.031	0.055	-0.037	-0.570	0.569
Work & Family Conflicts (WFC)	0.023	0.053	0.028	-0.434	0.665
Supervisor Support (SS)	-0.065	0.055	-0.076	-1.188	0.236
Health Issues (HI)	0.039	0.059	0.041	0.657	0.512

a. Dependent Variable: P\_ABSENT

Table-4 exhibits the multiple regression analysis between actual absenteeism and thirteen dimensions of absenteeism. It is observed from the model summary table that selected thirteen dimensions have 8.7% ( $R^2 = 0.087$ ) relationship with the actual absenteeism factor. The ANOVA table depicts that the F-value is 1.904, and its p-value is less than 0.049. This result indicates that the regression model is a good fit for the data. Similarly, it is observed from the coefficients table that except fringe benefits dimension, all other dimensions are not found a statistical significance at 5% level. The positive value indicates the positive relationship with dependent variable and vice-versa. The result confirms that the actual absenteeism has found a significant negative relationship with fringe benefits. Therefore, a decrease of fringe benefits will increase the level of absenteeism. The following Table-5 indicates the chi-square analysis between actual absenteeism and predicted absenteeism variables.

**Table-5: Chi-Square – Actual Absenteeism and Predicted Absenteeism**

Actual Absenteeism		Predicted Absenteeism		
		Absentees	Attendees	Total
Absentees	N	33	23	56
	%	58.90%	41.10%	100.00%
Attendees	N	60	134	194
	%	30.90%	69.10%	100.00%
Total	N	93	157	250
	%	37.20%	62.80%	100.00%

Chi-Square value = 14.584, p-value < 0.001



It is observed from Table-5 that the chi-square analysis was performed between actual absenteeism and predicted absenteeism variables. The actual absentees are 58.9% predicted correctly and 41.1% predicted wrongly. Similarly, the actual attendees are 69.1% correctly predicted and 30.9% wrongly predicted. The chi-square value is 14.584 and its p-value is less than 0.001. The result indicates that 58.9% of actual absentees are correctly predicted by the QWL scale.

## 5. CONCLUSION

The absenteeism is one of the symptoms of employee to express his dissatisfaction or inability to perform the job. Habitual non-presence extends beyond what is deemed to be within an acceptable realm of days away from the office for legitimate causes such as scheduled vacations, occasional illness, and family emergencies. The result reveals that the selected dimensions have 64.8% relationship with the predicted absenteeism and 8.7% relationship with the actual absenteeism. The result also indicates that the 58.9% of actual absentees are correctly predicted by the QWL scale. It means that the QWL scale provides nearly 60% accuracy, which is really above the par score. It is suggested to extend this study to other sectors also for collecting more insights. Further, it will help to enhance the quality of prediction about absenteeism.

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